

**MICROFINANCE AND
WOMEN'S EMPOWERMENT IN
BANGLADESH:
A STUDY OF 'COMPETING LOGICS' AND
THEIR IMPLICATIONS FOR
ACCOUNTING AND ACCOUNTABILITY SYSTEMS**

By

Farzana Aman Tanima

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Dedication

In loving memory of my friend, Nicole Sharp. You are greatly missed. I hope I can make you proud.

Statement of Originality

This is to certify that the work contained in this thesis has never been submitted for a degree or diploma at any university and that, to the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made in the thesis itself.

Farzana Aman Tanim
02/06/15

Abstract

This study explores the issues of microfinance and women's empowerment in Bangladesh, and their implications for accounting and accountability systems. The topic is politically contentious. There are debates about what 'women's empowerment' means, how it fits with the other stated objectives of microfinance, how the success of microfinance should be evaluated, whether women are actually being empowered through microfinance initiatives, and concerns about the accountability of microfinance institutions (Kilby, 2006; Rahman, 1999). My study examines these controversies, drawing and building on Mayoux (1998, 1999, 2000, 2001, 2002) and the work of others on 'competing logics' evident in microfinance theory and practice. In particular, it compares and contrasts 'economic' and 'social' logics and explores their implications for how accounting and accountability systems are conceptualised and operationalised. In recognition of the dominance of economic logics in traditional accounting, it also responds to calls to develop more multi-dimensional accountings and ways of operationalising proposals for greater social accountability (Bebbington et al., 2007; Brown, 2009; Dillard and Roslender, 2011; Kilby, 2006, 2011; Kindon et al., 2007; Molisa et al., 2012). Through a participatory action research case study, my study focuses on the potential of dialogic accounting and accountability systems to address some of the problems and challenges identified in both gender and development studies and accounting literatures.

TABLE OF CONTENTS

Acknowledgements	2
Dedication	4
Statement of Originality	5
Abstract	6
 CHAPTER 1: INTRODUCTION	 14
1.A. Research Motivations	14
1.B. Research Scope, Aims and Objectives	15
1.B.1. Women's Empowerment – Competing Logics	17
1.B.2. Accounting and Accountability in the Microfinance Context	18
1.B.3. Research Objectives	19
1.C. Thesis Structure	20
 CHAPTER 2: MICROFINANCE AND WOMEN'S EMPOWERMENT: COMPETING LOGICS – DOMINANT ECONOMIC LOGIC <i>VERSUS</i> ALTERNATIVE SOCIAL LOGIC	 24
2.A. Microfinance – an Overview	25
2.A.1. Competing Paradigms in Microfinance	28
2.A.1.a. The financial self-sustainability paradigm	28
2.A.1.b. The poverty alleviation paradigm	29
2.A.1.c. The feminist empowerment paradigm	30
2.A.2. Synopsis of Paradigms – Dominant Economic Logic <i>versus</i> Alternative Social Logic	31
2.B. Development Policy and Women	33
2.B.1. The Modernisation Paradigm, Women in Development, and Women and Development	34
2.B.2. The Gender and Development (GAD) Paradigm	36
2.B.3. Section Summary	37
2.C. Microfinance and Empowering Women – the Underlying Contradictions	38
2.C.1. Microfinance and Women's Empowerment – the Positive Decree	39
2.C.2. Microfinance and Women's Empowerment – the Negative Decree	41
2.C.3. Section Summary and Concluding Comments	44

CHAPTER 3: COMPETING LOGICS AND ACCOUNTABILITY	
RELATIONSHIPS: THE NGO AND MICROFINANCE CONTEXT	47
3.A. Competing Accountability Demands – the NGO/Microfinance Context	48
3.A.1. Perceived Lack of Defined Accountability – Weak Accountability Relationships	51
3.A.2. Multiplicity of Accountability Demands	52
3.A.2.a. Upward Accounting and Accountability Mechanisms: Problems and Limitations	53
3.A.2.a.(i) No Focus on Broader Social Goals and Power Imbalances	56
3.A.2.a.(ii) Relevance of Upward Accountability Procedures: Dominant Economic Logic	57
3.B. Creating Alternative Social Logic Spaces through Downward Accountability Mechanisms in the Microfinance/NGO Context	59
3.B.1. Participation, Empowerment and Accountability	60
3.B.2. Participation as Accountability – Key Challenges	61
3.B.3. Multiple Accountability Relationships within the Microfinance Context	62
3.B.4. Concluding Comments – Dialogic Accounting as a Way Forward	66
CHAPTER 4: CONCEPTUAL FRAMEWORK	68
4.A. Dialogic Accounting Theory	68
4.A.1. Banking <i>versus</i> Dialogical Education	70
4.A.1.a. Dialogic Engagement	71
4.A.1.b. Dialogic Accounting	74
4.A.1.c. Theoretical Framework: Dialogic Accounting	80
4.B. Data Analysis – the Fernandez (2012) Framework	86
4.B.1. Developing a Data-analysis Framework	89
4.B.1.a. Governance Context	90
4.B.1.b. Frames and Logics	91
4.B.1.c. Governance Practices	92
4.B.1.d. Normative Critique	93
4.B.1.e. Intersectionality	96
4.B.2. Summary	98

CHAPTER 5: METHODOLOGY AND METHODS	100
5.A. General Methodological Approach – Critical Dialogic Engagement	100
5.A.1. Action Research – Background	101
5.A.2. Participatory Action Research (PAR)	103
5.A.2.a. Knowledge, Power and Participation	103
5.A.2.b. Research Engagement: Theory and Praxis	107
5.A.2.c. Feminist Groundings in PAR	111
5.B. Implementing Critical Dialogic Engagement – Fieldwork Design	113
5.B.1. Field Research Site	115
5.B.2. Application of PAR	119
5.C. Methods	122
5.C.1. Interviews and Focus Groups	122
5.C.2. Direct Observation	124
5.C.3. PAR Methods	126
5.C.3.a. Group Discussion Sessions	126
5.C.3.b. Story Telling	128
5.C.3.c. Showing Videos	134
5.C.3.d. Picture description exercise	135
5.C.3.e. Story Writing	139
5.C.4. Data analysis	142
5.C.5. Concluding Comments	147
 CHAPTER 6: GOVERNANCE CONTEXT – BANGLADESH	 149
6.A. Overview	149
6.A.1. Brief Historical Background	149
6.A.2. Population, Politics and Economy	151
6.B. Women in Bangladesh – focus on poor class	154
6.B.1. Religious Background – Bangladesh	154
6.B.1.a. Gendered Cultural Norms: Overview	156
6.B.1.b. Gendered Cultural Norms: Blend of Islamic and Hindu Traditions	158
6.B.1.c. Politics, Religion and Gender	160
6.B.2. Concluding Comments	161

CHAPTER 7: REPRESENTATIONS OF MICROFINANCE AND WOMEN'S EMPOWERMENT IN ISDE	163
7.A. Microfinance and Women's Empowerment – Assumptions and Representations in ISDE's Policy Documents	165
7.B. Microfinance and Women's Empowerment – Assumptions and Representations on the Organisational Hierarchy	169
7.B.1. Microfinance and Women's Empowerment – Questioning Virtuous Spirals and the Sophisticated Language of Senior Officers on Women's Empowerment	169
7.B.1.a. Women's empowerment as representing the overall success of microfinance operations	170
7.B.1.b. Women's empowerment as an ability to contribute to the wider economy	173
7.B.1.c. Women's empowerment as an ability to make economic contributions to the household	175
7.B.1.d. Women's empowerment through the improvement and development of their productive capacities	177
7.B.1.e. Differences in sophisticated articulations: my 'dialogic' observations	180
7.B.2. The Unsophisticated Language of Microfinance and Women's Empowerment: Fieldworkers and Beneficiaries	184
7.B.2.a. Women's empowerment as access to microcredit: <i>practical</i> virtuous spirals and socio-economic closeness between beneficiaries and fieldworkers	184
7.C. Microfinance and Women's Empowerment – Social-logic Underpinnings	192
7.C.1. Microfinance and Women's Empowerment – Questioning Upper-Class Social-logic Representations	193
7.C.1.a. Microfinance and Women's Empowerment: a wider view	193
7.C.1.b. Microfinance and Women's Empowerment: awareness-raising and targeting structural barriers that women face	196
7.C.2. Microfinance and Women's Empowerment – Exposure to Alternative Understandings through PAR	199
7.C.2.a. Subtle Structural Barriers: becoming evident through dialogic interactions	200
7.C.2.a.(i) Passing 'down' the air of arrogance	200
7.C.2.a.(ii) Class-based connotations surrounding 'mobility'	203
7.C.2.b. Dialogic Spaces: reflecting on alternatives	205
7.C.3. Concluding comments	209

CHAPTER 8: ACCOUNTING AND ACCOUNTABILITY PRACTICES IN ISDE	211
8.A. Accounting and Accountability Practices – Dominant Economic Logic	213
8.A.1. Microfinance Accounting and Accountability Practices in ISDE	213
8.A.1.a. Beneficiary Selection: scrutinising policies and practices along the organisational hierarchy	214
8.A.1.a.(i) Beneficiary Selection: moving from policy documents to practice	216
8.A.1.a.(ii) Beneficiary Selection: scrutinising roles of managers, fieldworkers and beneficiaries	219
8.A.1.b. Group Meeting: scrutinising ‘loan collection’ and ‘group discussion’ spaces	223
8.A.1.b.(i) Dominant Practice in Group Meetings: scrutinising loan collection practice	224
8.A.1.b.(ii) Group Discussions or the Lack Thereof	229
8.A.1.c. Mastering the Art of ‘Onlooking’ <i>Silently</i> : scrutinising client information-keeping spaces	235
8.A.1.c.(i) Client Information-keeping: scrutinising top-tier notions of ‘follow-up’	236
8.A.1.c.(ii) Client Information-keeping: scrutinising lower-tier understanding of following-up	239
8.A.2. Section Summary	241
8.B. Signs of Alternative Social Logic Spaces – scrutinising ‘informal’ accountability practices	243
8.B.1. Scrutinising Top-tier Understanding of Social-logic Practices	243
8.B.2. Assessing Informal Accountability Practices within ISDE Microfinance Spaces	246
8.C. Evaluating the Potential of Dialogic Accounting and Accountability through PAR	249
8.C.1. In-between Practices as Essential Ingredients for Promoting Dialogic Environment	250
8.C.1.a. Developing and Using ‘Participatory Group Discussion’ as an Overarching Tool	250
8.C.1.b. Critical Self-reflection Within and Outside the Sessions	252
8.C.2. Reflections on Dialogic Accounting and Accountability Practices – Concluding Comments	258

CHAPTER 9: SUMMARY AND CONCLUSIONS	262
9.A. Findings – Review and Discussion	262
9.B. Contributions	266
9.C. Limitations of the Study	275
9.D. Future Research	277
9.E. Concluding Comments	277
 Bibliography	 278
 Appendix	 289

Chapter 1: Introduction

This multi-disciplinary study addresses the issue of microfinance and women's empowerment in Bangladesh and its implications for accounting and accountability systems. It calls for the development of participatory accounting and accountability systems within microfinance NGOs (Non-Governmental Organisations) in developing countries. Given its participatory, critical, pluralist roots, dialogic accounting and accountability is explored as a potential means for facilitating this process (Brown, 2009). This chapter explains my motivations for undertaking the study, briefly discusses its scope, identifies the research objectives, and outlines the thesis organisation.

1.A. Research Motivations

My interest in undertaking a Ph.D. began in 2009, the honours year of my undergraduate university studies in Wellington, New Zealand. While I grew up in Bangladesh, I was fortunate enough, through the loving support of my parents, to undertake my bachelor studies (from 2006 to 2009) in New Zealand, away from the comforts of living at home. Given my well-rounded grasp of mathematics from my school years, I was interested to study accounting at university primarily because I considered it to be a 'number-crunching' discipline. My understanding of the discipline's fixation with numbers changed, however, during my journey through the research-intensive honours year. I was fascinated by the view of accounting as a discipline that could shape organisational and societal realities and *vice versa* (for example, Brown, 2000; Bebbington et al., 2007). In particular, I was interested in the intersections of accounting with feminism (for example, Jeacle, 2006; Lehman, 1992). Given my background as a Bangladeshi woman, these readings helped me to reflect on the implicit norms of social barriers in my life and in other women's lives in Bangladesh. This influenced me to begin thinking critically about such issues, and hence undertake Ph.D. research which would focus specifically around the lives of women in Bangladesh.

Given Bangladesh's position as one of the poorest countries in the world, with at least 50 million people living in absolute poverty (UNDP, 2014), I wished to focus my study around the lives of poor-class women. From an early age, I was concerned that the poor could not afford such 'luxuries' as good healthcare and education, simply because of their social positions. I grew up in an environment where hearing the stories of poor-class women being abandoned by their husbands, and homeless people dying in the streets, were accepted as

commonplace social occurrences. This made me reflect on my privileged, upper-middle-class position in Bangladesh and wonder how different my life circumstances would have been if I had been born in a poor-class household. Having grown up in an environment where the poor are reprimanded simply because of their poverty-stricken backgrounds, I wished to work on a project that could help me reflect on how such disadvantaged social positions might eventually be transformed. I was therefore interested in microfinance as a topic, given its reputation in the global arena of development aims as a crucial way of empowering and alleviating the poverty of poor-class women.

Also, I have always been fascinated by the work of Dr. Yunus on microfinance, which had put Bangladesh on the world map. Dr. Yunus was awarded the Nobel Peace Prize in 2006 for the Grameen Bank innovation concerning microfinance. He was the first Bangladeshi national to win a Nobel Peace Prize; like many Bangladeshi nationals around the globe I felt extremely proud of this achievement. Also, as a Bangladeshi national I have remained interested in the growth and development of socio-political issues in Bangladesh. I therefore wished to study microfinance because of its significant role in the development scene of Bangladesh. Thus, I regard this Ph.D. as an opportunity to make a contribution to my country, especially towards the poorer sections of Bangladeshi society.

1.B. Research Scope, Aims and Objectives

A distinguishing feature of Bangladesh is its poverty alleviation efforts through microfinance; it is a critical, anti-poverty tool for the poorest (Ahmed, et al., 2001). Microfinance programmes extend financial services (for example, the provision of small loans, referred to as ‘microcredit’) to poor people, mainly women, ‘for income generating, self-employment, and work by lessening seasonal vulnerability through diversifying income-generating sources, building assets, strengthening crisis coping mechanisms, thus allowing the clients to achieve a better quality of life’ (ibid., p. 1957). The vast majority of microfinance services are provided to women. What are the underlying reasons behind this? The literature suggests three key rationales¹: financial-self-sustainability, poverty alleviation, and feminist empowerment (Mayoux, 1999).

¹ These rationales are discussed in-depth in Chapter 2, section A1.

The *financial-self-sustainability* rationale focuses on generating economic returns. Microfinance organisations work towards this rationale by embarking mainly on large and profitable ventures that are self-supporting and compete with other private-sector banking institutions (Mayoux, 2002). Under this rationale, women are targeted because of efficiency considerations; the argument is that women in a developing country context tend to be shy, meek and compliant, hence targeting women contributes towards not only the financial-self-sustainability of such programmes, but also enhances women's economic capacities, giving them ultimately a significant voice within domestic thresholds and in wider society (ibid).

The *poverty alleviation* rationale focuses on providing the poor with a way out of poverty. Proponents of this rationale argue that women are among the poorest of the poor and therefore need critical attention (Mosley and Hulme, 1998). The main focus of programmes based in Bangladesh is on developing sustainable livelihoods, community development, and social services provision, such as literacy, healthcare, and infrastructure development. It is also argued that given women's roles in the family as wives, sisters or mothers, they are more concerned and more responsible than men in terms of household well-being and, therefore, extensions of financial services to women are more beneficial for households and ultimately for addressing poverty (Mayoux, 2002).

The third key rationale of microfinance is *feminist empowerment*. The underlying focus of this rationale is gender equality and the human rights of women. The key argument here is that access to financial services helps to empower women, *inter alia*, by enabling the presence of women beyond domestic thresholds, increasing their mobility, and building their self-confidence through the exercise of voice (Wright, 2006). Moreover, it is argued that poverty alleviation can only be addressed by focusing on the structural, cultural, and religious constraints on the poor, especially women, given that women in a developing country context are among the most marginalised (Mayoux, 2000, 2002; Kabeer, 2001; Fernando, 2006). The literature gives rationales that address women's empowerment, as a concept, in differing ways, which give rise to conflicting understandings (Fernando, 2006; Mayoux, 2002; Kabeer, 2001). This research studies this by deconstructing the complexities regarding the concept of women's empowerment in the microfinance context and exploring their implications for accounting and accountability systems.

1.B.1. Women's Empowerment – Competing Logics

Women's empowerment is a complex concept and, as in many other areas, judging whether and how much 'progress' has been made is relative to explicit or implicit goals that may vary substantially according to the evaluator's socio-political perspective (Davies, 2007, p.214).² Existing literature on microfinance illustrates that competing logics are common in microfinance organisations due to internal differences and sometimes inconsistent, external pressures (Dixon et al., 2005; Kilby, 2006; Rahman, 1999). This is reinforced by tensions between commercial and broader development goals (Battilana and Dorado, 2010). There is considerable controversy within and between academic and practitioner constituencies over the means and ends of women's empowerment. Different social actors – academics, lay communities and policymakers – have different understandings of the term, 'women's empowerment', leading to differences in how they evaluate the success of microfinance initiatives. While microfinance institutions and some academics praise the practice and showcase successes, others doubt whether women are really being 'empowered' and point to problems with NGO accountability (Kilby, 2006, 2011; O'Dwyer and Unerman, 2008). In an attempt to make sense of this diversity, Mayoux (1998, 1999, 2000; 2001, 2002) and others (for example, Battilana and Dorado, 2010) distinguish two 'competing logics' evident in microfinance theory and practice: (i) a dominant economic logic that underpins much of the literature of mainstream microfinance institutions; and (ii) an alternative social logic found in feminist and participatory development study proposals for reform.

Microfinance organisations are no different from other organisations, in that their operations are typically bounded by their key rationales. What is distinctive about microfinance, as a development effort, is that beside the social goals of alleviating poverty and addressing women's empowerment (drawing on alternative social logic), a major principle is the commercial underpinning of financial-self sustainability or 'dominant economic logic' (Battilana and Dorado, 2010, p.1423). Within this logic the focus is on maximising profits and fulfilling fiduciary obligations to investors and depositors, as opposed to addressing broader development concerns. Battilana and Dorado show how conflicts can arise in the microfinance context as a result of such competing logics, which lead to mission drift, 'a credible possibility' because of the relative ease with which circumstances might cause these organisations to prioritise the economic logic over the social one (ibid.).

² Davies (2007) was writing in the context of 'feminist goals' in a developed country, but her point applies more broadly.

Gender and development studies literature on microfinance recognises that these two competing logics have considerable implications for how ‘progress’ towards women’s empowerment is measured, and how accountability relationships are conceived and operationalised. Kabeer (2001) found several studies that have reached contradictory conclusions regarding the concept of empowerment. Some researchers conclude that microfinance helps empower women (for example, Rahman, 1986; Pitt and Khandker, 1996; Hashemi et al., 1996), whereas others provide evidence that it disempowers women (Goetz and Sen Gupta, 1994; Montgomery et al., 1996). Kabeer (2001) concludes that such contradictory understandings are due to differences in the implicit and explicit meanings of empowerment as a development goal, that is, conflicts between economic and social logics. Kabeer (2001) suggests that while the positive verdict focuses on the ‘outcomes’ of the provision of microfinance services (for example, repayment rates, household income levels and assets), the negative verdict focuses on the ‘processes’ of how microfinancing services are provided (for example, the accountability relations flowing downward from microfinance organisations towards marginalised groups) (Kabeer, 2001, p.83). Researchers such as Rahman (1999) and Mayoux’s work on competing logics in the microfinance context, claim that mainstream understandings of empowerment are typically based on narrow underpinnings of economic logic, with a focus on simple statistical proxies (for example, repayment rates, household income levels and assets). They argue that understanding empowerment should embrace socio-political, cultural and religious concerns, and hence develop ideas surrounding social logics.

1.B.2. Accounting and Accountability in the Microfinance Context

In microfinance, empowerment and NGO literatures, there is growing recognition of, and interest in, the idea of competing logics and the need for a new understanding of accountability, but there has been little discussion of these matters in accounting. Indeed, the area of microfinance has received minimal attention. While there has been some recognition of the notion of microfinance institutions as ‘hybrid organisations’ (Battilana and Dorado, 2010), most accounting research appears to take an economic framework for granted. As in traditional accounting, it focuses on shareholder primacy, wealth maximisation and technical measurements in terms of performance analysis and benchmarking (Molisa et al., 2012). There is little, if any, direct discussion of the actual or potential impact of accounting and accountability systems on women’s empowerment. My thesis addresses this gap in a way that recognises the complexity of socio-political perspectives in this arena. To do this I draw on critical accounting literature that studies accounting in its broader social and political contexts.

Of particular interest is the emergent literature on dialogic accounting technologies (for example, Brown, 2009; Bebbington et al., 2007; Frame and Brown, 2008; Thomson and Bebbington, 2005; see also Molisa et al., 2012 for discussion in a developing country context) and forms of engagement which have strong parallels with the competing logics approach found in gender and development studies. These literatures share an interest in developing more participatory approaches to accounting and accountability, and the empowerment of currently marginalised groups. While Molisa et al., (2012) allude to links between dialogic accounting and development studies, these links have not yet been explored in depth. Critical accounting researchers also point to the lack of social and environmental research in a developing country context³ and emphasise that the social in ‘*social* and environmental’ accounting warrants more attention (for example, Belal and Owen, 2007; Brown and Dillard, 2013). This study – with its focus on women’s empowerment in Bangladesh – responds to their calls for further research on ‘the social’ in a developing country context.

1.B.3. Research Objectives

This study is thus an interdisciplinary, problem-based study. Its overarching aim is to provide critical analysis of current accounting and accountability practices with respect to microfinance and women’s empowerment, and to explore the possibilities of new dialogic approaches to accountability. To this end, my thesis is an in-depth exploration of competing logics, with three specific objectives:

- (a) To identify overlaps and tensions between how women’s empowerment is understood in both the ‘economic/commercial’ and ‘social’ logic frames;
- (b) To examine how, if at all, these different logics are implicated in existing accounting and accountability systems for microfinance institutions (for example, how accountability relationships are conceptualised, management and financial reporting processes, performance evaluation); and

³ Neu (2001) has been particularly critical of what he refers to as ‘the banality’ of mainstream accounting and much SEA research from the perspective of subaltern communities in the developed and developing worlds, except as a way of rationalising and imposing neo-liberal reforms.

(c) To explore the potential of dialogic accounting and accountability systems to address some of the problems and challenges identified in gender and development studies (for example, to foster more multi-dimensional accountings and to operationalise proposals for more social accountability).

1.C. Thesis Structure

This thesis has eight further chapters which are organised as follows:

In light of the first research objective, Chapter 2 provides a critical review of literature on microfinance and women's empowerment and discusses how competing logics can prompt conflicting understandings of women's empowerment in a microfinance and development context.

In light of the second research objective, Chapter 3 reviews research on NGO accountability and development (for example, Unerman and O'Dwyer, 2012; Cornwall and Brock, 2005) and it analyses how competing logics (in this case, dominant economic logic and alternative social logic) may lead to competing accountability relationships within the organisational hierarchy in a microfinance context. In light of these literatures, Chapter 3 proposes the need to examine the competing nature of organisational accountability relationships, suggesting that dominant economic logic requirements (for example, making financial reports) divert attention from alternative social logic mechanisms for addressing empowerment related concerns of beneficiaries. Drawing on NGO accountability literature, this chapter suggests that the dominance of economic logic requirements in microfinance organisations reinforces 'upward' accountability relationships towards more powerful groups, such as donors, funders, and governments, at the expense of enhancing 'downward', 'empowering' accountability relationships towards beneficiaries.

In light of the third research objective, Chapter 4 draws on dialogic accounting theory (for example, Bebbington et al., 2007; Brown, 2009) and explains why dialogic accounting provides the theoretical framework of the study. The reasons are threefold: first, it is an analytic approach that can document and explore competing socio-political perspectives; second, it is a way of theorising research engagement; and third, it is a fresh and potentially fruitful approach to accounting technologies, stakeholder engagement, and governance practices. This chapter

also justifies the data analysis framework of the study, drawing on a feminist policy framework (transformative policy for poor women) suggested by Fernandez (2012).

Chapter 5 justifies the participatory action research (case study) methodology and the methods used to explore the potential of dialogic accounting and accountability systems in a microfinance NGO, known as Integrated Social Development Effort, ISDE. It outlines the research process and explains the research methods used, and details what and how data were collected, validated and analysed.

In light of the data analysis framework in Chapter 4, Chapter 6 illuminates the Bangladeshi context regarding its historical background, political and economic circumstances, and the socio-political position of women. Chapter 7 addresses the first research objective by exploring how the two logics outlined in Chapter 2 have shaped women's empowerment as a concept in ISDE, and constrained and enabled thinking and conversations within the organisational hierarchy. Chapter 8 addresses the second research objective by exploring how the two logics shape accounting and accountability practices and relationships within ISDE; and in line with the third research objective, Chapter 8 also discusses how the 'participatory action research' sessions conducted helped to open a space for reflecting on social logic-dialogic accounting and accountability practices.

Chapter 9 presents my conclusions, discusses the contributions and limitations of my study, and provides suggestions for future research.

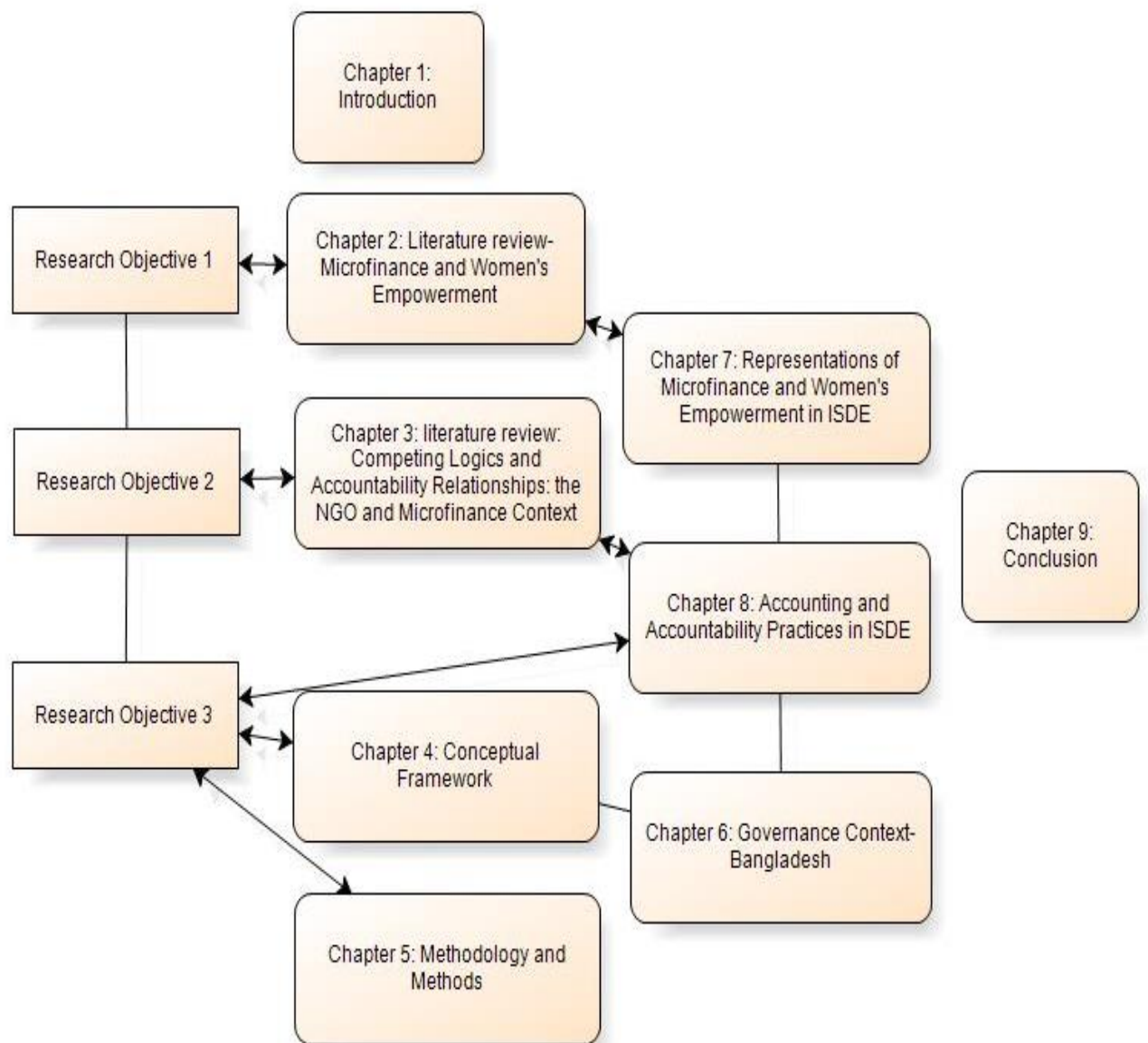


Figure 1.1: Thesis Structure

Chapter 2: Microfinance and Women's Empowerment: Competing Logics

– dominant economic logic *versus* alternative social logic

As alluded to in Chapter 1, women's empowerment is a very complex idea and there is much controversy among different academic and practitioner constituencies over the means and ends of women's empowerment. As discussed, different understandings of women's empowerment lead to differences in how microfinance initiatives are evaluated. In an attempt to make sense of this diversity, microfinance academics (such as Mayoux, 1999, 2002; Battilana and Dorado, 2010) distinguish between two competing logics evident in microfinance theory and practice: (i) dominant economic logic, and (ii) alternative social logic. The purpose of this chapter is to provide a critical review of the literature on microfinance and women's empowerment in the development context, casting light specifically on how competing logics shape different and often contradictory understandings of women's empowerment. This chapter is structured as follows:

Section A begins with a brief overview of microfinance as a development aim, and then examines the linkages between microfinance and the concept of women's empowerment, focusing specifically on the three broad paradigms (financial self-sustainability, poverty alleviation, and feminist empowerment) that shape how empowerment as a construct is understood in the microfinance context. This section also highlights how the first two paradigms, financial self-sustainability and poverty alleviation, inform each other and give shape to 'dominant economic logic', as opposed to 'alternative social logic', which is shaped by the feminist empowerment paradigm. Section B broadens this discussion by focusing on how these competing logics (discussed in section A) sit within the broader framework of development policies on women, paying specific attention to the approaches of 'women in development' (WID), 'women and development' (WAD), and 'gender and development' (GAD). This helps contextualise the relationship between microfinance and women's empowerment in the wider realm of international development policies. Section C focuses on how academics and practitioners have reached contradictory conclusions regarding microfinance's potential in terms of empowering women. This section alludes to how competing logics play a role in giving rise to such conflicting evaluations.

2.A. Microfinance – an Overview

When Jayashree was a child, her family's poverty got so severe that she had to drop out of school and go to work at a garment factory. When she got married, her meagre earnings had to support her ailing in-laws. Small loans totalling \$550 saved Jayashree from a life of extreme poverty. She bought a rickshaw for her husband to drive and a sewing machine to start her own business. Jayashree's family income has almost tripled since and she was able to send her oldest son to college. He dreams of becoming a doctor and says that thanks to his mom's businesses, his dream could come true. (Grameen Foundation)

The above excerpt highlights Jayashree as a successful participant in the microfinance revolution that is sweeping the developing world. Such personalised stories, portraying microfinance as the saviour of women, especially women in developing countries, have become the face of the global microfinance movement that is promoted by powerful organisations such as the World Bank. So, what is microfinance? Microfinance is a term which refers essentially to a range of different financial services (such as credit, savings, insurance and pensions) provided in small or micro amounts to people who form the lower-income bracket(s) of society. While the term microfinance connotes various types of financial services, it is often used interchangeably with the term 'microcredit', given that 'credit' is in greater demand, hence, in supply (compared with other services). The International Micro Credit Summit Campaign describes microcredit as follows:

Programs that extend small loans, and other financial services such as savings, to very poor people for self-employment projects that allow them to generate an income, allowing them to care for themselves, and their families. (Micro Credit Summit Campaign, 2004)

The primary argument of micro-financiers is that formal banking institutions have failed to meet the financial demands and needs (especially those of credit) of low-income populations (operating primarily within informal markets in developing countries). Therefore, the argument is that the small-scale provision of finance makes it possible for poor people to engage in a range of different activities such as: 'farming, fishing or herding' or to 'operate small enterprises where goods are produced, recycled, repaired, or sold' (Robinson, 2001, p.9). Studies of microfinance programmes around the world have proved that poor people can achieve strong repayment records (Hulme and Mosley, 1996). Currently, there are various advocates of microfinance (such as educational institutions, non-governmental organisations, donor agencies and international financial institutions) who are involved in providing a combination of services and resources to their beneficiaries, including savings facilities, training, networking and peer support (Drolet, 2010).

The origin of the modern-day microfinance movement is usually attributed to Dr. Muhammad Yunus, a Bangladeshi national (Jacobs, et al., 2012). Yunus's microfinance revolution was arguably inspired by situations of poverty, famine and political turmoil in Bangladesh following the period of independence (from the then Pakistan in 1971)⁴. Such situations motivated him to establish a microfinance programme as an experiment in rural Bangladesh, which eventually led to the formation of the Grameen Bank (ibid.). In 2006, Yunus and the Grameen Bank were jointly awarded the Nobel Peace Prize for his anti-poverty efforts (ibid.). Powerful bodies such as the Microfinance Summit, seek to promote the Grameen Bank's model of microfinance as a prime way of achieving human-development goals (Roy, 2010). This illustrates the position of the microfinance movement on the global stage of development programmes. Also, as can be inferred from the short excerpt (about Jayashree) above, a prominent feature of microfinance is that it targets women in the main, which has been promoted since the mid-1990s as a key strategy for simultaneously addressing poverty alleviation and women's empowerment (Mayoux, 2002). International conferences have promoted the idea that poor women have a right to credit, savings, pensions, and insurance schemes, like the upper sections of society (who have the power and capability to afford such services) (ibid.). International agreements on gender equality highlight this entitlement, therefore, as an essential way to address the basic human rights of poor-class women (ibid.).

A major microfinance innovation (Grameen Bank inspired) is the notion of group lending, based on groups of five to six women borrowers (usually from the same locality) (Jacobs et al., 2012). While loans are made to individuals, each group member is ultimately responsible for the loan repayment process by the group (ibid.). The group meets weekly at one of the group member's houses with a bank officer. A group-leader is appointed who assumes the role of ensuring that everyone repays the money on time. If a member of the group defaults, then all members of the group are denied subsequent loans (ibid.). The group structure, therefore, 'takes advantage of local information and social capital networks associated with informal enforcement and risk sharing. Peer pressure is used generally to monitor and enforce contracts, providing an incentive for borrowers to repay and therefore reducing the risks for the microfinance institution' (ibid., p 164). The group mechanism, through social hierarchical and horizontal relationships, provides a powerful mechanism for improving the loan recovery rate (ibid.). Peer pressure works as a strong alternative to the usual pre-requisite of requiring some form of collateral before obtaining a bank loan. It provides beneficiaries with relatively easy

⁴ Chapter 6 outlines a brief history of how Bangladesh was formed.

access to loans. It is also argued that formation of such groups can enable women to form bonds of solidarity and self-reliance with each other, foster unity and collective action, and empower women in the process (Mayoux, 1999). However, while for some women access to microfinance services has initiated a 'virtuous spiral' (Mayoux, 1999, p.57) of economic, social, and even political empowerment, an increasing body of literature exists that suggests otherwise (Mayoux, 2002; Rahman, 1999; Hulme and Mosley, 1996; Drolet, 2010; Jacobs et al., 2012; Oxaal and Baden, 1997). Mayoux (2002) suggests that in practice there is a considerable gap between the potential and actual contribution of microfinance, regarding poverty alleviation and women's empowerment. Hence, serious questions need to be asked about the adequacy of the particular models of microfinance being promoted – their underlying political assumptions about the nature of development, and how women's empowerment can be understood in that context (ibid.).

One of the four key goals of the Micro Credit Summit Campaign is 'to reach and empower women' (Microcredit Summit, 1999). International donors present an extremely positive vision of increasing numbers of expanding, financially self-sustainable, and even profitable microfinance programmes (Robinson, 2001). They are highlighted not only as reaching but also empowering large numbers of very poor women borrowers (ibid.). One of the most formidable barriers women face is the widespread social discrimination that limits their opportunities, which raises questions of whether microfinance development programmes should do more (Kabeer, 2003; Rahman, 1999). Studies have shown that simply placing financial resources in the hands of poor class women is not sufficient to bring about social welfare reform and empowerment in their lives (Hulme and Mosley, 1996; Drolet, 2010). The benefits flowing from such acts may be minimal for various reasons. For example, women's own interests may frequently be subordinated to those of household needs and the overall financial sustainability of the programme (Mayoux, 2002). Also, microfinance operators often admit openly that a prime reason for targeting women is because they are perceived as compliant, easily controlled, and hence more likely (compared to men) to spend considerable time and energy on group activities, leading to decreased programme costs (Cheston and Kuhn, 2003). Thus, women are seen as instruments for promoting the cost-effectiveness of the programme. Studies also highlight that women are largely treated as a convenient, relatively risk-free means of channelling loans to men, because of the latter's perceived roles in the households as primary breadwinners (Mayoux, 2002). Hence, rather than challenging the various household and societal discriminations that women face on a day-to-day basis,

microfinance programmes may reinforce such social forces, disempowering women even further. Thus, in the literature on microfinance, there is no clear consensus on the potential of microfinance to empower women. This warrants deeper examination of why women are targeted by microfinance development aims.

2.A.1. Competing Paradigms in Microfinance

There are three competing paradigms in microfinance: financial self-sustainability, poverty alleviation, and feminist empowerment (Woller et al., 1999; Mayoux, 2002). Each has its own theoretical assumptions and allegiances (Drolet, 2010); Mayoux (2002) argues that each has a distinct discourse arising from different values and political premises. Thus, studying these differences is essential for understanding how different programmes are organised and for considering the best means of addressing women's empowerment (Drolet, 2005). As Drolet (2005, p.24 drawing on Mayoux, 2002) suggests, most programmes attempt to combine one or more of these paradigms, 'often in uneasy co-existence', in order to satisfy the competing aims of wide-ranging stakeholders, such as staff-members, women beneficiaries, and donors.

2.A.1.a. The financial self-sustainability paradigm

The financial self-sustainability paradigm, often referred to as the Washington Consensus, is the model promoted by powerful donor agencies, such as United States Agency for International Development (USAID), the World Bank, the United Nations Development Programme (UNDP) Micro-Start Programme, the Consultative Group to Assist the Poorest (CGAP), and the Micro Credit Summit Campaign (Drolet, 2005). Mayoux (2002) argues that this paradigm focuses on incorporating empowerment concerns into a neoliberal agenda. The ideological basis of this paradigm depends on the increasing access by large numbers of poor people to financially self-sustainable microfinance services that enable them to increase their household incomes (Drolet, 2010). Therefore, its primary aim is to develop large-scale, profitable microfinance ventures that are fully self-supporting like many private-sector banking institutions (ibid.). These commercial programmes often focus on raising funds from international financial markets, rather than from donor and development agencies' subsidies (Mayer and Rankin, 2002). Under this paradigm, women are promoted as 'rational economic women', and the focus is diverted from male primary breadwinners to female clients with responsibilities to themselves and their communities (ibid., p. 806). Thus, the heavy burden of development falls primarily on women's shoulders, releasing the state from considerable civic obligation (Drolet, 2010).

Programmes operating under this paradigm focus on setting high interest rates to cover costs and on increasing the outreach and scale of operations (Drolet, 2010). Ensuring high repayment rates is a key defining feature of this paradigm. The underlying reasons behind targeting women concern risk and efficiency considerations (Mayoux, 1999). Women (especially in the developing country context) are perceived as humble, compliant, shy, hence easily managed or controlled, compared to men. Therefore, targeting women is believed to increase the efficiency of programmes and to contribute towards the financial self-sustainability of the organisation, and increases women's economic activities and ultimately their involvement in the economic development of the country (Kabeer 2001; Mayoux, 1999, 2002; Lakwo, 2006). Hence, women's empowerment is understood as an expression of individual choice and the capacity for self-reliance within existing structures, rather than as a matter that requires examination of the underlying constraints (Drolet, 2010). It is assumed that access to credit (through poverty targeting) and increasing numbers of female clients are sufficient to promote poverty alleviation and women's empowerment (ibid.). As well, women's control over income is thought to lead to the increased well-being (for example health, nutrition, and literacy) of women and their children. Individual economic empowerment is thought to lead unproblematically to wider social, political and legal empowerment (Mayoux, 1999, 2002).

2.A.1.b. The poverty alleviation paradigm

Drolet (2010) notes that the underpinning philosophy of the poverty alleviation paradigm, often referred to as the Bangladesh Consensus or the Grameen Model⁵, derives from supply leading finance and the widespread, subsidised credit programmes that evolved from these theories in response to conditions after World War II. The literature suggests that the Grameen Bank's successful (pioneering) implementation of these theories led to the proliferation of massive, large-scale subsidised credit programmes across the world (Roy, 2010). There is a vast body of literature on the Grameen Bank since its inception in 1983 (Hulme and Mosley, 1996; Todd, 1996; Rahman, 1999; Robinson, 2001). Rahman (1999) indicates that the Grameen Model has been replicated in as many as fifty-six countries and has been key in promoting the idea that the poor can be credit worthy. This model has gained special prominence across many countries in Asia (Roy, 2010).

⁵ The key focus of the Grameen model is specified as poverty alleviation. Adherence to this norm is often highlighted as the 'Bangladesh Consensus' (Roy, 2010).

The primary aim of the poverty alleviation paradigm is to direct funding to the poorest of the poor. This model uses peer monitoring and joint liability in a group to overcome supposedly the problems of screening, monitoring and repayment of loans (Sinha, 1998). As Drolet (2010) notes, this model apparently helped establish the platform for credit as a mechanism for engaging people who live below the poverty line in economic activities. The model depends usually on subsidies to cover administrative costs, and (in contrast to the financially self-sustainable model) often provides training and social services to borrowers (Roy, 2010). It views microfinance as a means of alleviating household poverty and vulnerability, targeting women because they are seen as poorer than men, and are more likely to spend income on the welfare of their families (Mayoux, 2002). While gender subordination is recognised as an issue, the main focus is on providing assistance to households (ibid.). Also, in many programmes, the term ‘women’s empowerment’ is considered best avoided and as being too controversial and political (ibid.). It is assumed that increasing women’s access to microfinance will increase women’s decision-making power in the household and that access to income (for both production and consumption) and improvement in their status in the community will lead eventually to empowerment (ibid.). Further, it is assumed that women’s interests coincide with those of the household, particularly children (ibid.). The household is thus viewed as a cooperative site, where resources are pooled and shared equally (ibid.). This paradigm is implicitly ambivalent about addressing gender issues, for fear that they might lead to conflict in households or communities (ibid.). Critiques suggest that it is insufficient to focus solely at the household level, since intra-household inequalities mean that women do not necessarily benefit from increases in household income, even if they are the major contributors (ibid.).

2.A.1.c. The feminist empowerment paradigm

The feminist empowerment paradigm is rooted in the development of some of the earliest microfinance programmes, such as Self Employed Women’s Association (SEWA) and Working Women’s Forum (WWF) in India (Drolet, 2010). This paradigm views gender discrimination and subordination as complex, multi-dimensional, all-pervasive processes, affecting all aspects of women’s lives, which are embedded in many different and mutually reinforcing levels (Mayoux, 2002). The underlying approach is based on equity, empowerment and equality (Drolet, 2010). Definitions of empowerment emphasise the importance of gender and development (GAD)⁶ (Mayoux, 2002; Drolet, 2010). Women’s empowerment is therefore seen as more than economic empowerment and signifies a transformation of power relations

⁶ This is addressed later in the chapter.

throughout society (Mayoux, 2002); the focus is on gender and class relations and other social divisions, rather than only women or men as individuals; aspirations and choices here are viewed as being constrained by structural power imbalances. It therefore stresses the importance of raising consciousness of the structural barriers that hinder empowerment in addressing empowerment related concerns (ibid.). The assumption is that if given the opportunity, women would wish to challenge gender inequity in the ways envisaged by the wider international feminist movement (ibid.). Empowerment here is therefore similar to the approach taken in critical dialogic accounting studies⁷ (for example, see Bebbington et al., 2007; Brown, 2009) – that is, a process of internal change at the individual level and organisational/institutional change at the macro level (Mayoux, 1999). Given the interest of this study, understanding and evaluating women's empowerment are based on an extension of this paradigm.

2.A.2. Synopsis of Paradigms – Dominant Economic Logic *versus* Alternative Social Logic

The three competing paradigms in microfinance direct attention to the different perspectives and understandings of development for women (Drolet, 2010). Given the support from powerful donor organisations, such as USAID, the World Bank and CGAP, financial self-sustainability is arguably the dominant paradigm underpinning the practice of microfinance today. As Roy (2010) notes, a prominent feature of the Washington Consensus (orchestrating this paradigm) is the establishment of guidelines around microfinance 'best practices' and the best practices book, which have been adopted by practitioners worldwide. A ritual of the Washington Consensus is the annual announcement of the 'Global 100', a ranked list of 'top performing microfinance institutions throughout the developing world' (Roy, 2010, p.50) created by the Microfinance Information Exchange (MIX), a virtual market-place established by CGAP (ibid.). The ranking is based on 'outreach, scale, profitability, efficiency, productivity and portfolio quality' (ibid., p.51). The benchmarking is strictly financial with minimal focus on social criteria. However, critics argue that relations between the financial self-sustainability and poverty alleviation paradigms are tenuous (Fernando, 2006; Roy, 2010). For example, a key text of the Washington Consensus on Poverty, 'The Microfinance Revolution'⁸, often referred to as the 'red book', criticises openly the poverty alleviation paradigm (arguably Grameen Bank led) as imposing too many rituals and conditions on poor

⁷ This is elaborated in Chapter 4

⁸ Authored by Marguerite Robinson (Robinson, 2001), and published by the World Bank.

people, giving rise to norms of supervision and surveillance, rather than liberating the poor by introducing them to financial markets. Such benchmarking, ranking, and published best-practice guidelines have created an authoritative body of knowledge surrounding the Washington Consensus, making the financial self-sustainability paradigm, consequently, the predominant paradigm in the microfinance movement.

As Fernando (2006) notes, by the early to mid-1990s, the Grameen Bank had become well-known as the leading NGO in Bangladesh. By 1993, donors had disbursed US\$85.92 million to Grameen Bank (ibid.). The Grameen Bank's success led many NGOs to focus (or shift) their programmatic aims on microfinance (ibid.). Despite tenuous relationships between Grameen and the international community (led primarily by the World Bank), the World Bank had on several occasions tried to incorporate the Grameen Bank as a partner agency (ibid.). After resisting calls from the World Bank, the Grameen Bank eventually became a member of CGAP (ibid.). Yunus, subsequently played a leading role in the 1997 Microcredit Summit, held in Washington DC (Roy, 2010). At the 2006 Global Microcredit Summit, Halifax, Canada, the Summit proposed two new goals: 'that 175 million of the world's poorest families, especially their women, receive access to credit by 2015; and that 100 million of the world's poorest families rise above the US\$1 per day poverty threshold by 2015 (Roy, 2010, p.94). Such efforts challenged the Washington Consensus, making it consider the poverty alleviation paradigm. This illustrates how the two conflicting paradigms, financial self-sustainability and the poverty alleviation, have informed and shaped each other.

As Drolet (2010) notes, both paradigms operate primarily within a neoliberal framework; both view credit as the missing piece in development and promote the idea that providing women with access to credit will not only help alleviate poverty, but also increase women's empowerment (ibid.). For instance, the financial self-sustainability paradigm aims to develop sustainable programmes that reach many people, whereas the poverty alleviation paradigm operates on subsidies designed to lower interest costs to very poor clients (ibid.). Only, the feminist empowerment paradigm questions the standard narrative of whether credit is the missing piece in development; arguably it offers a more comprehensive understanding of the constraints women face that emanate, for example, from their productive and reproductive roles (ibid.). The literature appears to distinguish between two broad approaches to empowerment. The first, following financial self-sustainability and poverty alleviation paradigms, reproduces a narrow perception of empowerment, and assumes that access to microfinance will serve as a

catalyst for positive changes in women's socio-economic status. The second, following the feminist empowerment paradigm, acknowledges a broader approach, appreciating the linkages between intra-household dynamics, the community, market and the state; and recognises the need to address the structural (social, economic, political and legal) factors that impede women's abilities (ibid.). Writers (such as Mayoux, 1998, 1999, 2000, 2001, 2002; Battilana and Dorado, 2010; Drolet, 2010; Fernandez, 2012) make sense of this diversity by identifying two competing logics that are evident in microfinance theory and practice: (i) the dominant economic logic which underpins the financial self-sustainability (and/or poverty alleviation) paradigm(s), informing much of the literature of mainstream microfinance institutions, and (ii) the alternative social logic entailed in feminist and participatory development study proposals for reform.

This thesis challenges and critiques the dominant economic logic (underpinned by financial self-sustainability and poverty alleviation paradigms) that seeks to integrate women into the existing neoliberal capitalist market systems through microfinance (Drolet, 2010). Instead it adopts (and aims to develop) an approach of the subordinate, alternative social logic (that draws on the feminist empowerment paradigm), so as to understand empowerment in light of the structural barriers that women face on a day-to-day basis. Section B below continues to problematise microfinance for women by focusing on the relationship between women and microfinance within the broader realm of international development policy.

2.B. Development Policy and Women

To provide women with microfinance in an effort to reduce poverty has for some time been part of the development and poverty alleviation interventions of non-governmental organisations (NGOs). The literature suggests that concerns regarding the role of women in development and the improvement of women's status have a long history (Drolet, 2010). As Momsen (2004) notes, development programmes have sought to spread the benefits of scientific and industrial progress to 'underdeveloped' nations through foreign aid since 1945. Providing assistance, including food and military aid, became a political tool used by the global superpowers of the USA and USSR in the Cold War competition to influence the so-called 'Third World' (ibid.). Such events set the stage for development programmes that targeted poverty alleviation. The demise of the state socialist model in the USSR and Eastern Europe in 1989 made the American model of neoliberal capitalism the dominant hegemony (ibid.). This neoliberal hegemony shifted the burden of welfare and development from the state to individual

family units, especially to women (ibid.). Within this hegemony, microfinance or microcredit is used as a market-oriented strategy, rather than a state-led strategy to promote economic and human development rationales (ibid.). The mainstreaming and globalisation of neoliberalism has become an influential factor in microfinance programmes. This section examines how different approaches to development, involving a focus on women, have evolved in this neoliberal environment.

2.B.1. The Modernisation Paradigm, Women in Development, and Women and Development

As Podems (2010) notes, addressing the challenges faced by women in the developing world in the 1950s and 1960s were limited to the human rights context. Interventions designed to help women took a welfare approach (for example, providing handouts and services, such as food and family planning) (ibid.). This approach, known as ‘the modernisation paradigm’, did not challenge women’s status or patriarchal structures (Moser, 1993). It predicted wrongly that development would benefit all sections of the population in society, irrespective of race, class or gender (Podems, 2010). The modernisation paradigm did not consider women separately as a group and assumed that a modern, secular society would automatically improve women’s situation by freeing them from the constraints of traditional cultures (Drolet, 2010). As Kabeer (2003) notes, gross national product (GNP) was used as the principal construct to measure development. It was simplistically assumed that the benefits of economic growth would gradually trickle down to households (ibid.).

The assumptions of modernisation theory were challenged by Esther Boserup (1970) in her study entitled, ‘Women’s Role in Economic Development’ (Podems, 2010). Boserup (1970) critiqued the modernisation approach by suggesting that it did not pay attention to the needs of women, and argued for the integration of women as equal partners with men in development processes. While critics of Boserup’s work question the viability of a Western model of development for the poor in non-Western countries, her work led to a more comprehensive overview of women’s roles in the development process, and made many international donor agencies aware of their inattention to women (Drolet, 2010). Bhavnani and Foran (2008) note that Boserup’s (1970) work was taken seriously, partly because the development community began to realise that the trickle-down approach had not been effective. Thus, Boserup’s work forms the basis of Women in Development (WID) approaches, and argues for treating women on equal terms with men (ibid.); this perspective, emerging from liberal feminist framework,

argues that development would be more efficient if women were used as a resource in economic development (Bhavnani and Foran, 2008). However, as Drolet (2010) notes, this assumed mistakenly that all women could be emancipated under capitalist development by their incorporation in the public 'productive' sphere, in particular, by increasing their access to an expanding cash economy. Women's participation in the economy and therefore gender equity came to be (rather uncomplicatedly) seen as synonymous, a view shared by both the World Bank and the Eastern bloc (Bhavnani and Foran, 2008). The first decade of the work of WID (1975-1985) rallied governments and international organisations to allocate funds for projects targeting women, and a large number of projects were initiated for women in most developing countries (Drolet, 2010). This led to growing interest in the potential of credit as a development tool that could contribute to women's productive economic activity (*ibid.*). The primary aim of the WID project was to integrate women into income-generating projects in order to raise household incomes (*ibid.*). As the literature notes (for example, Podems, 2010; Moser, 1993 and Drolet, 2010), the WID development paradigm considers women's development as a logistical problem, rather than as a matter that requires fundamental reassessment of oppressive gender relations.

The WID approach was later challenged by the women and development (WAD) approach, which emerged by the second half of the 1970s (Bhavnani and Foran, 2008). This approach assumed that development is a process by which the rich become richer while the poor become poorer (Podems, 2010). The interventions of WAD drew a theoretical link between women's position in society and structural changes, and therefore focused on the economic, political and social structures of developing nations (*ibid.*). In addition, WAD, which was informed by Marxist feminism, argued that promotion of the dependence of developing nations on richer ones was a problem (Bhavnani and Foran, 2008). WAD promoted self-organisation of women, exemplified in the work of Development Alternatives with Women for a New Era (DAWN), a network of women activists based in the developing world (*ibid.*); WAD criticised WID for emphasising women's productive potential at the expense of appreciating their unpaid, often invisible work in the household (Dol and Odame, 2013). It argued that to create women workers did not necessarily empower women, as patriarchal control within families often continued in workplaces (*ibid.*). Thus, WAD critiqued WID by asserting that women were already active workers, but that their work remained invisible, and it questioned whether women would benefit from entering the workforce (*ibid.*). WAD sought more attention to policies that would recognise and make visible the work of women that already occurred, and it sought evaluation

of programmes that would recognise changes in the macro context, for it assumed that if the macro context improved, women would benefit (Podems, 2010).

As Drolet (2010) notes, women's income-generating activities have evolved over several decades as a component of larger sectoral development programmes (specifically in population and child health-care programmes). However, owing to WAD perspectives, there was increasing recognition that income-generating projects failed to raise income levels, and in some cases burdened poor women (Drolet, 2010; Rahman, 1999). By the end of the 1980s, many development programmes began avoiding the term 'income generating', as it 'continued to conjure up images of women undertaking marginal economic activities far removed from a new development thrust toward gender issues and women's empowerment' (Drolet, 2005, p.36). However, some research showed that an increasing number of women in the global South successfully created their own jobs in petty trades, such as small-scale agriculture, which reinforced the idea that women's lack of access to financial services was a huge constraint for women participating in such ventures. This encouraged promotion of WID's emphasis on increasing the provision of microcredit loans in an unproblematic, neoliberal agenda.

2.B.2. The Gender and Development (GAD) Paradigm

The GAD perspective emerged in the 1980s as an alternative to WID and WAD frameworks, both of which tended to treat women as a homogenous group (Podems, 2010; Dol and Odame, 2013). While WID did little to question intra-household gender relations and assumed that women's entry to the productive economic sphere could increase their empowerment, WAD's radical feminist stance failed to appreciate the complexities of gender relations (Hargreaves, 1997). The GAD perspective was influenced by the experiences of and analyses by Western socialist feminists (Podems, 2010). In contrast to WID and WAD perspectives, it focused on the interconnections of gender, class, race, and the social construction of their defining characteristics (ibid.). There are many different interpretations of GAD, but in general it aimed to meet both women's practical and more strategic gender needs by challenging power relations (Moser, 1993; Podems, 2010; Drolet, 2010). This distinction influenced the development of Moser's (1993) framework which will be addressed in more detail in Chapter 4. This framework provides a methodical approach to examining practical and strategic gender needs of women (Podems, 2010). Practical gender needs arise out of concrete conditions that often require immediate relief, such as the need to provide food, shelter, education and health care (ibid.). Strategic gender needs are more difficult to interpret and derive from the critique of

male domination, arising out of analysis of women's subordination, which requires addressing and transforming the structures of gender, class, and race that define women's positions in any given culture (ibid.). Strategic interests also include attaining gender equality and tackling the issue of women's subordination (ibid.). The term 'gender equality' in GAD does not simplistically connote equal numbers of women and men in development activities, nor does it promote the idea of treating women and men similarly (Drolet, 2010). Gender equality is instead understood as a complex concept, taking into consideration the right for women and men to be different (Drolet, 2010; Moser, 1993). Thus, GAD frameworks recognise that interventions may have differing impacts on men and women and therefore focus usually on collecting data from both sexes, depending on the underlying aims of the projects (Podems, 2010). Most GAD-based frameworks infer that 'patriarchal relationships are socially constructed rather than biologically determined' (ibid., p.10). They also assume that patriarchy can take different forms, depending on socio-economic and cultural factors (ibid.). This approach thus introduces a 'feminist way of viewing women by suggesting that different women experience oppression differently, according to their race, class, colonial history, culture and position in the international economic order' (ibid., p. 8). While mainstream organisations such as the World Bank and the International Monetary Fund (IMF) have begun to consider GAD approaches (that aim *theoretically* not only to integrate women into development, but also to work towards the transformation of unequal social/gender relations and to empower women), they tend to use GAD in a 'reductionist' way, 'failing to grapple with issues of power, conflict, and the larger social, cultural and political contexts' that construct oppressive social conditions for women (Bhavnani and Foran, 2008, p.321).

2.B.3. Section Summary

This section has explored how WID, WAD and GAD have influenced income-generating programmes for women over the past few decades. As discussed, the modernisation paradigm, which has shaped the WID paradigm, helps to explain the trajectory of microfinance and its underlying models, assumptions and practices (Drolet, 2010). As can be inferred from the above discussion, the dominant economic logic (drawing on financial self-sustainability and poverty alleviation paradigms) underpins the current microfinance discourse; it is shaped by a neoliberal understanding of development, orchestrated mostly within the WID paradigm in the broader realm of international development policies. While the GAD approach to development that informs the *microfinance*-feminist empowerment paradigm (or alternative social logic) has infiltrated debates in mainstream organisations, it has been co-opted into a narrow, neoliberal

framework which treats women's (and men's) issues homogenously, downplaying their underlying complexities. The debates which underpin various feminist theories in the international development domain, parallel political debates in microfinance (as discussed in section A) and illustrate the wider forces that shape and give rise to competing logics within microfinance as a development aim. As Kabeer (2001) points out, these competing logics have shaped not only different understandings of women's empowerment (as evidenced in section A), but also (sometimes) contradictory conclusions about the potential of microfinance to empower women. Section C casts further light on these contradictions.

2.C. Microfinance and Empowering Women – the Underlying Contradictions

It is impossible to realise our goals while discriminating against half the human race. As study after study has taught us, there is no tool for development more effective than the empowerment of women. - Kofi Annan, then United Nations Secretary General, 2006

The above quote reflects the growing prominence and popularity of 'women's empowerment' in mainstream development debates. As Sachs and Arthur (2005) note, two of the eight United Nations 'millennium development goals', set in 2001, target 2015 as a threshold and orchestrate proudly a focus on women; moreover, the third most important goal is the promotion of gender equality and empowerment of women in the millennium development agenda. As discussed in sections A and B, microfinance is widely promoted as a crucial way of empowering women, hence addressing the millennium development goal of women's empowerment (Mahjabeen, 2008). However, the literature on microfinance and women's empowerment indicate conflicting opinions on whether microfinance can empower women. While some studies paint a positive picture, highlighting the empowering effects of microfinance, others paint a bleak, negative picture, drawing attention to the disempowering potential of microfinance as a development aim. These debates necessitate closer scrutiny.

2.C.1. Microfinance and Women's Empowerment – the Positive Decree

Various studies (such as Kabeer, 2001; Mayoux, 2002; Fernando, 2006; Drolet, 2010; and Fernandez, 2012) point to the need to pay more attention to competing logics to understand the multifaceted opinions about the empowering or disempowering potential of microfinance. This section considers the positive assessments of microfinance. Does providing women with access to microfinance empower them? As Mayoux's (1999, 2000 and 2002) work on competing paradigms notes, the first set of these assessments draws broadly on the financial self-sustainability paradigm, and argues that access to credit and savings can initiate and strengthen mutually reinforcing 'virtuous spirals', whereby women can participate in a range of economic activities through use of credit and savings that can increase incomes (and assets), thereby enhancing opportunities for women to have greater control over household incomes (and assets), to give them a voice and decision-making power in households and communities, and empowering them in the process (Mayoux, 1999, p.957).

For example, as Kabeer (2001) notes, Rahman (1986) finds that loanee households (regardless of the gender of the loanee) tend to have higher income and consumption standards than equivalent non-loanee households. Rahman argues that although loans to women were more likely to benefit male consumption standards than male loans would benefit female consumption standards, women loanees nonetheless tended to benefit from direct access to loans (ibid.). Drawing on the concept of virtuous spirals that underpin the financial self-sustainability paradigm, Rahman also argues that women who make active use of at least some of their loans, not only had higher consumption standards, but were also more likely to have roles in household decision-making processes (ibid.). This study refers to women as 'passive' who do not make more active use of their loans (p. 65). As expected⁹, these assessments have been supported (and glorified) by mainstream organisations such as the World Bank. For example, a World Bank (1998) study shows that a ten per cent increase in borrowing from the Grameen Bank led to a two per cent increase in women's non-land assets, and 1.2 per cent increase for loans from BRAC (Bangladesh Rural Advancement Committee) (World Bank, 1998). Thus, studies which draw broadly on the financial self-sustainability paradigm tend to pursue women's empowerment as a narrow concept, analysing it through simple constructs, such as household income, consumption and asset levels, but ignoring structural factors that can hinder empowerment.

⁹ From discussions in section A and B.

As argued under the poverty-alleviation paradigm, the second set of positive assessments orchestrates the idea that women's economic contributions not only increase women's decision-making powers within the household, but also lead to greater well-being for children and men (Mayoux, 2002). These studies equate empowerment to overall household and wider socio-political improvements, expressed specifically in poverty terms (*ibid.*). For example, Pitt and Khandker (1996) explore the impact of male and female membership of credit programmes on several decision-making outcomes to establish the extent to which they were differentiated by the gender of the loanee. The outcomes included the value of women's non-land assets, the total hours of work per month for cash income by men and women in the household, fertility levels, education of children and total consumption expenditure. The study concludes that households which received loans were much better off than those which did not have them. Another similar example is Holland and Wang (2011), who reveal how microfinance positively impacts the education outcomes of the children of microcredit borrowers, brings about positive changes within the households, and helps ultimately to enhance women's status within their social contexts. Thus, operating broadly under the neoliberal framework which informs the dominant economic logic, these studies tend to view the household unproblematically as a cooperative site where men, women and children share household resources equally (Fernando, 2006; Drolet, 2010; Fernandez, 2012). Such studies therefore ignore inevitably the hidden power dynamics embedded in household and societal gender relations.

The third set of studies, consistent with arguments under the feminist empowerment paradigm, focus on how the increased economic roles of women may change gender roles and increase the status of women in households and communities (Mayoux, 1999, 2000, 2002). These studies concentrate more on analysing the positive influences of microfinance on intra-household gender relations. For example, Hashemi et al. (1996) explore the impact of credit on several indicators of empowerment: (i) the reported number of women's economic contribution; (ii) their mobility in the public domain; (iii) their ability to make large and small purchases; (iv) their ownership of productive assets, including house or homestead land and cash savings; (v) involvement in major decision-making, such as purchasing land, a rickshaw or livestock for income-earning purposes; (vi) freedom from family domination, including the ability to make choices concerning how their money was used, the ability to visit their natal home when desired and to have a say in decisions relating to the sale of their jewellery or land, or to take on outside work; and (vii) political awareness, such as knowledge of key national and political figures, and the law on inheritance and participation in political action of various

kinds. Another example of such studies is found in Dowla (2006), which indicates how the Grameen Bank's successful introduction and establishment of certain social programmes within its microfinance model enhanced women's status in society; the study cites Grameen Bank's installation of an information technology (IT) programme within its broader microfinance project as an example. This Grameen Bank programme grants loans to women to buy mobile phones for income-generating projects. Dowla (2006) concluded that 'giving women ownership of' sophisticated IT tools is an invaluable way of enhancing women's 'self-esteem' and can help them to acquire a 'higher social status' (ibid., p.115). As can be inferred (especially from the first study), these studies, consistent with the aims of feminist empowerment (and GAD) paradigms, analyse women's empowerment more broadly by looking at deeper social factors that affect women's day-to-day lives. By following hypothetical-deductive methodologies (promoted by powerful bodies such as the World Bank), they often do so in 'reductionist' ways and fail to engage in meaningful, interactive conversations with the women concerned and, hence, fail to gain multifaceted insights into the deep-seated barriers in the lives of the women concerned (Bhavnani and Foran, 2008, p. 321).

2.C.2. Microfinance and Women's Empowerment – the Negative Decree

As can be understood from the above section, there are a wide variety of positive decree studies on microfinance's potential to empower women, which draw on different assumptions and theoretical frameworks. The critiques of microfinance (that is, the negative decree studies) tend to follow similar patterns, drawing broadly from the frameworks of financial self-sustainability, poverty alleviation and feminist empowerment; these studies tend to be more critical of the assumptions of the financial self-sustainability and poverty alleviation paradigms, albeit often in a reductionist manner, posing rather simplistic questions, failing to grapple with the complexities of household gender norms. For example, Goetz and Sen Gupta (1994), drawing broadly on the financial self-sustainability paradigm, use the construct of 'managerial control over loans' as an indicator of women's empowerment; the study found that most women exercised no control over their loans, and concluded that microfinance disempowered women. Although the study paid attention to the disadvantaged social position of women over men in the household, citing loan controlling patterns in that space as an example, such broad-brush techniques are problematic because they downplay women's *reproductive* and *community* roles compared with their *productive* roles¹⁰ (Moser, 1993; Drolet, 2010). Given the focus of these

¹⁰ These different roles are elaborated on in Chapter 4, while discussing the theoretical framework, and subsequently in the analysis chapters (7 and 8) as required.

studies on productive role constructs (such as ‘managerial control over loans’ as evidenced above), which draw broadly on the underlying assumptions of the WID and hence financial self-sustainability paradigm, they tend to assume that empowerment is only possible through the enhancement of women’s productive capacities.

However, other negative decree studies have undertaken richer, anthropological case-study research (drawing on the approaches promoted by GAD and feminist empowerment paradigms) into the relationship(s) of microfinance with women’s empowerment. A much cited study is Rahman (1999), which studies the Grameen Bank’s microfinance program in depth. This study specifically examines the relationship between staff-members and women clients. It illustrates how bank workers are expected to increase disbursement of loans among their members and ensure high recovery rates that will earn the profits necessary for the economic viability of the institution. The study highlights how fieldworkers often put intense pressure on women clients to recover loans, leading to new forms of dominance over women. The research shows that women, not men, are often the target of microfinance organisations, because women in the developing country context are generally regarded as meek (shy, passive and compliant) and hence these organisations *assume* that working with women is usually easier than working with men¹¹. This assumption, where women are thought to be weak and hence easily controllable, helps highlight the differences in power dynamics between microfinance organisations and poor-class beneficiaries. The study also highlights, how these organisations may ultimately take advantage of such social constructs as ‘modesty’ and ‘purity’, with which women in Bangladesh, particularly in a rural context, are often associated. As an interviewee in Rahman (1999, p.70) notes:

When a woman fails to make her instalment on time, she experiences humiliation through verbal aggression from fellow members and bank workers in the loan centre. Such humiliation of women in a public place gives males in the household and in the lineage a bad reputation (durnam). In an extreme case, peers may take the defaulter to the bank office. For a man, if he is locked inside the bank building for several days it would mean almost nothing to other people in the village. But if this happens to a woman then it will bring durnam to her household, lineage and village. People in other villages will also gossip about it.

¹¹ Also, see D’espallier et al. (2011) who provide evidence to support the view that women are better credit risks than men, with their study confirming that a higher percentage of female clients in microfinance institutions are associated with lower portfolio risk, fewer loan write-offs and fewer provisions.

In order to exemplify the disempowering aspects of microfinance, Rahman (1999) highlights how a woman client, who was unable to tolerate such pressures, had committed suicide. Certain negative decree studies (within this broad anthropological approach) have problematised the empowering (and hence disempowering) aspects of microfinance by looking at the use of peer-group pressure within the microfinance model as a substitute for conventional types of collateral used by commercial banks. For example, Fernando's (2006) in-depth study of the intricacies of relationships in client groups reveals that the peer group was created by using 'existing social and cultural institutions and the power relations embedded in them to make the poor credit-worthy' (p.218). The study argues that while the public script claims to use peer groups within the microfinance context to facilitate participation and women's empowerment, the hidden script is that peer-group pressure helps banks to regulate and discipline all the productive activities and consumption patterns of households. As one interviewee points out:

Since we joined the NGO everybody in the village can tell us what to eat and what not to eat. When we failed to make repayments, our group members asked: 'Why did you eat chicken yesterday?' 'Why did you send your son to a movie?' 'Why did you buy new clothes?' 'Why are you making plans for the wedding for your daughter?' (p.218).

In support of such findings, Wright (2006) shows how microcredit peer groups are open to abuse by group-leaders, and that great differences often exist in terms of experience and power between the leaders and members of the group. As the study notes, this problem may be compounded, given that fieldworkers are seldom in touch with the rest of the clients because of time constraints (ibid.). In sum, these negative decree studies identify new forms of domination over women, and reveal the need to observe closely household and community social relations while undertaking research in the microfinance context.

2.C.3. Section Summary and Concluding Comments

The above discussion casts light on how competing logics shape different and often contradictory understandings of women's empowerment, and have given rise to different methodologies, assumptions and questions, which Kabeer (2001) cites as crucial reasons underlying the conflicting conclusions. The questions are: which sets of findings are valid, and which are not? Kabeer suggests that both sets of findings are valid within their own frameworks, and emphasises that different conclusions reflect different underlying assumptions regarding power relations in households. For example, while Goetz and Sen Gupta (1994) study empowerment in light of whether women have any control over loans, Fernando (2006) analyses empowerment by looking specifically at peer-group dynamics. Both studies draw not only on different frameworks, but also ask very different questions, thus arriving at different conclusions. However, in line with studies such as Mayoux (1999, 2000 and 2002), my thesis argues for the need to move away from traditional economic logic conceptualisations of empowerment, and to understand the complexities of empowerment in the context of broader social networks that are enmeshed in existing power hierarchies. These studies (drawing broadly on GAD and feminist empowerment paradigms) recognise the considerable dangers in reducing the complexities of empowerment to the narrow economic logic models evident in mainstream economics; rather, they suggest the need to unpack the 'social logic' underpinnings of empowerment, and to scrutinise unequal power relations across the range of actors involved in microfinance initiatives.

As Battilana and Dorado (2010, p.1423) note, microfinance organisations are 'hybrid' in that they are enmeshed in competing demands, such as financial self-sustainability, poverty alleviation and women's empowerment. As noted, these competing demands shape the competing logics: dominant economic logic *versus* alternative social logic within the organisational context (ibid.). As suggested by studies such as (Kabeer, 2001; Mayoux, 1998, 1999, 2001, 2002; Fernandez, 2012 and Battilana and Dorado, 2010), to analyse these competing logics is a crucial step for examining the different understandings of women's empowerment within the context of an organisation. As Fernandez (2012) notes, these different logics, shape the varied (dominant *versus* non-dominant) microfinance practices. NGO accountability and development studies research (such as Unerman and O'Dwyer, 2012; Gray et al., 2006; Cornwall and Brock 2005; and Kilby, 2006) study these organisational practices through an accounting and accountability lens, and suggest how such practices give shape to

‘upward’ *versus* ‘downward’¹² accountability relationships within the organisational hierarchy. These studies suggest how due to the commercial requirements of upward accountability mechanisms (such as traditional reporting requirements, fiduciary obligations and administrative procedures), there is a move away from critical, social roles, hence the downward accountability mechanisms that define the very reason for the existence of such organisations. Chapter 3 elaborates on why accountability is a crucial factor towards addressing empowerment-related concerns within the microfinance context, and how gender and development studies and downward accountability literatures can draw from each other in terms of theorising the complexities that surround empowerment in promoting social logic frameworks, as referred to above.

¹² Upward and downward accountability mechanisms are distinguished in Chapter 3, and subsequently in Chapter 8.

Chapter 3: Competing Logics and Accountability Relationships: the NGO and Microfinance Context

Chapter 2 problematises the link between microfinance and women's empowerment in the context of competing logics. It highlights how different logics (in this case, dominant economic logic *versus* alternative social logic) can shape different understandings of women's empowerment in the organisational context. As alluded to in the concluding section of Chapter 2, these competing logics may also shape competing accountability relationships within the organisational hierarchy. The literatures of NGO accountability and development studies emphasise the need to scrutinise the competing nature of these organisational accountability relationships. It suggests that the dominant economic logic requirements of upward accountability mechanisms (for example, formal reporting requirements) diverts NGO's focus from alternative social logic inspired downward accountability mechanisms that aim to address the concerns of the beneficiaries and their empowerment. While development organisations, such as NGOs and microfinance organisations, are assumed to 'fill an ethical void in civil society', the above literatures argue that they are susceptible to capture by external forces and the dominant economic logic emphasising maximising outputs and minimising costs (Lehman, 2007, p. 647). The above literatures thus call for modes of downward accountabilities that are 'less visible', 'less formal' and would help to capture the *closeness* of relationships between development organisations and their intended beneficiaries (Awio, Northcott and Lawrence, 2010, p. 66). In light of the second research question¹³ of this study, outlined in Chapter 1, this chapter undertakes a literature review and scrutinises the competing modes of upward and downward accountability mechanisms in the context of development organisations, such as NGOs and microfinance organisations, highlighting the need to promote and develop the latter as a crucial way to address the empowerment-related concerns of beneficiaries. This helps to establish the platform for Chapter 8, which partly (in light of research question 2) critically scrutinises the different modes of upward and downward accountability mechanisms within ISDE, the case-study organisation for this study, a microfinance NGO based in Bangladesh.

¹³ To recap: to examine how, if at all, these different logics are implicated in existing accounting and accountability systems for microfinance institutions (for example, in terms of the way accountability relationships are conceptualised, management and financial reporting processes and performance evaluation).

This chapter is divided into two sections. Section A scrutinises competing accountability demands in the NGO/microfinance context by drawing on the NGO accountability literature: it highlights the problems and limitations of upward accounting and accountability mechanisms, and questions the relevance of such procedures for development programmes. Section B discusses how downward accountability as a concept is understood in the NGO accountability context; it then draws on the participatory development literature's call for understanding and developing the linkages between the constructs of participation, empowerment and accountability, as a crucial way of fostering modes of downward accountability.

3.A. Competing Accountability Demands – the NGO/Microfinance Context

Arguably, microfinance is a cutting-edge financial innovation that has the potential to meet specified development ends and goals, such as poverty alleviation and women's empowerment (Dixon et al., 2005). As discussed in Chapter 2, microfinance as a development aim is promoted by powerful organisations such as the World Bank and the United Nations (UN). They celebrate microfinance as an effective way of reaching the poor. Consequently, the UN officially declared 2005 as the 'International Year of Microfinance' (ibid.). Dixon et al. (2005), drawing broadly on the feminist empowerment paradigm or alternative social logic, argue that the importance of microfinance as a targeted strategy for poverty alleviation and empowerment of marginalised voices lies in its ability to reach the grass roots with financial services, based more on 'bottom-up', as opposed to 'top-down', approaches to development that keep poor beneficiaries at the forefront of such innovation (ibid., p. 406). Within the bottom-up approach, NGOs have been a favoured institutional form for delivering these services¹⁴ (ibid.). For example, the practice of 'group methodologies'¹⁵ in microfinance is often orchestrated in the NGO accountability literature as a crucial way of promoting bottom-up, downward accountability. Dixon et al. (2005) suggest that through such methodologies the poor can ensure their own gradual empowerment towards independent survival and self-management. Microfinance, as a development aim, is thus widely envisioned as a mechanism for helping overcome the limitations inherent in more orthodox development programmes by working actively and building relationships with the poor themselves and empowering them in the

¹⁴ On a side note: a microfinance organisation with an NGO format has been selected as the case-study organisation for this study, as this provides opportunities to explore 'bottom-up' mechanisms of downward accountability.

¹⁵ Refer to Chapter 1 for an explanation.

process (ibid.). Hence, the question of accountability in development organisations is a matter of the social conditions under which accountability ‘relationships’ are constructed (ibid.).

However, as Lehman (2007) argues, development organisations such as NGOs and microfinance organisations are prone to being co-opted by the very (economic logic) forces that they try to change. Thus, in order to appraise the accountability of these organisations, it is imperative to examine the fabric and structures in which they operate (ibid.). Further, the dilemma faced by development organisations concerns principally the nature of work they undertake, and the problems in relation to measuring performance, ‘particularly if the objective is empowerment’ (Edwards and Hulme, 1996, p. 968). These organisations tend not to have any evident ‘bottom line’ which often makes it harder to follow any sense of direction in relation to measuring performance (ibid., p. 968). Given the dominance of economic logic spaces, there can be an ‘obsession’ with measuring performance, using narrow, superficial constructs such as ‘size’ and ‘growth’, which give simplistic indicators of success (ibid.). For example, as discussed in Chapter 1, in the microfinance context, constructs such as loan repayment rates and household consumption levels are often unproblematically evaluated as measures of programme success. Such a narrow focus makes it difficult for development organisations to achieve their mission and vision of empowering the poor, and in the process it restricts alternative social logic spaces. Thus, the questions are: do development organisations such as NGOs and microfinance organisations drift away from their mission? To whom do these organisations owe a duty of accountability?

Kilby (2006, p. 952) suggests that values are the driving force of public benefit development organisations, ‘which generally in the broadest terms are about a desire for a better world’; the focus on this core value enables them to pursue a public benefit role, rather than profits (ibid.). Kilby (2006) highlights how the language of values is strong in NGO literature:

.....NGOs are the heartland of social economy since they are marked by distinctive value systems.... (Paton, 1993, p. 6); NGOs are values-based participants representing the concrete interests of marginalised groups (Nelson, 1995, p. 41); NGOs expand moral space (Edwards and Sen, 2000, p. 614) - Kilby (2006, p.952).

Kilby (2006, p. 952) further quotes Lissner (1977, p. 74) on NGO values:

.....the basis on which agency NGO policy makers interpret trends and events. It emanates from religious beliefs, historical traditions, prevailing social norms, personal experiences, and similar basic sources of human attitudes...they cannot be directly translated into concrete action because of their degree of abstraction..... Yet they are still sufficiently clear for the policy makers to take their bearings from them when deciding on the fundamental direction of their agency.....

NGO values therefore help promote a worldview or ‘weltanschauung’ (Kilby, 2006, p. 953) with values different from other values, such as organisational ones that drive how NGO work is undertaken, or terminal values that suggest an end-point, such as relief from poverty (Kilby, 2011). Kilby (2006) argues that NGOs exhibit a range of weltanschauung values that sit on a continuum from solidarity-based values to ones more instrumental in their origins, to those that are based more on dogma and may often have religious origins. Thus, the accountability obligations of development organisations, such as NGOs and microfinance organisations, depend where they sit on this values continuum (ibid.). For example, the broader goals of microfinance organisations include: alleviating poverty, addressing marginalisation, and empowering poor-class women (Fernando, 2006). Development studies literature argues that based on these values, microfinance organisations should work towards empowering marginalised voices not only to alleviate material poverty, but also to overcome structural disadvantages from which marginalised voices suffer (Cornwall et al., 2007). However, as discussed in Chapter 2, empowerment as a concept is understood and evaluated in different ways, depending on the framing or logic concerned. While the dominant economic logic framing of empowerment evaluates empowerment in a narrow, simplistic manner, the alternative social logic framing, which draws on the arguments of gender and development studies literature, highlights the importance of placing empowerment into context and understanding it in relation to broader structural factors with which marginalised communities struggle. Development studies literature therefore suggests that for microfinance NGOs to be effective in empowerment, they should have some ‘formal or semi-formal accountability to those they wish to see empowered’, that is, beneficiaries (Kilby, 2006, p. 951). However, the NGO accountability literature identifies three principal issues which development organisations face here. First, they are not generally required by law or regulation to provide their beneficiaries with the necessary control for accountability (Kilby, 2011). Second, the accountability that NGOs have towards powerful stakeholders, such as donors and governments, affect the strength of the relationship they can have with their beneficiaries (Edwards and Hulme, 1996). And finally, the weltanschauung or the broad-based values of

NGOs determine the approach they take towards downward accountability (ibid.). This presents NGOs with two major dilemmas: *a perceived lack of defined accountability towards beneficiaries* and *multiplicity of accountability demands* (ibid.). This is discussed below.

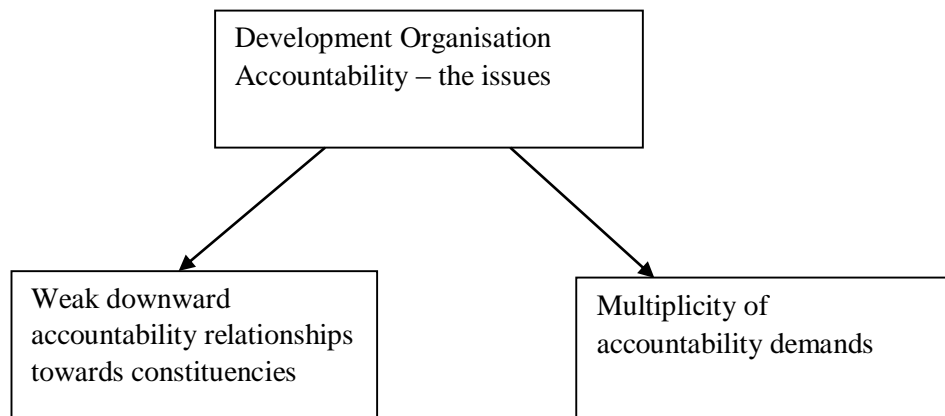


Figure 3.1: Accountability issues within the development organisation

3.A.1. Perceived Lack of Defined Accountability – Weak Accountability Relationships

As discussed above, development organisations see their role as public benefit organisations as promoting certain values and advancing what they regard as broader community interests (Kilby, 2011). For example, for development NGOs, the broader community aspirations that they promote include: alleviating poverty, addressing marginalisation, achieving social justice, and promoting respect for human rights (ibid.). The problem with such a wide-ranging public benefit role is that development organisations suffer from the lack of a defined accountability path to their beneficiaries (ibid.). Salamon and Anheir (1997) identified this as an ‘accountability gap’. For example, the very fact that NGOs and microfinance organisations do help to advance the cause of the poor is often considered sufficient accountability. Gray, Bebbington and Collison (2006, p. 355) articulate this view with the following example:

Knowing that Greenpeace are out in the North Sea opposing dumping or that Oxfam is present in Sudan delivering humanitarian relief may very well be sufficient accountability in itself. The very actions are the accountability and, more importantly perhaps, it is the knowledge that one is providing funding to an organisation which is doing something one would wish to do but which one is unable to do that is sufficient in and of itself.

For microfinance NGOs, this outlook transcends the view that while they might be advancing the cause of the poor and oppressed, they cannot in practice be held to account by the very group for whom they are advancing the cause (Kilby, 2011). The poor and the oppressed therefore lack voice in relation to having an impact on NGO strategies and approaches. Aid recipients, as a consequence, have little power in such accountability relationships (Power et al., 2002). Relatively weak accountability relationships are a ‘defining feature’ of public benefit organisations and have implications for how they work (Kilby, 2011, p. 6). Development organisations move further away from such accountability relationships because of the accountability demands put on them by more powerful groups.

3.A.2. Multiplicity of Accountability Demands

Unerman and O’Dwyer (2012) assert that paying careful attention to the mechanisms of NGO accounting and accountability could help ensure the efficiency and effectiveness with which aid is delivered. However, what is missing from much of the debate on NGO accountability ‘is an integrated look at how organisations deal with multiple and sometimes competing accountability demands’ (Ebrahim, 2003, p. 814). Ebrahim (2003) argues that development organisations face competing demands from multiple stakeholders more acutely than private firms. For example, Najam (1996) observes that NGOs are accountable to multiple actors, such as donors, beneficiaries, staff members and to themselves. Depending on the nature of relationships with these actors, this gives rise to competing upward and downward accountability norms within the organisational hierarchy (Unerman and O’Dwyer, 2012, Ebrahim, 2003). These multiple and competing accountabilities tend to take precedence over each other, depending on what is considered most important. Given the dominance of economic logic spaces, upward accounting and accountability practices tend to prevail over weaker, downward¹⁶ accountability relationships towards beneficiaries, as referred to in the section above. Thus, how do development organisations manage the multiplicity of accountability demands? What kinds of mechanisms do they have in place in order to deal with ‘competing accountability demands’? (Ebrahim, 2003, p. 816).

¹⁶ This is elaborated on in section B.

3.A.2.a. Upward Accounting and Accountability Mechanisms: Problems and Limitations

If you have your hand in another man's pocket, you must move when he moves (African proverb)
(Heijden, 1987)

Several terms and terminologies, such as hierarchical and functional accountability, have been used in the literature for what has been broadly identified as upward accountability (Unerman and O'Dwyer, 2012). NGO accountability literature suggests that upward accountability mechanisms usually derive from 'identity' forms of accountability, focused on issues of accountability that are internal to organisations and individuals. Identity accountability flows from an ideology that accountability as a social acknowledgement can make a difference to both self and others (Unerman and O'Dwyer, 2006). Kilby (2006) notes that this imbues accountability with an ethical or value-based dimension which privileges the internal motivations of actors. Identity accountability is therefore a means by which internal organisational actors can take responsibility for shaping their organisational mission and values (Unerman and O'Dwyer, 2006). This provides organisations with a mechanism by which they can put themselves under external scrutiny for an assessment of their performances compared with their internal goals (ibid.). This type of internal accountability refers to an acknowledged responsibility for being accountable or answerable to one's self (ibid.). However, the problem with identity forms of accountability is that people managing the organisation often feel accountable only to what they believe is the right thing to do (Unerman and O'Dwyer, 2012). This poses the danger that the organisation may not acknowledge the need to open itself up to external scrutiny or to some form of control by its constituencies (Kilby, 2006). In its strictest form, identity accountability means that the organisation has no mechanisms by which to consult its beneficiaries. Identity accountability therefore gives 'few-if-any-rights' of accountability to stakeholders who may be affected by an organisation's or individual's actions (Unerman and O'Dwyer, 2006, p. 356). Here, the scope of accountability is determined by the actors and not those affected by these actions (ibid.). Given the dominance of economic logic spaces within the organisational context, identity forms of accountability tend to emulate and facilitate upward accounting and accountability norms.

Upward accountability norms signify the relationships between development organisations and relatively more powerful bodies, such as donors and funders. Such accountability reflects the relational structure between NGOs and their donors, whereby the flow of the relationship is upward towards the donors. The term 'upward' reflects the hierarchical mode of relationship

between the NGOs and donors, and also the power imbalance between the two parties (Fowler, 1996). Here, the principal function of accountability includes NGOs providing reports to donors (such as annual reports, logical framework analysis, results based management, disclosure statements, performance assessments and evaluations) about how funding has been used for a particular project (Goddard and Assad, 2005). Brown (2009, p. 316) suggests that such accounting mechanisms tend to be monologic, with a strong focus on the production of financial reports and with the attainment of a ‘true and fair’ view. The accounts usually focus on ‘outputs in terms of the objectives that the donor set when it provided the NGO with the funding’ (Unerman and O’Dwyer, 2012). This form of accountability is narrow with little or no scope for reporting on other matters, making it immensely difficult to provide feedback on broader, structural issues (Ebrahim, 2003). Unerman and O’Dwyer (2006) suggest that the implicit message of fixed format, quantitative accounts is that donors are providing funding that enables an NGO to acquire the necessary resources to provide particular services, and the donors are only interested in knowing if the funding has been used for the purpose for which it was originally disbursed.

Accountability mechanism	Financial information	Narrative	Quantitative performance indicators	Written or oral	Frequency	Stakeholder focus
<i>Disclosure statements and reports</i>						
Annual reports	Yes	Yes	Yes	Written	Once a year	Range of stakeholders Donors
Interim reports	Yes	Yes	Yes	Written	Monthly, quarterly and half-yearly	
<i>Performance assessment and evaluations</i>						
Assessment reports	Yes	Yes	Yes	Written	Continuous	Donors and internal stakeholders Donors
Evaluation/final project report	Yes	Yes	Yes	Written	At end of project	

Source: Agyemang et al. (2009, p. 13).

Figure 3.2: Characteristics of upward accountability mechanisms (Source – Unerman and O’Dwyer, 2012, p. 151)

The above table in Figure 3.2, sourced from Unerman and O’Dwyer (2012) (citing Agyemang et al., 2009), summarises the focus of such upward accountability mechanisms as disclosure statements, reports, performance assessment and evaluations. As can be inferred from Figure 3.2, upward accountability mechanisms are generally focused more on providing accountability through ‘short-term organisational tools’ rather than ‘long-term strategic processes’ (Ebrahim, 2003, p. 815). Ebrahim (2003) suggests that it is useful to distinguish between ‘processes’ and ‘tools’ when discussing accountability mechanisms. Accountability

tools have been described as ‘discrete devices’ or ‘techniques’ used to achieve accountability (ibid.). Ebrahim (2003) suggests that the tools are often applied over a limited period, and can be tangibly documented and repeated; for example, financial statements are repeated periodically. In comparison, process mechanisms, such as participation and self-regulation, are generally more broad and multifaceted while also being less tangible and time-bound (ibid.). Figure 3.3 illustrates the differences between these mechanisms.

Table 1. *Characteristics of accountability mechanisms*

Accountability mechanism (tool or process)	Accountability to whom? (upward, downward, or to self)	Inducement (internal or external)	Organizational response (functional or strategic)
Disclosures/ reports (tool)	—Upward to funders and oversight agencies —Downward (to a lesser degree) to clients or members who read the reports	—Legal requirement —Tax status —Funding requirement (external threat of loss of funding or tax status)	—Primarily functional, with a focus on short-term results
Performance assessment and evaluation (tool)	—Upward to funders —Significant potential for downward from NGOs to communities and from funders to NGOs	—Funding requirement (external) —Potential to become a learning tool (internal)	—Primarily functional at present, with possibilities for longer-term strategic assessments
Participation (process)	—Downward from NGOs to clients and communities —Internally to NGOs themselves —Significant potential for downward from funders to NGOs.	—Organizational values (internal) —Funding requirement (external)	—Primarily functional if participation is limited to consultation and implementation —Strategic if it involves increasing bargaining power of clients <i>vis-à-vis</i> NGOs, and NGOs <i>vis-à-vis</i> funders
Self-regulation (process)	—To NGOs themselves, as a sector —Potentially to clients and donors	—Erosion of public confidence due to scandals and exaggeration of accomplishments (external loss of funds; internal loss of reputation)	—Strategic in that it concerns long-term change involving codes of conduct
Social auditing (tool and process)	—To NGOs themselves (by linking values to strategy and performance) —Downward and upward to stakeholders	—Erosion of public confidence (external) —Valuation of social, environmental, and ethical performance on par with economic performance (internal)	—Functional to the extent it affects the behavior of a single organization —Strategic to the extent it affects NGO-stakeholder interaction, promotes longer-term planning, and becomes adopted

Figure 3.3: Characteristics of accountability mechanisms (source: Ebrahim, 2003)

As Agyemang et al. (2009) mention, the focus on short-term, upward accountability tools moves attention away from narrative information and creates a space for normalising the act of presenting organisational reality in a very narrow, one-sided manner, which creates distance between organisational actors, such as donors and NGOs, and in the process, NGOs and their beneficiaries. Unerman and O’Dwyer (2012, p. 150) exemplify upward accountability practices in the following extract:

So, if a donor specifies that it wants to spend one million euros on educating female children between the ages 5 and 10, a form of upward accountability would report back to the donor: this is how many girls we educated through the projects that you funded between those ages and how much we spent in doing so.

The above example helps to highlight how the focus of narrow accountability mechanisms is not on broader, less tangible structural factors, such as the kind of education provided to the girls, their life-stories, and the barriers that teachers face (ibid.). In the absence of any accountability dialogue with beneficiaries, parents or teachers, it is impossible to determine if the funding has been disbursed effectively (ibid.). In order to determine the effectiveness of this project it may be necessary, initially, to evaluate the knowledge and skills required in their communities (ibid.). In this respect, an accountability process that has scope to communicate the longer-term impacts on community sustainability may become necessary (ibid.). Upward accountability mechanisms therefore pose a range of problems. These are discussed below.

3.A.2.a.(i) No Focus on Broader Social Goals and Power Imbalances

Najam (1996) argues that a focus on narrow, upward accountability procedures, operationalised through quantitative reports and accounts diverts the attention of staff members (such as fieldworkers in the microfinance context) from broader societal goals. These reports have appeal for two main reasons: firstly, their tangible nature makes them readily accessible to parties interested in reading these reports, such as donors (Ebrahim, 2003); secondly, from the perspective of NGOs, their short-term, periodic focus (quarterly, half-yearly or annual) means they can be produced easily (ibid.) and that results can be shown relatively quickly. This enables NGOs to tackle retributive threats, such as loss of non-profit status or revocation of funds (ibid.). However, given that such reports are created on a regular, periodic basis, this places staff under much pressure to show short-term performance, and deflects attention from broader, organisational goals. In the microfinance context, this can bring a focus on short-term repayment rates, at the neglect of structural barriers that women face. For example, Dixon et al. (2005) found that short-term upward accountability mechanisms put much pressure on staff members of a microfinance NGO, and limited their available time to interact with beneficiaries at the field level.

Short-term, results-based performance evaluation systems also introduce power imbalances to an organisation. Kilby (2006) suggests that upward accountability procedures define the relationships between actors by identifying who can call whom to account, and who owes a duty of explanation and rectification (ibid.), thereby defining the distribution of power (ibid.).

Dixon et al. (2005) observe how upward accountability mechanisms caused mistrust between different groups, as reflected in the quote from an interviewee:

The newly introduced daily reports are being questioned and we are wondering whose idea it is. What is their value? Are we doing it to please the boss or donors? It is just another burden! Loan officers resent the idea as it shows mistrust... (p. 416).

Upward accountability norms are often perceived in terms of ‘mistrust’ and ‘increased paper work’ (ibid., p. 417), and their hierarchical demands can create a stressful environment for actors preparing the accounts, and can place them under constant hierarchical scrutiny (ibid.). As Dixon et al. (2005) note, the lack of trust between managers and loan officers resulted in more formalised reporting; most officers reported that they were speaking more ‘upwards’ to management, by meeting targets and paperwork, than ‘downwards’ to beneficiaries, thereby diverting attention away from broader societal goals (ibid., p. 417).

3.A.2.a.(ii) Relevance of Upward Accountability Procedures: Dominant Economic Logic

The above discussion highlights the importance of evaluating the relevance of upward accountability mechanisms. Edwards and Hulme (1996, p. 964) highlight that increasing amounts of donor funds, which usually come with ‘complex’ and often ‘conflicting’ requirements for project appraisal, reporting, evaluation, and accounting, leave NGOs with limited scope for reflection and innovation. Ebrahim (2003) notes that donors often focus on short-term, output-oriented, project methodologies because they help them maintain a high profile. For example, Lehman (2007, p. 652), quoting Luke (1997), highlights that WWF’s effectiveness is expressed in terms of symbols and profile rather than actual achievements of its core mission:

In a complex and frustrating world in which one ‘just has to do something’ to protect Nature, what many people have done is write a large check every year for the WWF-US, and then proudly put its panda logo on their office door or car bumper. Yet, because this monetary contribution often buys dearly needed penance, few ask what happens next? (p. 31).

Lehman (2007, p. 652) further reflects on how such materialistically driven, short-term focuses, make organisations such as WWF become caught in superficial constructs, such as the ‘likeness of a panda bear on its bumper sticker’, rather than with the ‘preservation of the panda itself’. Fixation with materialistic indicators of success can be observed in the microfinance context as well; for example, the act of women handing over loan money to their husbands is often unproblematically treated as an ‘economic’ contribution and as representing women’s

empowerment (Mayoux, 2002). As addressed later in Chapter 7, this uncomplicated evaluation of economic indicators that supposedly represent empowerment downplays other roles of women (such as reproductive and community roles) in the household and society.

As Ebrahim (2003) points out, large, time-consuming, materialistically driven reports demanded by donors from NGOs can lead NGOs to developing monitoring and evaluation systems that may satisfy donor needs, but are irrelevant for their internal decision-making processes. Hence, it is important to evaluate the accountability of NGOs not only in terms of monetary expenditure, but also in terms of fulfilling their social purposes (Lehman, 2007). Lehman (2007) therefore advises NGOs and donors not to focus on superfluous issues associated with publicity exercises; Lehman (2007, p. 652) labels this as commodity fetishism, which means, ‘the reduction of social values to economic and utilitarian calculations’. A key problem is that NGOs are susceptible to capture by the same system that they aim to reform (ibid.). Hence accountability that would redress these concerns should consider whether NGOs can escape the logic of corporate reform, or the dominant economic logic referred to previously. Lehman (2007, p. 657), quoting Esposito et al. (1998, p. 13), claims the focus on this ‘narrow’, ‘rational’, ‘quantifiable’ space is rapidly and visibly creating organisational selves that are increasingly ‘working longer hours’, and are more ‘driven’, ‘nervous’, and seemingly ‘trapped in a cybernetic cage’. This emphasises the importance of paying attention to the different organisational selves entrapped in an organisation (in this case a microfinance NGO) and the power hierarchies entrenched within such accountability relationships – the focus of much current NGO accountability debate. Particular attention has been paid to the power imbalances between donors and NGOs, and NGOs and beneficiaries; and the importance of downward accountability mechanisms with the potential for empowering marginalised voices.

3.B. Creating Alternative Social Logic Spaces through Downward Accountability Mechanisms in the Microfinance/NGO Context

The above discussion reflects on how short-term, technocratic, upward accountability practices divert attention from broader social issues, and reinforce ‘dominant economic logic’ spaces in organisations. NGO accountability research suggests the development and promotion of downward accountability practices that can enhance and create alternative social logic spaces. Downward accountability describes the extent to which development organisations, such as NGOs and microfinance organisations, are accountable to those lower in the aid chain, generally to organisations which receive funds or to intended beneficiaries (Jacobs and Wilford, 2010). It is often used loosely to describe the extent to which these organisations are transparent about their actions, and listen and respond to those lower down the aid chain (ibid.). Downward accountability is usually associated with relationships that are against existing power relationships, where less powerful actors (such as intended beneficiaries) use accountability mechanisms to influence the actions of a more powerful actor (such as an implementing NGO) (ibid.). These issues are important as they influence how funds are used and the actions in general of NGOs (ibid.).

The primary ethos of downward accountability is that powerful actors should establish and submit themselves to downward accountability, which may involve ‘releasing some of their power’ (ibid., p. 799). Downward accountability is therefore closely associated with empowerment (Kilby, 2011; Awio et al., 2010). As Kilby (2011) suggests, for downward accountability to be successful, it should involve people with limited power engaging more effectively with those who have more power. Therefore issues of accountability, participation and empowerment are closely related. NGOs arguably have opportunities and obligations to put this theory into practice (Jing, 2000). Also, given that a central aim of microfinance is to empower women, any discussion of downward accountability must be closely linked with gender analysis (Jacobs and Wilford, 2010). For example, UNIFEM’s Progress of the World’s Women Report 2008/2009, entitled ‘Who Answers to Women?’ is a direct question about accountability (ibid.). Downward accountability in the microfinance context must therefore be gender-responsive. Thus, why is participation important in the microfinance and NGO context? Why and how can ‘participation’, as a construct, help NGOs and microfinance organisations to address accountability issues towards beneficiaries – especially towards women? The following sections elaborate on the call by gender and participatory development literature to develop linkages between ‘participation’, ‘empowerment’ and ‘accountability’ in

order to foster downward accountability and enhance alternative social logic spaces in organisations.

3.B.1. Participation, Empowerment and Accountability

Participation as a construct has been orchestrated in the development studies literature as an essential ingredient for improving development interventions and policies (Cornwall, 2006). For example, Kilby (2011) notes how a participatory accountability programme, involving waste-pickers in India, helped the NGO work towards making the waste-pickers recognise their rights. Its primary focus was to keep the waste-pickers actively involved throughout all the crucial phases. As Kilby (2011, p. 67) notes, while rag-picking in the Indian context is considered a low-class job, through involvement in this project the waste-pickers felt that ‘they had their dignity restored’. This reveals the empowering potential of participatory accountability, but the concept is not without its problems. Kilby (2006), for example, notes that while there is a substantial literature on participation and development, which allude to certain levels of accountability, there is very little work on the actual processes of downward accountability that NGOs could potentially adopt. Further, Cooke and Kothari (2001) note that participation as a concept has become embedded in the discourses of mainstream development agencies promoting the dominant economic logic. For example, Cornwall and Brock (2005, p. 1044) note that words such as ‘participation’, ‘empowerment’ and ‘poverty reduction’ have gained considerable purchase in mainstream development language, gaining the qualities of ‘buzzwords’, going in and out of vogue. Cornwall (2007) suggests that the vague nature of these buzzwords makes them vulnerable to appropriation for politically focused, neo-liberal agendas that are far removed from the alternative social logic aspirations of the movements that originally popularised their use. As argued by Cornwall et al. (2000), effective engagement and participation with local communities therefore requires moving away from economic logic understandings of development. Wilkes (2000) further argues that participation does not necessarily lead to accountability, and points to ‘unequal power relations’ in organisation contexts as a crucial reason for the lack of accountability within established participatory practices. Wilkes’ (2000) analysis of micro-level interactions demonstrates a high level of community participation with minimal accountability. Hence, to have voice through participation is not necessarily a sufficient condition for institutionalising channels for exercising either voice or influence under the structures of existing power relations and hence fostering accountability and empowerment (ibid.).

3.B.2. Participation as Accountability – Key Challenges

The above section indicates how establishing participatory practices may not necessarily lead to accountability or empowerment. While the example from Kilby (2011) illustrates the empowering potential of participatory accountability mechanisms, such tools are as yet very underdeveloped. As discussed, to not pay sufficient attention to unequal power relations may lead to top-down implementation of participatory practices, which may further disempower marginalised groups. Kilby (2006, p. 954) reflects that participation itself is a ‘very poor proxy’ for accountability and it can be used for anything, ranging from ‘propaganda to full dedicated control’. Since downward accountability is not enforced by law or regulation, NGO mechanisms in place can range from formal to very informal (Kilby, 2011). Lack of reflection on such issues often results in NGOs exerting their power and influence to prescribe what they believe is empowering (Kilby, 2006). Since NGO beneficiaries lack the power to demand accountability, NGO rhetoric on empowerment may be dictated by external agencies (such as donors), which demand top-down, upward accountability approaches (ibid.).

Development organisations therefore face two major dilemmas over their downwards accountability to beneficiaries: first, their accountability upwards to more powerful groups means that they have less time available for more informal downward accountability practices (Jacobs and Wilford, 2010); second, downward accountability mechanisms are in their infancy, and are in danger of being co-opted by dominant economic logic framing, as argued by critical development academics (Cornwall et al., 2000). Homogenous understandings of ‘community’ therefore must be deconstructed, with more attention paid to power relations between different groups and individuals within a community (Wilkes, 2000, p. 36). In the microfinance context, this would mean that more attention should be paid to homogenous understandings of such terms as ‘men’ and ‘women’, ‘staff members’, and ‘beneficiaries’.

3.B.3. Multiple Accountability Relationships within the Microfinance Context

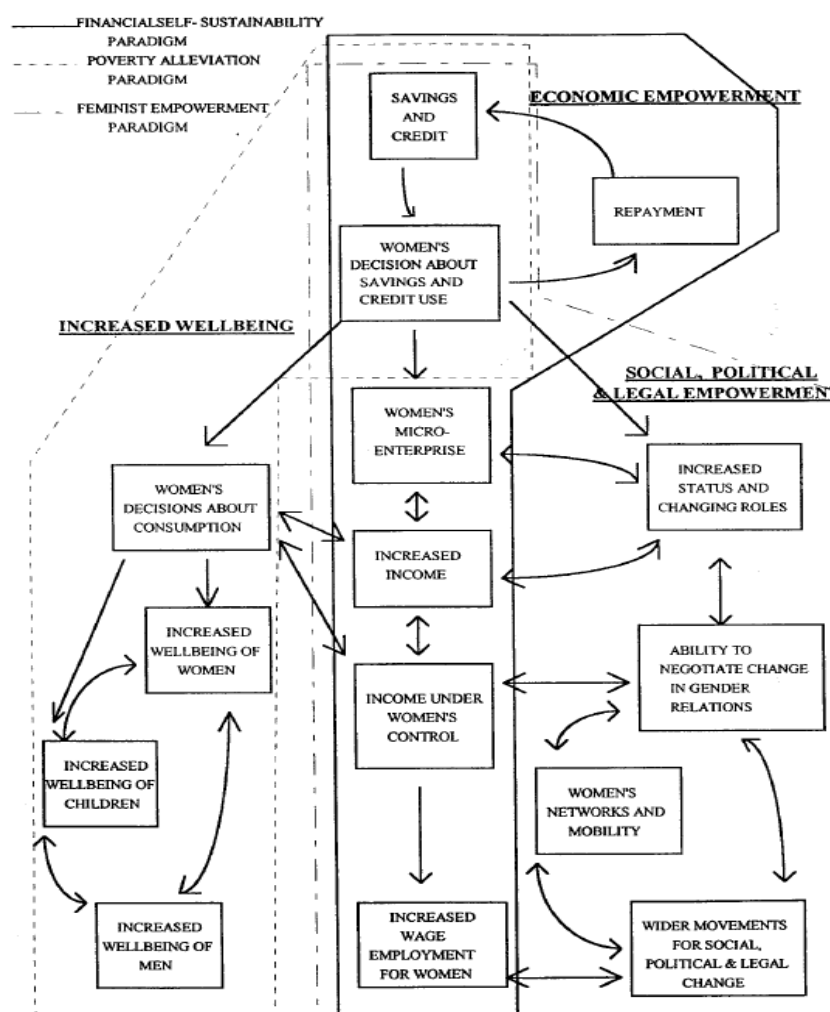


Figure 1. Virtuous spirals: paradigms compared.

Figure 3.4: Competing understandings of women's empowerment (Source: Mayoux, 1999, p. 962)

Chapter 2 elaborated on how competing logics in the microfinance context give rise to differing understandings of women's empowerment. While the dominant economic logic (drawing broadly on financial self-sustainability and poverty alleviation paradigms) views empowerment in terms of simplistic, neo-liberal constructs such as loan repayment rates, increased income, and increased household well-being, the alternative social logic (drawing on feminist empowerment paradigm) calls for broader understandings of women's empowerment, paying close attention to structural barriers that women face. This is illustrated in Figure 3.4. As can be inferred from the above discussions, these competing logics become manifested in organisational practices, giving rise to competing upward and downward accountability practices.

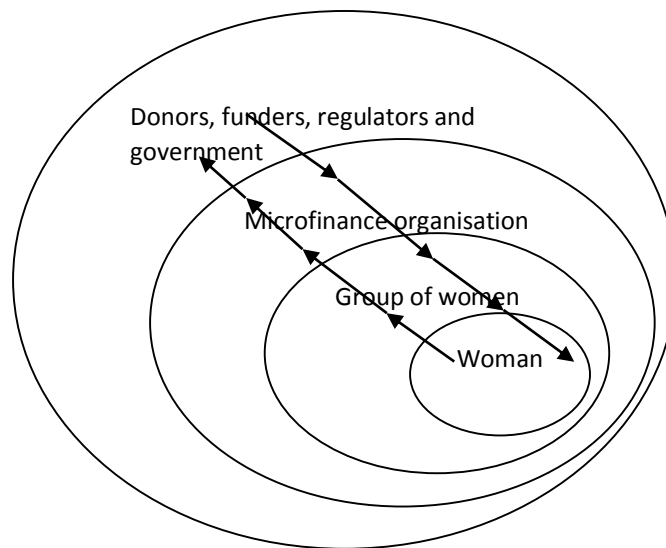


Figure 3.5: Example of ‘multiple’ and ‘multi-directional’ (upward and downward) accountability relationships within the microfinance context

Figure 3.5 illustrates the complex web of accountability relationships among various actors within the microfinance context; the upward-flowing arrows indicate the hierarchical modes of accountability relationships among these actors. Women beneficiaries tend to be at the bottom of the organisational hierarchy, given their obligatory position in the hierarchy as the borrower, and their poor social stature¹⁷. Also, as elaborated on in Chapter 2 (section A), given women’s association with loan groups¹⁸, individual women beneficiaries not only have a duty of accountability to the microfinance organisation, but also to their group members. The microfinance organisations, in turn, express their accountabilities to those above them in the organisational hierarchy, such as donors, funders, regulators and government, through technocratic, upward accounts that indicate success through constructs such as repayment rates. Given their social benefit roles, such as poverty alleviation and women’s empowerment, microfinance NGOs owe a duty of accountability to their women beneficiaries (represented in Figure 3.5 by the downward-flowing arrows), but as mentioned, given the dominance of economic logic spaces within the organisational context, alternative social logic, downward accountability norms tend to be side-lined. The accountability practices within the microfinance/NGO context tend to be predominantly bounded within a technocratic mould,

¹⁷ Given women’s position in the hierarchy as the borrower, they have a liability to pay off the loan money. This puts them at a more socially disadvantaged position for bargaining. Also, given their poor class, (often) illiterate stature, women beneficiaries lack sufficient voice to demand change. This is discussed in more depth in Chapters 7 and 8.

¹⁸ Refer to Chapter 2 section A for an overview on how microfinance loans are disbursed, and the importance of forming beneficiary groups for the maintenance of high repayment rates.

which is focused relentlessly on producing upward accounts. For example, Rahman (1999) notes how microfinance fieldworkers are expected to increase disbursement of loans among their members and to press for high recovery rates in order to earn the profits necessary for the economic viability of the institution. Further, the study found that many borrowers maintain their regular repayment schedules through a process of loan recycling that increases the debt-liability of individual households, increases tensions and frustrations among household members, which produces new forms of dominance over women. Dixon et al. (2005) highlight similar tensions arising from uncritical implementation of microfinance practices that are underpinned by dominant economic logics, suggesting that this reinforces upward accountability relationships on the organisational hierarchy. This research adopts a bottom-up approach to understanding accountability and focuses on the loan officers who mediate the relationships between beneficiaries and the organisation. Figure 3.6 illustrates the matrix of accountability relationship within the (case-study) microfinance NGO (CETZAM) in Dixon et al. (2005).

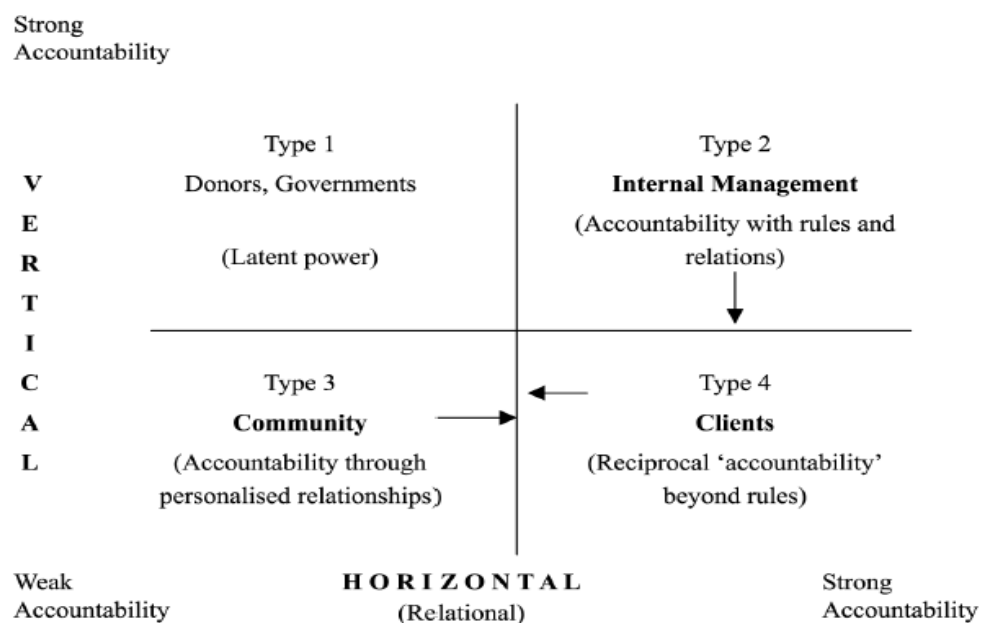


Figure 3.6: CETZAM's accountability matrix

As the study notes, within CETZAM, upward accountability towards donors, in terms of reporting on funds and activities, was strong because of their resource dependence position (Type 1 in the diagram), which led to internal management (Type 2) acting more as donors' agents, thus imposing tighter controls and accountability mechanisms, especially on loan officers. Type 2 accountability was rule based, and loan officers accounted upwardly to management through branch managers. Such tight control procedures resulted in downward

accountability being side-lined (Type 3 and Type 4). The study highlights that loan officers as implementers and mediators were 'caught up in the middle' (p. 419) having to satisfy different and contradictory demands from their supervisors (Type 2) and beneficiaries (Type 4). The complexities of such contradictory accountability demands reinforced the need for deeper examination of the multi-dimensional nature of organisational accountability relationships.

Furthermore, women beneficiaries in the microfinance context are not a homogenous group, as assumed in many impact studies (Mayoux, 2002). Referring to Figure 3.5, the category, 'group of women', is often considered in a homogenous, unreflective capacity even within NGO accountability literature that is focused on analysing accountability tensions among groups belonging to different circles in the figure. Critical development research highlights the danger of not evaluating differences between women within a group while developing downward accountability procedures. Mayoux (2002) suggests that 'women' in a microfinance group may have conflicting interests. For instance, mothers and mothers-in-law may wish to increase their income by making use of the unpaid labour of daughters and daughters-in-law (ibid.). Women who are richer may wish to increase their market advantage over poorer women (ibid.). It is therefore extremely important to evaluate power hierarchies between different women within the microfinance context, while developing downward accountability procedures. As Cornwall (1997) suggests, the identities occupied by women and men are not 'fixed or absolute, but multiple and shifting' (p. 10). Gender relations tend to be context bound, and how women and men behave may vary from setting to setting (ibid.). As Cornwall (1997) notes, no person tends to remain in a constant state of subordination to another. Therefore, in the context of microfinance, sweeping generalisations about genders may have little relevance to the everyday realities of some women beneficiaries. It is therefore important to pay attention to how 'women' as a category *intersects* with other identities and social categories, such as class, religion, ethnicity (Valentine, 2007). Intersectionality describes 'hidden acts of multiple discrimination and how they obfuscate damaging power relations' (Valentine, 2007, p. 12). Hence, downward accountability within the microfinance context should recognise the multiple forms of discrimination that women face; and the empowerment ideals of these mechanisms need to be evaluated both as processes of internal change at the individual level, and organisational and institutional change at the macro level (Mayoux, 1999).

3.B.4. Concluding Comments – Dialogic Accounting as a Way Forward

This chapter has reflected the need to develop participatory, downward accountability procedures in the NGO/microfinance context. As discussed, these procedures are underdeveloped and often exclude accountability as a construct from the development equation (Dixon et al., 2005, Kilby 2006; Ebrahim 2003; Rahman, 1999). The literature on microfinance accountability is at an early stage, and no research has been undertaken that questions the crucial relationship between accountability, women's empowerment, and participatory development. This highlights the need for more work on the concept of accountability in the microfinance context, specifically in relation to multiple, intersecting forms of discrimination that women face. As discussed in Chapter 1, proposals for dialogic forms of accounting resonate strongly with ideas about participatory systems of development. Thus, there is much potential for dialogic accounting to learn from gender and development studies (for example, in terms of developing ideas about participatory development, engaging with disempowered groups, and understanding the multifaceted nature of structural barriers on women), and also for gender and development studies to learn much from dialogic accounting (for example, in terms of critiquing dominant economic logic and operationalising ideas about social accountability). Chapter 4 reflects on how NGO accountability and participatory development literatures could draw from dialogic accounting theory in developing downward accountability procedures.

Chapter 4: Conceptual Framework

As argued in Chapter 3, mainstream accounting is notably monologic (one sided and narrow) in approach and it remains ‘overwhelmed’ by the assumptions of capitalism (Brown, 2009, p. 316). Monologic financial accounting reports aim to give a ‘true and fair view’, but significantly underplay the social situatedness of knowledge (ibid.). These ‘objective’ reports are automatically assumed to benefit everyone, disregarding and denying voice to alternative perspectives (ibid.). Monologic accounting is also based on the assumption that the ‘facts will speak for themselves’, and that the production of technocratic financial reports help to serve pluralism (ibid.). In the context of microfinance NGOs, it is therefore highly unlikely that the practice of monologic upward accountability mechanisms will automatically lead to democratic participation. However, accounting as a discipline has the potential of serving counter-hegemonic interests (Arnold and Hammond, 1994). For example, Brown (2009, p. 316) reflects that the ‘boundaries of what is in and outside of accounting are permeable’. This is where the potential of dialogic accounting practices can enter. This chapter draws on dialogic accounting and accountability theory and gender and development studies to develop the theoretical and data-analysis frameworks of the study. It is structured as follows: section A discusses dialogic theory as it has been applied in accounting to date, highlighting its relevance to my study and explaining how my study contributes to its further development; section B develops a data-analysis framework, drawing on Fernandez’s (2012) feminist policy framework – a transformative policy for poor women.

4.A. Dialogic Accounting Theory

The term ‘dialogic’ originates from the work of Bakhtin, a Russian philosopher and literary scholar (Bebbington et al., 2007). It was originally used to describe the literature that created the possibility for dialogue between the writer, the reader and *vice versa* (Bebbington et al., 2007). The philosophies of dialogic theorists such as Freire (1970; 1994; 1998) and Bakhtin (1981; 1984) have been applied in a wide range of disciplines such as development studies, linguistics and sociology. Bebbington et al. (2007) observes that the entry point of accounting to dialogics has come from the work of Freire (specifically 1970; 1994, 1998) and Morrow and Torres (2002), where the scope of Freire-inspired work is discussed in depth. Freire’s theory is based on the concept of conscientisation, which implies a process of becoming ‘dialogically aware’ of social reality, where those who seek knowledge are active participants in a reflexive process of education that teaches those who are supposed to know as well as those who seek to

learn (Bebbington et al., 2007, p. 364). Education is therefore viewed as a reflexive phenomenon (ibid.). Dialogic education is intended to bring about emancipatory change to a social order, using educative projects designed to facilitate conscientisation and reflective dialogue with different actors (ibid., p. 364). Conscientisation in this respect is a constant reciprocal learning process which can expose and reflect on silenced factors that oppress specific groups (ibid.). This involves 're-examining situations in light of new understandings, problematising existing situations, representing and re-narrating existing situations and identifying solutions to transcend existing situations of oppression' (ibid., p. 364). It is envisioned that such a process can assist people to learn in and from groups about their worldly experiences and to become 'co-authors in their collective actions' (ibid., p. 364). Thomson and Bebbington (2004) quote Freire (1996, p. 6) and argue that education is a political process as it either functions as an instrument that is used to facilitate the integration of the younger generation into the logic of the present system and foster conformity with it, or it becomes 'the practice of freedom' – the means by which men and women deal critically and creatively with reality and discover how to participate in the transformation of their world. They highlight that education is implicitly a belief system that has three key societal roles:

First, education plays a constitutive role in that it tells us what we know about the world. Second, that when education is used to maintain existing power differentials and to keep people 'in their place', it is an oppressive force. Third, given that education enables us to form a view of the world, and to change that world as a result, it has a transformative role (ibid., p. 611)

Thus, education as a concept has many possible roles within society, ranging from oppressive to transformative (ibid.). In order to give shape to societal 'morality' and 'legitimate conduct in societies' one can begin with the education system (ibid., p. 611). Crucially, education has a 'hidden curriculum' that can potentially be uncovered by engaging in critical dialogue (ibid., p. 611). Thomson and Bebbington (2004, p. 611), drawing on Illich (1971), argue that the process of education involves not only learning about various things, but also about our roles in society as they are implicitly taught:

When young children are reading a book about doctors and nurses several layers of information are introduced. In the first instance, the ability to read and make sense of letters occurs: the child is being educated as to how to read. At the same time, something about what a doctor or a nurse does, what hospitals are, how hospitals function and the fact people get ill are also getting conveyed. Further, if in all the books on this topic all doctors are men and all nurses are women then the child reading the book may also be educated into believing that these roles are always sex segregated.

Illich argues that the latter element referred to in the above quote (the sexual segregation of roles promoted implicitly in books) is the hidden curriculum of education (ibid.). Likewise, the hidden curriculum of capitalistic modes of thinking promotes the idea that increased production provides a better life (ibid.). It helps to promote a narrow, one-sided, managerialist way of conducting the day-to-day activities of organisations. An example of the hidden curriculum within the microfinance context is the assumption that access to money leads to the overall empowerment of individuals. Freire illustrates how education helps to socialise societal actors according to the hidden curriculum (ibid.). He particularly highlights two approaches to education: banking and dialogical, the first reinforces the hidden curriculum, and the second seeks to challenge it (ibid., p. 612).

4.A.1. Banking *versus* Dialogical Education

Freire uses the banking analogy to describe the conventional approach to education (Thomson and Bebbington, 2004). This is the model of education where information is given to passive students, who are examined and rewarded on the basis of how much information they are able to regurgitate (ibid.); this mode of education is characterised as a banking approach to symbolise its ‘motionless’, ‘static’, ‘compartmentalised’, and ‘predictable’ nature (Freire, 1996, p. 55). In this model, the teacher and the student are in a hierarchical relationship, with the teacher being in control of the education process, teaching ‘ignorant’ and ‘passive’ students, who are mostly expected to transmit back what they have been given (Thomson and Bebbington, 2004, p. 612).

In contrast, the dialogical approach to education, seeks to provide a space where the teacher and the student are constantly shifting roles, learning from each other, representing and reflecting on problem situations (ibid.). The aim of dialogic education is to create a communication process that breaks down the hierarchical authority structure of banking education, with co-investigators sharing responsibility for their mutual learning (ibid., p. 612). An essential requirement for dialogic education therefore is for the teacher and student to have an active relationship with each other (ibid.). The other critical difference between the dialogic and banking approach to education is the intended purpose of education (ibid.). While the banking approach is inherently conservative, aimed at maintaining both the hidden curriculum and the *status quo*, dialogic approaches work in ‘praxis’, which has been described by Freire (1996, p. 6) as ‘the action and reflection of men and women upon their world in order to

transform it' (Thomson and Bebbington, 2004, p. 612). This is where the idea of dialogic engagement enters.

4.A.1.a. Dialogic Engagement

Freire created this pedagogic strategy in order to overcome the oppressive forces acting on those who are traditionally denied an education (Bebbington et al., 2007). One of the key assumptions of Freirian dialogics is that it is possible to resolve contradictions in different worldviews, not by denying the differences, but by denying the invasion of one worldview by the other, and by identifying the support and commonality each worldview offers to the other (Bebbington et al., 2007, p. 364). Therefore, key to facilitating a dialogic environment is to provide a mechanism by which the 'oppressed' and the 'oppressor' can engage with each other. Freire highlights that for engagement to be effective certain key elements need to be present, such as 'action', 'confrontation', and 'resistance' (ibid., p. 364):

Dialogics does not rule out the possibility of confrontation and action; it is integral to Freirian dialogics and is a feature that differentiates it from approaches based on communicative rationality (ibid., p. 364).

Freire highlights that this action however needs to be seen as praxis, which as mentioned previously is a synthesis of action and reflection (ibid.). Freire further recognises that it is not immediately possible to have dialogic encounters with direct antagonists (ibid., p. 364). As a first step, dialogic change requires working with groups, exposing them to contradictions in their lives, and the taken-for-granted notions of societal issues that are oppressive (ibid.). In most cases, the oppressed minorities and oppressors are not aware of structural factors that bring about oppressions: *'if change is to occur then similar processes should be undertaken with the oppressors, working with them to recognise the dehumanising and destructive nature of their actions'* (ibid., p. 364). This process of action and reflection helps establish common ground between the oppressed and the oppressor, opening a space for dialogic engagement to begin (ibid.). Freire therefore gives crucial attention to power relations between the oppressed and the oppressor. Freire highlights that power as a concept can have both positive and negative connotations (ibid.). When power is used to exercise domination or oppression directly, for example by the state or courts, or indirectly by dominant ideologies to silence other worldviews, it is a negative force (ibid.). Power is a positive force when it is used as a form of resistance and struggle to fight for a better world (ibid.). Freire argues that this dialectical understanding of power requires a combination of 'conscientisation', 'self-emancipation' and

‘solidarity’ (ibid., p. 365). Taking such arguments into account, Bebbington et al. (2007, p. 365) formulated a process of dialogic engagement.

Firstly, this process involves identifying the problem and raising consciousness about reasons for the existence of the problem (ibid.); secondly, the process involves fostering a space for dialogue and praxis to take place (ibid.). However, these first two steps are not simple or straightforward. The process of praxis could return to, either redeveloping the solution to the problem identified and/or to identifying a new problem or aspect of the existing problem being examined (ibid.). The process itself can begin with praxis, which provides feedback on re-examining the problem that the praxis hoped to address (ibid.). This process in turn helps to reconsider the problem. Such an encounter is of course ‘messy’ (ibid.). Dialogic thinking promotes the importance of this messiness and highlights it as an essential way of engaging with lived reality (ibid.). Figure 4.1 is a diagrammatic representation of the dialogic engagement process:



Figure 1.
Attributes of dialogic engagement

Figure 4.1: Attributes of dialogic engagement (source: Bebbington et al., 2007, p. 365)

Following from this, Bebbington et al. (2007, p. 366) propose seven key motifs for dialogic engagement, which are discussed below.

Possibilities for human agency: Bebbington et al. (2007) argue that failure to grasp the constructed nature of societal reality makes individuals feel powerless when confronted by humanly-created structures and reality. Dialogic engagement seeks to ‘deconstruct the sense of powerlessness’ experienced by individuals and to reinstate belief in their agency (p. 366).

Language and heterogeneity of discourse: Bebbington et al. (2007) promote a dialogic understanding of language and highlight how ‘heterogeneous discourses are the norm’, even in apparently monologic societies (p. 366). Dialogic theorists note that while heterogeneous discourses exist, the impact of power leads to the privileging and silencing of particular discourses in different arenas (p. 366). Language therefore becomes crucial to social change dynamics. Dialogic theorists focus on providing platforms for normally unheard voices to be heard. Such a process helps to foster new ideas, leading actors to reassess their needs, interests and preferences.

Community and identity: Dialogic theorists assert that single communities are multi-layered and thick; they therefore avoid definitions of community which include only whole community (p. 366) perspectives. Dialogic accounting recognises that we exist in a world of plural identities, and have different selves within the self. Theorists of dialogic accounting therefore assert that identities and communities are potentially fluid:

So long as we engage in communicative action, we are embedded in a dialogic process that continually shapes and reshapes the self and the other. We develop shared experiences, but often on limited variable and intersecting bases. (p. 366)

Material context and power dynamics: Critical dialogic theorists recognise power as a core issue. Theorists realise that dialogic inquiry, social interactions and meanings are ‘enveloped in webs of power and culture’ (p. 367). As a result, some groups are in a better position than others to influence what are regarded as ‘legitimate, normal or reasonable’ ways of viewing the world and thereby to impose their realities on others (p. 367). Dialogic theorists also say that privileging of a particular discourse is context dependent.

Institutional frameworks and democracy: A critical aim of dialogic theory/engagement is to foster a more critically reflective political process as the basis for ongoing dialogue between citizens (p. 367). The process involves continual reflection and judgement on the part of policy-makers and accountants.

Epistemology: Bebbington et al. (2007) assert that monologic epistemologies seek to undermine the ‘social diversity, heteroglossia and polyphony’ of different viewpoints (p. 367). The dialogic nature of meanings is often replaced by a unitary sense of the world. Dialogic epistemologies, on the other hand, promote ‘the heterogeneous interaction of multi-voiced dialogue’ (p. 367). In a poly-vocal setting, even agreement retains its dialogic character, that is, it never leads to a merging of voices and truths in a single impersonal truth (p. 367). This is how dialogic epistemologies seek to preserve their critical intent.

The role of experts: Bebbington et al. (2007) highlight that dialogic engagement would require dialogic experts to help open up critical issues for public discussion. Dialogic experts require a more expansive understanding of rationality than the ‘technical rationality’ and formulaic decision-making associated with positivism (p. 368). One of the key aims of dialogics is to distribute expertise and therefore secure ease of access to information and understanding by non-experts. The successful implementation of dialogics would require experts to be mindful of their limits and to accept that they are also learners. This process is deemed to help recognise different types of expertise and enable a comprehensive analysis of problems.

4.A.1.b. Dialogic Accounting

Social and environmental accounting academics have proposed various ways to promote democratic dialogue and accountability (ibid.); much discussion focuses on promoting stakeholder engagement in report preparation and more participatory forms of social organisation. Brown and Dillard (2013) highlight the importance of ‘broadening out’ and ‘opening up’ dialogue and debate about how accounting might assist or obstruct efforts to foster democratic practices. They introduce research from scientific and technology studies that seek to broaden out and open up appraisal methods and engagement processes in ways that can highlight divergent framings and politically contentious issues, in an effort to develop empowering designs for sustainability, which feature in Leach et al. (2010, p. 99) as:

Diverse, deliberately configured processes for consciously engaging with the challenges of sustainability – involving a ‘broadening out’ of the inputs to appraisal and an opening up of the outputs to decision-making and policy. In particular, empowering designs for appraisal aim at eliciting and highlighting marginalized narratives and thus exposing and exploring hidden pathways. In this way, ‘inclusion’ goes beyond simply the bringing of frequently excluded groups to the table – but extends to detailed and symmetrical treatment of alternative pathways for social, technological and environmental change. Crucially, these empowering designs for appraisal also aim at facilitating processes of negotiation between protagonists of different narratives and thus promote explicit deliberation over the detailed implications of contending possible pathways (cited in Brown and Dillard, 2013, p. 1124).

Brown and Dillard (2013) highlight that expert analytic and participatory approaches can operate in broadening out or narrowing in and opening up or closing down ways. Therefore the mere presence of stakeholder engagement processes with participatory labels on them does not mean such processes can or do operate in either a broad or open manner. In order to foster empowering dialogic accountability systems, careful attention needs to be paid to issues of both breadth and openness (*ibid.*). Issues of breadth concern the range of inputs, such as topics addressed, impacts considered, methods used, knowledge recognised, possibilities canvassed, options compared, uncertainties identified, values explored and perspectives engaged. Therefore, inputs in a specific accountability system will depend heavily on how problems are framed (*ibid.*). For example, in mainstream accounting the focus on shareholder wealth maximisation has traditionally led to a range of social and environmental issues being labelled as externalities that lie outside accounting’s purview (*ibid.*). In the microfinance and NGO context, issues in relation to narrow constructs, such as loan repayment rates, household consumption levels and income levels, are usually observed (Kabeer, 2001). No attention is given to addressing the broader structural factors that women face. Issues of openness concern how outputs of accountability systems are understood and represented to wider audiences; how they contribute to opening up or closing down decision-making, institutional commitments, participatory processes and public debate (*ibid.*). Brown and Dillard (2013) argue that outputs of participatory accountability exercises can be presented in a way that closes down around a single perspective or aims at a more reflexive opening up of the contingencies, contexts, conditions or perspectives. In terms of outputs in the microfinance context, there seems to be a lack of constructive follow-up procedures that could foster critical dialogue with beneficiaries (Mayoux, 2002). On the contrary, the economic logic framing in which microfinance operates, narrows and closes down the potential for fostering more empowering accountability systems (Jacobs, et al., 2012).

As discussed in the previous section, Bebbington et al. (2007) highlight the importance of taking account of the proposed motifs of engagement while conceptualising mechanisms of accounting and accountability. Brown (2009) further strengthens the model for dialogic engagement process in accounting by focusing on deliberative and agonistic models of democracy; the paper draws on agonistic political theory as a basis for democratising accounting technologies. Brown (2009, p. 317) highlights that at the normative level, following the ethos of agonistic democracy, dialogic accounting – ‘in recognising heterogeneity and refusing to privilege capital markets, allows for a more pluralist expression of public interest, mitigating the dominance of instrumental rationality’. Such a notion of dialogic accounting rejects the idea of a universal neo-classical, economic-oriented narrative, and promotes the idea of societies as contests of narratives (ibid.). In this respect, accounting as a discipline is viewed as a vehicle with the potential to foster democratic interaction rather than a set of techniques for maximising shareholder wealth (ibid.).

Brown (2009) suggests that from a dialogic perspective, there is a need to develop models based on a multi-dimensional participative approach that is sensitive to power differentials in society. Dialogic accounting theorists advocate a social and environmental accounting that takes stakeholder engagement seriously; one that recognises conflicts among stakeholders, engages multiple viewpoints, and explicitly addresses power dynamics (ibid.). Brown (2009), however, argues that writers who have advocated dialogic approaches to accounting (for example – Thomson and Bebbington, 2004; Bebbington et al., 2007; Frame and Brown, 2008) have drawn on the work of various theorists, such as Freire, Bakhtin, Giroux, Habermas, Laclau and Mouffe, without attempting to analyse ‘deliberative’ and ‘agonistic’ approaches (p. 319). Brown (2009) argues for an agonistic approach to the democratisation of accounting and dialogics by focusing on the work of Ernesto Laclau and Chantal Mouffe (ibid.). An agonistic approach is favoured on the grounds that it promotes pluralism in a much more critical manner: it helps to incorporate explicit concern with the power dimensions of social relations and highlights that not all differences are equal (ibid.). Moreover, the agonistic model addresses differences in a more dialectic fashion than the Habermasian based deliberative model, where the political ideals of deliberation tend to ‘underplay the contradictions, tensions and conflicts among social actors’ (ibid., p. 321). While both the deliberative and agonistic models are based on participatory approaches intended to promote critical dialogue and debate, the former is geared more towards transcending differences and the idea of reaching consensus (Molisa et al., 2012). The latter focuses more on ‘ideological’ and ‘cultural’ differences (ibid., p. 304).

Agonistic democrats claim that consensual attempts to transcend our particularities result too often in silencing and marginalising vulnerable groups (ibid.). They therefore seek a more multi-dimensional understanding of community and accountings that are more responsive to the needs of plural audiences and multiple publics (ibid. p. 304). Dialogic accounting, conforming to an agonistic model of democracy, thus views ‘social identities, as a complex plural phenomenon’ (ibid., p. 321). It challenges the representation of individuals, organisations and societies as unitary wholes (ibid., p. 321); rather, it regards identities as neither pre-given nor autonomously created (ibid.). Identities are regarded as shaped and reshaped through dialogic interaction in various spheres (ibid.). Social actors are understood as acting in plurality of contexts, with ‘different aspects of identity fading in and out of focus’ (ibid., p. 322). Brown (2009) argues that no-one is simply a consumer, employee, shareholder or citizen; a person can also be a consumer, employee, shareholder or citizen in different kinds of ways – for example a ‘green’ consumer, a ‘female’ employee, an ‘ethical’ shareholder or ‘indigenous’ citizen (ibid., p. 322). As highlighted previously, with this agonistic ethos in mind, my thesis opens up generic constructs, such as ‘staff members’ and ‘women beneficiaries’ in the microfinance context, and deconstructs the complexities of such accountability relationships.

In order to incorporate such complexities, Brown and Dillard (2013) propose the need for heterodox engagement that regards learning across leaders, experts and lay people as multi-directional. This involves recognising that different strands of ideologies are not necessarily in harmony with one another (ibid.). Power in agonistic democracy is conceived in terms of ‘political acts of inclusion and exclusion that shape social meanings’ (Brown, 2009, p. 322). Agonistic democracy accepts that we cannot free ourselves completely from power (ibid.). It proposes that the challenge should not be about eliminating power, but rather, about how to construct forms of power that are more compatible with democratic values (ibid., p. 322). Agonistic democracy therefore rejects the idea of total pluralism. It promotes the ethos of critical pluralism and recognises the ‘need for limits aimed at challenging power relations’ (ibid., p. 322). Dialogic engagement and accounting also relies on broader structural change (ibid.). It looks to these more for ‘generating critical reflection and discussion’ than for their potential to ‘provide a final determinative calculation’ (ibid., p. 326). Figure 4.2 highlights the principles of dialogic accounting proposed by Brown (2009, p. 333).

Applying critical dialogic principles to the Sustainability Assessment Model (SAM).

Critical dialogic principle	Examples of application to the SAM model
Recognize multiple ideological orientations	Engagement with a diverse range of stakeholders and ideological perspectives
Avoid monetary reductionism	Different SAMs constructed, consistent with particular ideological orientations (cf. looking for a “unified” SAM) Utilize monetized SAMs to illustrate the limits of calculative technologies and question whether monetization is appropriate for particular items Expand the possibilities for non-financial indicators of performance and presentation of SAMs as part of a larger dialogic toolbox (e.g. supplementary visual material, narrative accounts)
Be open about the subjective and contestable nature of calculations	Recognize the subjective and contestable nature of what is included, how items are included and the decision rules as to what constitutes a “sustainability” move
Enable accessibility for non-experts	Recognize divergences of viewpoints within and between groups of experts Role for “organic” experts who help social groups develop SAMs cognizant with their own values and assumptions and “border-crossers” who facilitate multi-perspectival dialogue and debate Extended peer quality assurance processes – “non-experts” able to challenge expert analysis – experts learn from “non-experts” Recognize the complex nature of relationships between knowledge, expertise and power (e.g. accountants are often oblivious to the values and assumptions underpinning their “technical” methods)
Ensure effective participatory processes	Pay particular attention to the context of application (e.g. whether settings enable people to speak “on their own terms” and engage in robust debate) Look for democratically supportive environments (e.g. ones that provide legal or contractual “rights” to information and participation)
Be attentive to power relations	Use SAMs to challenge power elites (e.g. to expose the frames dominating specific decision outcomes and their distributional impacts) Recognize a need for capacity building (e.g. developing skills and means to articulate currently marginalized voices in accounting terms) Retain the right “not to participate” in SAMs unless/until actors are able to participate in their own voice
Recognize the transformative potential of dialogic accounting	Use SAM as a tool for dialogic learning—discussion, debate, reflection
Resist new forms of monologism	Look for conflicts and convergences across different sets of social actors as a basis for political action Resist temptation to use SAM to guide actors to pre-identified “new right answers” Use competing SAMs as a basis for ongoing monitoring (e.g. comparison of actual and expected outcomes) as a way of keeping discussions alive Ensure ongoing contestability of SAM methodologies

Figure 4.2: Applying critical dialogic principles to sustainability assessment models (SAM)

Molisa et al. (2012) highlight that while dialogic accounting and accountability contain much promise, there are real difficulties in realising that promise. In the context of developing countries, certain key issues need to be taken into account. They highlight Kapoor’s (2008) argument about how Habermas and Mouffe’s democratic theories need to be made more relevant in the developing country context. Kapoor (2008) argues that in the context of developing countries, four key issues should be taken into consideration: ‘the legacies of colonialism, the impact of socioeconomic inequality on democratic politics, the democratic participation of the subaltern, and the pivotal role of the state’ (Molisa, et al., 2012, p. 304 from Kapoor, 2008, p. 98). Kapoor argues that the Habermasian framework on deliberative democracy focuses heavily on Western institutions, procedures, and understandings of

rationality, and therefore any dialogic accounting built on it must take special consideration of the developing country context (Molisa et al., 2012). Kapoor argues that Mouffe's agonistic democracy framework is much more critical, and is suspicious of universal narratives (ibid.). Her framework emphasises 'exclusion', 'dissatisfaction', and 'resistance' and 'the rise of popular protest and social movements' which resonate much more with developing countries (ibid.). Kapoor also highlights the importance of paying critical attention to power inequalities in the developing country context. In developing countries, the existence of class and other social divisions and power differences between local elites and the general population bring significant challenges to institutionalising fully dialogic mechanisms (ibid., p. 305). This makes socio-economic struggles much more stark in developing countries and there is therefore a need for better understanding of discursive barriers between the elites and non-elites in this context (ibid.). Habermas and many social accountants put their faith in reaching a 'rational consensus' based on 'transparent', 'inclusive' and 'undistorted' dialogue (ibid., p. 305). However, this assumes that people can understand and verbalise their own oppressions and their connections to wider political, social and economic structures (ibid.). Kapoor observes that this is particularly challenging when power is (un)wittingly mediated through global socio-economic and cultural systems, including expert languages such as economics and accounting (ibid., p. 305). Kapoor refers to such expert systems as 'discursive apartheid' that filter out and deny subaltern voices (ibid., p. 305). Expert elites often retranslate the concerns of marginalised voices, confidently believing that they are speaking on behalf of such voices (ibid.). Marginalised groups therefore often lack the sense of entitlement and assertiveness displayed by more privileged groups (ibid.). For example, Kapoor cites a few empirical studies which highlight that women felt they had to clothe and encode their wishes in particular ways so they would be heard and accepted as legitimate, so they resorted to allowing men to articulate their concerns (ibid., p. 306). People might feel similar obligations to translate their concerns in neo-liberal economic terms to have their voices heard (ibid.). Brown (2009) provides some guidelines to ways of fostering effective minority participation; for example, through development of safe spaces that would enable people to build their own accountings. She and colleagues also provide some guidelines for elites on internalising mechanisms of agonistic respect that would help them listen more attentively (Molisa et al., 2012). Brown (2010) also provides some insight into visual cultural approaches to (re)visioning accounting. Molisa et al. (2012), however, highlight that much more remains to be done, and the major challenge is to devise institutional forms that are flexible and responsive, capable of cross-cultural translation, and much better at listening (p. 306).

4.A.1.c. Theoretical Framework: Dialogic Accounting

Following from the discussion above, a key aim of my thesis is to develop dialogic accounting and accountability systems that can resonate with microfinance in the developing country context. As raised in Chapter 1, while there is growing recognition of competing logics and the need for new understandings of accountability in the microfinance, empowerment, and NGO literatures, there has been very little discussion of these matters in accounting, especially regarding the actual or potential impact of accounting and accountability systems on women's empowerment. My thesis addresses this gap by recognising the complexity of socio-political perspectives in this arena. Thus, the theoretical framing for my study is dialogic theory and critical pluralism, as applied by researchers in the field of dialogic accounting (for example, Thomson and Bebbington, 2005; Bebbington et al., 2007; Frame and Brown, 2008; Brown, 2009; Söderbaum and Brown, 2010; Dillard and Roslender, 2011; Molisa et al., 2012). In this section, I briefly discuss those aspects of dialogic theory (as it has been applied in accounting to date) which are relevant to my study, and explain how I anticipate my own study contributing to its further development. To date, dialogic theory has been applied to accounting in three main ways:

- (i) As an analytic approach by which to document and explore competing socio-political perspectives. In common with applications of Bakhtinian dialogic theory in other disciplines, the emphasis here is on exploring competing perspectives in a particular social arena and their implications for accounting/accountability systems. There are a few studies which have taken this approach to date: Brown (2000) exploring competing ideologies in the accounting and labour relations environment; Brown and Fraser (2006) exploring competing conceptualisations of SEA; Brown (2009) and Söderbaum and Brown (2010) distinguishing between monologic and dialogic approaches to accounting and economics; Brown and Dillard (2013) exploring the 'death of environmentalism' debates and their implications for SEA.

So what is the importance of exploring competing socio-political perspectives or logics (referred to in Chapters 1 and 2)? Brown (2000) asserts that people with different frames of reference regard the same things in quite different terms. Often these frames of references/perspectives/logics/ideologies/worldviews are not held in 'consciously articulated structures' (ibid. p. 45). These perspectives are expressed and articulated through behaviour and attitudes (ibid.). Brown (2000) suggests that solidified structures

put in place by narrow perspectives create problems in communication: ‘stated positions, coherent when judged on their own terms, often appear irrational to outsiders’ (ibid., p. 45). Therefore the ideas of ‘social reality’ and perspectives or logics are inextricably linked to each other (ibid.).

Brown (2000) suggests that dominant logics are often grounded in interests of the more powerful, usually wealthier groups in society. She highlights how a dominant ‘unitarist’ perspective to accounting and industrial relations eschews other perspectives, such as ‘pluralist’ and ‘radical’ (ibid., p. 46). Brown and Fraser (2006) undertook a similar study, articulating the different frames of reference that underpin social and environmental accounting (SEA). They highlighted how a technocratic, ‘business-case’ approach discourages the establishment of perspectives that take account of a range of different stakeholders (ibid., p. 103). In the context of organisations, these logics and frames of reference give rise to contested concepts (Söderbaum and Brown, 2010). As highlighted in Chapter 2, microfinance NGOs tend to be hybrid in nature, with two broad logics in place, dominant economic *versus* alternative social logics. Chapter 3 has highlighted how these competing logics¹⁹ can shape existing accounting and accountability systems of microfinance NGOs, mostly upward accountability practices, catering to the needs of more powerful groups, such as donors, funders, and governments that downplay more holistic and downward accountability practices which have the potential to give voice to a range of different stakeholders (Dixon et al., 2005).

Thus, studying competing perspectives is of importance because it provides an avenue by which people can begin to question critically their frames of reference, which is the first step towards considering other perspectives. In order to be able to change dominant structures it is necessary as a first step to gain consciousness about how dominant logics and perspectives hinder other perspectives. My study therefore takes a similar approach towards articulating differences in such perspectives. In line with the first two objectives of my study, I articulate ‘competing logics’ in relation to women’s empowerment and microfinance, and explore their implications for accounting and accountability systems. As discussed in the following chapter, this is approached through a combination of literature analysis and an action research case study.

¹⁹ Dominant economic logic.

- (ii) As a way of theorising research engagement in SEA (Bebbington et al., 2007; Adams and McNicholas 2007). Drawing on Freirian concepts of participatory learning, Bebbington et al., 2007 call for critical dialogic engagement based on a philosophy of advancing knowledge, relevant to academia and the wider community, by iterating theory with practice. A critical dialogic approach is based on the idea of researchers and research participants working together as co-investigators – to promote two-way learning. It emphasises the potential of developing both theoretical concepts and practice by working with the potential beneficiaries of new dialogic approaches. This is a process-oriented approach which is similar to participatory forms of action research²⁰ that promote the idea of researchers and research subjects working together, rather than the researcher trying to implement a ‘blueprint’ worked out in advance. As such, it emphasises that the *processes* of change are important, not merely the specified, desired endpoint.

The theory behind this strategy is to ‘overcome oppressive forces’ on those who are traditionally denied the right to exercise their voices (ibid., p. 364). The idea is to foster an engagement process with the potential of bringing about emancipatory change to a social order through multi-directional, educational projects (for example between research participants and researchers) that are designed to facilitate conscientisation and reflexive dialogue (ibid.). This involves reflecting on ‘invisible or silenced factors that oppress specific groups, re-examining situations in light of new understandings, problematising existing situations, re-presenting and re-narrating existing situations’ (ibid., p. 364). In this manner, people can learn from each other and become co-authors of their own collective actions (ibid.). In the context of my research this involves exposing research participants to competing logics referred to in the section above, reflecting on the problems with dominant logics, and encouraging and facilitating reflective dialogues between more powerful actors, such as staff members of a microfinance NGO and its beneficiaries. My role, here, as an external academic researcher, is not to put things right, but to engage myself in critical reflective dialogues with a range of different participants, learning with and from them. As mentioned previously, this action-oriented engagement process between the researcher and the research participants is referred to as praxis – a synthesis of action and reflection (ibid.).

²⁰ See, for example, Adams and Larrinaga-Gonzalez (2007, p. 346) who note that the ‘the dialogic process outlined by Bebbington et al. (2007) is an essential element to action case study research, as employed by Adams and McNicholas (2007)’.

It is envisioned that such a process of praxis, which encourages critical and reflexive dialogue between the researcher and research participants can help illuminate the oppressive characteristics of structural factors and facilitate an empowering space for marginalised voices to exercise their rights (ibid.). It is envisioned that such a process can facilitate dialogic change by initiating an incremental process of working with groups, exposing the contradictions in their lives, and uncovering the dehumanising nature of structural factors that are imposed by technocratic, dominant logics and powerful actors.

This approach resonates strongly with the gender and development studies literature, where there is a well-established theoretical and practical literature on participatory action research in a developing country context (Kindon et al., 2007). Use of this literature allows me to expand on the work of Bebbington et al. (2007). One example of how I do this is to draw on Tolley and Bentley's (1996) adaption of the 'four squares of knowledge' to allow more refined discussion of the different ways that action research methods and methodology can be approached (see Chapter 5 for discussion and application to my case study).

- (iii) As a proposed new approach to accounting technologies, stakeholder engagement and governance practices (for example, Bebbington et al., 2007; Frame and Brown 2008; Brown, 2009; Molisa et al., 2012 discussing the application of dialogic theory in a developing country context). Here the aim is to highlight the (often implicit) assumptions in particular accounting practices, to enable currently marginalised groups to develop accountings that are consistent with their own values and assumptions, to enable two-way learning between report preparers and users, and to promote discussion and dialogue. This is a continuation of the previous step where the crucial aim is to foster a space for critical dialogic engagement between parties with different power dynamics, exposing and uncovering the hidden contradictions presented by dominant structures. One aspect of this exercise involves highlighting how accounting as a concept is inextricably intertwined with societal reality that gives shape to technocratic structures and hinders other perspectives that have the potential to empower marginalised groups. For example, as referred to in Chapter 3, in the context of microfinance NGOs, accounting practices are geared towards producing numbers for the benefit of donors. Donors are crucially interested to know how much of their

funding has been spent, and on what, rather than focusing on the effectiveness of the provision of such funding (Unerman and O'Dwyer, 2012). Staff members of microfinance NGOs therefore focus on producing technocratic, narrow accounting reports, rather than engaging effectively with marginalised groups (Dixon et al., 2005). My role as a researcher, here, involves highlighting the problematic nature of such narrow accounting practices to research participants and the need to create dialogic accounting practices that have the potential to take account of structural barriers that participants face. This process therefore involves not only understanding and exposing the barriers participants face, but also co-developing accounting practices that take the concept of accountability seriously.

The first three steps presented above are therefore inextricably linked to each other. Step (i) involves critically evaluating 'competing logics' within the microfinance NGO context. This has been undertaken partially through literature analysis in Chapter 2 (evaluates competing understandings of women's empowerment as a concept in the microfinance context), and Chapter 3 (highlights how competing logics raised in Chapter 2 have given shape to contradictory and competing accounting and accountability norms in the microfinance context). This step is expanded on in Step (ii) through a participatory action research case study which involves fostering a safe space for research participants (including the researcher) to reflect critically on competing logics, barriers created by dominant logics, understanding and exposing culturally (and or religious) dominant factors on participants (and researcher). Step (iii) involves moving a step further by articulating, reflecting and co-constructing alternative accounting and accountability practices that have the potential to bring about dialogic change. As a first step the creation of dialogic accounting and accountability mechanisms involves asking such questions as: *what* is accounted for in traditional accounting systems, *how* it is accounted for, and *on whose* terms? My study recognises them, and works towards providing space(s) for reflecting critically on such questions. This application of dialogic theory (step iii) is particularly relevant to the third objective of my research, namely, exploring the potential of dialogic accounting and accountability systems to address some of the problems and challenges identified in the gender and development studies literature on microfinance and women's empowerment (for example, countering the dominance of economic logic, developing new approaches to performance measurement and social accountability). As Molisa et al. (2012)

emphasise, considerable care needs to be taken when translating dialogic theory and practices in a developing country context, for example, in relation to the impact of power inequalities, discursive barriers between elites and non-elites and different institutional arrangements. Gender and development studies literature address these issues in depth both theoretically and empirically, and thus provide a valuable source of ideas for developing dialogic accounting. In Chapter 8 I show how dialogic accounting can both learn from and contribute to initiatives in participatory development studies by drawing on experiences of advocacy groups and rural women with direct experience of microfinance initiatives in Bangladesh. Rather than treating ‘theory’ and ‘practice’ separately, I adopt the approach of gender and development studies of seeking to interweave ideas about theory and practice, as denoted by the concept of praxis (this term is also used to encapsulate the idea of how a theory is enacted, practised and/or realised). In the next section, I outline my data-analysis framework before expanding on how the theoretical framework suggested here impacts on my research methodology and methods outlined in Chapter 5.

4.B. Data Analysis – the Fernandez (2012) Framework

The rationale for my data-analysis framework has emerged from critiques of feminist interventions in policy in relation to microfinance as a development aim in the developing world. The framework has been adapted from the suggested feminist framework, ‘transformative policy for poor women’, by Fernandez (2012). Fernandez gives crucial attention to the construct, ‘feminism’, which she sees as taking ‘the political positions that seek to transform inequalities in gender relationships’ and that considers as integral the ‘intersections of gender inequalities with other forms of disadvantage such as class, caste, ethnicity, race, sexual orientation or religious beliefs’ (Fernandez, 2012 p. 2). She highlights how gender as a construct is articulated with other social relations, such as race and class, and therefore asserts that any poverty analysis is incomplete without challenging gender relations which are essentially power relations enmeshed within societal hierarchies (ibid.). The Fernandez framework was inspired by the failure of a microfinance self-help group in an Indian village. The critical motivation behind the development of the framework relates to the persistent policy failures and critiques of mainstream GAD interventions which suggest that such interventions have become ‘technocratic’ and ‘depoliticised’ (ibid., p. 2). As such, there is considerable overlap with dialogic critiques of accounting.

Fernandez highlights the inadequacy of linear and positivist policy analysis models that assume simplistically a dichotomous conceptualisation of policy as ‘design’ and ‘implementation’, and usually allow failures to be attributed to ‘poor implementation’ (ibid., p. 5). In quoting Standing (2004, p. 83-5), she highlights that ‘unproblematic assumptions of a prescriptive and predictable link between policy intention and outcome’ do not consider how policy processes are inherently messy, unpredictable, slow and uneven (Fernandez, 2012, p. 5). Reflecting on the critique of mainstream policy analysis by Standing and others (for example, Hajer and Wagenaar, 2003; Yanow, 2000), Fernandez suggests that development of policy is a ‘discursive interplay of power, agency and knowledge’ and hence policy analysis must focus on how agendas are framed and what is excluded from the frame (Fernandez, 2012). By highlighting Cornwall and Brock (2005) she therefore articulates the importance of paying attention to how labels are used to construct policy subjects and the contestation and consensus by which policies are shaped (Fernandez, 2012). She further highlights the need to attend to how interests are represented in policies and how they might be appropriated or co-opted (ibid.). The framework therefore investigates such questions as: ‘why and how do policy failures persist?’; ‘how do policies address the intersecting inequalities of gender, class, caste, ethnic identity and

race?'; 'what are the parameters of policy success?'; 'what are the conditions under which policy may have transformative potential for poor women?' (ibid., p. 1). The Fernandez framework is informed by the work of Bacchi and Fraser, which is briefly discussed below.

Bacchi (1999) views policy as a representation rather than a transparent reflection of an objective reality (ibid.). Bacchi's argument is that it is not the problem, but rather, how the problem is represented that shapes the solutions articulated in policy (ibid.). She highlights the importance of paying attention to 'policy representation' by asking such basic questions as: 'what is the problem represented to be?'; 'what presuppositions or assumptions underlie this representation?'; 'what effects are produced by this representation?', and 'what is left unproblematic in this representation?' (ibid.). Bacchi considers context important in shaping policy and highlights the importance of bringing in a historical, institutional and location specific dimension to understanding policies (ibid.). Furthermore, she draws attention to the differential power of actors in constructing policy, and considers policy makers and analysts inextricably part of the 'discursive construction of the problem' (ibid., p. 25). Bacchi sees policy as a strategic and political process and highlights the importance of paying attention to issues that are sequestered in 'domains considered non-political' (ibid., p. 25 quoting Bacchi, 1999, p. 25). Bacchi therefore highlights the importance of questioning the foundational constructs of policy and accepting nothing as given (Fernandez, 2012). Bacchi's approach pays crucial attention to the idea of 'silences' or 'unproblematised' areas, thus opening up the possibilities for change (ibid., p. 25). Furthermore, Bacchi's approach is explicitly against a relativist position that highlights all representations as equally valid (ibid.). Her critical argument is that values are integral to the construction of competing interpretations of policy (ibid.). She therefore emphasises the importance of evaluating policy interpretations by assessing the lived effects of particular constructions of policies (ibid.).

Bacchi's framework highlights Foucauldian methodologies that can expose the intertwined relationship between knowledge and power (ibid.). Drawing on Bacchi's Foucault-inspired analytical framework, Fernandez emphasises scrutinising the exercise of power at two interrelated levels: first, by interrogating policy as the discursive production of meaning and, second, by examining policy as a regime of practices. Fernandez highlights the importance of analysing policy representations through the study of policy labels and subjectivities constituted, the structure of policy arguments and achieved invisibilities. Fernandez suggests that any examination of policy as a regime of practices necessitates exposing how 'political

technologies’ and ‘technologies of the self’ operate in the discourse of policy (ibid., p. 29). She further suggests the importance of scrutinising the outcomes and often ‘unintended consequences’ that are produced through policy practices (ibid., p. 29). To integrate the facets of discussion above, Fernandez proposes four analytical categories for the feminist framework for policy analysis: constitutive context, policy representation, policy practices and policy consequences. In the next section, I discuss how these categories apply to my thesis.

Fernandez also draws from Fraser’s (1989) post-positivist framework to give shape to the different dimensions of inequalities that women face. The framework analyses economic, cultural and political inequalities through three analytical categories – redistribution, recognition, and representation (ibid.). Redistribution as a category considers broad economic inequalities, such as ‘economic injustices of capitalist exploitation, labour force marginalisation, and deprivation due to low wages’ (ibid., p. 26); this category signifies the importance of promoting policy remedies, such as ‘redistribution of income, the reorganisation of labour and the democratisation of investment decisions’ (ibid., p. 26). Recognition, as an analytical category, considers such cultural inequalities as ‘malignment, disrespect and domination in communication’ (ibid., p. 26). The third category of representation specifically addresses political injustices or the denial of equal political voice to certain members of the polity, such as women, ethnic minorities, and other disadvantaged groups (ibid.). The Fernandez framework incorporates intersectionality by iteratively interweaving Fraser’s categories of redistribution, recognition, and representation through the Bacchi-inspired categories of constitutive contexts, policy representations, policy practices, and policy consequences. The Fernandez framework is visually represented in Figure 4.3 below. In the context of my thesis, I also take account of different variations of inequalities (or intersectionalities, as referred to in Chapter 3) that women face, depending on differing aspects of their roles. While the Fraser framework emphasises a more broad-based analysis of such inequalities at the policy level, my thesis emphasises the need to look more closely at the roles of individual women themselves. Therefore, while I take account of intersectionality as a concept, as suggested by Fernandez, I take a more nuanced approach to this concept by drawing on insights from Moser’s (1993) work on women’s triple roles. I discuss this in section 1e below.

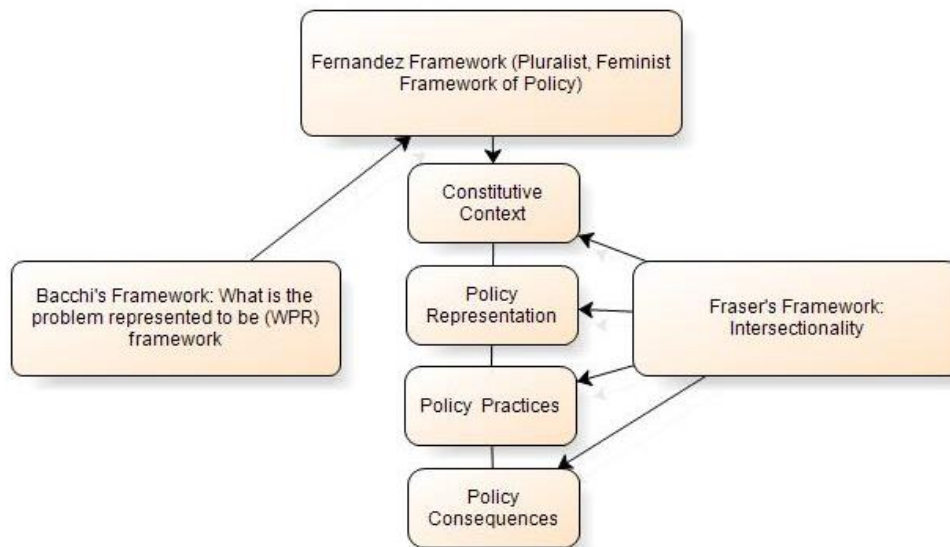


Figure 4.3: The Fernandez framework (pluralist, feminist framework of policy)

4.B.1. Developing a Data-analysis Framework

The data-analysis framework in my thesis is based on the pluralist, feminist framework of policy devised by Fernandez. As highlighted above, Fernandez suggests the importance of looking at the framing or representation of issues and practices that flow from such framing as interlinked and iterative. As highlighted in Chapters 2 and 3 in discussion of the theoretical framework, the concept of competing interpretations or logics is of crucial importance to my thesis. One of the critical aims of my research is to analyse, explore and document competing logics (dominant economic *versus* alternative social) in relation to women's empowerment within the microfinance context and their implications for accounting and accountability practices. I analyse this particular aspect arising from my field data through the categories: frames and logics²¹ and governance practices²² (addressed in Chapters 7 and 8 respectively). Fernandez further emphasises the importance of examining the historical, economic, social and political contexts of the represented problem, which helps provide context to the investigation and to generate an analytical space for considering the relevance of social relationships and networks within a context (Fernandez, 2012). I incorporate this in the analytical category, governance context²³ (to be addressed in Chapter 6). The Fernandez framework also scrutinises the outcomes of practices; with reference to Bacchi, she incorporates this by analysing the

²¹ Resonates with 'policy representation' category in the Fernandez framework.

²² Resonates with 'policy practices' category in the Fernandez framework.

²³ Resonates with 'constitutive context' category in the Fernandez framework.

unintended consequences of policy, persistent policy failures, silences and escape hatches, or excuses for not undertaking certain practices. In the context of my thesis, this is analysed through the category, normative critique²⁴ (addressed in Chapter 9). Through use of this category I analyse critically the outcomes of accountability practices within the microfinance context and suggest how dialogic accounting and accountability systems could contribute to the wider microfinance and empowerment debate. As suggested by Fernandez, I also incorporate intersectionality. As mentioned earlier, I refer to the Moser framework to incorporate intersectionality, as this is more relevant to my thesis. While the Fernandez framework provides me with a skeletal framework for analysing the data, in order to keep the data analysis process iterative I have developed sub-categories as necessary (during the data analysis process) within the five principal categories of governance context, frames and logics, governance practices, normative critique, and intersectionality. This is discussed further in the next chapter. I now outline the Fernandez inspired categories, and describe how I have adapted them to address the specificity of my project.

4.B.1.a. Governance Context

The principal objective of Fernandez's project was to interrogate why anti-poverty policies for the empowerment of poor women in India through microfinance often fail (Fernandez, 2012). The primary empirical basis for the project was a case study of the SGSY (Suvaranjayanti Gram Swarozgar Yojana). Fernandez therefore began the data-analysis process by undertaking a historical examination of the contexts of the governance of poverty, specifically of Adivasi poor women in India. Through this category Fernandez traced the convergence of policy consensus that contributed to the construction of the key provisions of SGSY (ibid.). Chapter 1 (in my thesis) documents a brief history of the microfinance movement, tracing competing logics of microfinance and women's empowerment, and it has also provided background on the microfinance movement in general. As my project focuses specifically on microfinance in Bangladesh, I provide a brief overview of the socio-political climate of Bangladesh through the category of governance context, in Chapter 6; it highlights the historical, political and religious climate, how the informal economy is positioned in the wider economy, and the socio-political situation of women in Bangladesh. This helps provide an analytical space to conduct the investigation of the problem and reinforces that the context is effectively *within* my broader line of enquiry.

²⁴ Resonates with 'policy consequences' category in the Fernandez framework.

4.B.1.b. Frames and Logics

The Fernandez framework incorporates the examination of how policies are represented and the importance of being aware of competing representations of policies. Fernandez examines policy representations by analysing policy statements, objectives for the representation of problems, the structure of arguments and their underlying assumptions (Fernandez, 2012). She investigates the solutions which have been proposed in SGSY, how they have been legitimised, and the solutions that have been foreclosed (ibid.). She also interrogates the gendered nature of these problem representations, arguments and assumptions. The analysis further attends to how such representations construct the normative subject of policy, how identity differences are treated in policy, and how policy subjects gain agency (ibid.). Additionally, Fernandez uses field data to assess the differences between normative representations in formal policy documents and empirical policy representations (ibid.).

Fernandez developed this category by being attentive to the first three questions of Bacchi's what is the problem represented to be (WPR) framework: 'what's the problem represented to be'; 'what presuppositions and assumptions underlie this problem representation'; and 'how has the representation of the problem come about' (ibid., p. 25). The aim of this category therefore is to interrogate critically how concepts, subjects, and solutions are framed. This particular idea of interrogating the representation of problems is of crucial importance in my thesis. I undertake this through use of the category, 'frames and logics'²⁵.

This category addresses my first research question, which interrogates how the two different logics (dominant economic logic *versus* alternative social logic) shape understandings of women's empowerment in the microfinance context. This category also focuses on how the dominant economic logic both shapes and is shaped by hidden gendered norms. In order to incorporate this, I pay attention to the construct, 'gender assumptions', used in gender and development studies literature (for example, Batliwala and Dhanraj, 2007; Cornwall et al., 2007). Batliwala and Dhanraj (2007), for example, highlight how certain economic assumptions convert poor-class women into instruments of both neo-liberal and fundamentalist agendas. They highlight therefore the importance of scrutinising carefully assumptions²⁶ such as: 'giving poor women access to economic resources leads to overall empowerment', 'women care about households more than men' and 'women are among the poorest of the poor' (ibid.).

²⁵ This is addressed in Chapter 7: Representations of Microfinance and Women's Empowerment in ISDE.

²⁶ As highlighted in Chapter 2.

I highlight how such assumptions can play into the patriarchal structures that are created through constructs from culture, class and religious structures. Paying close attention to how logics shape gendered structures and dominant understandings in relation to microfinance and women's empowerment, can help pave the way towards understanding how identities are constructed within the microfinance context. This is examined below in the category, 'governance practices'.

4.B.1.c. Governance Practices

Fernandez uses this category to analyse the tools of political technologies and political strategies (Fernandez, 2012); she defines political technologies as the rational, modern practices and relationships of government that have disciplinary effects (ibid.). These are the methods by which a political problem is recast as a scientific or technical problem (ibid.). Through this category, political technologies, Fernandez scrutinises the practices of the identification of self-employed persons, resource allocations, targets and self-help-groups. The framework defines political strategies as the modes of intervention of both formal and informal political society (ibid.). Fernandez considers elected representatives as formal political society, and highlights informal political society as consisting of population groups created by such groups as government and activists (ibid.). Fernandez asserts that political strategies and political technologies are intersecting sets of political practices that are discursively linked to representations (ibid.). She highlights that the key differences between representations and practices are that the latter entail forms of action (ibid.).

I use this category to address my second and third research questions by interrogating accounting and accountability practices in my case-study organisation and by reflecting on alternative (dialogically informed) accounting and accountability practices²⁷. I undertake this in two key steps: firstly, I highlight how dominant economic logic accounting technologies²⁸ construct the problem as a technical problem; my intention is to scrutinise technocratic accounting practices of ISDE, such as the production of financial reports, donor reports, meeting annual budgets *etcetera*; secondly, I analyse differences between upward accountability and downward accountability practices, as referred to in Chapter 3. Here, I reflect on how organisational relationships are inextricably linked to practices, and undertake examination of various microfinance accountability nexuses (for example group meetings²⁹).

²⁷ This is addressed in Chapter 8: Accounting and Accountability Practices in ISDE.

²⁸ Resonates with analysing political technologies in the Fernandez framework.

²⁹ Referred to in Chapters 2 and 3.

Further, I analyse the different ideals that underpin (technocratic or otherwise) such nexuses. In order to undertake this, as suggested by Fernandez³⁰, I focus specifically on interactions and power relationships between formal and informal microfinance actors, such as fieldworkers and (women) beneficiaries, managers and fieldworkers, and specifically power differences between individual (women) beneficiaries within such nexuses. As highlighted in gender and development studies (for example, Cornwall et al., 2007) and critical dialogic accounting literature (for example, Molisa et al., 2012), it is important to avoid homogenising all ‘women’ into one category. Intersectionality as a concept, therefore, plays a crucial role here. In order to analyse such differences, I draw on Moser’s categories of women’s triple roles – reproductive, productive, and community, and other iteratively developed categories, such as class differences, differences that have arisen from religious and spatial differences. This is discussed further in the intersectionality section below. I focus on such discursive barriers between actors, and highlight to actors (through dialogic participatory action research, PAR) the hidden power inequalities between different groups. Focusing on such relational structures can help provide analytical spaces and the bases for questioning restrictive, oppressive norms. This can lead to the opening up of dialogues about how such norms could be changed. In the context of my thesis, such dialogues have been encouraged through PAR sessions.

4.B.1.d. Normative Critique

Normative critique in my framework resonates with Fernandez’s ‘policy consequences’ category. Fernandez describes policy consequences as outcomes, produced by the intersection of constitutive contexts with policy representations and policy practices (Fernandez, 2012). Through this category she brings together the entire data-analysis framework. She begins this process, firstly, by undertaking an assessment of the intended consequences or the achievement of policy objectives (ibid.). This entails the conventional parameters of assessing policy consequences (ibid.). For example, here she focuses on how many SGSY beneficiaries actually crossed the poverty line. She then examines unintended policy consequences that occur outside the domain of the objectives identified in policy representations (ibid.). Fernandez asserts that there is usually a ‘litany of persistent reasons’ why objectives are not optimally achieved (ibid., p. 107); for example, policy failures may be attributed to ‘lack of information/analysis’, ‘lack of institutional capacity’, ‘bureaucratic resistance’ and ‘lack of resources or political will’ (ibid., p. 107). Fernandez declares such reasons are predictable, hence inadequate explanations (ibid.). She highlights these persistent policy failures as the unintended policy consequences of

³⁰ Resonates with analysing political strategies in the Fernandez framework.

informal policy practices (ibid.). So, through the sub-category of unintended policy consequences, Fernandez identifies persistent policy failures (including gender-specific failures) and policy responses to such persistent failures through the identification of escape hatches, institutional conflicts, and policy foreclosures (ibid.).

Quoting Schaffer (1984), Fernandez describes ‘escape hatches’ as ‘justifications deployed to avoid responsibility for allowing known failures to persist’ (Fernandez, 2012, p. 113). As highlighted previously, this refers to the excuses made for not meeting certain policy criteria. Fernandez argues that escape hatches allow ‘under performance of formal policy practices and informal practices that deviate from policy norms’ (ibid., p. 113). Fernandez gives an example of an escape hatch by casting light on microfinance group meetings in her case study; she notes that central to the success of microfinance is the healthy functioning of group meetings (ibid.). While field-workers in Fernandez’s case study recognised this, they often failed to follow up on group functioning, claiming that they had excessive workloads and therefore had insufficient time to visit sites (ibid.). This indicates that other responsibilities, such as preparing reports and financial statements, took precedence over attending to group functioning, within the context of Fernandez’s case study. Paying attention to such escape hatches is therefore important, because it can help uncover factors that hinder the realisation of the actual mission and vision of organisations. Undertaking examination of this is crucial to my thesis, because it can provide opportunities to gain understanding of such hindrances, and hence open up a space to consider how they could potentially be changed.

Fernandez suggests that persistent policy failures can sometimes also reflect underlying institutional conflicts, particularly over the use of resources (ibid.). Through this category, Fernandez articulates the conflicts between the case-study organisation and other powerful bodies, such as the state. For example, she highlights how the state’s short-term, annual budgeting exercise mismatched the centre’s fund allocation practices, leading to a slowing in the flow of funds to beneficiaries. Highlighting external obstacles that microfinance organisations face is vital, as these organisations do not exist in isolation from the state and the wider society. It is therefore important to cast light on how microfinance fits in the wider society, both shaping and being shaped by such societal forces.

Policy foreclosures is the last category which Fernandez suggests examining in order to grasp unintended policy consequences. She defines policy foreclosures as ‘the unproblematised’ areas produced when alternative choices are ignored, or when certain issues are sequestered in domains considered non-political (ibid., p. 120). This basically represents the ‘hidden transcripts’ (or silences) articulated by Rahman (1999). In order to highlight an example of foreclosures, Fernandez refers to how policy is always situated in contextual frames of social codes and institutional practices that determine significantly what can be considered within a policy framework (Fernandez, 2012, p. 120). Foreclosures, therefore, shape the emergence of particular policy representations and practices (ibid.); analysis of them is therefore crucial to an understanding of the concerns that are absent from consideration within the policy (ibid., p. 120). Quoting Bacchi, Fernandez highlights that this can help uncover the ‘achieved invisibility’ of gender concerns in policy (ibid., p. 120). For example, in the context of my thesis, this category can assist me to pay attention to how women beneficiaries are selected and why certain women are selected over others. Such an approach can help uncover the ‘hidden transcript’ *versus* the ‘official transcript’ of certain practices (Rahman, 1999).

In the context of my thesis I use the category ‘normative critique’³¹ to bring together the results of the analytical framework and develop a critique of how dialogic accounting and accountability systems could provide a way forward in terms of challenging and opening up dominant economic logic and alternative social logic spaces within a microfinance NGO. Thus, this phase provides an opportunity to unpack the potential of dialogic accounting and accountability systems and hence work towards answering my third research question. Firstly, I evaluate intended and unintended outcomes of microfinance practices as highlighted above, by casting light on the constraining effects of upward accountability practices in microfinance organisations. Further, I analyse escape hatches, institutional conflicts and foreclosures that restrict downward accountability norms from materialising. Secondly, I evaluate the outcomes of dialogic accountability norms that I intended to foster (collaboratively with research participants) through PAR.

³¹ This is addressed in Chapter 9: Conclusion.

4.B.1.e. Intersectionality

As previously mentioned in Chapter 3, intersectionality in gender and development studies is understood as the hidden acts of multiple discrimination that women face (Valentine, 2007). The idea is to study how ‘gender’, as a category, intersects with other socially constructed categories, such as class, religion and ethnicity (Valentine, 2007). In the context of my thesis, studying intersectionality became important as I began my field-work and noticed fine differences between selected participants for the PAR³² phase. What struck me the most were the multiple roles to which women had to conform. In order to take account of intersectionality in my analysis, I referred to Moser’s (1993) intersectionality categories of women’s triple roles; Moser (1993, p. 27) conceptualises women’s work as having a ‘triple role’ to draw attention to how the gender division of labour places a range of demands on women’s time. This subsequently impacts their ability to participate in such interventions as microfinance (ibid.). The triple-role concept highlights three aspects of work: production, reproduction, and community management (ibid.).

Moser (1993, p. 31) describes the productive role of women as ‘work done for payment in cash or kind’. It encompasses market production with an exchange value (ibid.). Moser highlights that most low-income women have an important productive role in their families. Through this category Moser focuses on the differences in productive roles between men and women. For example, within my case-study organisation, women’s productive roles were mostly restricted to what is considered ‘female’ work. An interesting observation was how such female productive roles varied according to slight differences among classes³³. Mainstream microfinance interventions fail to pay attention to such intricacies and tend to assume that any income earning activity for women is empowering. Through this category I focus on deconstructing such complexities.

Moser (1993, p. 29) describes the reproductive role of women as the ‘childbearing/rearing responsibilities and domestic tasks undertaken by women’. Moser highlights that reproductive work not only comprises ‘biological reproduction’, but also ‘care and maintenance of the workforce’ (ibid. p. 29); the latter connotes women taking care of the workforce (husband and working children) and the future workforce (infants and school going children) (ibid.). In the developing country context, especially among the poor classes, women’s identities are highly

³² This is discussed in the next chapter.

³³ Iteratively developed category.

associated with this role. Moreover, this role takes shape according to different aspects of women's identities³⁴, such as the role of women as wives, mothers, mothers-in-law, daughters or daughters-in-law. While mainstream microfinance practices tend to assume that having an active productive role is what will empower women, they pay minimal or no attention to how the productive roles of women intertwine with reproductive role expectations. Often in the rural context, women who have a very active productive role may signify poverty; this in itself may be disempowering for women. For example, during my field-work, I noticed at times how women endeavoured actively to hide that they were involved in productive roles. Paying detailed attention to such intricacies is therefore important. Through this category, I analyse how the complexities of reproductive roles and productive roles of women are intertwined, by paying careful attention to how women themselves define empowerment in such contexts.

The third role of women that Moser (1993, p. 34) refers to is the community management role, which she defines as 'activities undertaken primarily by women at the community level, as an extension of their reproductive role'. This role connotes how women ensure the provision and maintenance of scarce resources of collective consumption, such as water, health care and education (ibid.). Like reproductive work, this is 'unpaid work undertaken in *free time*' (ibid., p. 34). Moser highlights that it is important to recognise this form of work as an activity in its own right, given that rural households are increasingly resolving community-level problems through self-help solutions (ibid., p. 34). Microfinance group meetings fit within this type of work, through the engagement of neighbourhood-level activities (ibid.). It is therefore important to grasp the meaning of this type of work within the microfinance context.

Moser's (1993) triple roles category is useful within the context of my thesis because it helps in gaining a deeper understanding of how microfinance affects different aspects of women's roles. In order to understand women's experiences in microfinance it is necessary to consider the different aspects of women's roles and to acknowledge that women's needs are varied and wide ranging. Taking Fernandez's suggestion, I have analysed intersectionality, as a concept, by iteratively interweaving it through the above-mentioned categories when necessary. Figure 4.4 represents visually how the data-analysis framework was developed.

³⁴ Iteratively developed category.

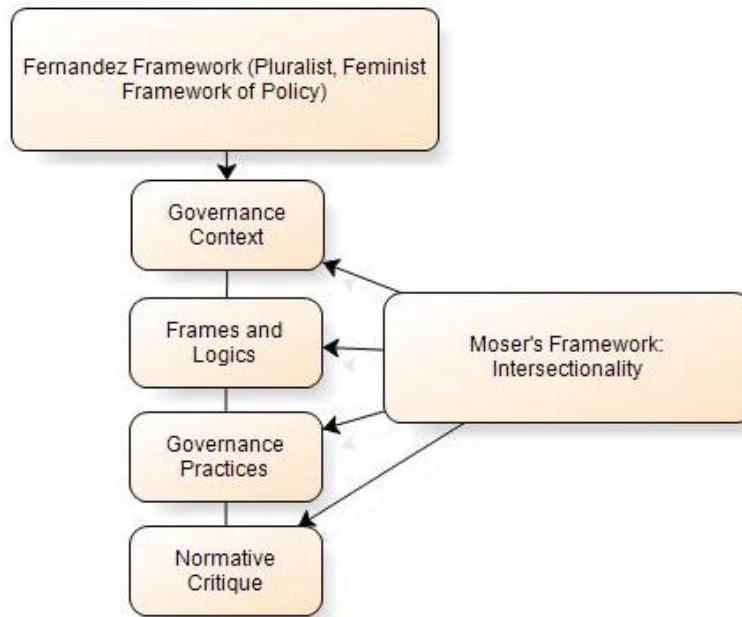


Figure 4.4: Data-analysis framework

4.B.2. Summary

This chapter began with a review of dialogic accounting and accountability literature. It also cast light on how dialogic accounting applies to my thesis, and how a theoretical framework has been developed from it; the framework developed has three distinct but interrelated phases. The first phase focuses on exploring competing logics within the microfinance context and on analysing their implications for accounting and accountability systems. The second phase focuses on theorising research engagement by examining Freirian concepts of participatory learning. The third phase focuses on co-developing dialogic accounting and accountability that are consistent with the values and assumptions of women beneficiaries within the case-study context. This chapter has also focused on developing the data-analysis framework. The framework has been developed from Fernandez's feminist framework, which encompasses policies for poor women within the microfinance and developing country context. The categories developed are 'governance context', 'frames and logics', 'governance practices', 'normative critique' and 'intersectionality'.

Chapter 5: Methodology and Methods

This chapter introduces the general methodological approach, fieldwork research plan and design of the study. It also covers the methods of data collection, and analysis of the field data. Chapter content is organised as follows. Section A introduces the general methodological approach; it draws on the action research literature and justifies the use of participatory action research (PAR). Section B introduces the overall fieldwork design and describes how the methodological approach is implemented. Section C elaborates on the methods used; it details the data collection process, explaining how and which data were collected and analysed.

5.A. General Methodological Approach – Critical Dialogic Engagement

The general methodological approach of my thesis is based on a philosophy of critical dialogic engagement, as outlined in Bebbington et al. (2007). Dialogic accounting studies accounting in its socio-political context. It seeks to enter into dialogue with academics, policy-makers and other groups engaged in debate about contemporary social and political issues and to explore the implications for accounting. In my case, I am exploring debates about microfinance and women's empowerment, with a focus on how accounting and accountability systems are implicated in these controversies (theoretically and practically).

Bebbington et al. (2007) is useful at the general philosophical level. However, the research methods used to operationalise this approach in a particular empirical setting require further elaboration. Brown and Dillard (2013, p. 16), for example, call for more 'critical' action research, and note that the small amount of action research undertaken in accounting to date has primarily involved working with business and/or policy-makers addressing issues of 'managerial significance'. They highlight the need to foster more participatory forms of action research that could empower marginalised voices. I have therefore undertaken a PAR case study.³⁵ PAR has been used extensively in the gender and development studies literatures, and provides a fitting way to explore the possibilities of dialogic accounting in a developing country context.

³⁵ Chapter 4 refers to Bebbington et al. (2007) for discussion of the various ways in which dialogic engagement may be pursued.

5.A.1. Action Research – Background

I do not separate my scientific inquiry from my life. For me it is really a quest for life, to understand life and to create what I call living knowledge – knowledge which is valid for the people with whom I work and for myself. (Marja Lissa Swantz)³⁶

Action research is a framework for developing practice and generating knowledge about practice (Copeland and Hill, 2010). Reason and Bradbury (2006) describe action research as a ‘participatory, democratic process concerned with developing practical knowing in the pursuit of worthwhile human purposes, grounded in a participatory worldview’ (p.1). Originating in the 1930s, the foundation of action research is the Lewinian action-reflection cycle of ‘planning, acting, observing and reflecting’ (Copeland and Hill, 2010, p. 21). Action research has particularly gained prominence in disciplines with strong social contexts, such as health, education, and policing (ibid.). The key aspect of action research that separates it from other forms of research is the strong focus on investigation of ‘localised solutions to specific situations, rather than for more generalisable conclusions’ (Copeland and Hill, 2010, p. 21). The crucial aim of action research is underpinned by an agenda for creating change (Greenwood and Levin, 1998).

In order to incorporate for change, action-oriented research shifts its locus of control from academic researchers to those who have been traditionally called the subjects of research (Herr and Anderson, 2005). Action research promotes the idea of undertaking research in collaboration with the subjects or the participants of the research. The overarching aim of action research is to engage in an inquiry that is done with insiders to an organisation or community, ‘but never to or on them’ (Herr and Anderson, 2005, p. 3). The underlying philosophy of action research in accordance with the Lewinian cycle is oriented to some action or cycle of actions ‘that organisational or community members have taken, are taking, or wish to take’ (Lewin, 1948; Herr and Anderson, 2005, p. 3). This directly challenges the assumptions of traditional social science research, which frown on intervening in any way in the research setting. These interventions usually consist of four crucial (cyclical) phases –

³⁶ Quote taken from Reason and Bradbury (2006, p.1).

1. To develop a plan of action to improve what is already happening;
2. To act to implement the plan;
3. To observe the effects of action in the context in which it occurs;
4. To reflect on these effects as a basis for further planning through a succession of cycles
(Herr and Anderson, 2005, p. 5).

It is hoped that the ongoing cycle of activities, involving planning, implementing, observing and reflecting, would lead to new forms of knowledge more sympathetic towards the views of the othered.

Herr and Anderson (2005) claim that action research (AR) is an umbrella term used for several approaches to research. The most commonly used terms are: ‘action research; participatory action research; practitioner research; action science; collaborative action research; cooperative inquiry; educative research; appreciative inquiry; emancipatory praxis; community-based participatory research; teacher research; participatory rural appraisal; feminist action research; and feminist, antiracist participatory AR’ (Herr and Anderson, 2005, p. 2). It can be inferred that there may be as much variation across action research traditions as there are among action research and some mainstream approaches to research (*ibid.*). The idea of ‘action’ and change within action research is consequently highly debatable. While some see the goal of action research as improving practice or developing individuals, others see it as the transformation of ideals, in line with the theory of dialogic principles (*ibid.*). Herr and Anderson (2005) highlight that action research as a methodology lies on a continuum, ranging from business oriented, which call for change in the short-term in a more top-down fashion, to more emancipatory practices that aim to uncover the social situatedness of intertwined constructs of power and knowledge in order to bring about transformations of ideologies over the longer-term. The practices on the end of the continuum, farthest from the business-oriented version, aim to help oppressed groups to identify and act on social policies and practices that keep unequal power relations in place (*ibid.*). In this way, action research is seen as ‘challenging traditional notions of change and change agency that bring in outside experts to solve local problems’ (*ibid.*, p. 9). This version of action research is denoted in gender and development studies as participatory action research (PAR). My research draws from the philosophical and methodological underpinnings of PAR, as discussed in the following section.

5.A.2. Participatory Action Research (PAR)

Literacy involves learning to read the word and the world. - Herr and Anderson (2005, p. 15)

The appearance of Freire's *Pedagogy of the Oppressed* in 1970 galvanised critical theorists to promote participatory forms of action research (Herr and Anderson, 2005). In *Pedagogy of the Oppressed*, Freire promotes the idea of research as a social action (ibid.). This type of research focuses on issues of vital importance to community members (ibid.). Advocates of PAR have focused their conventional research strategies on structural relationships of power and the ways through which they are maintained by 'monopolies of knowledge' (Gaventa and Cornwall, 2006). Central to the conception of PAR is the post-structural perspective that seeks the deconstruction of taken-for-granted assumptions, strategies and habits (Reason and Bradbury, 2006, p. 6).

PAR therefore has a dual purpose: firstly, it aims to help participants (inclusive of researchers) acquire literacy (Herr and Anderson, 2005); and secondly, it aims to help participants engage in social critique and social action (ibid.). For example, Tilakratna (1991) illustrates through a PAR case study that stimulation of the poor and the deprived requires two basic steps. The first step involves development of an awareness about the reality in which they live (ibid.). In particular, the challenge is to promote an understanding that poverty and deprivation could be the results of complex social forces, rather than an outcome of some inherent deficiency on their part or even 'fate' (ibid., p. 136). Secondly, in order to encourage change through critical awareness building, PAR advocates regard it as essential to break up the 'classical dichotomy between subject and object'. PAR focuses on providing a space for 'humanistic modes' of interaction and participation (ibid., p. 136). Participation as a concept in PAR is therefore promoted as being inextricably linked with the constructs of power and knowledge.

5.A.2.a. Knowledge, Power and Participation

Any discussion of PAR's 'characteristics and the researchers involved in it' raises questions of worldview and epistemology (Kindon et al., 2007, p. 49). Reason and Bradbury (2006, p. 7), for example, argue that in order to undertake PAR, researchers must adopt a participatory perspective which requires them to be both 'situated and reflexive', to be 'explicit about the perspective from which knowledge is created' and to 'see inquiry as a process of coming to know, serving the democratic, practical ethos of action research'. The key ontology of PAR is that human beings are diverse and 'dynamic agents capable of reflexivity and self-change'

(Kindon et al., p. 49). PAR therefore promotes reality as socially constructed, in which multiple interpretations of a single phenomenon are possible by researcher and research participants (ibid.). This encourages a mechanism of opening up spaces for different forms of knowledge generation, and hence provides the potential for fostering change (ibid.). Kindon et al. (2007, p. 50) highlight PAR as an 'orientation to inquiry' rather than just another method, focused crucially on 'methodological innovation' that responds to the needs of the specificity of contexts, problems and research questions (ibid., p. 50). Drawing on Cornwall and Jewkes (1995), Kindon et al. (2007) argue that the process of PAR not only depends on the quality of information generated, but also on skills and capacities developed through the experience.

In common with critical dialogics, PAR therefore emphasises participatory learning (for example, co-investigating research topics with the potential beneficiaries of the research), the empowerment of currently marginalised groups, and a desire to advance knowledge relevant to academia and the wider community by iterating theory with practice (ibid.). Some academics continue to distinguish PAR from other forms of action research, suggesting that it is more focused on change through participatory learning (ibid.). In this respect, PAR is a means of re-politicising participation by emphasising dialogic engagement (ibid.). Research participants are considered co-researchers, involved in the development and implementation (as becomes necessary) of context-appropriate strategies that are aimed towards empowerment and transformation (ibid.). The issue at the heart of PAR research is the relationship between power and knowledge (Gaventa and Cornwall, 2006). Advocates of PAR research argue that PAR has the potential to challenge deep-rooted power inequities (ibid.). However, critiques of PAR suggest that participatory approaches are themselves forms of power which differ little from other externally imposed forms of research (Cooke and Kothari, 2001). In light of such critiques, advocates of PAR research (such as Gaventa and Cornwall, 2006; Kindon et al., 2007) propose different dimensions of power and knowledge; they argue that critiques have mostly focused on negative, rather than positive, aspects of power. Drawing on Lukes (1974), Gaventa and Cornwall (2006) highlight that critiques of PAR focus mainly on understandings of power and knowledge as resources to be mobilised. In this dimension, knowledge is largely equated with countering one form of expertise with another form of expertise (ibid.). The assumption here is that 'better' knowledge will have greater influence (ibid.). Policy analysis and advocacy in this dimension of understanding often involve speaking *for* others and little attention is paid to those whose voices or whose knowledge have been ignored (ibid.). Also, within this dimension, power as a construct is understood as a dichotomised notion, where

structures, organisations or experts are seen to have power and the oppressed, the grass-roots and the marginalised do not (ibid.). Participatory research, in this case, focuses on remedying power inequities between these broadly classified groups (ibid.). Similarly, NGO accountability literature focuses on such simplistic notions of power inequities. For example, research is often narrowly focused on highlighting power inequities between broad groups, such as donors and staff members/staff members and beneficiaries, underplaying the complex interrelationships of power between and within such groups.

Drawing on Bachrach and Baratz (1970), Gaventa and Cornwall (2006) argue that such a narrow view of power leads to certain issues and certain voices being silenced. PAR advocates promote an understanding of empowerment through knowledge, where knowledge connotes not only challenging expertise, but also expanding on who participates in the knowledge production process (Gaventa and Cornwall, 2006). When the process is opened up to include new voices and new choices, the assumption is that policy deliberations will be more democratic (ibid.). PAR advocates argue that only giving marginalised groups ‘a place at the table’ is not enough. Gaventa and Cornwall (2006), drawing on Lukes (1974), highlight that to counter power should involve using and producing knowledge in a manner that affects awareness and consciousness around societal issues. Here, the discussion about power and knowledge focuses around strategies of ‘awareness building, liberating education, promotion of critical consciousness, overcoming internalised oppressions, and developing indigenous and popular knowledge’ (ibid., p. 72). In this way, PAR is promoted as a spatial practice focused around the socio-spatial interplay of the people and settings involved (Kendon et al., 2007). PAR advocates therefore, do not regard power as a commodity that can be held or distributed (ibid.). They promote the idea of power as an effect or action brought into being through the interplay of various communicative and material resources (ibid.). This approach to PAR focuses on enabling a multi-directional engagement process (for example, between research participants and researchers) that is designed to facilitate conscientisation and reflexive dialogue. As discussed in Chapter 4, this involves reflecting on silenced factors that are oppressive, providing an analytical space for re-examining situations in light of new understandings and re-narrating existing situations. In this manner, people can learn from each other and become co-authors in their own collective action (Bebbington et al. 2007). This approach therefore focuses more on positive attributes of power, where power is regarded as the power to act and as an attribute growing from within oneself (Kabeer, 2003). This ‘power-within’ is shaped by one’s own identity and by outside forces (Gaventa and Cornwall, 2004).

Drawing on Foucault (1979, p. 92), Gaventa and Cornwall (2006, p. 73) highlight that power is thus constitutive of intricate social relationships ‘immanent in all spheres, rather than being exerted by one individual or group over another’ (ibid., p. 73). As can be inferred from this, knowledge as a construct is embedded in hidden power relations (ibid.). It is therefore important to embrace a post-structuralist concept of empowerment that can be ‘theoretically revitalised’ through an exploration of its spatialities (Kindon et al., 2007, p. 60). In communities which are sharply structured by social hierarchies, PAR as a practice represents radically alternative modes of interaction that can provide a ‘safe space’ within which marginal communities can critique everyday society (ibid., p. 60). Advocates of PAR argue that deployment of post-structuralism within PAR can bring about radical transformation through governance of participatory spaces (ibid.). The post-structuralist epistemological orientation of PAR has the potential to provide mechanisms with which to reflect on its own situatedness (ibid.). The ongoing humanistic collaboration between researcher and research participants can enable ‘negotiation’ and ‘persuasion’, rather than ‘domination’ and ‘submission’ (ibid., p. 61). In line with dialogic accounting, PAR advocates therefore strive to embody democratic commitment towards breaking the monopoly on who holds knowledge by explicitly collaborating with marginalised or vulnerable others (Kindon et al., 2007). Table 5.1 below, illustrates this:

Table 5.1: The Four Squares of Knowledge

I We know They know	II We don’t know They know
III We know They don’t know	IV We don’t know They don’t know

Source: Herr and Anderson (2005) [originally adapted from Tolley and Bentley, 1996]

Herr and Anderson (2005) highlight that when outsiders enter a collaborative research study with the mind-set of quadrant III of Table 5.1, they frame themselves as outside experts, rather than as collaborative researchers. This often reinforces a tendency by insiders to place themselves in quadrant II, undervaluing their own knowledge. The goal of PAR is to reduce the tendencies of quadrant II and III and to expand quadrant I. The underlying ethos of PAR is to embrace ‘knowledge production as a contested, fraught process’ (Kindon et al., 2007, p. 229). Consequently, it assumes there is no one singular or universal truth (which quadrant I, applied alone, may appear to represent). Instead it emphasises the power of intersectional analysis that takes difference into account (ibid.). During my fieldwork, I attempted to create a space where participants could feel comfortable to engage in critical dialogue with each other. I elaborate later on the PAR methods I used in section C.

5.A.2.b. Research Engagement: Theory and Praxis

From the above discussions it is evident that an immediate objective of PAR is to ‘return to the legitimacy of the knowledge they are capable of producing through their own verification systems’ (Rahman, 1991, p. 15). Drawing from Freire and other dialogic theorists (for example, Friere, 1970, 1994, 1998 and Bakhtin, 1981, 1984) PAR advocates, such as Kindon et al., (2007) and Gaventa and Cornwall (2006), highlight that learning and communication should be a *dialogic* process, with the crucial aim of making the process of knowledge production a dynamic phenomenon. PAR advocates emphasise the importance of taking socio-political differences seriously, and highlight the importance of shifting from monolithic, one-sided, narrow ideas of knowledge. As discussed in Chapter 4, key to principles of dialogism is the notion that it is ‘possible to resolve the contradictions in different worldviews, not by denying their differences but by denying the invasion of one worldview by the other and identifying the support and commonality each worldview offers to the other’ (Bebbington et al., 2007, p. 364)³⁷. This is of crucial importance while considering engagement between the researcher and the participants of the research during the PAR process. The outcome of the engagement does not focus on a search for one right answer, but rather on a commitment to a process whereby the parties involved can expect to learn something of the worldview of the other in a multifaceted, messy process (Bebbington et al., 2007). Dialogic thinking ‘accepts this messiness and works with it as an essential way of engaging with a lived reality’ and hence

³⁷ More recent work in dialogics also attends to the possibility of irreconcilable differences that mitigate against the ‘full resolution’ of differences (Brown, 2009; Brown and Dillard, 2013).

promotes the importance of awareness-raising participatory exercises between and among researcher(s) and research participants (Bebbington et al., 2007, p. 365).

As discussed above, in order to realise the empowering potential of PAR, it is important to see participation as a spatial practice (Kindon et al., 2007). Cornwall (2004) highlights that people tend to adopt different identities and roles within different social settings. For example, a person who is assertive in one setting, may feel silenced or patronised in another (Cornwall, 2004). It is therefore problematic to conceive of participation and its contextual relationship with empowerment in temporal rather than spatial terms (Kindon et al., 2007). A post-structuralist perspective on PAR as a spatial practice offers useful insights into how and why participation works and helps explain why it may sometimes fail (ibid.). Such a perspective helps prevent projects becoming ‘isolated islands of empowerment’ and helps deploy resources over time and space (ibid., p. 61).

In order to be able to live up to the radical empowering potential of PAR, the philosophical foundation of PAR calls attention to the interrelatedness of epistemology, methodology and methods; methods refer to research techniques or tools that help us conduct the research and analyse the research problem (Hesse-Biber and Piatelli, 2007). Epistemology encompasses the theory of knowledge embedded in the theoretical perspective, the philosophical stance informing the methodology, and thus provides a context for the process and grounding of its logic and criteria (Crotty, 1998). Methodology acts as a ‘bridge between epistemology and method, shaping how we approach and conduct our research’ (Hesse-Biber and Piatelli, 2007, p. 143). Drawing from feminist, post-modernist and post-structuralist theories, PAR aims to challenge *status quo* forms of research ‘by linking theory and method in a synergistic relationship that brings epistemology, methodology and method into dynamic interaction across the research process’ (ibid., p. 143). As highlighted previously, PAR advocates critique the hierarchical, deductive approach to knowledge building, often found in conventional models of research; they argue that this approach to knowledge building is laden with power and treats knowledge as something to be discovered rather than created. PAR, by contrast, attends to questions such as, ‘who can know, what can be known and how’ (ibid., p. 143). It therefore pays close attention to the position of the researcher in the research process. It aims to put the researcher and the research participant on the same plain, rejecting the separation between the subject and the object by embracing more participatory and reflexive approaches.

Rahman (1993) highlights this ethos by asking the following question while undertaking PAR fieldwork in Bangladesh: ‘are the educated more learned?’

I was taken to an inauguration ceremony in a village of a programme of group-based bank credit for the rural landless, and was introduced to the gathering of landless as a ‘very learned man’. What a fatal start to create (or strengthen) an inferiority complex among the people at the very beginning of their cooperation. As for the truth, I know that all my learning would be of no value if I were thrown in the village to make a living - I can neither cultivate nor build a hut with my hands, and would have to learn from the rural poor how to do these and how to survive (p. 67).

The above quote is from Rahman’s (1993) personal diary from his fieldwork, which he maintained as a mechanism of fostering critical self-reflection during the research process (Kindon et al., 2007). Through this, he wished to pinpoint the great need for ‘people’s own systematic review and evaluation of their ongoing experiences’ (p. 67). As raised in Chapter 4, this concept in qualitative social research is known as ‘praxis’, the idea of theory and practice enmeshed together (Rahman, 1993; Kindon et al., 2007; Hesse-Biber and Piatelli, 2007). This requires the researcher to make continuous shifts and negotiations in her/his position and a commitment to address power imbalances during the entire research process (Hess-Biber and Piatelli, 2007). This commitment demands continuous dialogue, interaction and most importantly ‘critical self-reflection’ (ibid., p. 144). Kindon et al. (2007) argue that the process of PAR is cyclical. It begins with researchers and participants identifying a situation in need of change; they then plan the research process to facilitate the relevant ‘action’. Action in this context inclines more towards learning, which plants the seeds of introducing change over time on the basis of conscientisation and awareness-raising (Rahman, 1993). The next phase in the research process is reflection. Both researchers and participants reflect on and learn from their ongoing interactions and dialogues and proceed to a new cycle of research, which involves both action and further reflection (Kindon et al., 2007). The underlying emphasis of PAR is on dialogic engagement with co-researchers and the development of context-specific strategies oriented towards various degrees of empowerment and transformation (ibid.). Key to facilitation of dialogic engagement is to keep the spirits of ongoing collaboration active during the research process. Kindon et al. (2007, p. 51) cite Pretty et al. (1995) who propose the participation continuum shown in Figure 5.1.

<i>Phase</i>	<i>Activities</i>
Action	Establish relationships and common agenda between all stakeholders Collaboratively scope issues and information Agree on time-frame
Reflection	On research design, ethics, power relations, knowledge construction process, representation and accountability
Action	Build relationships Identify roles, responsibilities and ethics procedures Establish a Memorandum of Understanding Collaboratively design research process and tools Discuss and identify desired action outcomes
Reflection	On research questions, design, working relationships and information requirements
Action	Work together to implement research process and undertake data collection Enable participation of others Collaboratively analyse information generated Begin planning action together
Reflection	On research process Evaluate participation and representation of others Assess need for further research and/or various action options
Action	Plan research-informed action which may include feedback to participants and influential other
Reflection	Evaluate action and process as a whole

Figure 5.1: Action-reflection Cycle

As shown in the figure, the PAR process calls for a reflective engagement between the researcher and research participants in order to keep the democratic ethos of PAR alive. As can be inferred, PAR researchers must have some important qualities, such as being active listeners, sociable, and able to work collaboratively. Figure 5.2 below from Kindon et al., (2007, p. 49) identifies some key characteristics of PAR researchers.

Participatory Action Researchers are generally:

- Hybrids of scholar/activist where neither is privileged
- Interdisciplinary
- Mavericks/heretics
- Patient
- Optimistic, believing in the possibility of change
- Sociable and collaborative
- Practical and concerned with achieving real outcomes with real people
- Able to be flexible and accommodate chaos, uncertainty and messiness; able to tolerate paradoxes and puzzles and sense their beauty and humour
- Attracted to complex, multi-dimensional, intractable, dynamic problems that can only be partially addressed and partially resolved
- Engaged in embodied and emotional intellectual practice.

Figure 5.2: PAR Researcher Characteristics

5.A.2.c. Feminist Groundings in PAR

The PAR framework developed in my study is grounded in a post-structuralist, feminist commitment. It is therefore important to analyse how feminism as a construct has influenced PAR. As highlighted in previous chapters, my thesis draws on intersectionality as a concept to take account of how gender, as a construct, intersects with other societal structures (such as class, family status and religion), giving rise to multiple, spatial identities that experience oppression in multifaceted ways. Hence, my thesis considers that ‘oppressions, struggles and strengths’ that women and men experience are dynamic, and change constantly over time and/or space (Maguire, 2006, p. 61). It draws on an understanding of feminism that celebrates women’s strengths and resistance strategies. As discussed in the previous section, it is grounded in a positive understanding of power that highlights human beings as dynamic agents, capable of reflexivity and self-change. In line with feminist grounded research strategies, my thesis therefore does not simplistically view women as ‘helpless and hopeless victims’ (ibid., p. 61). It commits to exposing and challenging the different web of forces that ‘cause and sustain’ different forms of oppressions that gender identities face (ibid., p. 61). A PAR methodology, motivated by feminism, commits to exposing how the ‘internalisation of gendered identities, serve as a mode of domination’ (ibid., p. 61). Participatory action research, in the context of my thesis, pays particular attention to how gendered arrangements are constructed and experienced and how the gender system embeds itself in power structures, giving rise to societal hierarchy (ibid.).

At the core of feminist motivated PAR is the need to observe and affect power relations. The metaphor of ‘voice’ is therefore very important in my research (ibid., p. 64). Feminist PAR researchers promote the idea that by dealing in voices, you are affecting power relations (ibid.). Drawing on Freire, Maguire (2006) suggests that while the very act of listening to people may be a form of empowerment, special attention needs to be given to power dynamics of the space and social actors. This can help illuminate why people say certain things and act in certain ways. In following the feminist tradition in PAR, I paid crucial attention to creating spaces for women’s diverse voices and the sharing of personal experiences (ibid.). Drawing on intersectionality as a concept, my aim was to liberate different kinds of voices. PAR researchers believe that consciousness-raising exercises, such as ‘telling of, listening to, affirmation of, reflecting on, and analysis of personal stories and experiences from the ground up’ are ‘empowering’ PAR strategies (ibid., p. 64). Such strategies help create a safe space for supporting and challenging social relationships in the process, which can facilitate silence

breaking (Kindon et al., 2007). Feminist grounded PAR draws a profound connection between empowerment as a concept and relational processes (ibid.); it posits that people grow and change in regard to human relationships. PAR which focuses on feminist ideals commits to making women's voices more audible and facilitates women's empowerment through ordinary conversation and, eventually, through organisational action (Maguire, 2006). Attention is given to themes across women's personal life-stories to help identify gender mechanisms (ibid.). I elaborate on how I incorporated this below³⁸.

³⁸ Refer to section C: Methods.

5.B. Implementing Critical Dialogic Engagement – Fieldwork Design

The empirical material for this study was collected during my field research in Bangladesh. For my fieldwork, I conducted a (PAR) case study of a microfinance NGO in Bangladesh called, Integrated Social Development Effort (ISDE). Access to the case site was granted in May 2011. The fieldwork was conducted in two separate phases; this was necessary because of my full-time position as an Assistant Lecturer at Victoria University of Wellington³⁹. Rather than being a hindrance, this situation enhanced my data collection process, as I had ample opportunity to reflect on the data collected from the first phase and, accordingly, to design the data collection mechanism for the second phase. As will be addressed shortly, self-reflection is a crucial phase of the PAR methodology. The first phase was conducted between December 2011 to March 2012. For the first phase of the fieldwork, I focused on familiarising myself with the case site and becoming acquainted with various organisational actors. For this phase I collected data through methods such as participant observation, reading documents, and conducting one-on-one and group interviews with ISDE actors. For the second phase, I conducted several PAR sessions with research participants. This phase was conducted between December 2012 to March 2013. Both phases were informed by and were part of the broader aforementioned PAR methodology that focused around the dialogic transformation of ideals as a mechanism for creating change.

Phase 1 – Background preparation for the PAR.

This phase involved an in-depth literature review, documenting different perspectives on ‘microfinance and women’s empowerment’ in the specific context of microfinance initiatives in Bangladesh. This included study of both: (i) the gender and development studies literature; and (ii) the accounting and accountability literature, exploring different understandings of the term ‘women’s empowerment’ and different approaches to evaluating the success of microfinance initiatives. As discussed in Chapter 4, I have used competing logics as an analytic framework, with a focus on drawing out the implications of the two identified logics – ‘economic’ and ‘social’ – for accounting and accountability systems.

³⁹ I am enrolled as a part-time PhD student.

The main questions that guided my reading of the literature are as follows:

- How do competing logics manifest themselves in terms of different perceptions and beliefs about the meaning of women's empowerment? What are the overlaps and tensions between the economic/commercial and social logic frames? How do interpretations of women's empowerment vary across the various social actors involved in microfinance initiatives?
- How, if at all, are different logics implicated in accounting and accountability systems for microfinance institutions? What explicit or implicit framings of women's empowerment are evident in the accounting/accountability literatures on microfinance and in the practices of microfinance institutions? Are the competing logics identified in gender and development studies also evident in accounting theory and practice? If microfinance institutions accept a role as hybrid organisations, how is this reflected in their accounting and accountability systems? How, if at all, is the goal of women's empowerment recognised in internal and external reporting systems (for example, in terms of accountability relationships and performance measures)? How much discussion is there in the accounting literature about social and/or downward accountability?

Phase 2 – Case study: Integrated Social Development Effort (ISDE), Bangladesh⁴⁰.

Whereas Phase 1 focused on documenting different perspectives, this phase involved exploring how, if at all, these different perspectives play out in ISDE. This included an in-depth exploration of the microfinance accounting and accountability practices of ISDE, considering both its current practices and working with organisational members and their stakeholders to see what value, if any, they can see in the potential of dialogic accounting systems to promote women's empowerment.⁴¹ The initial field research can involve a long and complicated process, which usually begins with gaining formal consent or permission from the research community and then continues with settling in a research site, building and maintaining contact with participants, collecting information through various research methods, and maintaining the ethical commitments of the research (Rahman, 1999). Since my research is inclined towards studying the interrelationships between complex societal constructs, such as empowerment and accountability, I was interested to gain access to a microfinance organisation with strong social

⁴⁰ All information about ISDE has been obtained from the ISDE Brief Information Profile.

⁴¹ See letter of agreement from ISDE to participate in research (see Appendix for a supporting letter).

underpinnings, hence my interest in pursuing a microfinance organisation with an NGO-based model, because the generic understanding from the literature (for example, Dixon et al., 2005) is that microfinance organisations with an NGO-based model tend to pay critical attention to engaging with their beneficiaries, for example, through weekly group meetings (as discussed in chapters 2 and 3). This was a critical selection criterion for me, as I was interested to study, explore and develop downward⁴² and (more importantly) dialogic accountability mechanisms in a microfinance setting. ISDE appeared⁴³ to fit perfectly my selection criteria.

5.B.1. Field Research Site

ISDE is a microfinance NGO (established in 1992) with branches distributed across south-eastern Bangladesh, including Cox's Bazar, Chittagong, Rangamati, Khagrachari, and Bandarban Hill districts. As stated in its information profile, ISDE's critical aim is to create self-sustaining rural communities through the process of implementing a number of social and economic activities. Its core mission is to facilitate socio-economic change in the lives of disadvantaged people, particularly women and children, within the context of its outreach through the promotion of income and employment generating activities, health services, education, peace building, and awareness-raising. According to ISDE's information profile, its crucial focus is on women's empowerment and addressing gender specific discrimination. Table 5.2 below (taken from ISDE's Brief Information Profile) highlights how ISDE analyses empowerment at social, economic and political levels. In line with the critical principles of dialogic accounting and gender and development studies, ISDE highlights the need for addressing empowerment as a complex, multi-perspectival issue. As can be seen in the table, ISDE does not reduce empowerment to the narrow confines of the 'economic' as many mainstream organisations do.

⁴² As referred to in NGO accountability literature.

⁴³ After having read the brief information profile and having some initial conversations with the Executive Director.

Table 5.2: Empowerment: Competing Logics

PRIORITY EMPOWERMENT AREAS THROUGH PROGRAMMATIC INTERVENTIONS:

Social Empowerment	Economic Empowerment	Political Empowerment
<ul style="list-style-type: none">• Social mobilization and Institution development• Development Education & awareness• Awareness raising on civic and basic legal rights• Making education system gender sensitive• Disaster Risk Reduction and Environment Development	<ul style="list-style-type: none">• Capacity and skills development• Livelihoods improvement and assets building of women• Market extension for women and vulnerable segments of the society• Gender budget analysis• PRSP & MDG analysis• Increase access to public resources	<ul style="list-style-type: none">• Strengthening local government mechanism and governance• Citizen friendly Electoral reform• Increased participations of women in socio and political institutions

Source: ISDE Bangladesh Brief Information Profile

Also, the core philosophy of ISDE is to involve their clients in the ‘development of basic facilities and encourage and monitor them’.⁴⁴ As stated in the information profile, a typical weekly client meeting at the ISDE involves participants discussing their problems and sharing information with each other regarding their needs, tasks, rights and possible solutions. The information profile states that these meetings act as a forum for social education, emphasising utilisation of local wisdom and resources, and encouraging innovation and creativity. I was thus interested to gain access to ISDE, as it has a strong focus on the objective of women’s empowerment, seeks to develop its participatory practices, and expressed explicit interest⁴⁵ in learning more about how dialogic accounting might help it to embed a social logic (for example, through the development of new performance measures, giving female clients increased voice).

In order to seek permission to conduct fieldwork within ISDE, I made a direct phone-call to the executive director of ISDE, who then facilitated my contact with managers, field-staff members and loan offices. After this initial contact, the field-staff members introduced me to a neighbourhood and the women participating in the project. The executive director’s support and interest in my research topic was a crucial first-step in gaining access. Obtaining Head Office permission was a necessary first-step, but I had yet to gain the trust and confidence of various staff members and women beneficiaries and their families. In order to work towards this, I made repeated, informal visits to the loan centres and beneficiaries’ localities to gain

⁴⁴ ISDE Bangladesh Brief Information Profile, p. 4.

⁴⁵ Refer to supporting letter in Appendix.

trust and to build connections with them. In order to break the classical hierarchical relationship between researcher and research participants, I paid crucial attention to how I presented myself to the participants (for example, in terms of how I dressed, sat, and spoke with the research participants). This was of particular importance in my situation, because of my unique position in the research as a researcher from a Western country (New Zealand) and my privileged stance of the upper middle-class of Bangladesh; this placed me in a more empowered position compared to the women beneficiaries and field-staff members of ISDE from the poor and lower middle classes of Bangladesh. I therefore sought to involve the staff members and women beneficiaries in the study and solicited their comments and suggestions to the best of my abilities.

The microfinance loan centres of ISDE are located in two different locations in south-eastern Bangladesh – Chittagong and Maheshkhali. Chittagong⁴⁶ is the most economically developed city in Bangladesh after the capital city, Dhaka; it is also referred to as the commercial capital of Bangladesh. As well, it is a port city, and the capital of a district and division. Built on the banks of Karnaphuli River, the city is Bangladesh's busiest seaport and has a population of more than 5.5 million, making it the second largest city in the country. Maheshkhali is a village in the Cox's Bazar District in the division of Chittagong. It is bounded by Chokoria district in the north, Cox Bazar and Bay of Bengal in the south. As mentioned earlier in the chapter, I conducted my fieldwork in two separate phases. While the first phase focused more on gaining the initial trust of participants, becoming acquainted with the case site, making direct field-based observations and conducting semi-structured interviews, the second phase concentrated on organising and conducting several PAR sessions with interested participants from the first phase of the fieldwork. For the first phase, I focused on familiarising myself with both the Chittagong and Maheshkhali loan sites; for this phase, 50 semi-structured interviews were conducted with research participants (such as, the executive director, board members, managers, fieldworkers, women beneficiaries and their families); some interviews were group interviews, designed to contribute to the learning aspects of dialogic methodology. For the second phase of the fieldwork (from among the two sites, Chittagong and Maheshkhali), I chose to conduct the PAR sessions in Maheshkhali. While it would have been more convenient

⁴⁶ Information taken from the following websites:
http://www.indexmundi.com/bangladesh/demographics_profile.html
<http://en.wikipedia.org/wiki/Chittagong>

for me to conduct these sessions in Chittagong⁴⁷, I chose Maheshkhali for the second phase of the fieldwork for two reasons.

Firstly, participants in Maheshkhali (compared to Chittagong) were more able to commit to participating in the PAR sessions. Most women beneficiaries in Chittagong are involved in full-time jobs, such as working for garment factories or as housemaids. Given Chittagong's position in Bangladesh as the commercial capital, it has a well-established formal-market sector. People belonging to the lower classes prefer to be involved in paid employment, rather than working towards establishing their own businesses within the informal market. The latter is also, of course, much more difficult in the Chittagong context, given the presence of a fiercely competitive business environment. For most beneficiaries in Chittagong, microfinance therefore tends to be used only for personal bank loans, with the money not usually being directly invested in businesses. These women beneficiaries (working in full-time paid jobs) often spend microfinance loans on personal expenditure or hand it over to their husbands; they also do not have the time to attend microfinance group meetings, as they work full-time. They usually hand over their weekly loan instalments to other women (usually the group-leader) in the group, who are not involved in full-time paid jobs and consequently have the time to attend group sessions. Women who are not involved in any paid employment (assuming roles as housewives) also tend either to spend it on personal expenditure or hand over the loans to their husbands (who then either invest it in businesses or make other expenditure). Beneficiaries in the village have a relatively different way of life compared to city beneficiaries. In villages, the microfinance loan money is invested in businesses, rather than being spent on personal expenditure (investing in businesses is usually the only choice of livelihood in villages). The women, here, although often not directly involved in the businesses, assist the main investor of the money (usually the husband) in some capacity or form⁴⁸. They also make the effort to attend weekly group sessions. These factors meant that beneficiaries in the Maheshkhali context could commit to more of the PAR sessions compared to beneficiaries in Chittagong.

⁴⁷ Chittagong is my hometown, where all my extended family members are based. This meant that I had access to comfortable accommodation in Chittagong. Also, since Chittagong falls in the category of a big city, I could have had access to a wide range of facilities in Chittagong compared to those of Maheshkhali.

⁴⁸ However, I also met a few beneficiaries who invested the loan money themselves and ran several businesses on their own.

Secondly, as mentioned above, the Maheshkhali participants (compared to participants in Chittagong) were more directly involved in investing microcredit in informal businesses. As a researcher wishing to explore how (if at all) participants' views of women's empowerment change (for example from more economic logic definitions to ones underpinned by ideals of social logic) in the process of exposure to dialogic PAR sessions, it was crucial that I chose participants who were more directly involved with microcredit. Also, given that one of the critical assumptions of microfinance is that women become financially self-sufficient through the process of becoming involved in income-generating activities, empowering themselves in the process, I was interested to gain more perspectives on the lives of women who have experience of investing microcredit in informal businesses. Maheshkhali provided me with the opportunity to explore these issues. For this second phase of the fieldwork (besides the 50 semi-structured interviews from the first phase of the fieldwork), I conducted 12 PAR sessions with Maheshkhali women beneficiaries and staff-members of ISDE, including loan officers, managers, and the executive director.

5.B.2. Application of PAR

In the context of my thesis, I aimed to investigate with PAR participants the implications of different approaches to microfinance and women's empowerment – politically, ethically and practically. A key aim was to critically reflect on the various controversies in this area and, in particular, on their implications for accounting and accountability practices. Examples of the questions which I explored through semi-structured interviews, participant observation, focus group discussions, and various other methods⁴⁹ with the case-study organisation include:

- How have microfinance initiatives empowered women in this community? What do the different social actors in this community understand the term empowerment to mean? How does this affect their understandings of whether microfinance schemes have been successful? How do these understandings compare with different understandings in the academic literature? Do the different logics explored in Phase 1 make sense to my research subjects? Which logics do they relate to most? What tensions, if any, do they see between economic/commercial logics and social logics?

⁴⁹ This is discussed in a section below.

- What accounting and accountability systems operate in this particular case environment? What, if any, connections exist between these systems and the competing logics in Mayoux's typology? How, if at all, is women's empowerment embedded in ISDE's accounting and accountability systems? What reporting, if any, do they provide on their various empowerment goals? Either internally or externally? How, if at all, might ideas about dialogic accounting help ISDE achieve its goals in relation to women's empowerment? How, for example, might it help to operationalise ideas about participatory development? What opportunities and challenges do the research participants see in the development and operationalisation of dialogic accounting and accountability systems?

As discussed previously, the key to facilitation of PAR is to keep the spirit of ongoing collaboration active. In order to keep the democratic ethos of PAR alive, I continuously reflected on the basis of the facilitation of the research process. The PAR phase consisted of five overlapping phases: diagnosing, planning, implementing, evaluating and learning. The process of self-reflection was maintained throughout these phases.

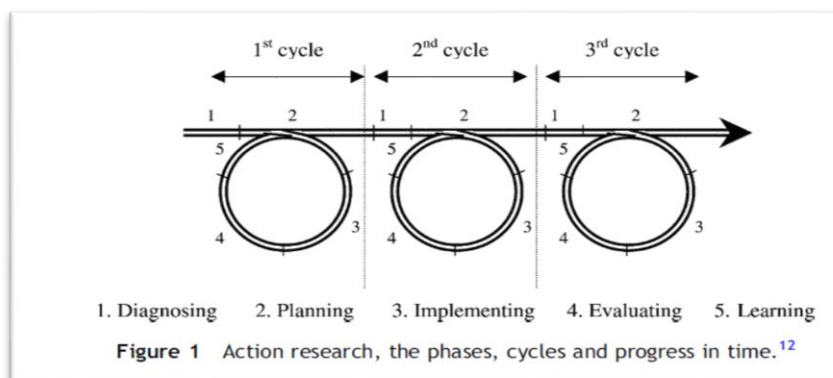


Figure 5.3: PAR Process (adapted from Heale, 2003, p.8)

- Diagnosing: this phase involved identifying underlying problems and issues. This commenced during Phase 1 of the project, while undertaking the literature review and semi-structured interviews and ongoing conversations with action research participants during Phase 2.
- Planning: this phase involved building relationships with PAR participants, including staff members and client groups of ISDE, and collaboratively designing the processes of PAR with participants. It involved facilitation of various PAR sessions such as focus group interviews, discussion forums, holding audio/video presentations about dialogic accountability mechanisms, story-telling sessions, picture-description exercises, story writing and reciting sessions, and informal walks across the village with participants. The processes were designed according to what participants were comfortable with.
- Implementing: this phase involved the implementation of PAR processes.
- Evaluating and learning: these last two phases are overlapping and interlinked. The evaluation phase involved assessing the need for further research and/or various action options within the scope of the research. The learning phase involved providing and obtaining feedback about dialogic theory and accountability mechanisms to/from PAR participants, and discussing possibilities regarding the implementation of such systems.

5.C. Methods

I used a variety of different methods for collecting data. Each had a different purpose. The interviews were mostly semi-structured and helped me explore concepts in depth. I had access to female spaces in the focus groups, PAR sessions and the interviews; these spaces allowed me to observe how women beneficiaries and staff members interacted and, in the process, to explore hidden power inequities between different groups and individuals. Direct observations also enhanced my understanding of the overall context. The variety of methods used in the PAR sessions helped me to form close bonds with the research participants. This also helped build close relationships between various groups such as staff members and women beneficiaries, opening up in the process mechanisms for fostering dialogic interaction. I also maintained actively a research journal where I noted my field experiences within 24 hours of an event or conversation. Besides noting direct observations in the journal, I also kept note of my reflections on the observations, surprises I had, and my overall feelings on the field experiences. Calibrating my feelings, and how research participants reacted to me, was an essential part of the research process. I also cross-checked information from the field research with research participants on a regular basis. This not only provided a basis for improving the reliability of the research findings, but it also kept research participants involved in the overall direction of the research. The next sections cast light on the various research methods I used to collect data.

5.C.1. Interviews and Focus Groups

For the first phase of the fieldwork I focused on becoming acquainted with the research participants. As mentioned previously, in order to facilitate this process, I paid regular visits to the loan centres so as to interact with participants in an informal capacity. I dressed and interacted with them as humbly as possible. For this phase, I focused on conducting both one-on-one and focus group interviews with the research participants. In order to foster relationship-building with participants, I kept interviews open-ended and semi-structured. I allowed interviewees to also ask me questions as they pleased. During the first phase, I conducted 50 interviews; 28 of these were one-on-one interviews and the remainder were focus group interviews. Of the 28 one-on-one interviews, 11 were with ISDE beneficiaries, 10 were with ISDE staff members (executive director, managers, fieldworkers and board members), and the remainder were with individuals external to ISDE. Two of these interviews were with NGO network volunteers of a gender-based programme that ISDE is part of, two were with women executive directors of other NGOs, one with a woman activist, and one with a former

finance minister of the People's Republic of Bangladesh. The purpose of these one-one-one interviews was to explore in private some key emerging concepts with participants. The location of interviews was chosen according to how an interview could fit in with the interviewee's life; interviews with women beneficiaries were conducted in their household/locality. Given that these women belong to the poor class, it was important that I conducted the interview in the vicinity of their households, rather than in spaces such as the loan centre or my house. These latter spaces would have automatically placed the women in a disempowered position, given the stark social imbalances in power between these spaces. Conducting interviews with the women beneficiaries in the familiar environments of their households helped me to ensure safe spaces for them. It also meant that as the researcher I had to learn to adjust to the new surroundings, rather than placing this onus on the women beneficiaries. In the process, I learnt to appreciate the conditions in which the beneficiaries conducted or endured their everyday livelihoods. The following quote from my research journal helps highlight this:

Mashi (aunty⁵⁰) took me and Jahangir uncle to her two-bedroom flat...an extremely simple arrangement – posters of Hindu Gods pasted on the walls, one bed, with a small kitchenette, no bathroom, and cluttered with many different items... such as dishes, clothes and many other items everywhere... my initial reaction: 'I can't believe the income disparity between the rich and the poor in Bangladesh' ... not that I wasn't aware of it ... but I was a bit baffled about how we treat this as being absolutely all right and normal...

Out of the 50 interviews in the first phase of the fieldwork, the other 22 interviews were focus group interviews. These group interviews were conducted with the fieldworkers, managers, and women beneficiaries of ISDE. These focus groups comprised women's microcredit loan groups, which were already pre-formed by the women themselves. Often these women were related to each other. During the client selection process, ISDE pays attention to the overall group dynamics. It selects clients according to the preference of other women in the group. This helps ISDE ensure the long-term sustainability of the group. Consequently, the women in these focus groups were comfortable with each other. As can be inferred, the reason I often conducted focus-group interviews, rather than one-on-one interviews, with the women is because this is how the women interacted and met with each other. I sometimes invited the managers and fieldworkers to join these interviews with the women to encourage participation among groups with different power dynamics. These focus groups were designed to contribute to the learning aspects of dialogic methodology.

⁵⁰ In Bangladesh, we refer to our elders as aunts or uncles. I made sure that I maintained this tradition with the women beneficiaries. It helped reduce any perception they may have had of my privileged stance.

During the second phase of the fieldwork, besides the PAR sessions, I conducted four one-one-one interviews; three of these were with ISDE staff members (manager and executive director). These interviews provided me with a basis for communicating the results of the PAR sessions with the most senior staff members of ISDE. Their valuable feedback helped me plan the PAR sessions accordingly. These interviews were mostly unstructured, so I also had the opportunity to share the observations I had made in the PAR sessions and also to share some individual stories of the women beneficiaries. This provided me a forum through which I could discuss the possibilities of developing and fostering dialogic accounting and accountability mechanisms within ISDE. The fourth interview was with a gender and development studies (GAD) academic based in Australia. The purpose of this interview was to sense check my understanding of the literature and the themes that emerged from the data.

5.C.2. Direct Observation

Besides the interviews, I also actively engaged in undertaking direct field-based observations. This assisted my learning about the women beneficiaries' experiences and choices. People often take for granted the routine activities they are involved in, and hence may not be conscious enough to report on them in an interview. Direct observations therefore helped me to focus on the complexities of relationships and interactions between different groups that are difficult to discern during interviews. For example, one of my interview questions was in relation to understanding how different participants understood and evaluated 'participation' as a concept. While interviews helped cast light on this issue, I only came to appreciate the full gist of this when I observed how participants interacted with each other in the supposed participatory sessions. The following quote from my journal helps to throw light on this:

As the meeting started, everyone seemed initially to pay attention... but occasionally the participants attention-spans seemed to wander... actually this happened quite frequently... the group-leader, Lokkhi di and Jhunu di (I guess they are naturally quite talkative) seemed to ask a few questions... and contributed to the discussion... it was more like an informative session rather than anything else... with the information flowing from UP to DOWN... but Jahangir (the manager) was really trying to make a genuine effort...but the ladies were sometimes listening and sometimes not listening... and the Mashi was in a hurry to clear all her transactions and leave...

It was only after attending the above participatory session that I began to gain some insight into how the manager understood participation as a concept. As can be understood from the quote above, participation as a concept is understood in a narrow manner, where information is shared in a top-down fashion. Individuals were not encouraged in the session to interact and/or collaborate with each other. As a result, participants felt disengaged and did not appear to attend to what the manager said. Direct observations also helped me to interact with participants in a much more informal capacity than was possible during recorded interview sessions, and in the process I gained much more nuanced understandings of the lives of the women. For example, before the beginning of one PAR sessions, as I waited for more participants to arrive, I paid attention to conversations between the women; they (microfinance beneficiaries and one of the fieldworkers) were talking – mostly complaining – about their daughters-in-law and mothers-in-law. It was interesting to observe how the women's identities interchanged between the two socially constructed roles. The following quotes from my journal help illustrate this:

If I ask my daughter-in-law to bring me a glass of water and she says 'no', she is going to only take care of her husband and not me, I am going to beat up my daughter-in-law. I told my son the other day... 'if you cannot feed me, fine, but if you disrespect me, if you raise your voice at me, I will not be able to take it!' My son said... 'Ma, I don't do it, right? I never raise my voice at you...' So I told him: 'you may not be doing it now... but when you bring a wife into this household, you will! You will listen more to your wife!'

Yesterday, my husband went to the bazaar and he bought many food items. He bought some fresh fish...so I gutted, cleaned and filleted the fish, and fried it to store it for later use. I wanted it to cool down, so I left it in the kitchen. But a cat came into the house and ate all the fish! Luckily my husband saw this happening... but imagine my mother-in-law coming to know of this without any context... She would have shouted at me – without any reason! So mothers-in-law should be understanding, too! But it is true – this generation's daughters-in-law are not very nice.

The quotes above help highlight the tensions *among* women according to the different social roles they assume. Through direct observations I was able to study the lives of the women in a much more informal capacity, and in their natural settings. Further, attending microfinance group-meetings gave me the opportunity not only to observe and document interactions among women members, and between borrowers and fieldworkers, but they also helped me construct appropriate questions for gathering necessary information for the study. I used direct observation to record people's behaviours and the environment of the study. In order to enhance such observations, I also took photographs around the localities to capture the setting and maintained a journal to note and reflect on the observations I made.

5.C.3. PAR Methods

As mentioned previously, I conducted 12 PAR sessions with Maheshkhali women beneficiaries and staff members of ISDE, including loan officers, managers and the executive director. I depended on the manager of ISDE (Maheshkhali branch) for help with the participant selection process for the PAR, as he understood the norms of Maheshkhali much better than I did. I asked the manager if it would be possible to recruit participants who understood Bangla⁵¹. Twelve women beneficiaries and four staff members showed interest in participating in the PAR sessions. Following the ethos of dialogic pluralism, I kept the PAR sessions as open-ended and fluid as possible. My underlying aim was to build friendly relationships with the PAR participants and to create an atmosphere where participants felt encouraged to be open about structural barriers they face and to discuss various social issues. In order to facilitate this, I actively maintained a patient, sociable, flexible and collaborative manner. I now outline the various methods I used.

5.C.3.a. Group Discussion Sessions

In following the theoretical ethos of PAR it was important that I organise sessions where participants would feel free to present, share, analyse and enhance their knowledge of their life conditions. I aimed to develop interactive PAR sessions by fostering an environment that encourages participation, critical learning, and reflection. I therefore adopted ‘group discussions’ as the predominant methodological tool for all my PAR sessions; the literature suggests that group discussions help people participate together in learning and to act eventually on that learning (International Aids/HIV Alliance, 2009). Through these sessions I aimed to gain insight and understanding into the Maheshkhali context, build close and personal relationships with the PAR participants, raise feminist awareness around various social issues, and engage in collaborative dialogues with the PAR participants. As a facilitator I had to depend heavily on my own intuition to determine how best to make these sessions interactive. I focused on methods that I thought could help me to connect and engage in a meaningful manner with participants. As mentioned previously, I used dynamic and visual methods, such as telling stories, writing life-stories with participants, reflecting on memories, picture description exercises, showing videos and taking informal walks across the village with

⁵¹ The national language of Bangladesh is Bangla. However, people in Chittagong division (which Maheshkhali is a part of) speak with a different dialect. Many Maheshkhali women whom I spoke with during the first phase of the research could not understand any Bangla. While I fully understand this dialect (given that I am originally from Chittagong), I am not used to speaking this dialect fluently (I grew up in Dhaka, the capital of Bangladesh). It was therefore important that I selected participants who understood me. During the session, however, I encouraged participants to speak in the local dialect as this ensured a comfortable environment for them.

participants. I only used methods that participants were comfortable with, paying close attention to group dynamics between the participants, how participants interacted with each other, how participants reacted (for example, happy, sad, angry or excited) to the different methods and what kinds of discussions the different methods gave rise to. Each session was a learning experience for me. I maintained a reflective journal to keep note of all my observations, analyses and reflections. I designed each session, based on my reflections, past experiences from other sessions, and opinions of participants on the methods. I also paid careful attention to the topics I chose for discussion, selecting topics which participants could relate to the most. This in itself was a learning experience; for example, during the first phase of the fieldwork, many women in Maheshkhali spoke about problems they faced in relation to dowry. Whenever I raised 'women's rights' as a topic, the issue of dowry was highlighted as one of the biggest problems that women face in the Maheshkhali context. I therefore made dowry the focus for group discussions in one of the sessions. Discussions on structural barriers that women face were a very effective way of connecting with the women. This also enabled me to gain much deeper insights into the lives of women than would have been possible from interviews. Other topics discussed were: 'socially constructed roles of women in the Maheshkhali context', 'social differences between men and women', 'microfinance practices', 'social differences between upper and lower class women', 'social differences between women in the Western and Maheshkhali context', 'happy and sad memories', 'dreams and aspirations', 'differences between female work and male work', 'women's empowerment' and 'dialogic accounting and accountability systems'. I also invited suggestions from the women participants and staff members regarding how I should structure sessions and topics to include. This ensured an ongoing, collaborative relationship with the research participants and helped maintain the dialogic ethos during the overall research process. Figure 5.4 below highlights the methods I used in the PAR sessions. I now discuss the other methods I used in group discussions.

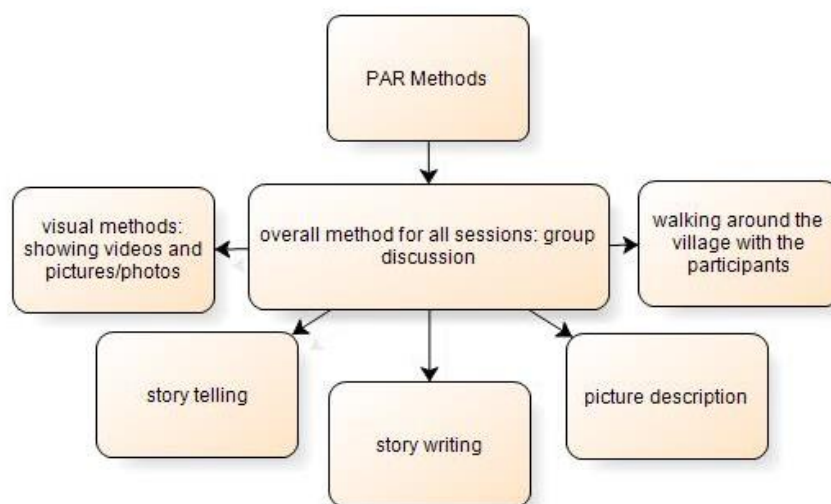


Figure 5.4: PAR Methods

5.C.3.b. Story Telling

Before beginning the PAR sessions, I had a general idea of the methods I planned to use. They needed to be creative methods to help present alternative ideas that had the potential to facilitate conversations on different societal issues. For my first PAR session, I felt nervous and unsure how participants would react. While I wished to do something creative, I also wanted to create a good impression among participants and was reluctant to do something too outside the norm. The following quote from my journal highlights my nervousness:

One by one the participants began arriving. I was happy to see Zohra, Ismatara and Farida (I interviewed them during the first phase of the fieldwork)... I had also met a few of the other women... but hadn't met some of them. I began conversing informally with all of them. They were all a little awkward at the beginning... a little shy/nervous... I was nervous myself.... I didn't know how this would go. I wanted to do it the Kiwi way and just 'go with the flow' – and so I did.

I kept the first session simple. My principal aim was to become acquainted with the PAR participants and to explain what I envisaged achieving from the sessions. I began with an ice-breaking exercise where participants talked with the person next to them and then introduced them to the rest of the group. This was an easy way of encouraging participants to begin talking with each other and helped me highlight that I wanted the sessions to be participatory. It also helped ease the group into the next exercise which was a little more 'out of the norm'. While I had broad ideas on the methods I wished to experiment with, I could not exercise them in a disengaged or top-down fashion as I knew that could discourage participants from feeling

comfortable or make them feel vulnerable. I tried to ease participants into different and (in my opinion) more creative exercises. In this way, I also sought to address power imbalances between myself and the PAR participants. The next exercise was a story-telling exercise for which I created a story about a woman named ‘Rani bibi’.

Rani Bibi, mother of five, lives in Rajshahi. She has many dreams and aspirations in life. One of her biggest aspirations is to ensure a secure future for all her children. She knows that to do so could only be possible through ‘education’. However, the problem is that she is poor. She has a husband, Rahim, who works in the mills. While he earns regular income, he also spends much of his income on personal expenditure, such as gambling and alcohol. Her husband is also ill-tempered. He doesn’t like the idea of Rani roaming freely around the village. He prefers that she stays at home and takes care of the household all day. Rani was never okay about this. As Rani has some educational background, she has found it difficult to be dictated to by her husband. Such differences in opinions have led to major arguments in their household. Rahim frequently beat Rani... She always had bruise marks over her entire body. Because of her outspoken nature, she was also always a constant source of ridicule in her locality. Other women in her village often referred to her as a ‘kharap meye’ (bad woman)... ‘doesn’t listen to her husband.... A husband should always be respected no matter what... woman needs to compromise and adjust...that is the role of a woman in society’.

Figure 5.5: Story-telling exercise (PAR session 1)

Using this story, I introduced various structural barriers⁵² that women may face in the Bangladeshi village context. The participants found my act of narrating a story in relation to the lives of village women emotionally engaging; they also found these exercises quite entertaining. My background as a woman belonging to the upper middle-class meant that I have limited ideas about the social context of Bangladeshi village women. Telling stories was an effective way to initiate conversations on the different barriers women face in the Maheshkhali context. As an ‘outsider’ in this context, conducting story-telling exercises provided me with the opportunity to gain deep insights into the lives of the women participants. The PAR participants felt sufficiently comfortable to open up. The following quote from my transcriptions helps demonstrate this:

⁵² Such as domestic violence, dowry, restrictions to mobility, and having to conform to the social ideals of a ‘good woman’.

Oh no! Don't finish the session so quickly...we are loving this session...this story was so interesting!! You know apa⁵³... Rani Bibi's story is very similar to my life story... the only thing is that my husband is not an alcoholic and doesn't take drugs. You know I am a graduate. But he didn't let me work for 8 years... He wanted me to stay at home all the time. My in-laws said 'women shouldn't work...it is not a good look...don't go out so much!' We lived in financial hardship all the time. You know, there was a time when I was trying to run the household with 2 taka from my husband's earnings... well... I was able to eat daily at my in-laws...but the question is, how are you living? What are your living conditions? If a servant is working...even she is entitled to daily meals, right? And then, without letting anyone know, when an opportunity came up... I joined ISDE as a school teacher. You know Shobhita, apa? She informed me about this position. She told me that the salary would be 1200 taka (1,200/60 = NZ\$20) per month. I was very happy with the salary... and I knew this would help me and my family a great deal. I didn't tell my husband about this job for 2 years ...in 1 to 2 years, my salary increased to 4,000 taka (NZ\$70) per month. I have control over this money... I put it here and there... I use the money properly. My husband knows of this now.... he knows that I am earning....he sees that my job actually helps... so he doesn't stop me from going here and there. That's because he now has the necessary access to this money.

During the first phase of the fieldwork, I noticed that interviewees felt a little uncomfortable about opening up concerning personal issues. The quote above is from the first PAR session illustrating how these exercises encouraged women to open up more than would have been possible through traditional interviews. I followed up these sessions with group discussions, where I encouraged women to think critically about the socially constructed roles of women. For example, in the first session after reciting the story, I asked the women to get into groups and reflect on the traits and ideals of a 'good woman' in the Maheshkhali context. This exercise not only helped me learn about the social barriers Maheshkhali women face, but also helped the women to begin reflecting on the oppressive side of certain social practices. For the last PAR session, I asked the women to write a reflective journal on their learning experiences in the PAR sessions. The following excerpt from one of the participants' journals highlights how such reflexive exercises can facilitate critical thinking and help bring about a change in views around societal issues, which is essential to an empowering agenda.

⁵³ Sister.

We have learnt many different things in this platform that we weren't aware of previously. We have discussed various social issues such as equal rights for men and women, women's empowerment, microfinance loan systems... advantages and disadvantages of taking such loans... what we understand proper 'work' to be... the kinds of projects that we can invest the money in. We had the opportunity to make new friends, and we came to know each other very well... we have heard each other's stories. We have discussed the benefits of attending group meetings, the ways of making group meetings more effective... the practicability of such meetings. I loved discussing all these issues.... The topics I enjoyed most were 'equal rights for men and women' and 'women's empowerment'. I want to talk more about them. Here in Maheshkhali, women's opinions are not usually given much importance.... I wish this was not the case. People should remember that women are also members of a family. Girls and boys are not treated similarly.... Boys are treated with much more respect than girls. I believe that women are capable of doing all the things that men can.... We only need the opportunity... Why do we differentiate between 'female' and 'male' work?

Figure 5.6: Excerpt from reflective journal (translated from Bangla)

The participants' positive reactions to the first story-telling session encouraged me to continue such exercises for several more sessions. In one of the sessions, I asked participants to reflect on the positive and negative attributes of microfinance. In order to achieve this, I created two stories that centred on women taking microfinance loans; in one of the stories I painted a positive picture of microfinance experience, and in the other one I highlighted how because of various structural barriers the woman concerned was unable to succeed. During the first phase of fieldwork, I noticed that women always put the onus on themselves regarding microfinance failures. For them, the most important thing seemed to be the responsibility of returning the loan money. The fact that failures could also originate from microfinance organisations not taking account of the complexities of social factors did not appear to have been considered. Through this exercise I wished to gain more understanding of the perspectives of the women participants and to encourage them to begin thinking critically about the roles and responsibilities of microfinance organisations towards women beneficiaries. These stories are as follows:

Feroza's story:

Feroza attended school when she was a child. She was married at the age of twelve. In her in-laws house, she had to cook, look after the cows, wash clothes, husk paddy, and so forth. There was no scope to practise what Farida had learnt in school and gradually she forgot how to read and write. But deep in her heart, she cherished her dream to learn, and to read and write again. Feroza's husband did not have a job, so their life was very difficult. Conditions worsened when Feroza had three sons. Feroza worked in the fields. When there was no work, she, her husband and children had to starve for days. At one point they had to sell their hut. Then the whole family had to live under a tree. Feroza would do any work to keep her children from starving. The villagers thought she was crazy, and laughed and ridiculed her. Feroza thought her days of toiling would never end.

Feroza was fighting for the survival of her family and herself. One day some people came to her village. They were from GRAMEEN. They said that they were interested in helping the poor people. She learnt from them that only the poor and mostly landless people were eligible to take loans from GRAMEEN. However, before they could borrow money, they would establish a centre from where the bank would operate to grant loans and receive loan repayments. Feroza immediately began to look for people. She spoke with other women in the village and persuaded them to form groups. After about a month, there were six groups in the village.

All the group members became registered members of the GRAMEEN project. Feroza's group elected a Chairperson and a secretary. All members were obliged to attend any meetings called. They were made fully aware of the rules and procedures governing the activities of the group.

Feroza took a loan of three thousand taka in the year 1992. Then she bought a dheki and some paddy with the money. Soon after taking on the loan, she and her husband began to make a plan. First they made a thatched hut so that they didn't have to live under the open sky. The profit that she made was enough to pay the installments. She was able to buy food and clothes for her children. She sold the rice in the market and made a small profit. After that Feroza bought a little more paddy, husked it and sold it. Feroza worked very hard. She worked day and night. She wanted to take on a larger loan. Although she was working so hard, she felt happiness in her heart that she was doing it for her own livelihood. The bank found Feroza to be a very hardworking, responsible loanee and granted her the amount she asked. She did not have to depend on the charity of others. She was also able to fulfil her dream of learning, reading and writing. With the profit she made, she was able to afford night schooling.

Figure 5.7: Feroza's Story

Rahima's Story

Rahima lives in Banderban hill district. She was married off to a farmer at the age of fifteen. The nature of her husband's (Karim's) occupation required him to travel from village to village. Rahima used to live with her in laws. By the time Rahima was eighteen, she had three children. All of them were daughters. Because of this, her husband and in laws frequently abused her both verbally and physically. They wanted a son from her. They blamed her for not being able to conceive a son.

Coming back to Rahima's story... this was not the only problem Rahima faced. They were also very poor. Karim was the only income earner in the family. His income was rather seasonal too. There was no regular source of income in the household. This led Karim and his parents to harass Rahima even more: 'your idiot parents have not paid their share of dowry! See how poor we have become because of you! And moreover, poor Karim has three more mouths to feed....why can't you conceive sons!! Who is going to take care of the household?'

Rahima also therefore felt pressure from her in-laws about dowry. Rahima's parents were old and haggard and they had their fair share of difficulties. Rahima did not want to burden her parents about all these. She therefore wanted an outlet, a source through which she could earn some money. She heard from her neighbours about an NGO, called BRAC, which provides microfinance. Fortunately, her husband allowed her to join BRAC, as he had also heard favourable things about it.

At the initial stage everything went well. Rahima couldn't believe that she got a loan of 3,000 taka at one go. She knew from the group meetings that the money needed to be invested in a project. She had an idea... she used to grow bananas at her backyard. She wanted to invest more money into this and then sell bananas. The problem, however, was that Rahima's husband and in-laws did not support her idea of selling bananas by moving from one house to the other in the locality. They had huge arguments about it and abused her physically. Rahima didn't know what to do, or where to invest the money. Her husband had also used up the loan money elsewhere. She didn't have the money to pay off the weekly repayments. She was constantly harassed by her group members and field-staff workers at BRAC. They asked her to sell valued items that she might have to pay off the loan. They said that the loan needed to be paid off, no matter what the cost. Rahima, frustrated with these demands, and unhappy about her situation, committed suicide.

Figure 5.8: Rahima's Story

5.C.3.c. Showing Videos

In order to continue discussions around issues such as dowry, and the socialised differences between girls and boys, I wished to devise an entertaining way of introducing the topics to the PAR participants. I did so by showing ‘Meena’ cartoon videos, created by UNICEF. Meena is a fictional cartoon character from South Asia⁵⁴. She is a ‘spirited, nine-year old girl who braves the world – whether in her efforts to go to school or in fighting HIV/AIDS in her village’ (UNICEF, nd)⁵⁵. Secondary characters in the stories include Meena’s brother, Raju, and her pet parrot, Mithu (ibid.). UNICEF created Meena with the aim of changing perceptions around the societal roles of boys and girls (ibid.). Meena is widely recognised and appreciated in Bangladesh. As a child from the 1990s, I grew up watching Meena cartoons. I decided that to show Meena cartoons would be an entertaining way of introducing certain topics.

The first video shown focused on ‘equal rights’ as an issue. It highlighted how society differentiates between ‘female’ and ‘male’ work and tends usually to categorise ‘female’ work as being much easier compared to ‘male’ work. The second Meena video focused on marriageable age, and how dowry as an institution gives rise to various societal problems. These videos were shown during the first few PAR sessions. I chose to show videos in the earlier sessions because showing entertaining videos at the very beginning of sessions helped create a fun environment, which encouraged laughter and, in the process, helped me to establish friendly relationships with participants.



Figure 5.9: Meena Cartoon

⁵⁴ Meena videos are available in many different southern Asian languages. The videos I showed were dubbed in Bangla.

⁵⁵ http://www.unicef.org/rosa/media_2479.htm

5.C.3.d. Picture description exercise

Once PAR participants had become comfortable with the idea of listening to stories, followed by group discussions, I wished to push the creative boundaries of these sessions further. I asked the women to compose stories around the structural barriers women face in the Maheshkhali context and to provide suggestions about how they could break such barriers. I indicated that the theme of their stories should be ‘women’s empowerment’. I wished to see from their stories how participants described women’s empowerment. I hoped this exercise would encourage the women to believe in their own inner abilities and strengths to participate in thought-provoking and creative endeavours. However, as facilitator, I had to be careful about how to organise the session given the women had never previously undertaken such an exercise. While I hoped they could eventually write stories on their own initiative, for the first task I provided some direction. Drawing on the International Aids/HIV Alliance’s⁵⁶ publication on ‘participatory tools to mobilise communities for HIV/AIDS’, I facilitated the story-making process with a picture description exercise. Brown (2010, p. 483) highlights that ‘we see through the mediating influence of our social situations, our language, our espoused values and so forth’. Seeing is thus ‘inherently interpretive, and shaped by the communities and institutions we are embedded in’ (Brown, 2010, p. 483). I was interested to learn the kinds of stories the visual images would evoke among participants, as this could provide me with deep insights into the lives of the women through their ‘socialised vision’⁵⁷ (ibid., p. 483). This was also an effective means of helping participants to begin thinking about how they could shape their stories.

For this session, the group was divided into three smaller groups (A, B and C). Some images of Bangladeshi village women were downloaded from the Internet. I selected images that portrayed women involved in some sort of activity (for example, working in the field, speaking assertively in a village hearing, reacting to domestic violence, attending a microfinance session, husking rice, and cooking).

⁵⁶ International Aids/HIV Alliance (2009).

⁵⁷ Brown (2010) highlights that ‘socialised vision as a lived, heterogeneous, hybrid and contested practice challenges traditional notions that perception and representation are objective activities’ (p. 483).

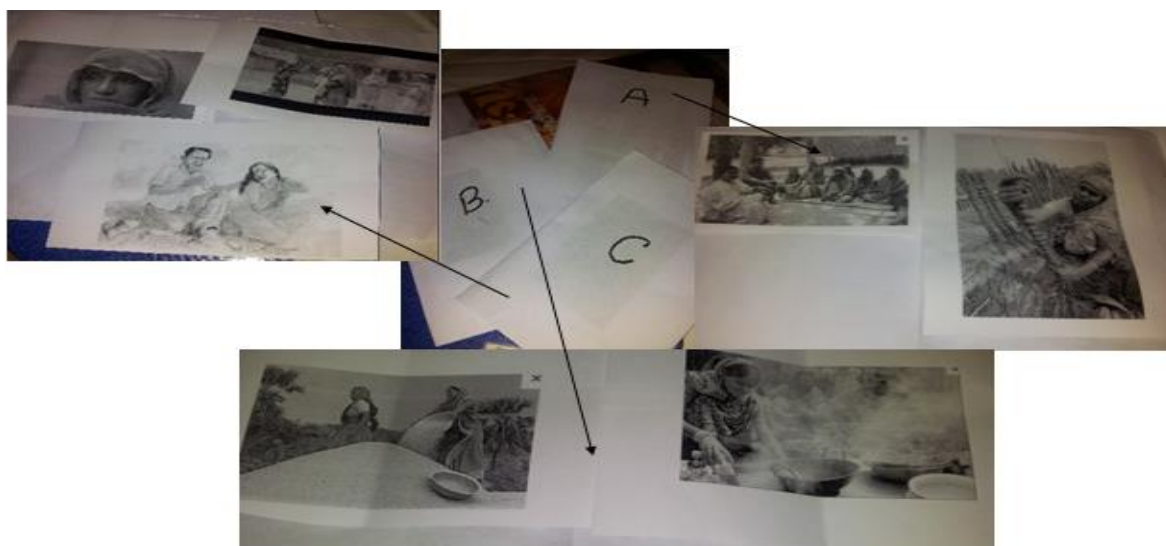


Figure 5.10: Visual images for the session

The images were distributed among the three groups, each group having at least two images to work with. I encouraged participants to arrange the pictures in a manner that suited them, make a story from them, and share the story with everyone. The participants were initially very hesitant to begin this exercise. They were unsure about whether they had the creative potential to compose stories; for example, one participant asked me if she could do this exercise at home as she felt rather nervous. To encourage them, I said I would go around the groups and assist them. Also in response to requests from participants, I invited my mother⁵⁸ to the session. The participants had previously asked me on several occasions to invite my mother to one of the sessions. I decided to invite her to this session as I felt it could help capture the participants' attention and motivate⁵⁹ them to participate in the exercise. Figure 5.11 below highlights the women working in groups.

⁵⁸ My mother accompanied me to Maheshkhali for safety reasons. In Bangladesh, it is not always safe and/or normal for a woman from the city to roam freely in the village without a guardian. My mother's company not only increased my credibility among participants, but also made me feel safe.

⁵⁹ The participants really liked my mother and wanted her to attend one of the sessions.



Figure 5.11: Women working in groups

Initially, participants merely described the pictures. To facilitate a more creative approach, I helped some participants choose female lead characters for the story and asked them to reflect on how their chosen characters became empowered/disempowered, depending on their social situations. Eventually, participants really enjoyed the session and were excited at sharing their stories with the group. The following quotes from my transcriptions capture their excitement:

If we can do something like this every day, this would help open the doors to our minds.

I can't wait to share our story! This was such an exciting session! We have never done anything like this before!!

I feel so refreshed! Imagine if we did something like this every day... how enlightened we would feel!

We followed up the discussion with participants' views on empowerment as a concept. Such visual exercises helped me gain a closer perspective on how women analysed the structural barriers they face as poor-class Bangladeshi women. I gained a range of views on empowerment as a concept and its linkages with accountability, and it encouraged the women to feel inspired about their own abilities. The exercise thus helped me instigate an environment that could foster alternative ways of thinking about different societal issues.

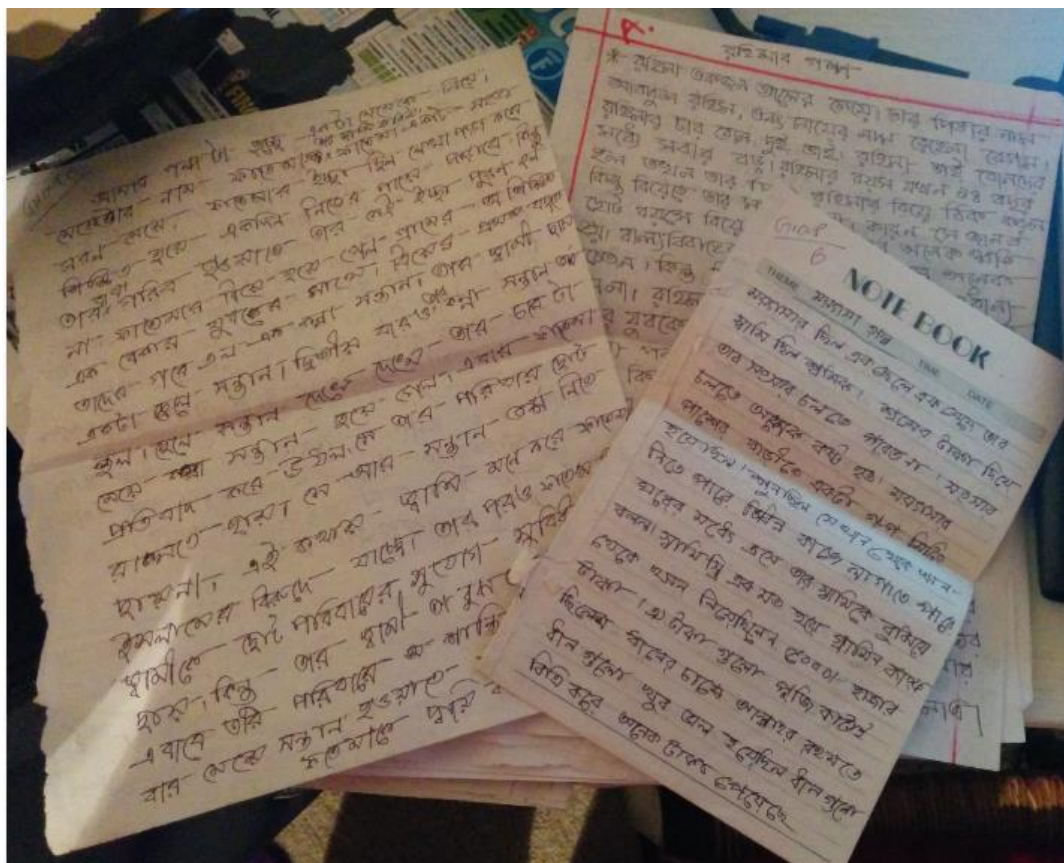


Figure 5.12: Group (A, B and C) stories written in Bangla

Our story is about a girl named Fatema. She is a very simple-hearted girl. Her husband's name is Karim. Fatema had a dream. She wanted to study and stand on her own two feet. But her father was poor and hence she was never able to pursue her dream. She was married off to an unemployed man in the village. Within the first year of their marriage, she conceived. It was a daughter... Her husband, Karim wanted a son. Fatema had a second child... but had another daughter. Eventually she had two more daughters. Fatema did not wish to bear any more children! She protested, saying that she wanted to keep her family small. Her husband was really annoyed and said she was going against Islam, her religion. Fatema tried to explain to her husband the importance of keeping the family small. Her Husband was not cooperative at all... they had many arguments about this... Karim caused Fatema considerable mental torment about this. She became a victim of domestic violence. Karim also said that he wished to marry again. Fatema was heartbroken by this decision. They continued to argue about this issue. Karim eventually called for a shalish/bichar (village hearing) against her. Fatema endeavoured to explain to everyone during the hearing, the importance of maintaining a small family. She tried explaining that girls and boys should have equal rights: 'a girl is capable of doing the same thing that a boy is capable of'. In the hearing, Fatema stated how unfair it was for men to think that it was all right for them to marry when they wished or to divorce when they wished... women deserved respect. She recited a verse from the Qur'an to highlight that Islam gives equal rights to both men and women: 'Allah has the supreme power to grant someone a child, or make someone childless...'. She wanted to explain that it was neither up to a male or a female to 'decide' if he/she wished to have daughter or son.... All the women in the hearing supported Fatema... She was successful in her defence.

Figure 5.13: Group C story (translated)

5.C.3.e. Story Writing

After undertaking the picture description exercise, the PAR participants gained confidence in their own abilities to write stories. Following this exercise, several participants suggested privately that they wished to write about their own life experiences and share them. I was very excited because this was an indication these sessions not only enabled participants to gain confidence, but also helped raise their awareness around various oppressive societal norms. These sessions had acted as a means of providing them with an avenue to speak openly about social issues, and in the process encouraged them to be more vocal than they are used to being. Since the participants were interested in writing about themselves, I wanted them to take time to think and reflect on aspects of their lives they wished to open up about. I encouraged them to reflect on happy and/or sad memories, and events that made them feel empowered. I asked them to undertake a writing task at home, as this would give them sufficient time to reflect on the issues.

The women indicated they found the process of reflecting and writing stories about their own personal lives very powerful. It made them emotional at times as they read out their stories. As one participant observed: ‘just reflecting and writing about what women’s empowerment means for me, by expressing my own personal story was a great way of connecting with the self. I wished to write so much more, but I had to stop at some stage.’

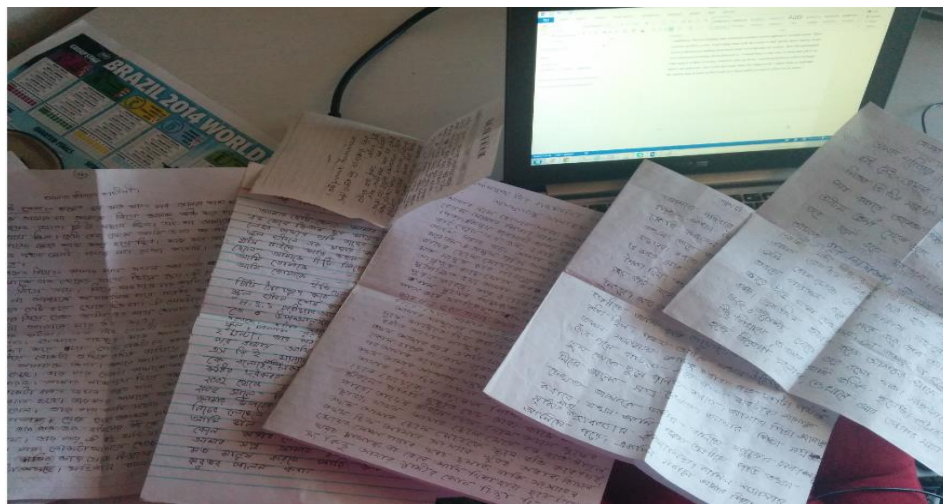


Figure 5.14: Personal life stories (in Bangla)

Title: amar jiboner kahini....my life story

My childhood: within the first six months of my birth, my father died... my mother had to endure much pain. My mother had two other children besides me, and had sole responsibility of taking care of all of us. As a child therefore I had to help my mother in the fields. My brothers used to work with us too. Despite all these I still managed to study until class five.... Many hardships arose that prevented me from pursuing my education... I therefore had to stop after class five. My mother's second marriage: when I was seven to eight years old, my mother was married off to a man from the village. My mother took me to his house after her wedding. That man used to beat me in a very inhumane manner. He never used to let me eat properly. During meals he used to keep a strict eye on me. That man used to take me to the fields to work with him. He used to beat me in the fields on a regular basis too.

An unforgettable memory: one day the man took me to an unknown place.... The place was dark and had trees all around. It had a stream nearby. The man looked here and there. He wanted to check if anyone was coming. I wondered what he was up to. As I was thinking this, he picked me up and dropped me really hard on the ground (her eyes watered at this point). I began bleeding all over instantly. He was probably worried that people may suspect him if they saw the blood... he therefore asked me to wash myself in the stream. Having got this opportunity, I ran for my life and fled. I went to his brother's place and told everything to him and his wife. His wife hid me. The man came looking for me there. The woman said that she hadn't seen me about. That evil man wanted to kill me that day. I then went to my mama's place (maternal uncle). I mentioned nothing of this to them. They asked me how I was.... I said that I was good and that I just wanted to see them. After dinner everyone went to bed. But I was sleepless. I was thinking about everything that had happened. In the morning, after having breakfast, I left for my brother's house. I told him everything. He didn't let me leave for that man's house anymore.... After a few days, my mother also left him. That man had also beaten my mother. As in previous times, my brother, mother and I began living together again.

My elder brother's marriage: when he was old enough, my brother wanted to marry. My mother cooperated and helped him to find a girl. Eventually, he married. Everything went well for the first six months of his marriage. We all lived in the same house. My sister-in-law didn't want to stay with us any longer and persuaded my brother to leave us. We then began to live with my second brother. Two years went by. My second brother then married. Two months into his marriage he said that he was not my mother's only son, that my mother had another son, and that he should also contribute towards food for my mother and me. He said, "Either that, or live in a separate household!" My mother had no option but to leave my second brother's household... We then began living on our own. My mother and I had to endure many hardships. We found it really difficult to ensure enough food for daily meals. We began working in fields... We used to grow various vegetables... and also had a goat. We used to sell the vegetables in the market, and also began keeping ducks and chickens. This is how we passed our days.

My marriage: when I was seventeen years old, my mother arranged for my marriage to a maternal cousin. I left for my husband's household after my marriage. I realised only after my marriage that they were extremely poor.... There were twelve members in that household, and only two earning members. We used to find it really difficult to manage to have enough day-to-day food... Sometimes we had no option but to starve. I used to cry every day from hunger.... Because of such needs we often had arguments and disputes.... We had no peace. I didn't have the courage to say anything. One day my husband asked me to arrange for 10,000 taka from my mother's household. He wanted to invest this money in a business. I mentioned this to my mother and brothers. My mother said that it was impossible for them to arrange for so much money. After a few days, my uncle and aunty (her in-laws) came to take me home... I left without the money... within three months of this, I gave birth to my first baby: a girl. But this meant that we had another new member in the family, which meant more hardship. We could afford no food, and medicines... our days became hellish. Eventually I became unwell. My mother brought me back home after she came to know this. My mother and brothers then asked me to leave my daughter with my husband. I was very naïve back then... I gave away my daughter. I didn't have enough love for my daughter, hence I was able to give her away... I was so naïve. I blame myself for this every day... I still wonder sometimes how I was able to do this. Within two months of this, my daughter died, without me beside her. I was unemployed... I wanted to work in some shape or form. I didn't want to be a burden. I got into tailoring... it took me many days to learn this. I feel very proud of myself now... I am self-sufficient... and I have become independent by my own efforts. Now I am able to take care of my mother. I knew a few women in the village who used to work in Chittagong garment factories... they encouraged me to leave for Chittagong and work in a garments factory.

Life in Chittagong garments factory: I left for Chittagong... After being in Chittagong for thirteen days, I joined a garments factory as a helper. I didn't much like this role. I phoned my mother after a few days... she told me she had already sold my stitching machine. I then didn't know what to do ... as I had actually thought of returning to Maheshkhali to continue stitching clothes. I therefore continued my role as a helper in the factory... my role only involved keeping tally of clothes. I continued to work there for the next three months, but wanted to return home ... I missed my tailoring job. I left for Maheshkhali, and joined a German organisation there. I took a loan from it and invested the loan in my tailoring business.... I made enough money to be able to repay the loan money.... I then drew my second loan from the German organisation and ISDE. With this money, I bought a piece of land. I was able to pay off the loan with the money I had made from my business. I have repaid most of the loan.

Proverb: dukkher ghere jonmo amar paini shukher dhara.... Dukkho amar nitto shongi, ami shorbohara

Translation: I was born poor, born sad, happiness was nowhere to be found... sadness has always been my friend...and I am helpless...

Figure 5.15: One of the stories (translated from Bangla)

My name is hosne Ara and my mother's name is Jahanara Begum... my father's name is Md. Syed Ahmed... My dad is a businessman, and my mother is a service holder. I have five siblings: two brothers and three sisters. I am the eldest of my siblings. Both my parents were very socially aware people. My parent's prime goal was always to ensure proper education for all their children. My father always used to pray for our well-being... he wanted us to become good human beings, and have tremendous achievements in life. My parents' dreams have been fulfilled. MashAllah, we are all doing very well. My brothers have completed their masters and are now working as school teachers. My sisters and I have studied until HSC and are now married to good men. My parents arranged my marriage while I was studying HSC. My in laws were really well-off. They owned a lot of land. There was no financial difficulty in their household.... I was really happy. However, after a few years, my in laws decided suddenly that we should live separately... I then had only one child. My husband was unemployed. He didn't have a business that he could run, nor was he a service holder. In the next few years I had three more children. I now have two sons and two daughters. Like my parents, my dream is also to ensure that my children have bright future. I want them to be happy people, as we are. As our children were growing up, we eventually had them admitted to school. We were struggling financially then. We had to worry not only about our day-to-day living expenses but also about our children's future. I was very worried... and didn't know how to deal with these matters. My husband wasn't so concerned about them. I used to argue with him regularly. Whenever I would raise financial problems with him, saying that he needed 'to man up' and obtain a job, he would become really angry with me. He would say such things as... 'if you cannot eat, go back to your parents' place'. Then I came to the realisation that if I argued regularly like this with my husband, my marriage wouldn't last for very long, and in the process I would make my children helpless. So instead of arguing with him about this matter, I began to persuade him slowly about the importance of finding employment. He understood, and eventually after much persuading he found a job. The salary was only 4,000 taka. But this was a blessing for us... Our lives began to improve. After a few years, I too obtained a job as a school teacher at ISDE... and I also found a second job as a teacher at Shonglap (coast NGO).... We have been able to marry off our eldest daughter. My son-in-law is an advocate. It has been a few years since they had their beautiful daughter. I love my granddaughter... she talks so sweetly.... It warms my heart! My daughter is, Mash Allah, really happy. My eldest son obtained GPA 5 in his SSC exam. Now he is studying physics at Chittagong College. My youngest son is now sitting his SSC ... our youngest daughter obtained GPA 4.73 in her JSC... she is in standard 9 now, and will soon sit her SSC. My youngest son and daughter are living with us now. My husband lives in Cox Bazar, and visits us once every month. At present his salary is 8,000 taka. I receive 5,000 taka from my work. We are managing well now.... We still face many financial problems... but we don't argue anymore. My husband really values my decisions and respects me now. We always make decisions together. Now I consider myself to be really happy. I have so much to say... but need to stop now, or otherwise I will end up taking the entire day.

My favourite food: ilish

My favourite colour: feroza

My favourite person: my mother

My favourite dream: I want to be an ideal mother and go for holy pilgrimage one day at Mekkah

Ok that's it... Bye ☺

Figure 5.16: One of the stories (translated from Bangla)

The participants wanted me to write and share my life story too. The writing process gave me an opportunity to appreciate what the participants went through as they wrote their stories. It helped me experience this exercise from the perspective of the participants. It made me feel connected to the research participants. The following passage from my journal highlights how I found the process of writing and reflecting on my own life quite empowering:

I then recited my story. I was very excited about writing my story...As I wrote the story, I realised how powerful this exercise was. I was reflecting on my childhood and teen years, and thinking about the little things that had mattered to me, made me happy or sad....As I wrote I found myself becoming quite emotional...it brought back both happy and sad memories.... I remembered events I thought I had forgotten ... The experience brought back a huge rush of emotions.

Since the participants became quite comfortable with the idea of writing and sharing their views, for the last two sessions I asked the participants to concentrate on writing reflective journals⁶⁰ on their experiences through the PAR sessions; writing them gave them an opportunity to reflect on their own learning experiences. I also followed these up with group discussions on how the PAR methods could potentially be incorporated within microfinance operations. This gave me and the PAR participants a way to reflect on how dialogic accounting and accountability systems could be developed.

5.C.4. Data analysis

The data analysis involved, initially, preparing and organising the data for coding and analysis. I personally transcribed and translated all interviews so as to avoid losing the meaning of interviewees' gestures that expressed their intentions and perspectives, which would have been lost in a verbatim transcription by another person. The first step in analysis is the careful reading of data to become familiar with it (Hammersley and Atkinson, 1995). Some analytic concepts arose spontaneously because they were used by participants. Others were generated by borrowing or adapting existing concepts from the literature. Formal data analysis began with summarising the information from each individual or focus group discussion. This helped me to recognise patterns and differences in the data. I actively kept notes about these. I realised that the researcher plays a central role in producing, shaping, analysing and theorising the data, so data collection sessions in light of my research questions were planned. Previous observations and conversations with research participants helped this process. My approach

⁶⁰ Participants who could not write (not everyone had been to school) were given an opportunity to share their views during the sessions.

was to avoid in-depth analysis of the interviews/focus group discussions until I had completed all the interviews/focus group discussions, and thus avoid imposing meaning from one data set to the other as best as I could. I studied the data with an open attitude to identify what emerged as being important and of interest from the text (Bazeley, 2007).

As elaborated in Chapter 4, the data-analysis framework in this study is informed by Fernandez's (2012) feminist framework, 'transformative policy for poor women', and Moser's (1993) framework on the triple roles of women. Developing (smaller) categories within the theory-driven (broader) categories was data driven. I used NVIVO 10 to help me organise the data concisely⁶¹. The NVIVO coding process is detailed below:

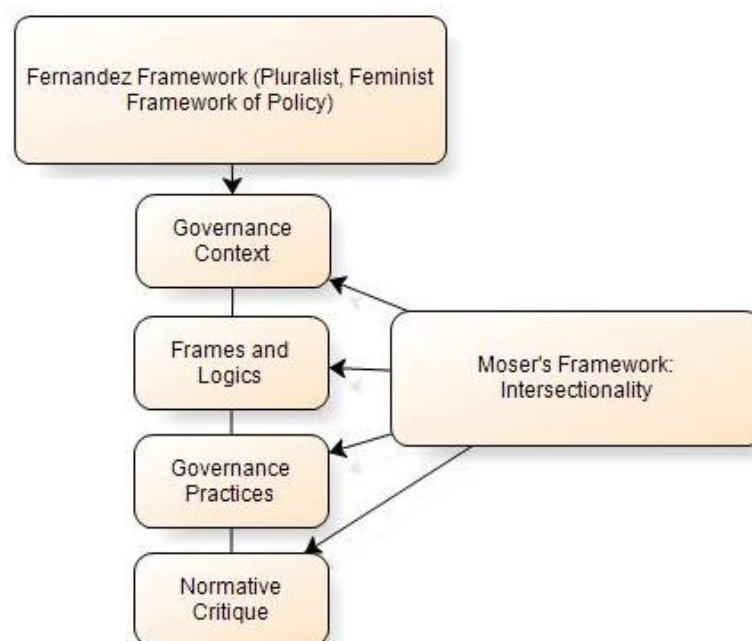


Figure 5.17: Data-analysis Framework (from Chapter 4)

⁶¹ Please note that NVIVO does not automatically generate codes (NVIVO is often mistakenly understood to do that). The codes were theory and data driven.

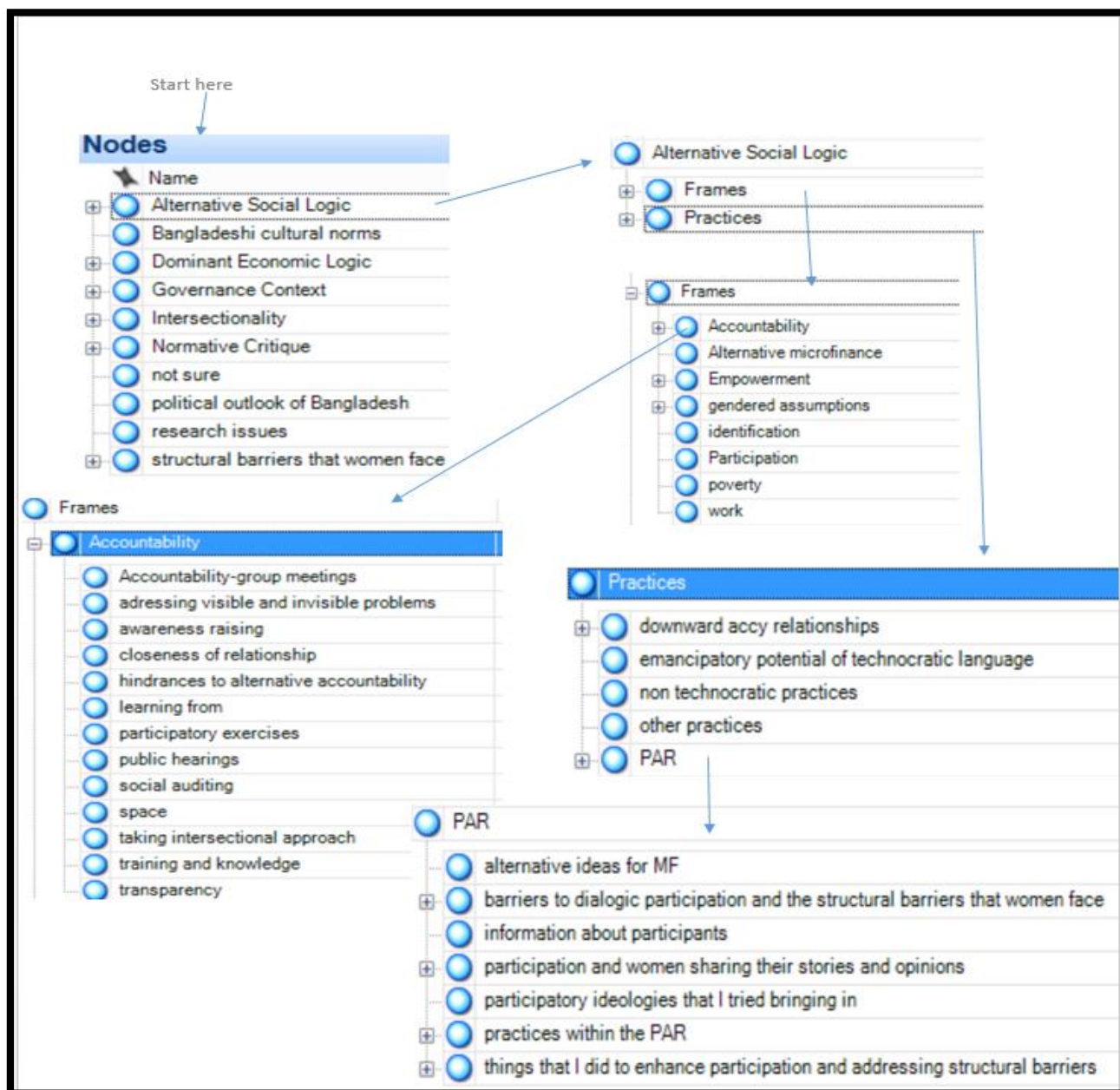


Figure 5.18: Coding Data with NVIVO

According to the four-tier data-analysis framework developed in Chapter 4 (represented in Figure 5.17) I wished to expand the categories: governance context, frames and logics, governance practices, and normative critique (interwoven with ‘intersectionality’ as a construct). As discussed, the category ‘frames and logics’ was adapted to address my first research question that interrogates how the two different logics (dominant economic *versus* alternative social) shape competing understandings of women’s empowerment. The first box

in Figure 5.18 represents (a mix of theory and data-driven) codes⁶² developed in NVIVO. The theory-driven codes are: ‘alternative social logic’, ‘dominant economic logic’, ‘governance context’, ‘intersectionality’ and ‘normative critique’⁶³. The first two, alternative social logic and dominant economic logic, derive from Chapter 4’s theory-driven category, ‘frames and logics’: while the code ‘dominant economic logic’ was developed to record representations that aligned more with economic logic principles, the code, ‘alternative social logic’, was developed to record the social logic ones. Given the vastness and incoherency of data, especially because of the open-ended, semi or unstructured nature of interviews, discussions and conversations with various research participants, it became necessary during data categorisation to develop data-driven codes: for example, the codes ‘Bangladesh cultural norms’, ‘political outlook of Bangladesh’, ‘research issues’ and ‘structural barriers that women face’, in the first box in Figure 5.18, are all data-driven codes, deriving from the content and structure of data that did not fit the theory-driven codes. I also created a ‘not sure’ code to record data that did not immediately appear to fit into any categories. I kept track of these so I could periodically reflect on them and recode as necessary. As can be observed in the first box, some codes have ‘+’ signs beside them to show, when expanded, displays of sub-codes.

The second box in Figure 5.18, ‘alternative social logic’, displays on expansion two sub-codes: ‘frames’ and ‘practices’; these sub-codes allowed me to record data under ‘alternative social logic’ and to categorise them further either as ‘frames’ or ‘practices’⁶⁴. As represented by the third and fourth boxes, these sub-codes in the second box have further sub-codes within them. For example, the sub-codes in the third box under ‘frames’, such as ‘accountability’, ‘alternative microfinance’, ‘empowerment’, *etcetera* helped me to record ‘alternative social logic’ understandings of these specific concepts. I broke these concepts down to further sub-codes. These were mostly data-driven. For example, through the sub-code ‘accountability’, I captured nuances specific to ‘accountability’ as represented by sub-concepts, such as ‘group meetings’, ‘awareness raising’, ‘participatory exercises’ and ‘public hearings’. Similarly, through the sub-code, PAR (participatory action research), I could record different concepts and nuances arising from reading the PAR transcripts, such as: ‘barriers to dialogic participation’, and ‘subtle practices’ undertaken within the PAR sessions to encourage dialogic relationship building. This is how I maintained a balance between top-down (theory driven) and bottom-up (data-driven) approaches to data analysis. I imported all the collected documents

⁶² In NVIVO, codes are referred to as nodes.

⁶³ Refer to Chapter 4 – data-analysis framework.

⁶⁴ This code helped me to address my second and third research questions.

and data (interviews, observations, focus groups) in NVIVO. Given the nature of the NVIVO interface, which allows codes and sub-codes to exist in one window (as evident from Figure 5.18), I could keep tabs on all the data in one window rather than simultaneously keeping several windows open. This helped me to have a holistic view of the data organising process even when working on individual components of the data. This made it easier to visualise all the data, and move between concepts and nuances. I read the text and annotated⁶⁵ interesting passages, constantly made comparisons, and asked questions, such as: ‘what is going on here?’, ‘what is the situation?’ and ‘how is the person managing the situation?’ I highlighted passages, grouped them into categories⁶⁶ and studied them for thematic connections, within and among them. I asked myself many questions: what did I learn from doing the interviews and studying my notes, what did I understand now that I did not understand before I began the interviews, what surprises were there, what confirmations of previous intuition, how have my interviews been consistent with the literature, how have they been inconsistent, how have they gone beyond? Further, I wrote detailed summaries of my musings on individual (interview and PAR) transcripts in NVIVO, and linked⁶⁷ these summary documents to their ‘source’⁶⁸ transcripts, to make it easier to navigate between various documents. I also drew ‘models’⁶⁹ to visually represent these musings, concepts and connections in my data and to link the models to their source transcripts. Figure 5.19 exemplifies one such model. In-depth coding, maintaining detailed summaries and models of individual transcripts, and continuous navigation among data material, codes, summaries and models, helped to familiarise myself with the data, and reflect on their nuances and complexities.

⁶⁵ Annotation is a function in NVIVO that helps to highlight texts and include notes within.

⁶⁶ In NVIVO it is possible to create categories (or NODES) and drag and drop data and passages into them. The categories can also be deleted if they are not useful. Grouping data in categories helps highlight patterns arising within and between data.

⁶⁷ ‘Linking’ is a feature in NVIVO that allows the linking of two or more documents. This makes it easier to navigate from one document to another, with simple mouse clicks.

⁶⁸ In NVIVO primary and secondary research materials are referred to as ‘source’.

⁶⁹ A feature in NVIVO that allows making flowcharts.

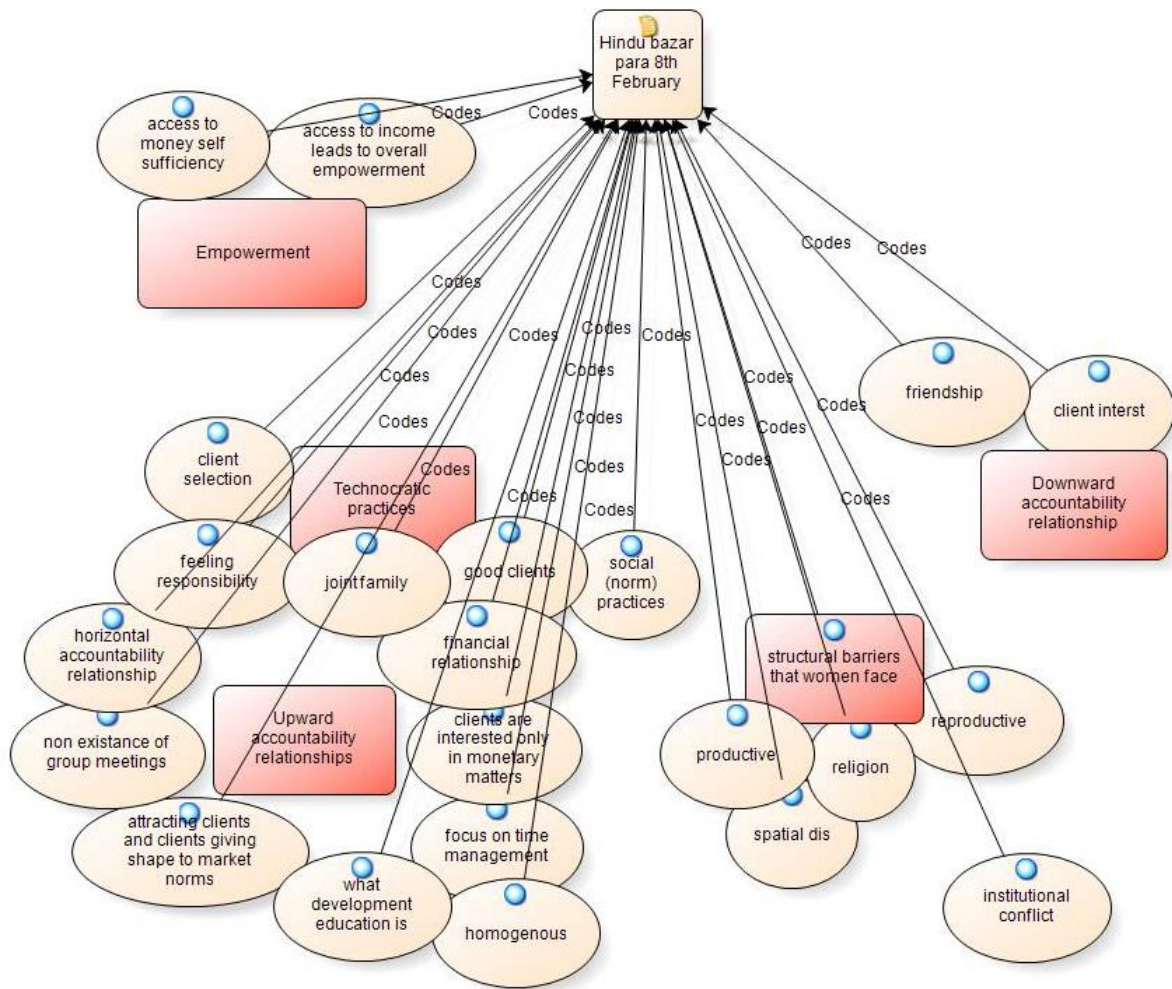


Figure 5.19: Visual Model of Concepts arising from Interview Transcript

5.C.5. Concluding Comments

This chapter has provided an overview of the research design and methodology used in the research. The various methods that have been applied have been justified in regard to their relevance and usefulness for this study. The results inform the empirical chapters 7, 8 and 9. The next chapter provides an overview of the historical, economic, political and cultural background of Bangladesh, and helps situate the overall context of the study.

Chapter 6: Governance Context – Bangladesh

With reference to the framework outlined in Chapter 4, this chapter discusses the Bangladesh context highlighting its historical and political contexts, economic background and the socio-political situatedness of women in the country. The chapter is divided into two sections: section A provides an overview of the historical, political and economic contexts of Bangladesh; and section B casts light on how women – in particular those at the grassroots level – sit within the broader socio-political and religious context of Bangladesh.

6.A. Overview

6.A.1. Brief Historical Background

The area now known as Bangladesh, together with the Indian state of West Bengal, was originally part of Bengal, a state of India (Smillie, 2009). The (British) East India Company took over Bengal in 1757 from independent Muslim rulers and gradually colonised India (ibid.). The British unwittingly laid the foundations of modern-day Bangladesh (ibid., p. 7). In 1904, the viceroy, Lord Curzon, during a visit to Dhaka, the current capital of Bangladesh, declared the creation of a new province of Eastern Bengal and Assam, in the hope that these areas would obtain greater attention than they had in the past (ibid.). While the partition of Bengal did bring major benefits to East Bengal⁷⁰, the division of Bengal was seen by Indian nationalists as a ‘divide-and-rule tactic, pitting Hindus against Muslims’, given the systematic nature of oppression that had occurred under the British regime (ibid., p. 8). In the wake of such outcries, Bengal was reunited in 1911 (ibid.). The reunification however led to further discord between Hindus and Muslims (ibid.). Such tensions were fuelled more by the unanimous British decision of making Hindi the official language of colonial India (ibid.), which in effect favoured a language spoken mostly by Hindus (ibid.). In the face of a strong anti-colonial movement, fuelled by the indigenous people of India and the internal tensions between Hindus and Muslims, the British partitioned India in 1947 (Chowdhury, 2004). This led to the creation of two independent states, India and Pakistan (ibid.).

⁷⁰ For example, the Port of Chittagong was expanded, railway lines were laid, bridges were built, and new schools and colleges were opened (Smillie, 2009 p. 8).

Geographically, Pakistan comprised two parts, West and East⁷¹ Pakistan, separated by the Indian continent of more than one thousand miles (sixteen-hundred kilometers) (ibid.). With independence, East Pakistan found itself engulfed in ‘political, economic and social wilderness’ (Smillie, 2009, p. 9). Bengalis, who formed the dominant ethnic community of East Pakistan, became concerned about their well-being within the framework of Pakistan. Within months of partition, Urdu was declared the national language; however, it was spoken by less than eight per cent of the population of Pakistan and almost no one in the East (ibid.). This instigated popular protest and unrest in the East in which several hundred students and civilians were killed. In addition, the West Pakistani elite, dominated by Punjabis, monopolized the civil service, business, industry, and the armed forces (ibid.). West Pakistan soon dominated both the economy and all aspects of the government of East Pakistan (ibid.).

During the 1960s, proposals by the East were made for a federal political system that would allow both the East and the West greater economic autonomy (ibid.). This was strongly opposed in the West, and several Bengali nationalists were harassed and jailed (ibid.). The leader of the political party, Bengali Nationalist Awami League, Sheikh Mujibur Rahman, was arrested and charged with conspiracy against the state (ibid.). This event raised Mujib’s⁷² popularity and fuelled nationalist sentiments (ibid.). Smillie (2009) notes that ‘the final straw’ for Bengalis was perhaps the government’s disengaged response to one of the greatest natural calamities of the century: in 1970, a cyclone of severe intensity swept across East Pakistan, claiming five-hundred thousand lives. The aftermath of this event was severely neglected by the West. Just three weeks following this, Mujib’s Awami League won 167 of the 169 seats in East Pakistan’s national election (ibid.). However, ‘the prospect of a nationalist Bengali Prime Minister’ was too much for the West, and the election results were not accepted. This led to unrest in the East and rallying calls for independence. To counter the growing public disorder, the Pakistan army unleashed ‘one of the most brutal’ acts of political repression on civilians (Ibid., p. 10); the number of people killed has been estimated at three million (ibid.). Thousands of women were raped by the Pakistan army in ‘a singular way of humiliating and defiling an individual and her entire family’ (ibid., p. 11). East Pakistan finally gained independence in December 1971 after nine months of liberation war, and sovereign Bangladesh was formed. The war of liberation had destroyed the economic infrastructure of Bangladesh and increased poverty (White, 1992). After independence in 1971, the country witnessed a massive

⁷¹ Currently, this area is known as Bangladesh.

⁷² Popular name of the leader.

displacement of population and faced substantial challenges to provide relief and rehabilitation to the vast majority of the population (ibid.).

6.A.2. Population, Politics and Economy

Today, Bangladesh is a densely populated country, with a total population of 152 million, and with a population density of 839 people per square kilometre (UNDP, 2014). Ninety-five million people, or 77 per cent of the population reside in rural areas. Although Bangladesh has taken considerable steps towards poverty alleviation, more than 63 million people live below the poverty line (ibid.). The country faces a constant threat of sudden shocks, both natural (in the form of floods, tornadoes, cyclones and tropical storms) and man-made – for example, the uncertain impact of globalization and an increasingly competitive international trade environment obstruct economic growth rates (ibid.). This in turn has fostered rapid economic migration from the rural areas to cities such as Dhaka and Chittagong (ibid.). Lack of decent work and adequate shelter/housing facilities in urban areas have led to rising urban poverty (ibid.). Bangladesh is considered one of the least developed countries in the world, with an annual per capita income of US\$848 (UNDP, 2014). In terms of the Human Development Index (HDI), Bangladesh ranks 147 out of 179 countries (ibid.). Bangladesh thus faces a range of different challenges in terms of remaining on track to achieve the Millennium Development Goals⁷³ (MDGs) (UNDP).

The principal source of income in Bangladesh is from agriculture, which comprises crops, forestry, fisheries and livestock (Faroqi, 2008). Other important sources of income are from manufacturing, transport, and services (ibid.). Many raw materials for industries are provided by the agricultural sector (ibid.). Agriculture contributes 23.5 per cent of GDP (ibid.); of the labour force, 62.3 per cent are engaged in agriculture (ibid.). Land, water, forest, fisheries and natural gas are important natural resources in Bangladesh and contribute to the national economy in various ways (ibid.). However, the contribution of the primary sector to GDP has declined from 31.7 per cent in 1980 to 23.5 per cent in 2001, while the contribution of the tertiary sector (services) has grown from 47.4 per cent to 50.9 per cent during the same period (Khatun, 2004). Khatun (2004) notes that this may have intensified during the post-

⁷³ The eight Millennium Development Goals - which range from halving extreme poverty rates to halting the spread of HIV/AIDS and providing universal primary education, all by the target date of 2015 - form a blueprint agreed to by leading development institutions across the world. <http://www.un.org/millenniumgoals/>

liberalisation period, characterised by denationalisation, privatisation, and capitalism. These developments are briefly elaborated on in the following paragraphs.

Post-independence, after a brief period of democracy founded on the four pillars of nationalism, secularism, democracy and socialism, Bangladesh came under military rule in 1976 (Kabeer et al., 2012; White, 1992). Multi-party democracy was not restored until 1991 (Kabeer et al., 2012). Although the military regime was brought down by popular movement, this did not bring about any improvement in the quality of governance (ibid.). Kabeer et al. (2012, p. 2045) note that the two main political parties in Bangladesh tend to treat elections as part of an on-going struggle to capture state-power and money-making opportunities associated with it. The legal system itself is part of the larger problem of governance (Dunn et al., 2000). The chances of having any formal justice is very slim for the majority of Bangladeshi citizens unless they have strong social status and abundant financial resources (ibid.). The habits of democracy have therefore not had the opportunity to take root in the values and behaviour of Bangladeshi citizens. As Kabeer et al. (2012, p. 2046) note, many of the better known NGOs in Bangladesh, established post-independence, began with the goal of promoting and nurturing ‘precisely these habits’.

The period following independence was marked by the founding and development of the Grameen Bank and NGOs, such as BRAC, ASA and Proshika (Kabeer et al., 2012). They were founded by individuals and groups who had been active in the struggle for independence. They were strongly influenced by the work of Paolo Freire and sought to combine ‘conscientisation’ with the organisation and mobilization of the poor as the keystone of organisational strategies to bring about change (ibid.). While these organisations were indigenous to the country, they often relied heavily on international funds for their ongoing survival (ibid.). The diversity of funding sources, particularly the availability of funding from like-minded NGO partners enabled a certain degree of autonomy to the organisations to determine their vision and strategy in the early years of their foundation (ibid.). However, White (1992) and Kabeer et al., (2012) note that Bangladesh’s overwhelming⁷⁴ reliance on foreign aid hindered development work that brought about structural shifts in the mission and vision of the NGO sector during the 1980s. While aid has helped to stabilize the state, it has also been distributed with political and commercial interests in mind (White, 1992). There has always been fierce competition between

⁷⁴ White (1992) notes that the Bangladesh Annual Development Plan for 1989/90 was budgeted to have 87 per cent funding of aid.

groups such as government ministries, foreign consultants, local contractors and village factions for access to aid resources (ibid.). Further, neo-liberal ideas and influences of donors have redirected Bangladesh away from the early ideals of national autonomy (ibid.). This further turned the country's attention away from socialism, focused around nationalisation of key industries and measures to introduce more equitable distribution of assets, to capitalism, focused more on financial self-sustainability as an ideal (ibid.). Capitalism brought about massive changes in the social structure of Bangladesh (Faroqi, 2008). Its emergence in an agrarian economy was followed by unprecedented rural-urban migration, excessive levels of urbanisation, and unusual growth of the informal sector (ibid.). The development of a capitalist mode of production in rural agriculture has led to a widening of gaps between classes (ibid.). The different social groups which developed in rural areas include: capitalist farmers, rich peasants, middle peasants, marginal peasants, and the landless (ibid.). Such developments – denationalisation, privatisation, and capitalisation – also affected women in Bangladesh.

As discussed in Chapter 2, the launch in 1975 of the United Nations International Decade for Women made policy on gender a priority. There was a huge influx of Western aid geared around women's issues during that period. The Western aid community had been openly critical of Bangladeshi society's lack of focus on women's issues (White, 1992). Women's issues therefore represented a potential resource for both the government and NGOs in terms of securing funding. In order to gain legitimacy for its rule, the then government had established a Ministry of Women's Affairs, committed specifically to the development and empowerment of women, and also increased the number of jobs and official positions that were reserved for women (ibid.). Further, NGOs for which gender was previously not an issue, found in women's issues a means to expand their programmes and to gain access to new sources of funding (ibid.). Such opportunistic targeting of women's issues led primarily to reproducing, rather than challenging, gender norms in Bangladesh (ibid.). As Rahman (1999) notes, microfinance income-generating programmes introduced women into labour-intensive, low-profit sectors, such as handicrafts or poultry-rearing. As Fernandez (2012) notes, such work, which is restricted to the vicinity of the domestic threshold, is often derogatorily labelled as women's work. Rozario and Samuel (2010) note that while economic transformations in Bangladesh, including the growth of the garments industry and of NGO employment, have opened up extensive possibilities for new economic roles for women, the dominant Bangladeshi culture of gender has remained relatively unaltered. While there are some impressive examples of women's mobilization undertaken specifically by NGOs (for example, women saving

themselves and their families from poverty, gaining self-confidence and social respect in the process) women in Bangladesh, (especially poor-class women) face barriers, such as divorce threats or demands for dowry (White, 1992). The section below casts light on the socio-political and religious situatedness of women in Bangladesh, particularly those of poor-class women.

6.B. Women in Bangladesh – focus on poor class

In her analysis of gender norms in rural Bangladesh, Balk (1996) describes Bangladesh as a staunchly patriarchal society where men are valued for their ability to provide materially for a household, and women are valued for their ability to bear and raise children. Balk (1996) highlights that such substantial emphasis on gender role specification tends to heavily seclude rural Bangladeshi women. Schuler and Hashemi (1993) claim that the seclusion of women in Bangladesh is governed by the cultural practice of the Islamic tradition of purdah⁷⁵. Purdah refers to a system that defines the space men and women may occupy, although the restrictions apply mostly to women (ibid.). Schuler and Hashemi (1993, p. 15) explain that ‘the ideology of purdah’ exists to both seclude and protect women in order to uphold social standards of modesty and morality. A fundamentalist approach to the practice of purdah therefore has the potential of contributing to women’s isolation, dependence and subordination (ibid.). In order to understand how purdah norms shape Bangladeshi women’s lives, it is important to highlight the intersections between politics, religion and Bengali culture.

6.B.1. Religious Background – Bangladesh

Islam is the largest religion of Bangladesh, with Muslims making up approximately 148.6 million people of the total population (152 million) (Rozario and Samuel, 2010). This makes Bangladesh the fourth largest Muslim country in the world (after Indonesia, Pakistan and India) (ibid.). Islam was spread through Bangladesh by many different groups and events, such as Muslim traders, the Turkish conquest, and the missionary activities of the Muslim Sufis (ibid.). Prior to the spread of Islam, the dominant religion in Bangladesh was Hinduism (ibid.). While the spread of Islam in Bangladesh happened between the twelfth and nineteenth centuries, the large scale conversion of the population to Islam took place during the Sufistic movements, which reached their peak by the sixteenth century (ibid.). In order to understand what led to

⁷⁵ In Bengali, purdah means curtain and/or veil.

such large-scale conversions, scholars cast light specifically on the emancipatory potential of Islam, as a religion itself, and the social status then of the Hindus in Bangladesh (ibid.).

Hinduism as a religion has a caste system, which is a means of ‘dividing up society into a hierarchy according to professions and trades’⁷⁶ (facts and details, nd). Individuals are assigned a caste at birth based on the caste of their parents (ibid.). The caste system helps maintain social harmony by discouraging competition and by helping everyone to accept their place in life (ibid.). The essence of the caste system therefore introduces social inequality, which contradicts the teachings of other religions, such as Buddhism, Islam and Christianity (ibid.). Hindu concepts about piety and the avoidance of pollution also lie at the heart of the caste system (Rozario and Samuel, 2010). Karma itself is often defined as the purity or impurity of past deeds, with the idea being that one will be reincarnated at a lower level if they have been polluted in some way (facts and details, nd). Bengali Hindus are descendants of a ritually inferior caste that made it difficult to introduce improvements and change to an individual’s social situation (Kabeer, 1991). Islam’s egalitarian principles blended with Sufistic values of openness, have therefore provided Bengali Hindus with a way to move up social ladders (ibid.).

While Islam provided the opportunity to better the lives of Bengalis, its mass-scale adoption could not challenge the social hierarchies and inequities of a caste based system. As Kabeer (1991, p. 39) notes, ‘a caste-like division emerged within the Muslim community between the *ashraf*, those of noble or foreign extraction, and the *ajlaf*, indigenous converts of lowly origins’. Bengali Muslims therefore found themselves integrated into the Islamic Umma (community) without transcending their former subordinate status (ibid.). The caste system’s focus on the constructs of auspiciousness and purity, also stipulates that women are impure and of lesser spiritual status than men (Rozario and Samuel, 2010). For example, temples often have two entry doors, one specifically for menstruating women and people from lower castes (facts and details, nd). Rozario and Samuel, (2010) note that such a view tends to create tensions between the practical sphere, in which birth and the rearing of children, and other aspects of women’s productive activity, are key to the continuation of human life, and the ideological sphere, in which these activities are seen as inferior and spiritually compromised. Like Hinduism, the practice of Islam in Bangladesh contains mythologies that feature women as being excluded

⁷⁶ <http://factsanddetails.com/asian/cat64/sub413/item2626.html>

from the higher levels of religious life (ibid.). It is therefore very uncommon to see women in Bangladesh attending masjids for prayers. Islam in Bangladesh shares many of the general Hindu constructions of social hierarchy and female gender (ibid.). The Islamic notion of veiling, a crucial part of gendered norms in Bangladesh, is intertwined with the contradictory constructs of Hinduistic notions of purity and Sufistic values of openness and tolerance. These are discussed below.

6.B.1.a. Gendered Cultural Norms: Overview

The gendered norms alluded to above are embedded in several Bangladeshi cultural practices, such as rice and wedding rituals. Rice is part of the everyday diet in Bangladesh. As Rozario and Samuel (2010) note, when you ask whether someone has eaten, the question is framed around whether they have eaten rice (tumi ‘bhat’ kheyecho? Have you eaten rice?). The first food given to a baby, an occasion referred to as ‘mukhhe bhat’, includes rice (ibid.). One of the events within an elaborate, higher-class Bangladeshi wedding ceremony is referred to as ‘bou bhat’, which translated literally means ‘bride’s rice’. The winnowing tray (kula), which is traditionally used to process rice, plays an important role in wedding ceremonies (ibid.). The kula is used to present special offerings and is a key symbol for the wedding (ibid.).

The importance of rice in Bengali culture is closely associated with the Hindu goddess Lakshmi, or Lokkhi in Bengali (ibid.). In Bengali, drawing on the metaphorical representation of the goddess Lakshmi, the word lokkhi is associated with the expression of good fortune (ibid.). In Bengali language, lokkhi is a feminized adjective used widely to describe women, specifically married women. A common phrase which comes from this notion is ‘the gharer lokkhi’, or the lokkhi of the house, used to highlight the auspiciousness or the purity of the woman concerned (ibid.). Drawing on Hinduistic notions of karma and superstitions, if things go well with a family after a new bride comes to the household, ‘she is seen as a lokkhi bou’, a bride who brings good fortune (ibid., p. 356). If things go badly, she might be regarded as ‘alokkhi’, a bride who brings misfortune (ibid.). Married women are therefore closely associated with symbolising a good home, and a woman is regarded as someone who has responsibility for bringing success to her family. As a result, good women are expected to be self-sacrificing and to devote themselves to husbands and families (ibid.). The Hindu practice of a woman fasting for the long-life of a husband (traditionally considered the primary income earner of a household) features in Islamic Bengali traditions in the form of men receiving far more importance than women within their respective families (Kabeer, 1991).

Traditional social and religious beliefs have shaped the conditions Bangladeshi women face within their families and in wider society. The majority of families in Bangladesh are headed by men who hold the position of the decision-maker (Jahan and Alauddin, 1996). A female child, particularly in the rural context, is seen as a burden, whereas a male child is seen as an asset (ibid.). Boys are expected to remain in the family permanently and to take financial responsibility for their parents in their old age (ibid.). Girls are brought up with the idea that they will be married and will eventually move to their husband's family after the wedding (ibid.). Once married, girls become the financial responsibility of their husbands. The Hinduistic practice of the bride paying dowry, although not supported by Islamic scripts, is justified in Bangladesh, especially in the rural context, on the basis that a dowry can help the husband to make provision for the new member in his wider family (Jahan, 1994). The wife's position in her new home is often considered secondary compared to those of her in-laws. Consequently, the onus is on the wife to adjust to her new way of life, rather than other members of the family endeavouring to be accommodating. The decision of a son to move away and begin a family of his own, more prevalent in relatively lower classes, is considered socially unacceptable (ibid.). When this happens, the wife is usually accused of causing this situation.

As can be inferred from the above paragraph, the traditional roles of men and women in Bangladeshi society are rather defined. While in current times both boys and girls are encouraged to do well at school, girls are specifically trained in cooking and other household-related issues, so that they can become 'good' wives and daughters-in-law once they are married (Chowdhury, 2004). The success of a woman is often evaluated on the basis of her ability to secure a 'good'⁷⁷ husband. Men are primarily responsible for work outside the home, including chores such as buying groceries and paying bills (ibid.). This can be observed during the Islamic celebration of Eid-ul-Adha, when the men are primarily responsible for cutting and bringing the meat home, while the women assume responsibility for cooking it within the vicinity of the household. While boys are taught to be tough and brave, girls are taught to be obedient and softly spoken (ibid.). Women are usually identified in terms of their male relationships as someone's daughter, wife or mother (ibid.). Thus, their status and respect are considered secondary compared to those of men (ibid.).

⁷⁷ Usually someone of high income status.

6.B.1.b. Gendered Cultural Norms: Blend of Islamic and Hindu Traditions

While traditional social and religious beliefs have shaped the subordinate social conditions of Bangladeshi women, the unique blend of Islamic and Hindu traditions has also made it possible for a more moderate form of Islam to evolve in Bangladesh. In analyzing the particular history of Islamic modernism in the Bengal region, Rozario and Samuel (2010) turn attention to the Islamic preachings of the Sufis, who were holy men and mystics of Persian origin (Kabeer, 1991). The Sufis promoted an open and tolerant form of Islam, as well as encouraging the incorporation of many aspects of pre-existing religious life (Rozario and Samuel, 2010). As alluded to in the previous section, while the acceptance of certain such practices gave shape to the inferior social situatedness of women, the non-rejection of some other practices also promoted spiritual life in Bengali Muslim culture, especially in villages (Kabeer, 1991). As Kabeer (1991, p. 31) notes, Islam in Bengal features a ‘fusion of Hindu and Muslim traditions shared by cultivators and artisans who lived and worked together for centuries’. Endeavouring to analyse the origins of various beliefs and customs (such as pollution and purity, death and marriage, ghosts, demons and holy men) held by Hindus and Muslims alike is almost impossible (ibid.). This distinctive intersection of religious beliefs has essentially shaped contemporary Bengali culture (ibid.).

The urban-based, foreign-born Islamic elite, who strongly resisted assimilation into indigenous Bengali culture, sought to distance themselves equally from Hindus and low-born Muslim converts (ibid.); they adhered to orthodox Islamic practices, speaking only Persian, Arabic and later Urdu (ibid.). During the struggle for independence from the then Pakistan⁷⁸, the indigenous Bengalis used their distinctive cultural identity as a tool to resist the dogmatic Islamic identity being imposed on them. Women remained active during this struggle by expressing and displaying their cultural identity in many different ways; they wore saris⁷⁹ and bindis⁸⁰, participated in singing, dancing and drama and allowed their daughters to participate in public affairs, all of which were considered un-Islamic, and were branded by the Pakistan government as Hindu aberrations (ibid.). While these practices now appear commonplace, during the 1950s and the 1960s they were performed as acts of dissent towards the Pakistan government (ibid.). During the independence war, Bangladeshi civilians were constantly

⁷⁸ Please refer to section A for a brief historical account of formation of Bangladesh.

⁷⁹ Kameez, a long tunic worn with pants and scarf, is the traditional attire of Pakistan. Women in Bangladesh actively dismissed wearing the kameez during the struggle for freedom and wore saris (a piece of long cloth draped elaborately around the body) traditionally considered a Bengali attire, as a way of expressing their cultural identity.

⁸⁰ The vermilion spot traditionally worn by Hindu women as a symbol of their marital state, but now widely adopted by both Muslim and Hindu Bengalis as a cosmetic feature (Kabeer, 1991).

interrogated by Pakistani soldiers with the question: ‘are you a Muslim or a Bengali?’ (Kabeer, 1991, p. 42). As mentioned previously, the most tragic victims of hatred towards Bengalis were the estimated thirty-thousand Bengali women who were raped by Pakistani soldiers, ‘purportedly in their mission to improve the genes of the Bengali people and thus populate Bangladesh with ‘pure Muslims’ (ibid., p. 42)

This historical development gave shape to a Bangladeshi cultural identity that embraces ‘Islam’ as a religion and ‘Bengali’ culture. Engaging in dance, music, drama and poetry is a very crucial part of Bengali culture. In urban Bangladesh, women have the freedom to decide if they want to wear the veil or hijab⁸¹ (Hussain, 2010). Contrary to the stereotypical Western media representation of veiled women as oppressed, urban women in Bangladesh who choose to wear hijab, practise their agency by embracing the hijab as an item of Middle Eastern fashion apparel (ibid.). Some women wear jeans and shirts or skirts and put the hijab over them (ibid.). By doing this, they create new identities of themselves, neither Western secular nor Middle Eastern Muslim (ibid., p. 332). While cities provide women with a relatively secular environment in which to practise their agency, women’s social position in Bangladesh is still considered much more subordinate compared to men’s. In villages, male-female relationships are to a great extent governed by ‘traditional non-orthodox beliefs’ that tend to have no scriptural or dogmatic sanction (ibid., p. 330). Fundamentalist propositions regarding male-female relationships that are held and imposed by mullahs⁸² are generally adhered to by villagers without question or hesitation (ibid.). In villages, women’s subordinate position is widely justified by references from fundamentalist beliefs. Women in the Bangladeshi village context therefore face a range of different challenges in terms of alleviating their gendered social positions. The manipulation, as alluded to above, of the often contradictory religious and nationalistic emotions and identities of people, by political parties, further reinforces gender norms. This is discussed further below.

⁸¹ A hair covering worn in public by Muslim women.

⁸² While this word literally refers to a Muslim learned in Islamic theology, in the Bangladesh context, the word ‘mullah’ is often derogatorily used to describe a fundamentalist religious person who lacks appropriate educational background.

6.B.1.c. Politics, Religion and Gender

Movements of Islamic reform have come to play an important role in Bangladeshi politics (Rozario and Samuel, 2010). Politics in Bangladesh oscillate historically between an 'Islamic' pole, represented by the Bangladesh National Party (BNP) and Jamat-i-Islami (JI)⁸³, and the more secular 'Bengali' polarity, represented by the Awami League (AL) and their allies (Hussain, 2010) (ibid.). The political ideology of JI is staunchly against traditional Bangladeshi forms of Islam (ibid.). While the JI has undoubtedly had a significant influence on state policy, particularly during the 2001-2006 BNP-JI coalition government, it has not had the numbers or support, either nationally or locally, to bring about major moves towards an Islamically-defined state (Rozario and Samuel, 2010, p. 356). While BNP and AL formed an alliance with JI several times for political purposes to win elections, the population of Bangladesh as a whole has shown little willingness to move significantly in its direction, either in villages or in the cities (ibid.). JI's role is questioned by the majority of people in Bangladesh because of its anti-nationalist role in the war of liberation in 1971 (Hussain, 2010). Despite JI's lack of widespread support, Islam has acquired a space in political discourse (ibid.). This impact can be evidenced by the fact that elites and secular politicians use Islamic idioms, phrases and rituals, and regularly make pilgrimages to Makkah (ibid.). The constant involvement of religion in the arena of politics has fostered rapid growth of political Islam in Bangladesh (ibid.). This has encouraged the spread of a fundamentalist basis of Islamic ideology in the rural context in particular (Hussain, 2010). The birth of Islamic fundamentalism has raised the question about which form will survive in the ideological fight between 'ethno-linguistic Bengali nationalism' and 'Islamic-oriented Bangladeshi nationalism' (ibid., p. 327). The Islamist forces promote a definition of nationalism centered on religion as a crucial component. They actively use religion as a tool in the ordering of society (ibid.). Such developments have further restricted the mobility and have reinforced (and introduced) the gendered inequities in the lives of women.

Despite such developments, in the late 1980s and the early 1990s, women in Bangladesh began emerging from seclusion. The first women to violate purdah norms by working outside the household did so in desperation (Schuler and Hashemi, 1993). In Bangladesh, it became acceptable for impoverished women, especially widows or women banished by their husbands, to go out in public to beg or to work (ibid.). When women's labour-force participation began

⁸³ JI was banned as a political party post-independence, after the formation of Bangladesh, because of its affiliation and collaboration with the Pakistani army and other war criminals during the War of Liberation. But it was allowed by the BNP to participate in political activities once it came in power.

increasing in the late 1980s, 90 per cent of the female labour force came from poor households (Hamid, 1996). Thus, the extremist religious forces in the villages face immense challenge when they see women in the public sphere, working outside the home, sending their girls to schools, practising family planning, and taking microcredit loans to become involved in income-generating activities (Hussain, 2010). There have been several cases of fatwa⁸⁴-instigated violence against impoverished women in rural areas, who have been convicted of violating the Islamic code of behaviour (ibid.). Because of the backwardness and ignorance of the rural poor, especially women, unscrupulous forces can exploit them in the name of religion (Shehabuddin, 1999). These incidents can be attributed to the gullibility of the rural poor and women who have no knowledge of Islam (ibid.).

6.B.2. Concluding Comments

Impoverished women in the Bangladeshi rural context thus face multiple challenges in terms of improving their social status. Social structures such as politics, economy, religion and ethno-linguistic cultural norms impose an intertwined, complex web of obstacles on the day-to-day lives of rural women in Bangladesh. This chapter has provided an overview of several such barriers that women in the Bangladeshi rural context face. Microfinance NGOs that deal with women's empowerment issues thus face the challenge of understanding and identifying the multiple barriers that place rural women in a subordinate social position. Chapter 7 throws light on how several actors within ISDE deal with the issue of women's empowerment.

⁸⁴ A ruling justified on the basis of Islam.

Chapter 7: Representations of Microfinance and Women's Empowerment in ISDE

In accordance with the framework outlined in Chapter 5, this chapter addresses my first research question by exploring how the two logics outlined in Chapter 2 ('dominant economic logic' *versus* 'alternative feminist logic') relate to understandings of women's empowerment in ISDE, my case-study organisation. In particular, I am concerned with examining how these different representational frames constrain or enable people's thinking, discussion and actions.

The chapter is structured as follows. Section A examines how ISDE's understanding of women's empowerment is represented in its policy documents, focusing on both the representations given and the implicit assumptions underlying them. I demonstrate how ISDE's policy documents imply a complex understanding of women's empowerment, involving social, economic and political dimensions which is partly what attracted me to work with ISDE, as discussed in Chapter 5, rather than a microfinance organisation that focused solely on economic empowerment.

Section B explores the understandings of microfinance and women's empowerment, as conveyed by ISDE members – the board members, managers, fieldworkers and beneficiaries – in my interactions with them. I demonstrate how, in marked contrast to ISDE's policy representations, ISDE members framed issues predominantly in accordance with the dominant economic logic. I show how this manifested itself in different ways, depending on people's positions within ISDE's organisational hierarchy and Bangladeshi social hierarchies – from those who saw access to money itself as empowerment, through to those who saw access to money leading to a series of virtuous spirals that could produce economic, social, and political empowerment. Drawing on the feminist literature discussed in Chapter 2 (for example, Mayoux, 1999, Batliwala and Dhanraj, 2007), together with my empirical material, I problematise the assumed positive linkages between access to microfinance and women's overall empowerment. I argue that the virtuous spiral assumptions do not stand up to critical scrutiny because the dominant economic logic glosses over the inequitable social structures that currently exist at household, local community, and macro-levels (for example, gender, class and ethnic hierarchies), and it also glosses over the social norms that reinforce them. I also focus on the gendered nature of the representations made by ISDE members by drawing on Moser's (1993) categories of women's triple roles, as discussed in Chapter 4. As I elaborate in Chapter 8, to highlight the silences of the dominant economic logic – what is not said or

what is omitted – is key to helping me provide a critical assessment of accounting and accountability practices in ISDE and an exploration of future possibilities. By contrasting the dominant economic logic with an alternative feminist logic, the silences of the former and the need for new approaches become clearer.

Section C scrutinises whether there are any signs of alternative social logic in ISDE members' understanding of women's empowerment in relation to microfinance. By returning to the themes addressed in section B, I show how some ISDE members had a more complex understanding of microfinance and women's empowerment issues; in some cases, this was the result of ISDE members having prior exposure to feminist critiques of microfinance (although sometimes dismissing them) and, in other cases, the result of actual experiences with microfinance that were not necessarily as empowering for women as ISDE members had anticipated. Documenting the tensions, divisions and contradictions that I witnessed in ISDE – both in terms of conceptual understandings and actual experiences – not only assisted in identifying the limitations of the dominant economic logic, but also highlighted the conditions of possibility for facilitating change. In this section, I also illustrate how my role as a dialogic researcher helped create space within the research setting for critical reflection and learning in and across groups and, in particular, provided opportunities for questioning the dominant understandings and for reflecting on alternatives. Through discussions with ISDE members on the implications of different framings of microfinance and empowerment, I was able to contribute to the broader objectives of the thesis.

7.A. Microfinance and Women's Empowerment – Assumptions and Representations in ISDE's Policy Documents

Fernandez (2012, p.57) claims that policy arguments and their underlying assumptions can produce 'irrefutable' solutions to a problem to the exclusion of alternatives. This section analyses ISDE's policy objectives and the arguments of the policy components in respect to microfinance, specifically its efforts in relation to women's empowerment. Firstly, I begin by analysing ISDE's 'mission', 'goals' and 'strategies' in relation to microfinance, highlighting how ISDE shapes women's issues. Secondly, I examine ISDE's policies in relation to its methodology and mission implementation, which helps highlight ISDE's guidelines concerning who it aims to target and how it aims to achieve its goals. Thirdly, I analyse how ISDE constructs women's empowerment as a multiperspectival issue and also some of the programmatic interventions in place to address it.

To begin with the assumptions and exclusions which underlie the policy objectives, ISDE describes its mission and goals as follows:

Mission - To facilitate socio-economic change in the lives of disadvantaged people, particularly women in the south-east of Bangladesh through the promotion of income and employment generation activities, health services, education, peace building and awareness raising (ISDE information profile, p.2).

Goals - Establishing a positive environment for the disadvantaged people, particularly women to be able to get organised, enhance their capacity and skills for demanding and ensuring access to their rights and basic services for social, political, and economic empowerment. (ibid, p.2).

With reference to the dominant economic logic underpinnings, a key aspect of the mission statement is the representation of poverty and disempowerment as a problem of lack of income. It promotes the importance of empowering 'disadvantaged people' through income-generating activities and justifies targeting women by highlighting them as being among the most 'disadvantaged'. Following the ideals of social logic, the statement highlights further the importance of integrating income-generating activities with basic social provisions, such as health and education services, peace building, and awareness-raising efforts. ISDE further identifies its goals as facilitating economic, social, and political empowerment of women by establishing a *positive* environment that will enable them not only to enhance their economic capacity but also their skills for demanding 'rights' and 'basic services'. As can be inferred from this, ISDE's policies do not appear to assume 'unproblematically' that poverty and disempowerment are merely due to the lack of 'capacity and assets' (Fernandez, 2012, p.58).

Therefore, rather than considering, simplistically, poverty as an individual problem, ISDE's policies appear to cater for the wider social challenges that hinder women's development.

In its list of strategies, while highlighting 'income earning and self-employment' as key aspects of empowerment, ISDE alludes to the importance of providing 'technical assistance' to 'disadvantaged people'; however, it does not elaborate on what is meant by such assistance. The list goes on to emphasise the importance of 'increasing knowledge', 'raising awareness levels' and 'changing behavioural practices' of 'disadvantaged and deprived people' through 'organisational building', 'non-formal education', 'motivation' and 'training'. While the terms in quotes above and the connotations of the strategies are not elaborated on, central to these strategies is the unproblematic generalisation that the 'targeted' people, in this case, poor-class women, are deprived and disadvantaged. Within this also lies the implicit assumption that there is something wrong with the way poor-class women lead their lives, and that 'changing' certain 'behavioural practices' can bring about improvement in 'their' lifestyles. This highlights the tendency to group simplistically all poor-class women under one category. Also, use of such terms as 'them' and 'their' highlight the lack of collaborative relationships between ISDE as an organisation and its beneficiaries. The questions remain: are beneficiaries provided with an environment that fosters relationship-building with ISDE staff members (such as board members, managers and fieldworkers)? How included in the organisation do beneficiaries feel?

Looking further at target and selection criteria for microfinance, the policies emphasise the importance of targeting 'ethnic minority inhabited areas', 'areas prone to natural disasters', 'slum and low income prone areas' and areas considered 'backward' given their lack of 'communication, literacy, and economic activities'. However, it is not immediately clear as to how ISDE identifies these areas and the 'types' of women it targets in them, for example, with regard to their class, social stature, educational backgrounds, and marital status. Therefore, while ISDE's policies place emphasis on addressing the wider social challenges that hinder women's development, in line with the dominant economic logic, the policies do not appear to take an intersectional approach towards addressing these issues and tend to gloss over inequitable social structures.

In regards to its methodology and mission implementation, policies emphasise the need for ‘organising poor women into groups’. The argument surrounding this is that by so doing they can work as ‘instruments for collective action’, ‘self-reliance’, ‘unity’ and ‘solidarity’. The policies further emphasise that these meetings act as forums for providing women with ‘social education’, ‘skill sharing and training’, and encourage ‘innovation and networking’. ISDE’s ‘about us’ section on its website⁸⁵ highlights that in these group meetings ‘participants discuss their problems and share information on their needs, tasks, rights and possible solutions’. While ISDE policies recognise the importance of empowering women not only through providing credit, but also through creating a space for providing social education through group sessions, it is not particularly clear as to who in the organisational hierarchy organises these sessions; is it the managers, fieldworkers, or beneficiaries themselves? Do collaborative relationships exist between and within different organisational members that help address intricate power inequities within the organisation (between and within staff members and beneficiaries)? There appears to be an implicit assumption that women are available to attend meetings, manage enterprises, and control income, which tends to render invisible the structure of gender disadvantages within households (Fernandez, 2012). For example, I noted during my fieldwork that women often did not have the time to attend group meetings as they were busy working on daily wage labour (productive roles) in addition to the burden of their reproductive roles. Also, it is not clear what types of topics are discussed in these sessions. Do such discussions cater for the heterogeneous interests of participants? As prior research suggests, there are often divisions and conflicts in microfinance groups and, occasionally, literate group-leaders can take advantage of illiterate members (ibid).

Regarding ISDE’s policies for gender equity, ISDE argues the need to ‘uproot gender specific discrimination’ in society by promoting strategies that emphasise empowerment not only at the economic level, but also at the social and political levels:

⁸⁵ <http://www.pciaonline.org/integrated-social-development-effortisde-bangladesh>

Table 7.1⁸⁶: Empowerment (ISDE policy documents)**PRIORITY EMPOWERMENT AREAS THROUGH PROGRAMMATIC INTERVENTIONS:**

Social Empowerment	Economic Empowerment	Political Empowerment
<ul style="list-style-type: none"> • Social mobilization and Institution development • Development Education & awareness • Awareness raising on civic and basic legal rights • Making education system gender sensitive • Disaster Risk Reduction and Environment Development 	<ul style="list-style-type: none"> • Capacity and skills development • Livelihoods improvement and assets building of women • Market extension for women and vulnerable segments of the society • Gender budget analysis • PRSP & MDG analysis • Increase access to public resources 	<ul style="list-style-type: none"> • Strengthening local government mechanism and governance • Citizen friendly Electoral reform • Increased participations of women in socio and political institutions

As highlighted in Table 7.1, in regards to economic empowerment it emphasises recognising empowerment not only through ‘asset building’ and ‘capacity and skills development’, but also by helping women to gain access to markets. ISDE policies acknowledge, therefore, that poor-class women face barriers when it comes to making space for themselves in these markets. Table 7.1 also emphasises empowering women socially and politically through mechanisms such as ‘awareness raising exercises’, ‘making the education system gender sensitive’, and promoting participation of women in ‘socio and political institutions’. While this suggests a multiperspectival understanding towards women’s empowerment, the policy documents do not elaborate on how (if at all) these different dimensions of empowerment are integrated in microfinance practice. The policies remain vague on the kinds of structural barriers that poor-class women face. Also, terms such as ‘awareness raising’, ‘capacity and skills development’, ‘gender sensitive’ and ‘social mobilisation’ appear repetitively throughout the policy documents, but there seems to be a lack of elaboration on what such terms mean.

As a dialogic researcher, wishing to learn and reflect on the alternative social-logic underpinnings of microfinance and women’s empowerment, I was attracted to the work of ISDE by its demonstration of a complex understanding of women’s empowerment in its policy documents. However, careful analysis must subject the policies to critical scrutiny: how does ISDE work towards integrating beneficiaries in the organisational structure? What are the relationship dynamics between and within various organisational members (such as senior officials, managers, fieldworkers and beneficiaries)? How does ISDE address the inequitable social structures that poor-class women face? Is there any understanding of the heterogeneity of the structural barriers that poor-class women face, depending on their social backgrounds?

⁸⁶ This table has previously been illustrated in Chapter 5

How does ISDE incorporate different dimensions of empowerment, economic, social, and political within its microfinance practices? The policies in relation to these matters remain vague.

7.B. Microfinance and Women's Empowerment – Assumptions and Representations on the Organisational Hierarchy

The previous section scrutinized ISDE's organisational policies and raised critical questions, firstly, in relation to the organisational relationships in ISDE and, secondly, as to whether (if at all) they take account of the complexities and heterogeneities surrounding structural barriers that poor-class women face. In order to address these questions, this section casts light on how different organisational members in ISDE – senior officers, managers, fieldworkers and beneficiaries – convey their understanding of microfinance and women's empowerment. Exploring the differences in these understandings highlights how such representations become manifested in different ways on the organisational hierarchy. This helps illuminate the power hierarchies within the organisational structure. This section also casts light on the differences in the gender themes of such understandings, drawing on Moser's (1993) categories of women's triple roles.

7.B.1. Microfinance and Women's Empowerment – Questioning Virtuous Spirals and the Sophisticated Language of Senior Officers on Women's Empowerment

As related in Chapter 2, the 'dominant economic logic' framing, which dominates microfinance debates, argues how access to credit and savings can initiate and strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' (Mayoux, 1999, p. 957). The underlying assumption of this framing is that through the use of credit and savings, women can partake in a range of different economic activities, which can eventually lead to a series of virtuous spirals (for example, increases in their income and assets, control over income and assets, increases in their decision-making capabilities in households, and enhancements of their social position and status in households). Implicit in this assumption is the understanding that economic power and access to productive resources would gradually weaken traditional gender and social roles and empower poor women to demand further change (Batliwala and Dhanraj, 2007). However, as argued in Chapter 2, this simplistic reasoning minimises the complexities surrounding empowerment to the simple 'act of transformation, bestowed by a transfer of money and/or information' (Cornwall et al., 2007, p.7). In line with the ideals of the dominant economic logic framing and in marked contrast to the policy representations, the ISDE senior

staff-members articulated issues in relation to microfinance and women's empowerment primarily in economic terms, emphasising virtuous spirals; these were expressed in different ways, highlighting some specific themes (for example, women's empowerment was expressed, in terms of the overall success of microfinance operations, as their ability to contribute in the wider economy, as their ability to make economic contributions in the household, and as improving and developing the productive capacity of women).

In this section I cast light on the above representations and assumptions articulated by the senior staff-members, such as the executive director, board members and managers. I also highlight the gender dimension of these representations, drawing on Moser's (1993) categories of women's triple roles. Highlighting the articulations and understanding of individual senior staff-members helps to reveal their sophisticated, aloof language of women's empowerment, which can then be compared with the understanding of lower-tier field-officers and beneficiaries in ISDE (in the following section, B.2). In this section I also cast light on the intricate differences between the representations of top-tier members (executive director and board members) and middle-tier managers (section e). This helps expose the power inequities in the organisation and provides opportunities for questioning the organisational accountability systems and relationships, which are addressed in Chapter 8.

7.B.1.a. Women's empowerment as representing the overall success of microfinance operations

As outlined in Chapter 2, in line with the financial-self-sustainability paradigm which informs the dominant economic logic, the success of a microfinance organisation is often evaluated on the basis of high repayment rates. These are also often assumed to represent, unproblematically, the overall success of the individual enterprises that women are supposedly involved in (Kabeer, 2001). In order to highlight the overall success of ISDE, and therefore that of the beneficiaries, the manager (Chittagong branch) referred several times to ISDE's record of high repayment rates:

You see the millionnaires in Bangladesh take loans worth millions of taka from the bank. But almost 60 per cent of loan money is not paid off. Such is the corruption of the country. But poor people are very hard-working! They work hard and return the money. They are learning how businesses work and also learning how to deal with finances. In the process they are becoming empowered, gaining a voice, and becoming confident.

Here at ISDE our repayment rates are 98-99 per cent. Sometimes, beneficiaries may not be able to pay for one or two weeks, but if you consider the entire period of the loan, the turnover is almost 100 per cent!

Referring to the first quote above, implicit in the understanding that ‘the poor’ are much more hard-working than ‘the rich’, is the overarching yet embedded idea that the categories, ‘the poor’ and ‘the rich’, are the only two groupings of social class. Absent from this representation are the inequitable social structures in these two broad categories. From observations in the field, I noticed sometimes stark differences within the social classes and familial and educational backgrounds among beneficiaries. For example, while one beneficiary’s husband (in Maheshkhali) ‘married six times⁸⁷’, and depended on his wives to bring home income, another beneficiary, living in a slightly (socially considered) ‘better’ area in Maheshkhali, was literate and worked as a school teacher. Also, her husband, as she described ‘did not depend on her to bring home the income’ and had a ‘good office role in Maheshkhali city center’. To highlight the ‘beneficiaries’ broadly as poor also deflects attention from the ‘woman’ and the gender discrepancies she faces in the household. In the example referred to here, the two beneficiaries faced very different structural barriers which were dependent on their social positions. For example, while the first beneficiary had to deal with ‘fierce competition’ from the other wife, and faced the burden of continuously proving to her husband both her productive and reproductive roles, the second beneficiary remained unaffected by such ‘uncouth’ practices and was mostly concerned that her children were ‘getting the best possible education’.

Referring to the first quote and the virtuous spirals of women’s empowerment, the manager equates the ability of beneficiaries to return the loan money as a form of empowerment; he identifies this as an indication that their businesses are going well. In the process, it is *assumed* that beneficiaries are learning the necessities of how businesses operate and are also learning how to manage finances. It is further assumed that such aspects of learning, which are focused on enhancing ‘productive’ capabilities, will lead to virtuous spirals of women’s empowerment, creating spaces for them to have a voice and to gain confidence. He further emphasises that the overall success of repayment rates in ISDE (98-99 per cent, 100 per cent if the entire year is considered), indicate the strength of their microfinance programme, hence the success and eventual *empowerment* of beneficiaries. What is missing from this representational frame are the women beneficiaries themselves. As highlighted in the previous paragraph, women face different barriers, depending on their social positions; also, depending on their social positions they face different ‘reproductive’ and ‘productive’ burdens. For example, the first beneficiary in the example above faced a severe burden of proving continuously to her husband both her reproductive and productive capacities over and beyond those of the other wife. She insisted

⁸⁷ Simultaneously married to at least two (but not more) women.

that other wives were incapable of giving birth to ‘sons’ and also lacked the strength and motivation required for work in the crop fields. She mentioned that the other ‘evil wives’ were not able to sustain themselves in the household because they were not ‘genuine enough’ in expressing their ‘love to “her” husband’. While she felt embarrassed about her situation⁸⁸, she defended her husband, as is expected of a ‘good’ wife in the Bangladeshi context. Instead she pointed the finger at the other women in the household. In this household context, to ‘empower’ one woman financially through microfinance has resulted in the disempowerment of other women. As the beneficiary mentioned: ‘my husband likes me the most – he cannot stand the other wives.’ The following quote from my journal highlights my reflections on this issue:

I asked her again about her husband ... if the other six wives were still living with him? She looked a little embarrassed as I asked her this. She said that five of them had left, and that only one was still with him. She said, ‘ora chere diyeche’ ... ‘*They* have left’....She was therefore trying either to cover up her husband’s wrongdoings, as a ‘good’ wife in the Bangladesh context would do, *or* was trying to highlight the ‘evil’ in the women who had agreed to marry her husband...What about those other wives? They face other kinds of barriers. ☹

While the beneficiary in this example is involved actively in a productive capacity, and regularly repays the money, her productive role is appreciated only by her husband, because it had become possible for her to break into the market and bring home income, unlike the other wives. Also, as she described it, her ability to ‘give sons’ to her husband had been a positive attribute for her continued survival in the household. The ‘husband’s’ role as ‘head of the family’, given that he is a ‘male’, remains unquestioned, despite his failure to ‘bring home the income’, which is primarily regarded as a male role in the Bangladeshi context. Male privilege, therefore, remains largely unchallenged in this simplistic representational frame, which places ‘women’ of the same household in difficult competitive situations with each other; the question, therefore, is: can repayment rates be used as labels to highlight women’s empowerment? As can be seen in this illustration, the complexities of intertwined productive and reproductive roles of women must be taken into consideration.

⁸⁸ She was the only one in the PAR group whose husband had co-wives.

7.B.1.b. Women's empowerment as an ability to contribute to the wider economy

Few senior officers emphasised the ability of women to contribute to the wider economy as an aspect of women's empowerment. As the accounts officer of the Chittagong branch stressed:

See, we want to address women's empowerment because we want our country to progress. If I am earning income and my wife is also earning income, and if this were to happen in all families, our country would progress.

Further to this, the manager of the Chittagong branch added:

Out of 150 million people in Bangladesh, almost half are women! That is, almost 80 million of the population of Bangladesh are represented by women. However, sadly, 85 per cent of these women are dependent on their husbands. But we want women to earn, too. If 80 million women in Bangladesh could earn even 1 taka per day, we would have 80 million taka contributing to the economy. Hence, it is very important to target women in microfinance efforts. This would enhance the economic participation of women and contribute towards building the economy of the country...Economic participation could also lead to participation at many other levels in the household, and could lead to the empowerment of the women concerned.

Implied in this understanding of women's empowerment is the idea that growth in GDP⁸⁹ can promote developments in other areas of women's lives. GDP growth rates are seen as an indication of the overall success of the country and, eventually, the success of individuals involved in generating that progress. It is further assumed that the capability of women to contribute to the economy, 'side-by-side men', as the accounts manager emphasised, can help enhance 'equality' by the inclusion of women to help improve the economy. Implicit in this assumption is the idea that 'income earning', 'productive' work, which is considered 'male' work in the Bangladeshi context, is a prime way of empowering women. This reveals how 'productive' work, enmeshed with the patriarchal stance of male privilege, is considered the ultimate way to empower women. As highlighted in my journal: 'a woman has to become like a man in order to be considered "successful"'. It reveals how patriarchal Bangladeshi culture, when glazed with the capitalist language of women's empowerment, can undermine what are traditionally regarded as women's (reproductive and community) roles. Also absent from this representation are the stark differences in the customarily regarded 'male' and 'female' productive roles, which are elaborated on in the next sections.

⁸⁹ Gross Domestic Product.

With reference to virtuous spirals, the capability of women to break into the productive market and contribute to the economy is regarded as leading to ‘participation at many other levels’ in the household, as the manager states, which it is assumed can eventually lead to the overall empowerment of women. While ISDE policies are vague on what is meant by ‘participation’, it is more apparent in the manager’s quote above that ISDE tends to consider that *economic* participation and involvement in *productive* roles would initiate *other* forms of participation in the household. However, the manager does not elaborate on what these other forms of participation are.

On inquiring further, the manager referred to a beneficiary’s household situation, portraying her as a victim of domestic violence (I had met the beneficiary concerned). He emphasised that ‘patriarchal culture in Bangladesh’ puts immense pressure on males, who have to assume responsibility for being ‘the primary breadwinner’. He stated that this apparent ‘pressure’, coupled with ‘poverty’, can cause the ‘primary breadwinner’ to become ‘frustrated’, which can eventually lead to domestic violence. He added that to help curb this situation, ISDE encourages women to make ‘economic contributions to the household’. Unconsciously justifying the husband’s behaviour, the manager stated that women who are able to make such economic contributions will be able to ‘control’ their husbands and bring ‘happiness’ and ‘peace’ to the household. The problem with this assumption, as I highlight in my journal, is that women’s productive role is merely used as a ‘bait’ to keep an ‘abusive breadwinner’ under control, without focusing on how such household gender trends could be altered. The manager also added proudly that ISDE endeavours not to ‘intervene’ in household situations, given that it wishes to ‘ensure privacy’. Hence, it tries to ‘better’ the situation ‘from a distance’ by encouraging women to become involved in productive capacities to the best of their abilities. This highlights how participation as a concept is understood in a disengaged manner. Can such an understanding of the ‘productive roles of women’, geared to controlling behaviour of the ultimate head of the household, the male breadwinner, help empower women? What kind of productive work do women (in this case, beneficiaries of ISDE) become involved in? Does such work carry any gender- or class-based connotations? The following two sections address these questions.

7.B.1.c. Women's empowerment as an ability to make economic contributions to the household

From my field observations I noticed that many women beneficiaries in the Maheshkhali branch generally handed their loan monies to their husbands, and remained (if at all) involved in simple productive activities in the vicinity of the household, such as taking care of domestic animals – chickens, ducks, cows and goats – and tailoring. A few women, especially those who did not have a male primary breadwinner in the household, were involved in more labour-intensive roles, such as growing paan and potatoes in the fields, albeit in the vicinity of the neighbourhood. In the Chittagong branch, beneficiaries I met generally handed their loan monies to their husbands, but they remained uninvolved in productive activities. Those beneficiaries of the Chittagong branch who I was unable to meet during the day worked in garments factories, and mainly invested their loan monies in personal expenditure items, such as a television, or spent them on their children's education. Given that my observations suggested primarily (at least at the early phases of the fieldwork) that women beneficiaries in ISDE remained largely uninvolved in productive work, I was curious about the senior officers' insistence that beneficiaries became involved in productive activities. I was therefore interested to understand how they framed such involvement in their representations of women's empowerment. As the executive director mentions:

In the Bangladeshi context, males are involved in some work or other. In the poor-class context, women usually have the role of a housewife....their role is limited to only that. They are not able to contribute financially. So, we thought that targeting women is extremely necessary if you want to develop the entire family. Development, in its truest sense, should involve development of each and every family member. Since, in the usual scheme of matters, women are usually left out, we target women....We have also targeted young girls in many cases. In Bangladesh, men are involved in some productive capacity, therefore we think that to bring women into this space, to have them involved in income-generating activities, is of huge benefit....this will raise their sense of self-worth...When a woman can hand to her husband 500 taka at the end of the month, her family's honour will increase.

Firstly, the statement 'in the poor-class context, women usually have the role of a housewife....their role is limited to *only* that' suggests how women's reproductive roles as housewives remain vastly unappreciated, on the basis that these roles do not generate income in the household. Secondly, mentioning specifically that ISDE in some cases also 'targets' 'young girls', suggests that ISDE policies are generally targeted at married women because this helps guarantee support to a 'husband' or a 'primary breadwinning' individual in the household. Targeting young girls to join microfinance programmes may not always be beneficial, and can be risky for the organisation, given that once they marry and leave the

parental household, and move to a different neighbourhood, it may become difficult to contact them and ensure loan repayments. My field-based observations suggested that most women beneficiaries in ISDE were married. Those who were not married (which was rare) were somehow affiliated in a joint-family capacity with married members in their respective groups. This highlights how women's reproductive role, as 'married', is valued in the ISDE context, given its direct association with an 'income-earning' husband. Thirdly, in line with the argument that women's involvement in an economic role can lead to 'virtuous spirals' of women's empowerment, the executive director assumes that helping women become involved in income-generating activities will help raise their sense of self-worth and help to enhance their honour in their own households. He highlights further the act of 'handing loan money to a husband' as a form of productive activity. This suggests that despite women's active involvement in a reproductive capacity in the household (for example, in the form of cooking, cleaning, and taking care of children/in-laws), something as simple as 'handing money to a husband' is regarded as more valuable by senior officers within their 'sophisticated' representational frame of women's empowerment. The question is why should the ability to hand money to the primary breadwinner, the husband, be emphasised as a form of 'productive activity'?

In my interview with the manager of the Chittagong branch, the manager mentioned that since 'Bangladesh is not a very advanced society', ISDE tries to incorporate 'the husband's views and permission' as part of the beneficiary selection process. This helps ISDE to ensure that the 'head of the household' is informed about a wife's involvement in the microfinance group, which helps to minimise the 'risk of angering the husband'. He stated that 'women, on their own, find it particularly difficult to invest loan money in real projects', and often 'waste the money on useless items, such as gold jewellery'. He further stated that despite regular advice in relation to where the beneficiaries could invest the money (for example, establishing a tailoring business or making paper bags), these women 'lack the knowledge' of how to invest the money in 'visible' projects. The point to note here is not whether women lack the necessary skills to invest in projects, but the assertion that women are incapable of investing in 'real' and 'visible' projects. Implicit in this understanding is the generalisation that something is wrong with women (in this case, their frivolous spending patterns and attraction to gold⁹⁰) that prevents them from becoming involved in a productive capacity. Further, the assertion that

⁹⁰ In the Bangladeshi context, gold is considered very valuable, and it is a common practice for women to wear gold jewellery during weddings. There is also a culture of gifting gold jewellery to newly-weds.

only productive work is 'real and visible', suggests how women's reproductive roles (for example, cooking, cleaning and taking care of children) and community roles (for example, maintenance of neighbourhood relationships) remain hugely invisible. Because of this *lack of visibility* of their roles and their secondary/passive involvement or non-involvement in productive work, which is considered 'real' work, women's capability or capacity to be involved in such socially constructed real work is dismissed or undermined, without really understanding the underlying reasoning behind such assumptions. In reflecting on the executive director's articulation that 'handing money to a husband' is a form of productive activity, there would appear to be a lack of interest in addressing the underlying reasons for women's lack of participation in hands-on, productive roles. There also appears to be a lack of interest in addressing or questioning the husband's elevated social position in the household compared to the wife's. Rather than risking 'angering the husband', ISDE tends to accept and work around traditional gender norms in the household that place women in disadvantaged positions. In the process, the mere act of 'handing money to a husband', which is considered much more important than the reproductive or community roles of women, is articulated as a form of empowerment.

7.B.1.d. Women's empowerment through the improvement and development of their productive capacities

The previous section highlighted how the act of handing loan money to a husband is seen as a form of productive work, which is assumed to lead eventually to virtuous spirals of women's empowerment. Contrary to this view, a few board members emphasised the importance of developing the productive capacities of women in order to address empowerment:

We want women to use and spend the money themselves....we want them to be able to do business as they want. That way empowerment is possible through credit. Women's active involvement in productive work should make it possible eventually for her to express her opinions... This would not be limited only to family, but also in society...Such ability...the ability to express opinions can lead to empowerment; we don't want women to hand their loan money to their husbands at all. – Female board member.

I feel microfinance organisations should actively work towards linking up women to formal markets...Once she is linked to the market, and becomes involved in active productive roles, she can slowly start to improve herself....her door to empowerment will open: she will start sending her children to school, she will try and make herself aware of different social issues, she will try to make herself a socially aware person. I know examples of women, who on their own, took microfinance loans, developed their own enterprises, and on their own contacted and networked with other small-scale organisations; they have shown and displayed in fairs what they have produced in their enterprises....They have sold the product in these established networks of markets....which led eventually to their status reaching improved heights. – Male board member.

While the above two statements, which emphasise the virtuous spirals of women's empowerment, highlight the importance of women's *active* engagement in productive roles by linking them to market networks in the village, the gender barriers that hinder women from entering these markets appear to be absent from this representational frame. For example, in the Maheshkhali context, it is unthinkable for women to sit in a shop, selling products, unless the shop is in the vicinity of the neighbourhood. After a PAR session, as we walked to a participant's household⁹¹, the women who led the way chose to walk a longer route which was hidden from the view of men, away from the Bazaar⁹². The women explained that they wished to avoid 'becoming the talk of the village'. As they hinted, their presence in the company of 'women from the city', would attract even more attention than usual. However, on our way we had to walk through an unavoidable street corner through the Bazaar; as noted in my journal, this experience made me feel 'rather violated from the constant male gaze'. This event made me realize immediately how men in the Maheshkhali context were entirely unused to a female presence in the market-place.

This segregation of the sexes, instigated by socio-religious factors, as alluded to in the previous chapter, is also manifested by stark differences between *male* and *female* productive work. While men in Maheshkhali work in salt fields (situated on the outskirts of the village), harvest fish, drive transport vehicles, and trade in the Bazaar, women work from the vicinity of the household and neighbourhood on tailoring, paan⁹³ harvesting, and taking care of domestic animals. In his examples of women's empowerment in relation to microfinance, the manager of the Maheshkhali branch described how a beneficiary invested her first loan money in a rickshaw which she then rented to a male driver during the day, and how that initial investment made it possible eventually for her to draw further loans and invest in other projects, such as raising domestic animals (for example, cows). Such productive roles are limited to what are socially accepted female spaces, whereas men have easier access to both male and female arenas, which make women's productive roles appear less important. As a beneficiary (woman) had disgruntledly pointed out: 'how difficult is it to take care of chicken and ducks? Working in the salt field is hard work!'

⁹¹ She had invited my mother, myself, and a few other participants for an afternoon snack.

⁹² Village market.

⁹³ A type of edible leaf that grows in the shade, and hence is located in the vicinity of women's households and neighbourhoods.

Also, absent from the above representations of women's empowerment articulated by the board members are the class-based connotations of such work. In one PAR session, when I asked beneficiaries if they wished to become involved in what are regarded socially as male roles, they mentioned that they would rather prefer 'office roles in the city, or to work as a teacher', which, according to them, would command more respect. They further mentioned that office or teaching work commanded respect, given their links with education; they signified that a person had a good educational background and a higher social stature. As a participant mentioned: 'I would never want my daughter to toil in the field like a poor-class person. But if she wants, she can work as a teacher or in any office job!' This helps highlight how beneficiaries do not wish to be involved in the markets and productive roles that senior officers have deemed as empowering. As Rahman (1993, p.12) states, the intellectuals of Bangladesh, the 'educated class', having been trained in a 'colonial environment', tend to have 'colonial attitudes and aspirations' that regard people who lack an educational background as being inferior. Rahman (1993, p.12) highlights a popular Bengali saying that encapsulates the philosophy of education in Bangladesh: 'he who studies will ride the car and the horse'. Thus, the person who has neither the car nor the horse tends to be alienated from society (ibid). With such an ingrained philosophy, the educated class, the elite, 'form and join a class', aspiring for recognition by the 'international brotherhood of intellectuals' and choose to remain ignorant of the 'conditions in the countryside' and the spirit of women and men in rural Bangladesh (ibid, p.12). Thus, the complexities of hierarchical class-based structures, instigated by education must be put in perspective when thinking about rural women's productive roles. Further to this, as alluded to in section a above, I noticed class-based structures among beneficiaries themselves, which I expand on in section 2.

7.B.1.e. Differences in sophisticated articulations: my ‘dialogic’ observations

The above sections cast light on the narrow economic interpretations of women’s empowerment in relation to microfinance, as articulated by senior officers in ISDE. As discussed, such representations fail to take account of a range of different factors that women beneficiaries of ISDE face in their day-to-day lives. Absent from these representations are various issues such as: the ‘different structural barriers that women face, according to differing social positions’, the ‘complexities of intertwined reproductive, productive, and community roles of women’, how ‘productive roles of women are valued more than their reproductive and community roles’, the ‘complexities of what is understood to be female productive work’, and the ‘hidden class-based connotations of rural female productive roles’. Other silences or absences I noticed are the differences between the ‘sophisticated’, aloof articulations of the most senior officers (such as the executive director and board members) and the middle-tier managers. I refer to these articulations as ‘sophisticated’, owing to elevated social positions of these officers compared to those of fieldworkers and beneficiaries. Such articulations emphasise and ‘assume’ virtuous spirals of women’s empowerment, far removed from the realities and conditions of beneficiaries (the poor-class, rural women of ISDE). As discussed in the previous section, social class structure, of which education is a part, plays a huge role in creating defined barriers between those who are considered ‘elite’ and those who are considered ‘non-elite’. While class structure in Bangladesh is complex, with a spectrum of conditions existing within and between two broad polarities, to understand that the distance between these poles is evident in very well-defined, visible ways, helps put in perspective how far removed the elite and the non-elite are from each other. While the educated and the elite strive to stay away from the realities of rural Bangladesh, the non-elite endeavour to become more like the elite, creating for the non-elite a vicious but invisible circle of unachievable, high, suave standards. I came to experience and understand this more through my interactions with women beneficiaries in the PAR sessions. In Bangladesh, an expected class-based structural norm is that non-elite, poor-class people should sit on the ground in the presence of the elite, who are automatically expected to sit on a higher surface, such as a chair or a bed. During the fieldwork, I noticed that managers would unconsciously always choose to sit on a chair, while the beneficiaries would sit about on the floor. The PAR room, which ISDE staff members organised for me, had only one chair and a floor mat; they assumed that I would prefer sitting on a higher surface, as expected of people belonging to upper classes. Despite my continual efforts to normalise my choice to sit on the ground with PAR participants, as a mechanism of challenging class-based power hierarchies, the participants repeatedly asked me if I would like

instead to sit on the chair. However, they saw my choice of sitting on the floor as an act of kindness and humility. They also thought this gesture totally out of the norm and unusual. Also, while a common upper-class norm in Bangladesh is to address people who are more senior in age as ‘dadi/dadu/khala/khalu/apu/bhai’ (grandma/granddad/uncle /aunty/sister/brother) as an act of showing respect, it is ‘all right’ to refer to people belonging to lower classes by their first names. In order to encourage closeness, I referred to the PAR participants either as ‘khala’ (aunty) or ‘bubu’ (a more informal version of ‘apu’ or sister). As a PAR participant exclaimed in a session: ‘you are such a kind soul – you have so much respect for us poor people.’ These subtle practices, which are considered ‘out of the ordinary’, helped me to understand how ingrained power inequalities are in the class-based structure.

As the most senior officers (executive directors and board members) of ISDE have higher educational and familial backgrounds, compared to managers, they hold a more elevated social position. While the executive director and board members are involved in policy-making, setting of project budgets, and managing finances, the managers are more involved in the handling and maintenance of day-to-day accounts. Part of the manager’s role also involves paying monthly visits to the fields. The most senior officers do not consult the managers in terms of setting policies. While the sophisticated articulations, alluded to above, broadly elucidate narrow economic interpretations of women’s empowerment in relation to microfinance, I noticed subtle differences in their articulations. For example, while framing empowerment, both managers from the Chittagong and Maheshkhali branches gave real field-based examples, drawing on the lives of ISDE beneficiaries; they appeared to know the beneficiaries by name and had a good knowledge of their family backgrounds. The beneficiaries knew their managers, and spoke well of them. A few beneficiaries mentioned that ‘they would leave’ if the ‘manager decided to leave ISDE’. The quote below suggests the extent to which managers have knowledge about how beneficiaries invest their money:

You know X⁹⁴? We previously had a requirement of 5 taka savings per week.... The first loan she drew was 2,000 taka...with 2,000 taka she bought a rickshaw. It was a second-hand rickshaw. At the end of the year, she was able to pay off almost all of the loan...and she had saved up to 3,000 taka. Although the minimum savings requirement was only five taka...she used to save as much as possible. Sometimes 5 taka...sometimes 50 taka. At one stage, when she thought she needed more money, she sold her rickshaw...she drew a further loan of 5,000 taka and bought another rickshaw. She has now saved almost 10,000 to 12,000 taka. She sold her rickshaw again...she drew a loan again, and then bought a cow. The cow gave birth to four to five calves. Previously she used to live at her father's with her husband. She bought land from her father. Previously she was completely helpless...now she is managing herself and doing well...she now has savings of 25,000 taka. She has saved a lot.... She became a hero from zero. You may be able to meet her today... but she may have gone out already, selling the medicines. – Maheshkhali Branch Manager.

As can be observed in the manager's quote above, while he frames empowerment in narrow terms, ignoring social factors⁹⁵ that disadvantage women, he describes the in-depth historical background of how the beneficiary invested her money, and how it brought certain changes to her lifestyle. In marked contrast, the representations of empowerment articulated by the most senior officers lacked references to any 'real' beneficiaries' situations. For example, in an interview with a board member, he framed empowerment by constructing a fictional character called 'Morjina Begum'. The choice of name for the fictional character in this representation is even more interesting; as noted in my journal, 'Morjina' is a very common 'poor class' female name, which is sometimes used in the upper-class circles to denote 'tackiness' in phrases such as: 'stop acting like a Morjina'. As noted in my journal: 'women in the upper classes strive not to be a "Morjina"'. The fact that the board member chose 'Morjina' as a fictional name demonstrates how people belonging to the upper classes endeavour to distance themselves from the rural poor. The non-involvement of senior officers in the field, their lack of background understanding about the lives of beneficiaries, and the use of denigratory labels, representing beneficiaries, captures the distance between the most senior officers and the beneficiaries. As a fieldworker in Maheshkhali branch pointed out: 'last time boro Shaheb⁹⁶ visited us was about five years ago'. The quote below, from my interview with a board member, helps capture further how upper-class society often underestimates the rural poor:

⁹⁴ Removing real name for purposes of anonymity and confidentiality.

⁹⁵ For example, rickshaw pulling is a male productive role. Which means, the beneficiary concerned had rented the rickshaw to a male, and was only 'indirectly' involved in a productive capacity. However, the fact that she *bought* the rickshaw, has been unproblematically assumed to have led to her empowerment.

⁹⁶ In Bangladesh people who are higher in terms of position in a job, signifying to some extent the stance of a higher social class, are referred to as 'sir'/'madam' or 'shaheb'/'shaheba' in Bengali. The literal translation of 'boro' is 'big'. This is often used in front of 'shaheb' or 'shaheba', to signify the power of that person.

As an NGO we try to give them access to important issues that arise... but we can't really make this happen until and unless they want such information...we can't force them to learn, you know.... until and unless they want to learn...It's true, as a citizen they should be made aware of such issues... The thing is (tar level ta kintu erekom na)...(as in....they don't have the capacity to grasp such complex information, they are below standard)... Only when the issues are directly beneficial to them, particularly women...do they listen... Such as issues related to health and sanitation, early childhood, maternity health, etc.... but men are usually not interested.

The board member's reference to beneficiaries by the fictional, denigratory name, 'Morjina', and the assumption that they are incapable intellectually of 'grasping complex information', highlight how the beneficiaries, based on their 'poor-class', illiterate, rural backgrounds are undervalued. The opinions of the most senior officers – the policy makers – therefore contradict the emphasis given in the policy documents that ISDE participates in awareness-raising exercises. As can be inferred, this 'air of being better' or of arrogance, which comes with belonging to a privileged class, must be challenged in order to help instigate more 'bottom-up' dialogue and organisational building. How does this general top-level consensus of sophistication and arrogance become manifested in the opinions of other organisational members? As observed, while both the most senior and middle-tier officers assume and frame empowerment in the erudite economic language of virtuous spirals that are disengaged from the lives of the women concerned, the managers, owing to their field-based engagement with the beneficiaries, are much more aware of the 'ground reality'. While managers do not have a voice in policy-making or the power to suggest change, these subtle, unspoken differences in representations are worth noting, as they hold conditions of possibility for fostering change. For example, to highlight such differences to various organisational members and to encourage them to reflect on such differences, may help them to challenge the invisible air and aura of power that come from their privileged positions in the organisational hierarchy.

7.B.2. The Unsophisticated Language of Microfinance and Women's Empowerment: Fieldworkers and Beneficiaries

The previous section highlights how people at upper levels of the ISDE organisational hierarchy frame empowerment in relation to microfinance, using sophisticated, aloof language that is disengaged from the lives of beneficiaries. In this section, I cast light on the socio-economic closeness between fieldworkers and beneficiaries by highlighting the similarities of their articulations. In contrast to the erudite language of empowerment, fieldworkers and beneficiaries represented women's empowerment by accentuating, primarily, 'access to money'. As I discuss shortly, while this representation of empowerment as 'access to money' also alluded to virtuous spirals, it did so only in an unrefined way. My field observations suggested that the lower-tier organisational members found it difficult to grasp and reflect on empowerment related questions I asked in interviews, because of their rural, poor-class, often illiterate backgrounds, and the lack of encouragement from top-tier organisational members to reflect on empowerment, as a concept. Also, given their exposure to the practice of microfinance mainly as the giving/gaining of necessary access to money and the subsequent collecting/making repayments, lower-tier members spoke mostly from their practical field 'experiences', unlike those of the top-tier members whose representations tended primarily to be theoretical. These contrasting, *unsophisticated* representations helped me to appreciate the stark, yet hidden power inequities between the top-tier and lower-tier members.

7.B.2.a. Women's empowerment as access to microcredit: *practical* virtuous spirals and socio-economic closeness between beneficiaries and fieldworkers

During the first phase of my fieldwork I noted that the beneficiaries framed empowerment primarily as the simplistic act of gaining access to microcredit. While the representations also emphasised virtuous spirals, in sharp contrast to the representations proposed by the top-tier members, the spirals appeared more grounded in practicality and also sounded much less effusive. For example, while the top-tier representations assumed a series of theoretical virtuous spirals in the lives of women, beginning with improving the voice of women in the family, to becoming empowered through the enhancement of their productive capabilities, these representations emphasised more about how beneficiaries themselves experienced the microfinance journey. In these practical, grounded spirals, or representations, I noticed some intricate themes, such as: 'empowerment as the act itself of gaining access to microcredit'; 'access to money, opening doors to income-earning avenues'; 'the flexibility of the repayment

structure as a notion of empowerment’; and, ‘access to money helping to save reputation and dignity’. The quotes below reflect these themes:

A sum as big as 10,000 taka – who is going to give this to us? Microcredit is a friend during times of need. We are very poor. No one gives us money, let alone getting money collateral-free. It is a blessing in disguise. The fact that we are even getting the opportunity to borrow is a huge deal for us. Our husbands are happy! Previously, we had to beg for money from other people. We don’t need to do that at all anymore. My husband had to do all sorts of low-level work before....such as digging holes on someone’s lawn.... He was working so hard. But now we are living properly. We are doing proper work. We have paan and salt fields. We have a healthy lifestyle now. This makes me happy! - Beneficiary 1⁹⁷ (Maheshkhali).

I really like the idea of getting the money in a big sum. And you only have to pay it back in small weekly repayments... this is of immense help to us. It is ‘a blessing in disguise’. The loan is a huge sum of money.... but the loan structure itself... the weekly pay-off system... that’s really good. The weekly repayment amount is not huge, either! I don’t face much of a problem in terms of returning the money....but the loan sum itself...the huge amount, is very helpful. Assume I have taken a loan of 20,000 taka...I have the option of repaying the money in weekly instalments...- this particular requirement is of huge help...it saves us from all sorts of embarrassment. My mother took a loan of 15,000 taka for my brother’s wedding; she didn’t have to ask for money from anyone. This is of huge help, and she was able to save her reputation. - Beneficiary 2 (Maheshkhali).

Only a few months ago, my sister was in huge financial trouble...she almost had to sell her land...she needed 5,000 taka - where was she going to find 5,000 taka from? So I approached the manager, loaned 5,000 taka, and gave it to my sister. - Beneficiary 3 (Maheshkhali).

As can be observed in the quotes above, the women beneficiaries elaborated on empowerment, first and foremost, as the act of gaining access to the ‘huge’ sum of money. They emphasised how because of their poor-class status and hence ‘the scarcity of finances’, this process of gaining access to collateral-free loans is a ‘blessing in disguise’ for them. They elaborated on how such access to money not only helped open doors to ‘respectable’ income-earning processes, but it also helped them during times when additional expenditure was necessary, such as financing a family member’s wedding or extending financial assistance to a sister. They also emphasised how the act of receiving the ‘money in a lump-sum’, coupled with only having to return the money in small weekly repayments, was extremely helpful. Implicit in these representations is that ‘lack of access to money’ is part of ‘poverty’ and disempowerment. However, this simplistic framing also encapsulates the despondency of their social situations as ‘poverty stricken’, poor-class people. Beyond the repeated articulation that access to microcredit and, hence, ISDE is a ‘friend in need’, lies the self-drawn imagery of a socially disregarded persona. For example, Beneficiary 1 states, ‘a sum as big as 10,000 taka – who is

⁹⁷ In Chapters 7 and 8, the interviewees are numbered when their quotes are compared to those of other (numbered) interviewees, so as to compare and contrast.

going to give this to us?... We are very poor. Microcredit.... is “a blessing in disguise”.’ As depicted in this statement, the beneficiaries constantly felt the need to express how fortunate they were for such readily available access to money, signifying that they felt ‘undeserving’ of such ‘mercy’, and often disregarded the fact that the access to money was a loan which had to be repaid. Also, while access to money, as expressed by beneficiaries, opened doors to income-earning activities, this depiction highlights the complexities of subtle structural imbalances and class relations in a rural, poor-class society. As Beneficiary 1 states, her husband was involved in ‘menial labouring roles’, working for other people; now, because of the ‘blessing’ of microfinance in their lives, the couple can be involved in their own paan growing and salt production projects. However, as discussed in more detail in section C, some beneficiaries stated that if they or their husbands worked in paan fields and salt production, they ‘would be ridiculed’, given their slightly ‘upper and literate positions’ in the Maheshkhali context. A few beneficiaries had also said, often with pride, that their specific microfinance group pays much attention to avoid the selection of ‘undeserving lazy people’ as beneficiaries. From these admissions, it can be understood that to not pay attention to the constraints of class-based relationships in the rural context may introduce even more imbalance to the lives of the rural poor. For example, as Beneficiary 2 highlights, she was able to quickly arrange a loan for her brother’s wedding, which helped save their ‘reputation’ and ‘embarrassment’. As a few beneficiaries had further stated in a PAR session, ‘nowadays many people are borrowing money from microfinance organisations so as to display their riches and to compete with each other’. Implicit in the idea that access to microfinance could help save ‘reputation’, hence, enhance dignity, are the hidden class-based disadvantages and conflicts that beneficiaries try to overcome in minor ways by the act of gaining the necessary access to money.

Given the taken-for-granted nature of such conflicts and, hence the unawareness of class- or gender-based structural barriers, the virtuous spirals implied in the definition of empowerment suggested by the beneficiaries tended to be much more austere and grounded in what beneficiaries themselves could visualise and their experience. Rather than highlighting more elaborate understandings of empowerment in relation to microfinance, as alluded to by the top-tier members, which emphasised much more elongated (and impracticable) spirals, they appeared fleeting and ephemeral, and were focused on constructs, such as ‘the structure of the loan itself’, as being representative of empowerment. What is interesting in such transient representations are the underlying silences of the gender-, class-based, and socio-religious structural barriers that hinder more social-logic ways of appreciating and experiencing

empowerment, as a concept. Also, as previously alluded to, the contrast between virtuous spirals alluded to by top-tier and lower-tier members is indicative of the intrinsic power differences between these groups (discussed in more depth in Chapter 8).

In line with the representations articulated by beneficiaries, the fieldworkers (whose primary role involves meeting beneficiaries every week, visiting their localities, sitting down with them, and collecting loan money) also tended to frame empowerment in terms of access to money. The quotes below help to reflect on this:

For example, if we are making 10,000 taka available as loan money to them for investment...they do not have access elsewhere to such a huge sum of money. Who is going to loan them such a huge amount - they do not have the necessary capital? When we give them a loan of approximately 10,000 taka and more, they invest it in ventures such as growing paan in the fields, and then sell it in the Bazaar. They are taking home a lot of profit from these ventures. – fieldworker (Maheshkhali).

See, if they can't earn income, how will they be able to pay the loan? We worry for them (amader chinta oder bhitorey). We feel more worried about them than our own children (nijer chele meyeder cheyo beshi chinta laage oder jonno). We worry for them in terms of whether they can earn and return the money.... It's often a huge deal for them... (Chinta laage j, income na korte parle, kisti kibhabe dibe)... (if they have an accident, who is going to return their money? (Accident hole, kisti kibhabe dibe?) Sometimes we have to pay from our own pockets... We have to ensure that they are able to repay the money... We are always in [a state of] tension. – fieldworker (Maheshkhali).

What is interesting about the fieldworkers who represent empowerment as the 'gaining of necessary access to money' is the similarity and contrast with those representations articulated, respectively, by beneficiaries and top-tier members; while empowerment is expressed in economic terms (highlighting how the access to money enables beneficiaries to participate in income-earning ventures), implicit in this representation (as elaborated below) is the socio-economic closeness between beneficiaries and fieldworkers.

As can be observed in the second quote above, while fieldworkers have responsibility for ensuring that beneficiaries return the loan money, placing them covertly in a more advantaged social position, compared to beneficiaries, the concern and empathy of fieldworkers towards their beneficiaries, in terms of whether they can eventually pay-off the loan money, helps capture the closeness of the relationship between these groups. In marked contrast to the top-tier representation, which highlights repayment rates as a mark of the overall success of microfinance operations, hence empowerment of the beneficiaries (section 1b), this helps to encapsulate the difficulties faced by both beneficiaries and fieldworkers in terms of

returning/collecting repayments. The point to note here is not necessarily the difficulties surrounding loan repayments, but the contrasting representations that are based on the organisational hierarchy. While top-tier members articulated, simplistically, empowerment by making references to basic constructs such as repayment rates, and avoiding realities on the ground, fieldworkers appeared much more understanding about such notions. Given the nature of fieldwork, which involves visiting beneficiaries each week in their locality, and interacting with them, fieldworkers appeared much more aware of the problems faced by beneficiaries in terms of repaying loans; my observations, reflections and interactions with fieldworkers in Maheshkhali suggested that an embedded reason for this were the similarities in the socio-economic situations of fieldworkers and beneficiaries. Given the backgrounds of the Maheshkhali fieldworkers as females, I was able to appreciate this even more. I found the interview process with female fieldworkers much more comfortable compared to those with male staff members. As alluded to in Chapter 6, the complexities of socio-religious structures in Bangladesh give rise to artificial gender segregation of the sexes. This artificial segregation, imposed on the sexes, favours patriarchal structures, placing a burden on women to endeavour to restrict the aura of their presence in the public sphere. Women constantly find themselves conforming to the norms of what is considered a ‘good woman’⁹⁸, in terms of how they dress, speak, behave, and present themselves in both public and private domains. When in interviews with male staff members, I endeavoured constantly to present myself in a reserved manner, so as to avoid appearing ‘loose’; however, I found myself much more open in the ‘female’ spaces. Such connectedness enabled more open, free and friendly discussion, giving rise to reflections on the socio-economic similarities between beneficiaries and fieldworkers. From these interactions I was also able to appreciate my own prejudices that I brought to the research.

My background as a woman from the upper middle class of Bangladesh has conditioned me to think of ‘the freedom to be able to work beyond the vicinity of domestic threshold’ as a form of liberation. Contrary to my socio-economic labelling of ‘work’ as a concept, female fieldworkers highlighted how work is a necessity for them. For example, a fieldworker mentioned that it is only practical for both husbands and wives to work, given that living costs are so high:

⁹⁸ I explain this further in the next section.

Both husband and wife need to work.... So that household income can be increased. Two income sources have become a necessity. Otherwise, we will not be able to bring up our children; 30-40⁹⁹ taka for a kilogram of rice..., and the price of fish is absolutely atrocious here. Everything is very expensive.

Further to this, during the first phase of the fieldwork I noted in interviews how beneficiaries referred only rarely to *their* productive roles; they elaborated more on their husbands' productive capabilities. When I followed this up with fieldworkers, they explained that 'the beneficiaries would feel embarrassed' to be open about their productive roles, especially to me, as a person 'from the city, overseas, and highly educated'. As they explained, women having to work (especially in laborious field roles) is often regarded as a 'symbol of poverty' in the Maheshkhali context. Given the presence of a staunch, patriarchal culture that categorises males simplistically as the 'primary breadwinner', women having to work in a productive capacity is often regarded as being indicative of weakness and a 'lack of luxury'. Men often face harsh criticism when 'they make their wives work', and are consequently regarded as 'feeble'. As a beneficiary exclaimed during a group session:

We have cases where the wife earns all the household income and the husband lives on her earnings....and basically does nothing. Tell me - is that good – the husband lives off his wife's earning? Yuck!

As can be understood from the quote above, contrary to top-tier representations that 'assume' virtuous spirals of women's empowerment from their involvement in a productive capacity, women themselves often regard these roles as indicating 'a lack of luxury', 'poverty' and 'social weakness'. Also, the existence of subtle class hierarchies in the village categorise 'field roles' (for example, growing paan and potatoes in the fields) as 'poor/helpless' class work (which is discussed in more depth in section C). Representations of empowerment in lower tiers are therefore immersed in a hidden language of class- and gender-based structural barriers. In addition to being aware of the similarities in the representations of empowerment between fieldworkers and beneficiaries, which helped me appreciate their socio-economic situations, I also paid critical attention to their interactions and conversations. For example, before the beginning of a PAR session, I told participants that I wished to have discussions concerning 'dowry' as a structural barrier in women's lives. This initiated some interesting conversation among them in respect of their joint family relationships with 'other' women; most complained about their daughters/sisters/mothers-in-law. They also discussed the traits of a 'good' daughter-in-law; as one beneficiary described:

⁹⁹ Approximately NZ\$0.40 to NZ\$0.50.

When you marry, you become a member of a different household. You cannot wake up when you want to! Imagine waking at 12 noon in the presence of your brother-in-law, father-in-law, mother-in-law....that would be so bad!

The above statement was followed by a fieldworker supporting firstly this view, in mentioning:

A wife has to apply her common sense. She cannot expect her husband to spoon-feed her the norms of the new household, you know! You can't simply do whatever you want. But there are cases where the wife is understanding enough to wake early in the morning...they understand their duties as a daughter-in-law. In my family, you know..., the wives (daughters-in-law of the household - 'bou')...none of them wakes before 8 o'clock.... My mother wakes really early and goes to the kitchen and works! Is that acceptable?

As alluded to in Chapter 6, while the construct of 'good women'¹⁰⁰ exists in both urban and rural classes in Bangladesh, given the 'ignorance' and 'social backwardness' that are the products of illiteracy and dogmatic cultural/religious structures, the construct tends to exist in its most stark form among the rural classes. The quotes above help to reflect the internal conflicts among women themselves, based on the ideals of a 'good woman'. This suggests how broad-brushing all women under one category is naïve, and such conflicts need to be examined in order to address the deep-seated cultural norms. With reference to the similarity in framing of a 'good wife' by beneficiaries and fieldworkers, the question is whether fieldworkers themselves (who tend to spend the most significant amount of time with the beneficiaries, in the organisational hierarchy) are aware of the different structural barriers that women in the rural context tend to be immersed in? As can be inferred from the fieldworker's quote, she herself is engrossed in such norms that disadvantage women. My field observations suggested that ISDE tends to select people from lower-middle/rural classes as fieldworkers, who would live in close geographical proximity to their beneficiaries, which ensures regular field visits, hence collection of repayments. The educational qualifications to become a fieldworker are not so high; unlike managers, who at least need a Bachelor's degree to apply for the role, fieldworkers need only to have passed school/college levels. While their similar backgrounds to beneficiaries mean that they face fewer issues in relation to fitting in with their beneficiaries, which encourages, supposedly, close bonds between staff-members and beneficiaries, what needs to be questioned is, 'who are these staff-members'? What needs to be critiqued here are the backgrounds of staff-members and the different roles they are involved in according to class

¹⁰⁰ Self-sacrificing, devotional nature.

hierarchies. As the fieldworker in Chittagong described, he decided to join ISDE and leave Proshika (a microfinance organisation), as ISDE ‘provides more scope for working in the office’. As can be understood from his statement, fieldwork is often ‘looked down on’ and treated as lower-class work. Reflecting on this issue and the famous Bengali proverb, ‘he who studies will ride the car and the horse’, to work in the fields, (despite being such a demanding role) given its low-paying stature, lack of association with higher education, and the regular, weekly nature of contact with the poorer classes – from whom upper classes try actively to maintain distance (as alluded to in section 1Be) – is not considered a socially respectable position to be in. This particular role is contrary to the idea of being able either to ride a ‘car’ or a ‘horse’. The question, therefore is whether fieldworkers (given that they are the only ones expected to be in touch/contact with beneficiaries, and given the cultural and socio-economic similarities with the beneficiaries) can be expected to instigate changes in the lives of poor-class women¹⁰¹? Without more dialogic interactions (addressing and challenging class and gender barriers) among different organisational members – board-members, managers, fieldworkers and beneficiaries (in that hierarchical order) – could the structural barriers that rural women face be addressed?

Returning to the differences between the top-tier and lower-tier virtuous spirals, while the top-tier articulations were very removed from the realities on the ground, residing in the hidden language of class- and gender-based structural barriers, the lower-tier articulations, despite their grounding in such realities, also appeared immersed in unobservable, silent propositions. In recognising the superficiality of these articulations, and in the interests of promoting ‘critical dialogic (un)learning’ in relation to microfinance and women’s empowerment, I organised for PAR sessions, conducted over several weeks, which could encourage women to reflect critically on empowerment, as a concept. In these sessions, women were given the opportunity to explore a plethora of understandings concerning empowerment, that would question, and challenge their thinking about empowerment(s) from a social-logic perspective. The participants gave mixed responses which highlighted both economic and social-logic definitions of empowerment. While the responses were inclined more towards economic logic underpinnings, their articulations gave far more insight into the structural barriers faced by women in poor-class rural contexts. I also had the opportunity to observe how women themselves questioned such barriers, based on their own articulations. Section C elaborates on these issues.

¹⁰¹ Quote from my journal.

7.C. Microfinance and Women's Empowerment – Social-logic Underpinnings

The previous section casts light on how the dominant economic logic is manifested on ISDE's organisational hierarchy. This section scrutinises whether there are signs of alternative social logic in the understandings by ISDE members of women's empowerment in relation to microfinance. Since ISDE is a microfinance NGO, besides providing 'destitute' women with access to finance, it also participates in a range of different 'social' projects. The policy documents refer to programmes such as: 'non-formal education programme', 'primary health care programme', 'participatory social forestry programme', 'disaster preparedness and response programme', 'coastal fishing and community development programme' and 'gender mainstreaming programme'. The policy documents indicate that ISDE's microfinance project is affiliated with a few of these projects. My field observations and conversations with a range of different organisational members suggest that the microfinance project in ISDE has only slight connections with the 'non-formal education programme'¹⁰² and 'gender mainstreaming programme'. As a researcher, wishing to deconstruct the alternative social-logic underpinnings of women's empowerment in relation to microfinance, I was interested to speak with people who were affiliated with the 'gender mainstreaming programme'. The ISDE works on this programme with Chittagong Social Development Forum (CSDF)¹⁰³, a body representing a network of NGOs in the Chittagong region. I wished to explore if the representatives in ISDE and the network, given their prior exposure to gender related work, shared more complex understandings of microfinance and women's empowerment issues. In this section, I firstly, examine such understandings and representations, as articulated by staff-members. As discussed shortly, while there is evidence of more complex understandings in these articulations, they are grounded in more conventional upper-class vernacular, often lacking any consideration of the realities faced by rural, poor-class women. Further, these articulations are shrouded in result focused, short-term goals that impede the manifestation of more social-logic underpinnings of *practice* (as discussed in more depth in Chapter 8). Secondly, I discuss how exposure to alternative social-logic understandings, through PAR, assisted me (as a researcher) and the women beneficiaries to reflect on various structural barriers that poor-class women face in the rural context, and how reflecting on such barriers provided a space for questioning and challenging such norms – a much needed step for fostering change, as discussed in Chapter 5).

¹⁰² The 'non-formal education programme' caters to providing primary level schooling services in areas where microfinance clients are usually located.

¹⁰³ This body is primarily headed by ISDE.

7.C.1. Microfinance and Women's Empowerment – Questioning Upper-Class Social-logic Representations

ISDE policy documents mention that the gender mainstreaming programme is supported by donations from the Canadian International Development Agency (CIDA); they state that the aim of the programme is to 'develop gender friendly social entrepreneurs, student volunteers and women activists' to work towards 'promoting birth and marriage registration, campaigning for preventing violence against women and child marriages, helping women gain access to local elected bodies, and reducing gender related discrimination in society'. Since the policy documents allude to an affiliation between this programme and microfinance, I was interested to explore if members working in this programme had a wider understanding of women's empowerment as a concept. Unlike the dominant economic logic representations, these representations alluded, firstly, to the importance of considering other dimensions of women's empowerment that incorporate political and social underpinnings, and of considering class structures, and secondly, that these representations highlighted the importance of 'awareness-raising' and 'targeting structural barriers that women face'. This will now be discussed.

7.C.1.a. Microfinance and Women's Empowerment: a wider view

A few CSDF members I spoke with alluded to the importance of incorporating political and social dimensions of women's empowerment. One CSDF member is an executive director of an NGO which organises various awareness-raising sessions for the rural poor through innovative practices, such as participatory drama; she described women's empowerment as follows:

If you ask me what empowerment is.... I think it should specifically incorporate three aspects: economic, political and social aspects...I think empowerment is based on these three things, and they are really important. If you wish to address a particular woman's empowerment, you would have to address her economic background, her social stature, and whether she can have any voice in politics.

She further described how representations of women in positions of power are not enough:

Although our Prime Minister is a woman, and the Leader of the Opposition Party is also a woman... and they have done some significant work in addressing the needs of women... these efforts have not been so successful... Let's take human trafficking as an example... people are doing so much to stop this... but has this stopped? Until and unless the problem of 'poverty' is solved, these issues cannot be addressed... Women not only need economic empowerment, but they also need social and political empowerment... What we need is a change towards how we view the world around us.

In contrast to the dominant economic logic underpinnings, the above representation calls for incorporating more than only an economic understanding to the framing of empowerment; it calls for the importance of examining the complexities that surround the construct of poverty, not only through a narrow economic lens, but also through political and social lenses; it calls for the importance of considering various issues that women face in the rural poor-class context (for example, human trafficking). Implicit in the above representation is also the call to address class-based issues in Bangladesh; in the above quote, the CSDF member suggests that representations of women in positions of power need to be questioned. While both the Prime Minister and Leader of the Opposition Party in Bangladesh are women, they come from illustrious, upper-class backgrounds. This invites reflection on the barriers that poor-class women face to enter positions of power. As a volunteer of the gender mainstreaming programme stated, it is very common to see women from ‘better-off’ classes in the rural context become board members or chairpersons of local bodies. He emphasised that women are ‘put in such positions as a tick-the-box exercise for meeting donor requirements’. As he further stated, it also provides ‘male family members of these represented women’ easy access to ‘money through corrupt practices’. Representations of women in these positions are therefore, as the volunteer emphasised, ‘merely for show’. Thus, while these representations are much richer compared to the dominant economic logic framing (taking into account the critical issues that women face in the rural, poor-class context, and the power inequalities that are the product of unyielding class structures), my observations suggest that members who work in the gender mainstreaming project are themselves immersed in structural barriers, as discussed below.

CSDF organises quarterly meetings to discuss the progress of their projects. How these meetings were arranged and the discussions conducted among different members helped me to reflect on the hidden yet stark power inequities among different groups. The meetings are usually spread across three days: the first meeting is conducted between the donor organisation (based in Dhaka, capital of Bangladesh) and the executive directors of all member NGOs in the CSDF network; the second meeting is between the donor organisation and the managers across all member NGOs; and the third meeting is between one of the designated managers in CSDF (for the gender mainstreaming programme) and the ‘focal points’¹⁰⁴. In line with the organisational hierarchy of the ISDE microfinance programme, I noticed a rigid class structure within the administrative hierarchy for the gender mainstreaming programme. While the

¹⁰⁴ CSDF refers to the fieldworkers as ‘focal points’, highlighting the nature of their work that includes direct face-to-face contact with the ‘victims’.

executive directors and the member representing the donor organisation *appeared* as though they belonged to elite circles, in terms of their suave accents, immaculate dress sense, and subtle ‘air of arrogance’ with which they addressed lower-tier organisational members, the focal-point members (lowest position in the organisational hierarchy) appeared and acted according to the social etiquettes of a lower class (in the Bangladeshi context). This was apparent, for instance, in the way they presented themselves in terms of dress¹⁰⁵, grooming¹⁰⁶ and speech¹⁰⁷. Also, the fact that the donor organisation organised direct meetings with the executive directors and managers, but not with the ‘focal points’ highlighted the distance that people from what are considered socially elite classes endeavoured to maintain with the poorer sections of society. The class hierarchy also makes a ‘normal’ practice of addressing people lower in the administrative hierarchy in an authoritative, sometimes derogatory manner. For example, in the meeting between the designated manager and focal points, one of the focal points was criticised in front of everyone for not carrying out various tasks. Besides the class hierarchies within organisational relationships, positional hierarchies are enmeshed within them; on the meeting between the donor member and the executive directors, the donor member did not appear to hesitate when criticising an executive director for the failure of his organisation to reach project goals. As I note in my journal:

As an outsider attending the meeting for the first time, I felt embarrassed for the executive director... Rather shocked at the way the donors held the organisations ‘accountable’.

As in ISDE’s microfinance programme, the hierarchical relationships in the gender mainstreaming programme carry a double burden of class and positional inequalities. Also, given the socio-economic similarities between the focal points and the rural poor-class victims (as discussed in section B2a), how much scope do focal points really have in terms of bringing about change in the lives of victims? Given their socio-economic closeness to the victims (poor-class rural women), as discussed previously, they themselves may share similar worldviews to those of the victims. The question, therefore, is while the social-logic representations may appear richer in meaning, are such articulations only theoretical and confined to upper-class circles? Given the rigidity of the administrative hierarchy, do such articulations filter through to the ‘bottom’? As discussed in more depth in Chapter 8, practices remain trapped in the ‘technocratic’ mould. Also, while ISDE policy statements allude to

¹⁰⁵ In the Bangladeshi context lower-class men and women often dress in clothes of lower quality, cheaply available from local hawkers’ markets, and also of distinctive colours and styles.

¹⁰⁶ A few of them used coconut oil on their hair, which is a common practice among lower classes.

¹⁰⁷ Unpolished Bengali dialect/accents.

collaboration between the gender mainstreaming and microfinance programmes, my observations suggest that the association is minimal. As the microfinance manager of the Chittagong branch stated, ‘sometimes women from microfinance groups are selected to work as “activists” in the gender mainstreaming programme’. During my fieldwork, I did not encounter a single woman from a microfinance group who had assumed such a role. Even if there were collaboration between these two programmes, it is questionable if it could encourage and foster more ‘social-logic’ spaces without also addressing the hierarchical relationships, as alluded to above.

7.C.1.b. Microfinance and Women’s Empowerment: awareness-raising and targeting structural barriers that women face

In contrast to the representations of women’s empowerment that are informed by dominant economic logic, the representations informed by social logics incorporated critical social issues faced by women in the rural poor-class context. In my interview with the accounts manager of CSDF, the manager highlighted the importance of considering social issues that women face, above and beyond economic considerations:

When I think about empowering women through microfinance, I cannot think only about economic empowerment. The women have to be made aware of their social surroundings too. They should be made aware of the social issues.

Implicit in the above representation is the understanding and acknowledgement that people immersed in structural barriers often lack awareness of such barriers. The accounts manager¹⁰⁸ further elaborated on different issues that the CSDF network endeavours to address through the gender mainstreaming programme: ‘birth control’, ‘importance of certifying marriages and deaths’, ‘issues in relation to child marriages’, ‘dowry’ and ‘eve-teasing¹⁰⁹’. In line with the above representation, a volunteer highlighted that it is crucial to consider such critical social issues, because this could help address women’s basic human rights:

¹⁰⁸ CSDF as a ‘network’ organisation is primarily headed by ISDE. The accounts manager is a staff-member of ISDE, working for the CSDF programme.

¹⁰⁹ A softer way of highlighting sexual offences that does not involve direct physical assault.

Women's empowerment is not only about whether you are a chairperson of a particular organisation...women's empowerment denotes many different things....her freedom, her rights, the fact that she is a human being, her rights as a human being....making her aware of social issues. A woman can be powerful without being a chairperson....she doesn't necessarily have to be a chairperson. In order to address empowerment, you need to help women build their personalities...we work towards making people, making both men and women understand that women are human beings...So women have rights...these are their rights as humans... We work as volunteers....we don't charge ISDE anything for our services.....we understand that as citizens of Bangladesh and as human beings, we have some roles.....and we try to fulfil these roles to the best of our abilities.

Referring to the above quote, there appears to be an understanding of the deep-seated barriers women face in the Bangladeshi context, in terms of gaining access to basic rights. The emphasis on the need to recognise women as *human beings* highlights the urgency in the call to work towards achieving such rights. While both framings – dominant economic logic, and alternative social logic (as construed by ISDE) – appear to recognise the subordinate social positions of women compared to those of men, the social-logic representations go beyond the simplified understanding that women's economic contributions can magically address such unconscious, ingrained social obstacles. These representations are grounded more by the need to raise awareness of such cultural norms. However, while such representations appear to take consideration of various social factors that rural poor-class women face, how are these really being addressed? My conversations with various volunteers suggest that the delivery of such awareness-raising practices tend to be rather top-down. As a volunteer describes:

We have gone from place to place, in an open-truck....Our truck covered all the nooks and corners of Chokoria...even women, completely draped under covers, who have not seen the face of any men outside their household, have heard our announcements and speeches....Women are much more aware and much less fearful than before...thanks to our efforts....It is not uncommon anymore to see women in market places as late as 10-11pm.

The above quote helps to highlight both the subtle class-based barriers between upper and poorer classes and the critical focus placed on achieving short-term goals. The volunteers (who often come from illustrious educational backgrounds¹¹⁰), with instructions from top-tier members, donors, and executive directors, tend to assume that the mere act of making 'announcements' can help to raise awareness around critical social issues. During my visit to a quarterly meeting for the gender mainstreaming programme, I noticed the top-tier members placing much emphasis on arranging for trucks to make announcements. They also discussed how the trucks should be decorated. Further, one of the executive directors was criticised for his organisation not decorating the truck according to the 'required specifications' of the

¹¹⁰ Among volunteers I interviewed were a few doctors, teachers and lawyers.

previous quarterly meeting. Thus, the emphasis placed on meeting short-term, quarterly, visible goals (for example, in the form of organising decorated trucks for ‘awareness-raising’ announcements) tends to divert attention from longer-term, relationship-building mechanisms with women beneficiaries (this is discussed in more depth in Chapter 8). Also, the focus on creating spaces for awareness-raising, which involve minimal contact with the beneficiaries, captures how the higher classes maintain distance (often unwittingly) from those of lower classes. As can be observed, even programmes grounded more in social-logic ideas (for example, the gender mainstreaming programme) tend to be bounded in notions such as class-structures. These subtle class-based norms between staff-members in the organisational hierarchy (section C1a) and staff-members and beneficiaries (as discussed in this section) tend to constrain social-logic spaces from developing. As illustrated above, the social-logic ideals of the gender mainstreaming programme pay limited attention to intersectional spaces between and among women in the rural context, assuming simplistically that the mere act of making announcements can help bring about change in the lives of rural women. As alluded to in the above section (C1a), while my field observations suggest only limited collaboration between microfinance and gender mainstreaming programmes (contrary to the policy documents), even if there were more collaboration between these programmes, it is questionable whether more social-logic spaces could be fostered without also questioning the organisational focus on achieving ‘short-term goals’ and addressing subtle class structures within the organisational hierarchy (both are accountability issues, as elaborated on in Chapter 8). However, the existence of wider understandings of women’s empowerment among organisational members helps highlight the conditions of possibility that could potentially be nurtured by exposure to dialogically informed framings. As illustrated in the next section, my dialogic interactions with women beneficiaries in the PAR sessions provided opportunities for questioning the dominant understandings and for reflecting on alternatives.

7.C.2. Microfinance and Women's Empowerment – Exposure to Alternative Understandings through PAR

As highlighted in section B, unlike the top-tier articulations that are grounded in theoretical virtuous spirals, the lower-tier¹¹¹ articulations were based on more down-to-earth realities. However, similar to the top-tier articulations, the lower-tier ones appeared immersed in the hidden language of class- and gender-based structural barriers. These articulations (compiled during the first phase of the fieldwork) also focused on the act of merely having the necessary access to microfinance funds as a form of empowerment, and lacked reflections on personal life stories. As a dialogic researcher hoping to share more personal conversations specifically with women beneficiaries, and noting the constrained and limited nature of interview answers from beneficiaries in relation to my empowerment related questions (during the first phase of the fieldwork), I recognised that my questions were impersonal and lacked depth. As discussed previously, the beneficiaries often found it difficult to understand the literal meaning of 'empowerment', given that they were not used to reflecting on their own empowerment stories. This helped me to reflect on how, as a researcher, I needed to change my approach towards 'asking questions'. During the second phase of the fieldwork, I focused more on forming closer personal relationships with the PAR participants¹¹². I realised that in order to *raise* and *gain* awareness around structural barriers that women face, and to learn about/from rural women's lifestyles, the forming of close relationships was a necessary step. This helped me not only to gain a deeper understanding of various barriers that women face in the (Maheshkhali) rural context, but also to encourage the women (PAR participants) to reflect on and question the barriers that hinder their empowerment, creating in the process alternative social-logic spaces. In this section I cast light, firstly, on the structural barriers that became more evident through such dialogic interactions and reflections; and, secondly, I highlight how reflecting on alternatives encouraged women to think more critically and creatively about empowerment as a concept in relation to microfinance.

¹¹¹ Beneficiaries and fieldworkers.

¹¹² This was often not possible during the first phase of the fieldwork, given that I was focused more on meeting as many beneficiaries as possible in a limited time-frame in order to gain an overview of the microfinance programme of ISDE. Also, the short time-span of the interviews.

7.C.2.a. Subtle Structural Barriers: becoming evident through dialogic interactions

As discussed in Chapter 5, before conducting a specific session, designed to encourage PAR participants to reflect on empowerment as a concept by drawing on examples from their personal lives, I arranged several awareness-raising sessions, emphasising group discussion, story-telling, picture description games, and showing videos. I focused on creating a space for discussing such topics as dowry and marriage that would resonate closely with women's lives in the Maheshkhali context. This generated wide-ranging discussions that further enhanced relationship-building among participants. Having these pre-sessions also helped to open alternative ways of thinking about the barriers women faced in their day-to-day lives. It also helped participants become more comfortable in terms of 'thinking differently', as one member articulated. As a researcher, I saw this as a necessary step, noting during the first phase of the fieldwork the limited nature of reflections on empowerment as a concept in relation to microfinance. These sessions helped broaden horizons in terms of questioning the taken-for-granted gender norms in the Maheshkhali context and, hence, created a space for reflecting on alternative ideas of empowerment. While I noted that empowerment as a concept was still predominantly couched in economic definitions¹¹³, these definitions were more evident in personal stories, and helped me as a researcher to reflect critically on the barriers women face in the Maheshkhali context. In this section, I present some of the barriers that became more evident through dialogic interactions before casting light on the alternative social-logic definitions of empowerment, as articulated by the PAR participants in section b.

7.C.2.a.(i) Passing 'down' the air of arrogance

During the PAR sessions, after women beneficiaries had become more comfortable with my presence, they repeatedly emphasised the importance of female productive roles in the poor-class context¹¹⁴. While I was aware of subtle class differences among the PAR participants, everyone appeared to be involved in some kind of productive capacity. Their productive roles ranged from working in paan fields to teaching in a school. As one of the PAR participants describes:

¹¹³ As highlighted in section B1e, the stark differences in economic positions between the 'elite' and 'non-elite' creates this idea, that improving economic stature is a dominant way of bringing about change in the lives of the rural poor. Changing the staunchness and rigidity of such understandings is impossible in a matter of only a few sessions.

¹¹⁴ Note that previously, women beneficiaries had felt embarrassed to 'openly admit' that they are involved in productive roles, as women's involvement in productive roles in the poor-class context is often equated with 'poverty' (and hence 'weakness').

My husband has to give a portion of his income to my in-laws....so it is good that I earn. Only the other day he lost his cell-phone. So I bought a cell-phone for him, worth 3,000 taka. This was possible because I am earning, too....thanks to the extra income source. I am thankful for my teaching position. Previously, my husband did not support the idea of me working. But now, seeing that the extra income source is a huge help, he is happy that I work! I actually earn more than him....but I don't let him know that!

In line with the above quote, another participant elaborates on how, she has been working 'day and night' in her sewing business, collecting and saving money to help finance her husband's trip to Dubai¹¹⁵. She also elaborates on how her husband is generally 'quite lazy, and does not like being involved in productive work', although alludes to his superiority in the household:

Yes, he is not earning now...but he is the head of the family... God has given me everything. He is just a bit lazy, but he loves me a lot. And he promised that he is going to start working soon.

My conversations with PAR participants helped me reflect on the 'dependence' on female productive roles in the poor, rural Maheshkhali context. Contrary to upper class, sophisticated vernaculars that highlight women's involvement in productive roles as a form of liberation, the liberation (from involvement in productive capacities) expressed by the PAR participants appeared muted and restrained. As discussed previously in section B2a, women in the Maheshkhali context appeared to be involved in productive roles more from necessity rather than, as I note in my journal, 'a personal expression of liberation and empowerment'. 'Liberation' in the poor-class context appeared to be geared more towards providing temporary economic relief in households. This became clearer to me by the contrasting manner in which the women beneficiaries framed their 'economic roles' during the first and second phases respectively of the fieldwork. After various conversations with me over several PAR sessions, when participants realised that I would not judge them for their involvement in economic roles, they began to speak more freely about such involvements. This helped me appreciate how the women beneficiaries did not tend to be proud of being involved in a productive capacity (contrary to upper-class articulations by top-tier ISDE organisational members). Also, while discussing their productive roles, they sometimes felt the need to emphasise the relatively superior position of their husbands in the family. For example, in the first quote above, the participant disclosed that she earned more than her husband, but quickly added that she did not allow her husband 'to know' that. In the second quote above, the participant emphasised that her husband was ultimately the head of the family, despite her being the primary breadwinner.

¹¹⁵ The participant's husband wished to work in Dubai as a labourer.

This demonstrates that the women beneficiaries are more proud of their husbands' economic and social positions than their own. My field observations suggest that this lack of interest by beneficiaries, in terms of not drawing attention to their own productive capabilities, seemed somehow to negatively affect their community management roles. As highlighted in Chapter 4, Moser (1993, p.34) defines community management roles as 'activities undertaken primarily by women at the community level, as an extension of their reproductive role'. While the participants sometimes appeared reluctant to speak about their productive roles compared to their husbands'¹¹⁶ productive positions, they seemed to be more open when discussing such roles in relation to other women's economic roles and positions. My conversations with participants suggest that women's involvement in economic roles often added an unnecessary competitive dimension to their lives. Since maintaining good relations with neighbours is largely regarded as a female role in the rural Maheshkhali context (community role)¹¹⁷, participants appeared to be very aware of each other's economic roles. Given that women's involvement in economic roles is generally representative of 'weakness' and 'poverty', and given the norms of communal openness in Maheshkhali, women's productive roles, which are not normally considered female roles, seemed to be open to scrutiny by women themselves. For example, the beneficiary whose husband had another wife¹¹⁸ states:

If you know how to invest the money properly....if you work hard, you have to be a hard working person....you will automatically be smiling....but if I didn't know how to invest the money, everyone would come and beat me. And for fair enough reasons.... You see, there are many women who sit at home and do nothing....they don't work hard. The other wives, for example, had no skills. Hence, my husband respected me the most....and why wouldn't he?... He saw that I was minting money! (Laughs uproariously with the other women in the PAR session).

As one of the other participant adds:

We are very selective about who we select as group members.... We try to select women who are presentable, come from good, respectable family backgrounds... are not lazy and are willing to work hard.

¹¹⁶ The socially constructed primary breadwinner.

¹¹⁷ Contrary to Urban societal norms, the people in different communities and localities in Maheshkhali appeared to know each other very well. Every household I visited, seemed to have an open door policy during the day. While people felt invited to come in and leave as they wished, there seemed to be an immense lack of privacy in everyone's lives. People seemed to be well aware of each other's businesses, and felt free to interfere as they liked.

¹¹⁸ Please refer to section B1a.

Thus, while the women beneficiaries appeared hesitant to discuss their household economic contributions compared to those of their husbands, in sharp contrast they appeared much more willing to make comparisons with the economic roles of other women. This highlights how women's involvement in economic roles, while not challenging their subordinate position in the household compared to men, tends to add more burden to their lives in the form of additional scrutiny from women, both within and outside their respective households. This trend can be observed in both quotes above. While the beneficiary with the co-wife in the household adds proudly that she is 'minting money' compared to the other wife, the other participant emphasises how they tend to exclude women who are considered 'lazy' and not from what are regarded as socially respectable families.

As elaborated in section B1e, there is a need to challenge the 'air of being better' or the arrogance that comes with belonging to a privileged class in order to help instigate more bottom-up dialogue and organisational building. As highlighted, while the educated and the elite strive to maintain distance from the realities of rural Bangladesh, the non-elite endeavour to become more like the elite by creating for the non-elite an invisible vicious cycle of high, suave, yet unachievable standards. As can be observed in the rural Maheshkhali context, this 'elite' behavioural pattern of tending to disassociate oneself from the socially regarded poor, appears to permeate rural households and communities, which pit each woman against the other, but without challenging the gender discrimination in such spaces. The question is whether it is possible to strive to alleviate poverty and empowerment without also challenging the arrogance or lack of humility that comes with belonging to a higher social class? As can be understood, this elite behavioural pattern, which is passed 'down' to rural poor communities must be challenged in order to encourage more dialogic transformations.

7.C.2.a.(ii) Class-based connotations surrounding 'mobility'

The subtle class structures alluded to above take shape in different ways in the lives of the rural poor, of which one aspect is women's mobility in the public domain. Proponents of the financial-self-sustainability paradigm, in conforming to the dominant economic logic framing (as elaborated on in Chapter 2), treat simplistic signifiers such as improvement in mobility as a strong indicator of empowerment, but my conversations with the PAR participants highlight the complexities that surround the notion of mobility. The PAR group consisted of beneficiaries from different sections of rural Maheshkhali; while a few were from relatively educated backgrounds in the Maheshkhali context, some were from much poorer sections and in some

cases lacked any education; subtle differences were apparent in how they dressed and spoke. While class structure in the Bangladeshi context is often simplistically analysed as a three-tiered (rich, middle and poor class) model, the complexities in the theoretically glossed-over poor class became evident in group discussions by PAR participants around women's empowerment. Some highlighted the ability to work in the fields as a form of empowerment, while others suggested that they would be socially ridiculed if they were seen 'walking to the fields and toiling there'.

I like being able to go and work in crop fields.... It has given me a source of earnings...I have learnt so much in the process.... I am sometimes hired to help during the peak season.... This gives me a sense of achievement...I have harvested potatoes, cucumber, chillies and paan...this is how I see my empowerment....my ability to go and work in the fields.... Participant 1

Hmm... in the Maheshkhali context it is okay for 'helpless', that is, 'extremely poor' women, women who may not have a husband or male help or who come from uneducated backgrounds, to work in the fields... If, say, I was seen working in the fields, my character would be assassinated. People would back-bite. Let's take Y¹¹⁹ as an example; she is a school teacher.... We look up to her. She was also involved in some NGO work, she comes from a higher stature of society.... If she was caught working in the fields, all hell would break loose...Participant 2

As is evident in the contrasting quotes above, women in the Maheshkhali context face different types of restrictions, depending on their social backgrounds. While, Participant 1, in her 'poor', 'helpless' class in the Maheshkhali context, feels empowered by being able to work in the fields, women from slightly higher classes would be socially ridiculed if they were caught performing roles that involve *physical labour*. As Participant 2 and a few others in the PAR group further elaborated on, roles that involve heavy physical work are considered *unwomanly* because they make it difficult, seemingly, to abide by purdah norms¹²⁰. For example, the burkha, which most women in Maheshkhali wear when they venture outside their households and neighbourhoods, would need to be removed while working in the fields because of the nature of the work. Also, since farming and working in the fields is considered unskilled labour (as it requires no educational background in the Bangladeshi context), such work is looked down on and associated with poverty and helplessness. Further, since physical labour roles, such as farm-work, are regarded as male roles, given the amount of physical strength involved, women working in this space are thought to represent the most vulnerable women in the Maheshkhali context. Thus, while women in the 'helpless', 'poorer' context would appear to have fewer restrictions on their mobility, their seemingly weak image in upper circles, in the Maheshkhali context, could potentially place them in a disadvantaged and disempowered

¹¹⁹ Name is anonymous to maintain confidentiality.

¹²⁰ Refer to Chapter 6 for elaboration.

situation. As Participant 1 defends herself:

But it is not as though we are not learning anything by working in the fields, you know. Gosh, I have learnt so much, and it makes me feel independent. Participant 1

Also, while women in slightly higher circles, working as teachers, NGO representatives or in roles as housewives are appreciated for their seemingly higher social stature, they face greater restrictions on their mobility. For example, a PAR participant who worked as a school teacher had to discontinue attending the PAR sessions because she was criticised by her in-laws for ‘staying out so much’. As she mentions:

You see, I am a teacher, I am educated, my husband is in a respectable position here.... I am a daughter-in-law, I am married... I cannot attend these sessions so regularly. What will people say?

The above quote also highlights the additional barriers to mobility accompanying marriage and being a daughter-in-law (as discussed in section B2a). These different types of restrictions faced by women, depending on their social class, age and marital status, are largely glossed over, and poor-class women are simplistically regarded as a singular construct. These differences and intersections, as alluded to in Chapters 3 and 4, must be considered seriously in order to address the complexities that rural poor-class women face in the microfinance context. My extended interactions with PAR participants, owing to the creation of congenial spaces that encouraged women to speak in a much more free-spirited manner, helped me as a researcher to reflect much more deeply on the complexities of such issues.

7.C.2.b. Dialogic Spaces: reflecting on alternatives

As alluded to in Chapter 6, the segregation of the sexes in the Bangladeshi context creates defined, separate spaces for men and women. The socially regarded male and female roles tend to be kept scrupulously distinct. As alluded to in Chapter 5, in order to facilitate appropriate *action* in terms of bringing about changes to such deep-seated norms, the idea of *change* needs to be critically scrutinised. The idea of creating change, as discussed in Chapter 3, is largely caught in a short-term, results-focused bubble. As a PAR researcher wishing to facilitate action in my case-study context, I was interested to challenge this notion of change. As emphasised in Chapter 5, action in the context of this study inclines more towards learning, which can help to plant the seeds of creating change over time through conscientisation and awareness-raising (Rahman, 1993). As elaborated further, action in this context also involves reflection, where

both the researcher and participants can reflect on and learn from ongoing interactions and dialogue (Kindon et al., 2007).

Reflecting on the various gender structural barriers alluded to in this chapter that hinder alternative social-logic ways of thinking about women's empowerment, I was interested as a first step to facilitate a space for fostering discussion around alternatives. One way to do so was to introduce some disruptions to everyday-thinking by presenting scenarios that would challenge taken-for-granted gender norms in the Maheshkhali context. In the PAR session, where I encouraged the participants to reflect on empowerment as a concept, I used a specific exercise in which I challenged participants' understandings of empowerment by presenting two cases, which, as noted in my journal, 'were rather unthinkable in the Maheshkhali context': the first scenario helped to challenge the gender connotations surrounding the roles of men and women in the household (reproductive roles of women); and the second scenario helped to challenge the gender notion around 'work' as a concept in the Maheshkhali context (productive roles of women). For the first scenario I posed questions, such as:

What if your husband makes a cup of tea for you, or makes lunch, or does the laundry? What is your opinion about this?

For the second scenario, following the theme of the first one:

What if females drive a tom-tom (Maheshkhali transport) or a bus or truck?

This helped initiate a range of discussions around taken-for-granted notions of reproductive and productive roles of women. While a few women suggested that the above ideas were 'way too out there', others seemed keen to reflect on such alternative notions. In the Bangladeshi (specifically in the rural) context, it is *unthinkable* for men to assume what are socially regarded as 'feminine', hence, 'weak' roles, such as cooking, cleaning, or doing the laundry. Comments from participants in the PAR session reflect this.

It does not look good when a husband does household chores – it just does not. It would look so odd if your husband were to wash your clothes.

My husband won't even eat anyone else's cooked food other than mine.

If your husband helps you on his own, without you pushing him, but out of love, that's a different thing, you know...But if you are the one making your husband toil at home after a hard day at work, while you were sitting at home the whole day when you could have easily finished such simple chores, that's just bad – it's unthinkable!

The above quotes help to highlight why it is naïve to assume that it is possible to change household norms, without also challenging common-sense ways of thinking, with simplistic interventions, such as providing women the necessary access to microfinance funds. As can be understood, the construct of the male as ‘head of the household’ or ‘primary breadwinner’ is strongly orchestrated by women themselves. It is also ‘unthinkable’ for rural¹²¹ women to drive ‘tom toms’, ‘trucks’ and ‘buses’, because of the supposed difficulty in conforming to purdah norms. Driving around would require venturing beyond households and neighbourhoods, and would also require dealing and speaking with men outside the domestic threshold. Women who do not conform to such stringent purdah norms, as emphasised by one of the participants, ‘are tagged as “characterless” or “loose”’. In order to help challenge even further such inherent, unconscious gender norms, during the session I passed around an image of a veiled woman driving a taxi.



Figure 7.1: Veiled woman driving taxi (image passed around during PAR session)¹²²

I also made references to my own domestic life by highlighting how my husband and I take care of our household chores together. These ongoing discussions and reflections helped open spaces to alternative ways of thinking about and framing empowerment as a concept. Some quotes from the PAR session help to highlight this:

¹²¹ Driving public transport is considered a ‘poor-class’ job, hence the added emphasis on ‘rural’ women in the above sentence. Even men belonging to middle and rich classes in the urban context cannot assume such roles, let alone women (in the urban context).

¹²² I downloaded this image from the following link- <https://www.google.co.nz/search?q=woman+driving+taxi>

As the famous poet, Kazi Nazrul Islam¹²³ said, ‘ey shundor prithibi chiro kollan kor, ordhek koreche nari, ordhek koreche tar nor (this beautiful world, has been half made my men, and half by women)....We read this poem in school, I guess what I am trying to say is that if we wish to empower women, we have to take ‘equal rights’ seriously....we have to give women equal opportunities as men...But in the Maheshkhali context this is unthinkable.

What people do not understand is that females are capable of achieving the same, if not more than males. People are too conservative. Our Prime Minister is a female.’

The biggest burden on women is *marriage*. After women marry, they LEAVE (emphasis added) their parents household for their in-laws’ household. This concept of women ‘leaving’ historically.....Men do not have to leave....Men have the right to take care of their parents....This is one of the crucial forces in place that construct women as being inferior. What if the norm were such that both men and women had the option to leave if they wished to...but at the same time could still take care of their parents.

The above contrasting quotes help highlight how facilitating dialogic spaces, incorporating congenial yet critical discussions, help women to challenge their own understanding and framings of empowerment as a concept. In the first quote, the participant emphasises the importance of taking equal rights seriously; the second quote expresses the need to question conservative mind-sets in the rural context; the third quote challenges traditional gender roles in respect to marriage. The PAR sessions thus gave women an opportunity to express frustrations, voice their discontent, and to question rural doctrines in the Maheshkhali context. The sessions also gave participants an opportunity to meet with women from other neighbourhoods and different sections of society, and to listen and share stories with them, learning in the process about different types of barriers that women face. This highlights how despite the strength of gender indoctrination, conditions of possibility exist that could be nurtured over time to help weaken its foundations. The dialogic PAR sessions with the participants, by paying attention to various structural factors and giving special attention to interactions in this space (as elaborated in Chapter 8), helps to demonstrate that.

¹²³ Kazi Nazrul Islam was a Bangladeshi poet, writer, musician and revolutionary (24 May 1899-29 August 1976) - http://en.wikipedia.org/wiki/Kazi_Nazrul_Islam

7.C.3. Concluding comments

This chapter provides an overview of the representations of women's empowerment as a concept in relation to microfinance, under the dominant economic logic and alternative social-logic framings, in the ISDE context. As discussed, while representations under the former framing are more prevalent, there are signs of alternative social-logic spaces in the case-study context that could be opened to critical scrutiny and nurtured through the promotion of dialogic principles. As demonstrated in the final section, exposure to social-logic understandings through dialogic spaces can promote the creation of a congenial learning environment and critical thinking, which provide opportunities for questioning taken-for-granted social norms. This chapter focuses further on revealing such taken-for-granted social norms in respect specifically to gender- and class-based structures. It also highlights the ingrained organisational power inequities that are embedded in dominant and alternative representations. Chapter 8 opens these organisational relationships to further scrutiny by focusing specifically on accounting and accountability practices.

Chapter 8: Accounting and Accountability Practices in ISDE

In accordance with the framework outlined in Chapter 4, this chapter addresses my second and third research questions by exploring how the representations informed by the two logics outlined in Chapter 7 ('dominant economic logic' *versus* 'alternative social logic') shape accounting and accountability practices in ISDE. As discussed in Chapter 7, gender- and class-based structures are enmeshed across both the dominant and alternative framings that give rise to power differences between and within different organisational groups. This chapter further scrutinises these organisational relationships by analysing accounting and accountability practices. I highlight how the prevalence of the dominant economic logic, in combination with Bangladeshi gender and class norms give rise to technocratic, upward¹²⁴ accounting and accountability practices that stifle alternative social logic spaces and, hence, downward accountability norms. In line with my third research question, this chapter also casts light on how the PAR sessions helped provide a space for reflecting on alternative (dialogically informed) accounting and accountability practices with research participants. The structure of the Chapter is outlined below.

Section A examines how various ISDE accounting practices (such as client selection, group meetings, and loan collection, client information-keeping, general accounts handling, and preparation of reports) are largely bounded within the technocratic mould, and focus on the short-term goals of ensuring repayments and the ongoing sustainability of the microfinance programme. This section also focuses on illuminating how these different practices, immersed in norms such as hierarchical organisational, class and gender¹²⁵ structures, create upward accountability relationships between beneficiaries and staff members, putting the former in more disadvantaged positions. However, as discussed, these organisational accountability relationships are not static and one-sided, given varying, complex modes of interactions among different members. Throwing light on the complexities of these relationships helps to reflect on how the traditionally regarded 'upward' and 'downward' accountability relationships¹²⁶ are in reality in a constant state of flux. This provides opportunities for reflecting on how deep-seated power dynamics between top-tier and lower-tier organisational members may have subtle conditions of possibility, which if challenged and addressed could potentially be changed.

¹²⁴ Refer to Chapter 3.

¹²⁵ Elaborating on Moser's (1993) categories of women's triple roles where required.

¹²⁶ Refer to Chapter 3.

Section B explores indications of alternative social logic spaces within an ISDE microfinance context. While section A elaborates on the accounting practices and the underlying upward accountability relationships dominating such practices, section B reflects on how, if at all, ISDE creates spaces for fostering downward accountability relationships with beneficiaries. This is undertaken by reflecting on the subtle, informal accountability practices between beneficiaries and fieldworkers within formal practices (for example, in the form of fieldworkers ensuring flexibility of the loan collection process, and elements of friendship between beneficiaries and fieldworkers). While these practices are not specifically mentioned in policy directives, their existence in subtle forms helps to illuminate the conditions of possibility that can arise within doctrinal economic logic practices. However, as discussed, their informal, often invisible nature means they are easily dominated by more formal, upward accounting and accountability norms that limit the creative and empowering potential of such spaces.

Section C revisits some practices in PAR which I discussed in Chapters 5 and 7, casting light on the more subtle practices that helped to keep a dialogic ethos alive within the sessions (for example, in the form of drawing on group heterogeneity to help question positions of privilege; continuously reflecting on my own role as a facilitator of dialogic sessions; and encouraging reflection and the exchange of new ideas among different groups). Here, I also elaborate on ISDE members' (such as beneficiaries and senior officers) reflections and reactions in relation to alternative, dialogically informed accounting and accountability practices. In line with the broader objective of the thesis, this section reflects on alternative ideas of accounting and accountability practices underpinned by a dialogic ethos.

8.A. Accounting and Accountability Practices – Dominant Economic Logic

Chapter 7 discussed how class and gender norms shape power relations among different groups in the organisational hierarchy. In this section, I cast light on how such structures, in combination with various microfinance accounting practices, reinforce such power relations, creating upward accountability relationships between staff members and beneficiaries and among different groups of staff members¹²⁷. Chapter 3 discussed how upward accounts are traditionally rigid, with information flowing usually in one direction – upwards towards more powerful groups. This section looks at how such technocratic microfinance accounting practices can shape short-term, goal-focused norms, which turn attention away from broader social goals in the process, and replicate the already staunch power hierarchies among different organisational groups (as elaborated in Chapter 7). This section¹²⁸ also scrutinises how such accountability relationships are in a dynamic state of flux by examining the complex modes of interaction among different members in the organisational hierarchy. Accentuating the dynamism of such relationships helps to demonstrate how traditionally considered upward and downward accountability relationships are not necessarily static and one-sided, as often postulated in NGO accountability literature.

8.A.1. Microfinance Accounting and Accountability Practices in ISDE

The microfinance operation in ISDE consists of several practices distributed among managers, fieldworkers, beneficiary group leaders, and beneficiaries in general. As discussed in Chapter 7, while the senior officers (board members and executive directors) are involved in setting policies, they are not involved in hands-on, practical, field-based work or handling day-to-day accounts. As highlighted in Chapter 7, the repayment rates of loans are one of the primary indicators of women's empowerment in the ISDE microfinance context, as articulated by senior officers. It can be inferred from this that ensuring the full repayment of loans is a prime focus of the ISDE microfinance operation. As indicated in Chapter 7 in my interview with the Chittagong branch manager, he made reference several times to the ISDE's record of high repayments:

¹²⁷ As elaborated in Chapter 7, power differences exist among different groups of staff members in the organisational hierarchy (for example, between senior officers and managers, and managers and fieldworkers).

¹²⁸ Specifically in section 1b.

Here at ISDE our repayment rates are 98-99 per cent. Sometimes, beneficiaries may not be able to pay for one or two weeks, but if you consider the entire period¹²⁹ of the loan, the turnover is almost 100 per cent.¹³⁰

While the microfinance operation of ISDE is conducted across two branches – Chittagong city and Maheshkhali village – another branch where ISDE previously had a microfinance operation was in Chakaria¹³¹. However, this operation had to be closed as the majority of beneficiaries did not repay their loans. As the Chakaria branch manager mentions:

Yes, we had to stop the microfinance operation in Chakaria.... We had no control over the beneficiaries' actions there.....many of them were not repaying the loan money...some of them even fled with the money. It was absolutely ridiculous!

From the above quotes it is evident that the overall success or failure of a microfinance operation in the ISDE context depends on repayment rates, as a construct. This short-term, visible goal of ensuring repayment rates over an annual period (as discussed below) affects other related practices in the overall microfinance operation. The microfinance operation in ISDE consists of practices such as client selection, group meetings and loan collection, client information-keeping, general accounts handling, and preparing reports. In this section, I examine how these accounting practices, which include the short-term goal of repayment rates, shape accountability relationships among senior officers, managers, fieldworkers and beneficiaries.

8.A.1.a. Beneficiary Selection: scrutinising policies and practices along the organisational hierarchy

In order to understand how ISDE selects beneficiaries for its microfinance programme, I began, first, with the policy documents; these documents, prepared by the most senior officers, state that the 'philosophical underpinning'¹³² of the development programme is to strive for the socio-economic betterment of 'underdeveloped' and 'disadvantaged communities'. The policies loosely define 'underdeveloped' and 'disadvantaged communities', using jargon such as 'societies living below the poverty line', 'ethnic minority', and 'hilly backward people'¹³³. The documents further mention that 95 per cent of the beneficiaries of ISDE are women. While policies appear to cater for people who are considered socially 'vulnerable' in the Bangladeshi

¹²⁹ A year.

¹³⁰ Previously quoted in Chapter 7.

¹³¹ Chakaria is an upazila (sub-district) of Cox's Bazar district in the division of Chittagong, Bangladesh.

¹³² Page 6 - ISDE brief information profile.

¹³³ People living in hills - for example, Maheshkhali is a hilly area.

poor class context, what was missing in the beneficiary selection section were the overall linkages between the several terms and terminologies. For example, while the policies highlight that 95 per cent of beneficiaries of ISDE are women, the linkage between women as a construct and the terms, ‘societies living below the poverty line’, ‘ethnic minority’ and ‘hilly backward people’ is not immediately apparent. The policies distinguish further between ‘ultra poor’ and ‘poor’, as follows:

Ultra poor: women who are destitute, shelter-less, asset-less and maintain their livelihood by begging and also work in the domestic or open labour markets at very nominal wages and are aged between 18-50 years.

Poor: women who own land less than 0.5 decimal or possess assets less than Tk. 20,000 and earn daily less than taka 65 and are aged between 18-50 years.

From the above definitions, it can be concluded that ISDE, in line with the poverty alleviation paradigm, discussed in Chapter 2, places special emphasis on women, and also recognises women as being among the ‘poorest of the poor’. While policy documents define and distinguish between ‘ultra poor’ and ‘poor’, they remain vague about whether people in such criteria can be selected as beneficiaries in the microfinance programme. The documents mention specifically two generic criteria for selecting beneficiaries:

- a. Families having no land or owning less than half acre of land
- b. Women with no earning sources. Divorced/widows/separated women

As can be understood from the above references, ISDE policies on beneficiary selection, while appearing comprehensive, through use of such jargon, as ‘poor’, ‘ultra poor’, ‘asset less’, ‘divorced/widowed/separated women’, and ‘ethnic minority’, remain ‘rather all over the place’, as noted in my journal. No clear indication is given as to who is involved in the selection process or how ISDE identifies beneficiaries, bearing in mind (as noted in my journal) the various aforementioned criteria of the beneficiary selection policy. In the sections below, I discuss how the managers, fieldworkers and the beneficiaries are involved in the beneficiary selection process, and describe how this practice can give rise to, or work around, hidden gender and class structures.

8.A.1.a.(i) Beneficiary Selection: moving from policy documents to practice

My conversations with several organisational members suggested that the beneficiary selection process is one of the most crucial phases of the ISDE microfinance programme. As the executive director mentioned: ‘careful selection of responsible beneficiaries helps ensure the overall sustainability of the microfinance programme’. Thus, contrary to the policy documents, which allude to the selection of beneficiaries from what are regarded as socially ‘vulnerable groups’ with limited or no income sources, my field-based observations and interviews with ISDE members suggest this is not necessarily the case. While the most senior officers are involved in making policies, they are not directly involved in field-based work, such as selection of beneficiaries. However, as the manager of the Chittagong branch stated, the senior officers are involved in giving verbal guidelines to managers, which are then passed down to fieldworkers during formal training. The selection process begins with managers initiating the process by conducting an ‘eye survey’, as they say:

Yes, there are indeed some criteria in terms of who can become members...the identified, have to be in the ‘poor’ income bracket...really low income...so when we conduct an eye survey, we try to figure out where these people are and identify the people who satisfy our target area....so, for example, what we do is ... we select a locality and then try to find 30 to 40 people in that locality whom we think would satisfy this criteria...

Implicit in the above quote are several nuances that need examining. While the manager alludes to following the generic criteria of beneficiary selection, as per policy documents, what ought to be questioned is what the terms ‘poor income bracket’ or ‘really low income’ actually denote. In my interview with the Chittagong branch manager, he referred me several times to two specific microfinance beneficiary groups: one consisting of women whose husbands were ‘blind beggars’, and the other consisting of Hindu¹³⁴ women whose husbands were shoe-makers. As the manager notes:

Beggars are the poorest of the poor...I mean they beg, you know...and as well, they are blind....Despite this we have selected them....Also shoe-making in the Bangladeshi context is considered an extremely lowly job....but we select such people.

¹³⁴ Considered an ethnic minority in the Bangladeshi context.

What should be noted in the above quote is that while the policies draw specific attention to women as beneficiaries, in reality, these women beneficiaries are identified according to their husbands' professions (for example, as wives of blind beggars or wives of shoe-makers). As discussed in Chapter 7, these women's productive (and reproductive) roles are treated as secondary compared to those of their husbands. Further, the beneficiary recruitment form has a section dedicated to information about husbands:

It is very important that we pay attention to the familial structure of the potential woman beneficiary during the selection process. We check everything first. The recruitment form asks for specific details of the husband's occupation. For example, if the potential beneficiary's husband has two wives, we do not grant membership....also, if the potential beneficiary has too many children, we try not to select such cases. - Chittagong branch manager

The above quote reflects how the marital status of a woman is treated as an important factor in the beneficiary recruitment/selection phase. For example, most beneficiaries I met in ISDE were married. As I noted in my journal after a field visit to ISDE beneficiaries in a Hindu locality:

All the women had white bands on their hands, signifying that all of them were married (according to Hindu religious norms, women wear white bands on their hands after they marry).

In order to understand the significance of women's marital status in the beneficiary selection process, it is important to reflect on the importance of 'group homogeneity' as a concept in the practice of microfinance. One focus of the ISDE's beneficiary selection phase (in line with dominant economic logic framing) is to ensure the formation of 'homogenous' groups. In my interview with the manager of the Maheshkhali branch, the manager pointed out that when forming a new group, they try to ensure that beneficiaries are from the 'same neighbourhood, religion, or extended family'. Following the theoretical underpinning of the dominant economic logic framing, the assumption is that by ensuring group homogeneity, a nexus of accountability will be created among the beneficiaries; as the Maheshkhali manager suggested, group members with similar backgrounds tend to show more 'empathy' towards each other, and can help one another out during 'times of need', helping in the process to uphold and establish norms of 'group liability'¹³⁵. An implicit means of ensuring group homogeneity is to

¹³⁵ Refer to Chapter 3 - if a member of the group defaults, then all other members in the group are denied subsequent loans. A woman taking a loan, therefore, not only has to be accountable to the microfinance organisation, but also her group members. Peer pressure method is thus used to monitor and enforce contracts, providing an incentive for borrowers to repay. This helps to reduce risk, and to provide a mechanism for making the operation financially sustainable.

select married women as beneficiaries. As discussed in Chapter 6, in the Bangladeshi context, boys are expected to remain in the family permanently and take financial responsibility of their parents in their old age, while girls are raised with the idea that they will be married off and will eventually move to their husband's family after the wedding (Jahan and Alauddin, 1996). Once married, a girl becomes a husband's financial responsibility (ibid). Therefore, selecting unmarried women comes with the added risk that once married, such beneficiaries may have to leave their respective groups and locality (unless their husbands are from the same locality), thereby disrupting the homogeneity of the group and hence the accountability nexus of group liability. As discussed in Chapter 2, while women are generally selected as beneficiaries because of their presumed 'compliant', 'shy' and 'meek' natures, which accordingly helps to make the loan collection process easier, married women receive more preference over unmarried women in the beneficiary selection process, as it is assumed that marriage as an institution will help women to settle down literally in one location. While a reason for selecting women over men is because of the restrictions on their mobility (which helps reduce the risks of cases, such as husbands fleeing with the money¹³⁶), selecting married women reinforces the above reasoning further, given that they are less likely to move from their present locations. As can be understood, rather than challenging such structural barriers that women face, ISDE tends to make use of such structures to its own benefit, in order to ensure the broader goal of maintaining repayment rates. As the manager of the Chittagong branch further mentions:

Generally, women are either dependent on their husbands or their fathers if they are unmarried...in ISDE we have beneficiaries who are unmarried too.... In such cases we require a signature on the recruitment form from their fathers and sometimes their mothers too...depending on who the beneficiary depends on....We don't grant membership without this.

From the above reference, it is evident that the assumption of the male as the primary breadwinner constructs the woman's position in the family as one of dependency, even though some women may be primary breadwinners in their respective families. As discussed in Chapter 7, my field observations suggest that many such cases exist. For example, in Maheshkhali I met a beneficiary whose husband had fled from the village, leaving her with three children to feed. This situation forced her into various labour intensive roles, such as growing paan and potatoes in the fields. Thus, although the recruitment forms may construe women's roles as those of dependency (the general understanding is that 'women do not have

¹³⁶ An example of this scenario is provided later in the section. Also, since, the character of a woman is representative of the honour of her family, it is an unthinkable scenario that a woman would flee with the money.

sufficient knowledge about the market, and could therefore misuse the loan money'¹³⁷), previously married women (separated, divorced or widowed) without primary breadwinning husbands are often selected as beneficiaries (as stressed proudly in policy documents). However, the point to note here is that like married women, separated/divorced/widowed women receive more preference in the selection process than single women (albeit for different reasons). While married women are preferred because of the supposed guarantee provided by primary breadwinning husbands, separated, divorced or widowed women are preferred because of their supposed non-dependent roles as primary breadwinners. Selecting women from these two broad categories is considered to help reduce risk. As discussed previously, while married women are selected because of the assurance that derives from the relative permanency of their situations (in their respective localities), the selection of previously married women comes with the same benefit, as it is highly unlikely these women will remarry¹³⁸ and hence move to different locations. Selecting women from both these categories is therefore regarded as minimising risk in terms of collecting loan repayments. Therefore, rather than working towards dismantling the structural barriers women face, ISDE works around them, making use of such structures for its own benefit.

8.A.1.a.(ii) Beneficiary Selection: scrutinising roles of managers, fieldworkers and beneficiaries

As mentioned in the above section, managers initiate the beneficiary selection process by conducting an eye-survey of possible localities of new beneficiaries. Fieldworkers of the respective branches are also involved in this phase, assisting managers with record-keeping and other administrative tasks; one such task is to arrange the initial briefing meetings with potential beneficiaries during the pre- and post-selection phases. As the Chittagong branch manager mentions:

Once the eye-survey is made, we conduct a meeting with the potential beneficiaries targeted in a particular locality, and ask if they would be interested in joining the ISDE as members....You have to try and convince them....If they agree, we form a committee, comprising the targeted beneficiary base....We then have further meetings with the beneficiaries....two or three meetings, and brief them on what is expected of them.

¹³⁷ Chittagong branch manager

¹³⁸ In the Bangladeshi rural context it is considered socially unacceptable for separated, divorced or widowed women to remarry (although supported by Islamic scripts).

Use of the term ‘targeted beneficiary’ in the above quote reflects how the selection process involves careful scrutiny of the potential beneficiaries. As the Maheshkhali branch manager describes:

When forming a new group, you have to do so in such a way that all members of the group are from the same religion, similar age group...same extended family, if possible,...and of similar economic stature....The first thing you would have to do is identify the areas that you want to target...The first thing you have to determine is if you give them loan money, would they be able to repay it? You also have to make a small comparative study between areas...you have to study the kind of businesses each area has...You have to study their monetary dealings....and know their income levels ... You also have to consider their individual family structures.

As can be understood from the above reference, the beneficiary selection process involves careful study of various factors. The process begins with targeting potential areas, and then comparing areas, in terms of the type of businesses people in each area are involved in (for example, salt production, farming or fishing – in the Maheshkhali context). Also, consideration is given to whether homogenous groups could be formed within a particular locality (for reasons discussed earlier). After analysing individual areas, individual families are studied in terms of their familial income and structure before loans are given out. As the manager of the Chittagong branch pointed out, they ‘try not to select beneficiaries whose husbands have more than one wife, or have too many children, or where there are cases of domestic violence within the family’. As the manager further mentioned, selecting beneficiaries with ‘unstable family backgrounds’ is ‘too risky’. Referring to the first quote above, the manager stated that they try to ‘convince’ potential beneficiaries to join the microfinance programme. These comments highlight how the selection process involves methodical judgements in terms of identifying ‘good’ beneficiaries who can repay their loan money. Once potential beneficiaries are selected, managers will arrange for several initial meetings with beneficiaries, ‘briefing them on what is expected’. This demonstrates how from the inception of the group, beneficiaries have the values instilled of what a ‘good’ client is considered to be, which ultimately give rise to accountability relationships that flow upwards from beneficiaries to the organisation. This is discussed in more depth later in the section.

While the managers are more active in the beneficiary selection phase, receiving administrative input from fieldworkers when necessary, fieldworkers usually have responsibility for the next phase, which involves actively observing beneficiary groups during the initial phases of group formation. Once the groups are formed, beneficiaries cannot take out loans immediately. In ISDE, beneficiaries are required to save from between 10 to 50 taka¹³⁹ every week, for approximately a year, before ISDE will grant loans¹⁴⁰. During this phase, fieldworkers keep track of the beneficiaries' saving habits, and how they¹⁴¹ fare in their individual businesses. As the fieldworkers in the Chittagong and Maheshkhali branches describe:

You cannot disburse loans at the first meeting...first, you have to work with them at least for a month....see how they work, understand the group dynamics, and set the strategies accordingly...Granting loans right at the beginning without a proper understanding of the group structure would not be the right thing to do. Otherwise, people may flee with the money. And we have to be answerable for such things! – Fieldworker, Chittagong branch

Before granting loans we have to assess the economic situation of beneficiaries.... We assess their savings and business habits....we check if they have anything in their house....assessing the economic situation is really important....If they are eventually unable to repay the money, we will be answerable – Fieldworker, Maheshkhali branch

The above quotes reflect how keeping active observation of new beneficiaries is part of the selection process. Newly selected beneficiaries are kept under surveillance for approximately a year; attention is also given to the group dynamics (interactions and relationships among group members) and the individual economic situations of beneficiaries before any loans are granted. As the fieldworkers stressed, if they did not attend to such factors, they could eventually face direct repercussions. This highlights how fieldworkers are nervously preoccupied with a strong sense of responsibility for ensuring repayments. As discussed in section B, this gives rise to upward accountability relationships¹⁴² between fieldworkers and senior officers in which fieldworkers are constantly anxious about whether they can successfully collect repayments.

¹³⁹ NZ\$0.20 to NZ\$0.80 approximately.

¹⁴⁰ The savings provision helps minimise the risk of default - in case a beneficiary fails to repay the loan, they have the option of repaying with the savings they have made. In some other microfinance organisations this threshold is higher than 10 to 50 taka.

¹⁴¹ Usually keeping track of the business habits of beneficiaries' husbands.

¹⁴² Flowing upwards from fieldworkers to senior officers.

The above discussion highlights how both managers and fieldworkers strive to fulfil their own notions of accountability by ensuring the selection of good, responsible beneficiaries. While managers are involved in the initial selection phases (conducting the eye survey, identifying localities, undertaking comparative studies, and conducting briefing meetings with beneficiaries), fieldworkers are involved in the next phase of selection, which involves vigilant observation of beneficiaries to help decide if beneficiaries can be trusted with loans. This nervous preoccupation with selecting good beneficiaries, driven by the short-term motive of maintaining repayment rates can also be observed in the behavioural patterns of beneficiaries, who are also actively involved in the selection process. The appointed group leader, selected from among the beneficiaries, acts as an insider, without whose approval no loan can be given; other beneficiaries in the group also become active agents in helping fieldworkers and group leaders decide whether a prospective new beneficiary is worthy of selection. As a few beneficiaries in a focus group discussion describe:

If we select bad members, it is bad for us....we have to be liable. – Beneficiary 1

That's why we don't allow admission of members we consider bad. – Beneficiary 2

Shahab¹⁴³ (referring to the manager) won't understand who is good and who is bad! We have such information. We live here. We know. So we do the screening and selection. We shoo away the bad ones. – Beneficiary 3

The above quotes reflect how beneficiaries themselves embrace the notion of upholding the image of being good, responsible beneficiaries; this motivates them to endeavour actively to exclude members deemed 'imperfect', giving rise to hidden conflicts and barriers in a neighbourhood. As Beneficiary 3 stated, they try to 'shoo away the bad ones'. Such behaviour highlights how an 'air of arrogance' from top-tier members of the organisational hierarchy (referred to in Chapter 7) also features in the organisational behaviour of beneficiaries, which give rise to subtle class barriers among beneficiaries.

Also, the burden of loan repayment seems to intensify moving down the organisational hierarchy. For example, although managers are actively involved in the beneficiary selection process, managers did not refer once about their accountability to senior officers for any failure by beneficiaries to repay loan money. However, as discussed above, fieldworkers tended to exhibit nervousness in relation to ensuring repayments, hence the selection of good beneficiaries; beneficiaries appeared much more vocal, almost aggressive, about the

¹⁴³ As in 'sir' - in Bangladesh, people higher in the organisational hierarchy are referred to as sir or madam.

importance of selecting good group members. As a beneficiary mentioned: ‘after all, we have to repay the loan money – it is our burden, our responsibility’. Thus, as one moves down the organisational hierarchy the sense of responsibility (shaped and motivated by the goal of ensuring repayments) tends to intensify, giving rise to accountability relationships that flow upwards from beneficiaries to senior officers. The presence of such relationship patterns, where duties of accountability tend to deepen further down the organisational hierarchy, make it difficult for those members lower down to question the responsibilities or duties of accountability of members who are higher in the organisational hierarchy (as evidenced in the nervous proclamations of the fieldworkers and beneficiaries).

Thus, the practice of beneficiary selection in ISDE, described in this section, tends not only to reinforce gender- and class-based structures (discussed in sub-sections i and ii respectively), but also to give rise to upward accountability relationships between different members of the organisational hierarchy, which in the process restrict alternative social logic spaces.

8.A.1.b. Group Meeting: scrutinising ‘loan collection’ and ‘group discussion’ spaces

As discussed in Chapter 3, the underlying principle of microfinance as a development aim, in keeping with an NGO-based model, is the notion of group participation, where groups are formed of five to six members. Usually, the group meets weekly with a field officer, where members discuss their finances, businesses and other social issues (Fernando, 2006). While an underlying reason for fostering such a space is to promote and instil the notions of group liability¹⁴⁴ among beneficiaries, a further reason is to encourage women to interact and engage in different types of discussion with each other and a member of staff, which can open doors to critical thinking and eventually empowerment. As discussed in Chapter 3, this space creates a complex nexus of accountability relationships, where women taking loans not only have to be accountable to the microfinance organisation, but also to their group members. Given the social-benefit role of microfinance NGOs (for example, poverty alleviation and women’s empowerment), such organisations also owe, ideologically, a duty of accountability to their women beneficiaries. Following the theoretical underpinning of this model, ISDE stresses in policy documents that its microfinance operation focuses on ‘organising poor women into groups’ to help create a space for ‘collective action, self-reliance, unity and solidarity’. As further illustrated in the documents, at such meetings the participants have the opportunity apparently to ‘discuss their problems and share information on their needs, tasks, rights and

¹⁴⁴ If one member of the group defaults, then all other members in the group are denied subsequent loans.

possible solutions', which helps promote 'social education'. As shown in the previous section, however, ISDE policies relating to beneficiary selection contain a 'seductive mix of buzzwords'¹⁴⁵. The question, therefore, is whether the policy statements concerning group meetings and loan collection are also couched in similarly glossy, but hollow language? As a researcher wishing to explore the potential of dialogic accounting, which requires 'multidimensional, participative approaches that are sensitive to power differentials'¹⁴⁶, group meeting spaces provided me with the opportunity to undertake such evaluations. I wished to pay crucial attention, first, to the loan collection process and, secondly, to topics discussed in the meetings, paying particular attention to interactions among and between beneficiaries and staff members in these spaces.

8.A.1.b.(i) Dominant Practice in Group Meetings: scrutinising loan collection practice

As mentioned in Chapter 5, in order to keep a dialogic ethos alive in one-on-one interviews, I kept sessions open-ended and semi-structured. Rather than following the traditional interview model where the researcher asks questions, I allowed interviewees to also question me as they wished. Following the underlying ethos of PAR, I also actively shared views and opinions on how I envisioned dialogic spaces and accounting and accountability systems, as a means of creating dialogue between a traditionally regarded 'researcher' and 'research participants'. In my interview with the manager of the Chittagong branch, such open-ended dialogue reminded him of a 'weekly discussion schedule' that had been referred to in the past for group sessions with beneficiaries. It took some time for him to find the schedule among the several piles of files and papers in his office. This observation helped me reflect on how group discussions, contrary to the policies, 'are probably not taken so seriously' as I noted in my journal. The (worn) discussion schedule paper¹⁴⁷ detailed a list of topics (such as sanitation, health benefits, marriage and birth control, schooling and education) for every week of the annual period. Thus, I was interested to observe how group meetings are structured in ISDE, focusing on the dominant practice of loan collection, compared with side-lined practices such as group discussions.

¹⁴⁵ Cornwall and Brock (2005, p.1043)

¹⁴⁶ Brown, 2009 (p.317).

¹⁴⁷ I was unable to get a copy of this; when I met the Chittagong branch manager a few days after my interview, I asked if I could get a copy of this document - unfortunately he could not locate the paper among all the other papers in his office.

As highlighted in Chapter 7, group sessions are mainly conducted by the fieldworkers. Managers tend to be more involved in office work, preparing and maintaining accounts, but their roles also involve making monthly visits to the localities of beneficiaries¹⁴⁸. Such meetings usually begin with the fieldworkers collecting repayments (and/or saving deposits) and recording them in a ledger book. These payments (and/or deposits) are also recorded in individual log books¹⁴⁹ for beneficiaries. My field observations suggested that in order to fast-track this process there appeared to be an agreement between fieldworkers and beneficiaries whereby the group leader (and/or the secretary¹⁵⁰) acts as an intermediary to whom beneficiaries could drop off repayments and their individual log books (usually the day prior to the weekly collection day). Beneficiaries appeared to take pride in being able to say that their group meetings ‘did not last very long’:

We are very efficient as a group. Madam¹⁵¹ comes, spends five minutes recording the payments and leaves... We deposit our payments with the group leader the night before collection day. We don't cause any problems... we have no bad beneficiaries in our group! We are very responsible. – Beneficiary, Maheshkhali.

As indicated in the above reference, the loan collection process, like the beneficiary selection process, is also shaped by the short-term goal of ensuring repayments. Beneficiaries endeavour constantly to conform to and maintain the image of being good, responsible beneficiaries. For example, in the above quote, the beneficiary makes reference to how the group minimises the work for the fieldworker by depositing ‘payments with the group leader the night before collection day’. As the beneficiary emphasises, this helps to increase the efficiency of the loan collection process (for example, as stated above, the fieldworker spends only five minutes). Since the key focus of the group meeting is dominated by ensuring the efficiency of the collection process, the importance of undertaking group discussions and interactions tend inevitably to be side-lined. As a woman fieldworker in Maheshkhali describes:

¹⁴⁸ The Chittagong branch manager, owing to the importance of Chittagong as a metropolitan city (and the fact that the ISDE headquarters is located in Chittagong) has more opportunities to be involved in other projects compared to the Maheshkhali branch manager.

¹⁴⁹ A little pink book.

¹⁵⁰ In case the group leader is absent.

¹⁵¹ Referring to the fieldworker in a respectful manner, given her seniority in the organisational hierarchy from the vantage point of the beneficiaries.

I have to visit at least three sites every day. Also, some of my sites are far apart from each other! Some days I walk from one location to another....but some days I have to catch a tom tom¹⁵²....but my salary here is only 3,000 taka¹⁵³....but to go from one locality to another, I have to pay 20 taka....it's not affordable for me....so I prefer walking....but it takes out all my energy....boro shaheb¹⁵⁴ does not provide us with extra money for transport.

Reflecting on the socio-economic closeness between beneficiaries and fieldworkers elaborated on in Chapter 7, as can be understood from the above reference, although fieldworkers are higher in the organisational hierarchy than beneficiaries, they 'may not necessarily be in a better social position to foster change'¹⁵⁵. Given that fieldwork is considered a 'lowly' job¹⁵⁶, people from the lower middle class or upper poor class, with minimal educational background, are usually hired for these positions. As the fieldworker in the above quote points out disgruntledly, her salary is only '3,000 taka'. During several informal chats with the Maheshkhali (women) fieldworkers, they freely¹⁵⁷ asked if I could 'lobby to increase their salaries'¹⁵⁸. Fieldwork thus tends to be a dead-end role, with little or no scope for improvement. Despite the lowly status of this position, fieldwork is a highly demanding job, with fieldworkers having to visit 'at least three sites' daily (as highlighted in the quote above). As each site consists of several groups, the entire focus is on the efficiency of the loan collection process. Fieldworkers mention further that they have been advised to 'wait until evening at a particular site if necessary' to collect loans. In an informal group session with Maheshkhali fieldworkers and the manager, they referred to an event where they all had to stay overnight at the office and guard the repayments from that day:

¹⁵² Maheshkhali transport - auto rickshaws.

¹⁵³ Approximately NZ\$50 per month.

¹⁵⁴ Boro shaheb literally translates to 'big sir' - the fieldworker is referring here to the executive director with respect, given his seniority.

¹⁵⁵ Note from my journal.

¹⁵⁶ Refer to Chapter 7.

¹⁵⁷ Given their backgrounds as women, they felt free to share openly their stories with me. I have elaborated on this aspect in detail in Chapter 7.

¹⁵⁸ Note from my journal.

Once I had to wait until late evening at a site. By the time the beneficiary returned with the money, it was already quite late.... Since Maheshkhali is not a safe place after evening, with miscreants lurking around dark corners, I had to call other fieldworkers and the manager to come and help with taking the repayments to the office.... Since it was so late, we were unable to deposit the money in the bank....so we returned to the office...and stayed there for the whole night, guarding the money. - Fieldworker, Maheshkhali

Yes, we constantly feel worried about whether we will be able to collect all the money...and deposit the money safely....It is a huge responsibility...I mean we all put our lives at risk that day— us and the manager! - Fieldworker, Maheshkhali

Yes, fieldwork is a very demanding job....the effort we make, however, is not recognised....we receive no extra money for extra work that we do.... We do it out of our own sense of obligation. - Manager, Maheshkhali

The above quotes reflect the urgency associated with the goal of ensuring repayments. The ‘obligation’ of ensuring repayments can sometimes require managers and fieldworkers (as they described) to go so far as to put their own lives at risk¹⁵⁹. The quotes also demonstrate the interrelated roles of managers and fieldworkers. While managers are higher in the organisational hierarchy, and may have less obligation in terms of ensuring repayments (as discussed in section a.), the obligation itself is strong enough to concern them, and to require them to act when necessary and work alongside fieldworkers. As the manager stresses, they do not receive recognition for any ‘extra work’. This highlights how managers may have a similar discontent as fieldworkers, regarding the goal of ensuring repayments. After all, as the manager of the Chittagong branch stated, the role of a manager requires ‘active participation in the microfinance programme’. The intertwining of such organisational roles and relationships reflect the complexities of traditionally understood upward and downward accountability relationships. While managers are in a relatively superior position compared to those of the fieldworkers¹⁶⁰ they can also become weighed down by the organisational goal of ensuring repayments. Managers must be accountable for the actions of their fieldworkers, which is reflected in the final quote above in how the manager refers to ‘fieldwork’ as his own work (despite this not being a defining part of his role).

Such complexities in accountability relationships can be observed among beneficiaries, as well. Chapter 7 discusses how placing all women under one category is naïve, and that consideration needs to be given to the conflict among women. As exemplified in Chapter 7, there can be hidden conflict (hence differences) between women belonging to different social classes, and

¹⁵⁹ As highlighted in the first quote above, Maheshkhali is not a safe place at night.

¹⁶⁰ Given that their roles (as I note in my journal) ‘do not involve running so much from one site to another’ and also, given that such roles are considered ‘lowly’ in the Bangladeshi context.

also within families (such as between mothers-in-law and daughters-in-law). Contrary to how ‘women’ as a category is often naively understood as a homogenous construct¹⁶¹, such inherent differences among women can give rise to multifaceted accountability relationships within the microfinance group itself. During my fieldwork, I was able to note this by reflecting on the role of a group leader. While group leaders, as supported by prior research evidence¹⁶², tend to be in a better social position (for example, in my case-study context, group leaders are consulted for loan disbursement and beneficiary selection), such simplistic generalisations may be problematic. My field observations suggest that while in some cases staff members especially chose relatively powerful individuals, such as landlords, as group leaders, which inadvertently put *tenant* beneficiaries in a relatively disadvantageous social position, beneficiaries in other¹⁶³ cases were given the opportunity to elect someone to the position of group leader. Whatever the case, in terms of selection of a group leader, my field observations suggest that the broader goal of ensuring repayments tends to remain the prime focus, without attention being given to disadvantageous situations that group leaders or beneficiaries may face. As an elderly group leader from the Chittagong branch points out:

They have selected me as a group leader because I am not involved in any sort of productive activities...The other women here work in garment factories during the day...so since I sit at home all day...and am always available, it was better for ISDE to select a person like me as a group leader....The ladies can come any time and drop off their repayments to me....they don't have to be present for the meeting as such...and in any case they can't, as they work during the day.... I don't particularly like or enjoy being a group leader. I mean it's not like ISDE is paying me anything extra to assume this role..... Plus it puts me under a lot of tension. I worry about whether everyone will be able to manage repayments for a particular week. - Group Leader 1, Chittagong

As can be understood from the above quote, despite group leaders being in a relatively superior position of power over the other beneficiaries, they may not perceive their roles as powerful. As the beneficiary in the above quote states, she has been selected as a group leader only because she is ‘always available’ in the locality, due to her non-involvement ‘in any sort of productive activities’. Thus, to select someone like her is a sensible choice by ISDE, because other beneficiaries who are not available to attend group meetings have the option of dropping off their repayments to the group leader. The fieldworker or manager can then collect repayments from the group leader and avoid the hassle of collecting repayments from individual beneficiaries. While this saves ISDE much time and effort, a beneficiary may

¹⁶¹ As evidenced in section a above (as well), in the way ISDE beneficiary selection process focuses on forming ‘homogenous’ groups.

¹⁶² Fernando (2006).

¹⁶³ In the latter case however, the selection had to be approved by staff members.

unwillingly be placed in ‘positions of hollow power’, as I noted in my journal. This is reflected in the quote above, in the beneficiary’s discontent with the role. However, as mentioned above I also noticed relatively powerful individuals, such as landlords, were selected as group leaders, which often placed other beneficiaries in the group at a disadvantage. As a landlord/group leader describes:

If you work hard, you can pay the money. In our group, everyone pays the money on time... we have no issues....but if they can’t, they know I can go into their homes, and throw all their pots and pans from the cupboard and make them sell them for the repayments.- Group Leader 2, Maheshkhali

The above quotes reflect the contrasting social situations of two different group leaders in the ISDE context. While Group Leader 1 appears to have been placed in this position, feeling constantly concerned about whether beneficiaries can repay the loan, Group Leader 2 appears much more relaxed in terms of ensuring repayments, given her position of power over the beneficiaries in her group. Thus, the broader goal of ensuring repayments can influence accountability relationships in different ways among beneficiaries, depending on their relative social positions.

8.A.1.b.(ii) Group Discussions or the Lack Thereof

The above section analysed how the dominant practice of loan collection in group meetings can shape accountability relationships in the organisation. As illustrated, such positions of accountability are not merely dependent on the organisational hierarchy (as often proposed in NGO accountability literature). For example, when fieldworkers are in relatively higher positions in the organisational hierarchy compared to those of beneficiaries, their socio-economic closeness with their beneficiaries may transfer some of the loan burden ‘upwards’ to them. As described, fieldworkers have an obligation to wait until evening if necessary to collect loans. This can sometimes lead to fieldworkers assisting beneficiaries by making repayments from their own pockets. Managers, too, although higher up the organisational hierarchy relative to fieldworkers may also become weighed down by similar burdens, giving rise to collaborative accountability relationships between them and their fieldworkers (side-by-side, the presence of hierarchical relationships, as illustrated in section aii). As discussed further, given the presence of heterogeneous social bonds among group members, there is evidence of a variety of accountability relationships among beneficiaries. They are indicative of how organisational accountability relationships may be in a continuous state of flux, depending on hierarchical

positions, social situations, and organisational practices. The above section highlights further how beneficiaries strive to conform to and maintain the image of being good beneficiaries, given the dominance of 'loan repayment' as a construct. The authority and impact of this construct on the practice of group meetings has helped to shape group discussion as a concept.

As referred to in the above section, the manager of the Chittagong branch presented me with a document which had previously been used for group discussions. However, as time passed, the importance of undertaking group discussions had diminished. My field observations suggest that there are several related reasons for this; one reason is the existence of 'competitive market norms' in the practice of microfinance. As the manager of the Chittagong branch describes:

The problem with microfinance is that it has accountability relationships flowing in so many directions...In Bangladesh it has become like a money laundering business...the business focus is really strong....More than 40 per cent of beneficiaries in the Bangladesh microfinance context eventually use the loan for personal expenditure and do not invest it in mini-projects. Also, competition between microfinance organisations is fierce. There are now so many microfinance organisations. Every organisation tries to attract beneficiaries.... So organisations try to cater to the demands of beneficiaries.... Beneficiaries are not interested in attending meetings and having group discussions....they don't care about such things.... They think it would be a waste of time...They could spend that time earning money instead...The relationship between beneficiaries and microfinance organisations has become rather one-dimensional: 'you need the money....I will give you the money, and you will return me the money with interest.'

The quote above highlights the existence of a competitive business environment for microfinance in which the market norms are shaped not only by microfinance operators but also by the beneficiaries. Implicit in the statement that 'accountability relationships' flow in 'many directions' in microfinance organisations, is the understanding that beneficiaries also have the power to exert demands and, in the process, to make microfinance operators act accordingly. As the manager states, beneficiaries are 'not interested in attending meetings and having group discussions'; they would think of such endeavours as a 'waste of time', and would rather spend that time 'earning money instead'. According to the manager, it has become 'common practice' for beneficiaries to be 'involved with more than one microfinance operator'; as he emphasised, beneficiaries often take a loan from one organisation to pay off the loan from another organisation. Such behaviour, as the manager also emphasised, has given rise to a rather 'one dimensional' relationship between beneficiaries and microfinance organisations, where one party (the beneficiary) demands money, and the other party (the microfinance organisation) supplies money. As can be understood, while such competitive norms restrict the space for innovation and critical thinking, the existence of such norms is

indicative of the hidden power dynamics that beneficiaries may have over microfinance organisations. This ‘reversed’ power dynamic also assists contemplation on the subtle conditions of possibility that could potentially be nurtured to foster innovation. However, as can be observed, these conditions of possibility remain manifested in material concerns, with both poor class beneficiaries and microfinance operators framing implicitly poverty merely as a ‘lack of money’, which gives rise to market norms that cater to such socially created ‘gaps’. The dominance of such materially driven concerns therefore reduces the importance of group discussion, deflecting organisational resources away from such practices. As a fieldworker comments:

We do not have proper funding to conduct group discussions...we do not have funding to get training to conduct group discussions either.

In line with the above quote, the manager of the Chittagong branch mentioned that to spend resources on such group meetings would be ‘futile’ as ‘no other microfinance organisation is spending resources on such innovations’. The manager gave an example of an organisation that attempted to do so, which led to many beneficiaries leaving it. While this helped shed some light on the non-existence of group discussions, from the perspective of staff members, I was interested to understand this issue from the point of view of beneficiaries. In line with the manager’s opinion that beneficiaries would not be interested in engaging in group discussions, my conversations with several beneficiaries suggested that they could not always appreciate the value of such practices. However, while the manager referred only to ‘market norms’ as a reason for the non-existence of group discussions, his views failed to take account of the subtle factors implicit in beneficiaries’ perspectives and opinions that may have shaped such norms. As a beneficiary in Chittagong describes:

No, my dear, we don’t really talk about these things...Tell me, what could we really achieve from such discussions? How would they help us in our day-to-day lives?...We already have so much to worry about. Do you know what would have benefited me the most? I don’t have a husband....If they could have found a job for me...it would have been of great help to me (she smiles)... - Beneficiary, Chittagong

The beneficiary above indicates that she has sufficient real-life issues to deal with, not to care about attending such sessions, nor does she expect to gain anything from attending such sessions. The beneficiary mentions further that since she does not ‘have a husband’, if ISDE could find her an ‘income earning job’, that would be of most help to her. Thus, beneficiaries

often tend to perceive real-life issues only in monetary terms. As I noted in my journal after my field visit to a beneficiary's house:

She lives in a small mud house. The house has only one area, with the kitchen and bedroom arranged claustrophobically side by side. She shares a sanitary latrine with fifty other people in the locality...she has no income earning source...she appears old and haggard....she doesn't have a husband and depends on her daughter (who is separated from her husband) for food and shelter.... Her daughter works in a garments factory during the day, and returns home, working on her part-time tailoring business, sewing clothes late into the night.....With life conditions as grave as this, is it possible to think of 'real-life issues' outside a materialistic frame?

The above quote from my journal captured my musings as a researcher on the social conditions faced by poor class beneficiaries. As noted further in my journal, the existence of stark, class-based differences in the Chittagong city context, 'where the richest people live in freshly painted, five-bedroom, two-storied houses, and the poorest live on the streets' must make it even more difficult for the poor not to think of real-life issues in materialistic terms. Also, (as discussed in Chapter 7), given the basis of the constant doctrinal teachings from upper-class microfinance operators that promote the narrow solution to poverty and disempowerment as the provision of access to money, it must be difficult for beneficiaries to think beyond that frame. Further, how group discussions are conducted (in whatever limited ways) in ISDE is a problem. As ISDE follows the Grameen Bank microfinance model, its group discussion model is also based on the Grameen model. A current ISDE beneficiary, who was previously involved with Grameen bank, mentions:

I can't really remember what we used to discuss in the meetings. We had to memorise a few slogans....For example, 'we shall take part in social activities collectively', 'we shall help each other in times of need' etc....We had to recite these slogans in every group meeting...these are some of the things I remember, but not much.

The above quote provides some indication of how group discussions were 'organised' and 'delivered'. As the beneficiary mentions, they had to 'memorise' and 'recite' some slogans at every group meeting. Such a process is rather 'non-dialogic', if no thought-provoking discussion was engaged in by beneficiaries and staff members. The ISDE model for group meetings imitates this model, with minimal attention given to the 'delivery' process itself. For example, an ISDE beneficiary in Maheshkhali described her interaction with a fieldworker as follows:

She is like a proper teacher in school...you know how a teacher comes into the classroom, takes the class, then goes to another classroom...Her role is a bit like that...She comes to the meeting place, collects the money, and then deposits the money at the main office...

Implicit in the quote above is the monotonous nature of the ‘discussion’ process. Since the model of education in the Bangladesh context (specifically, in the rural context) promotes a unidirectional learning relationship between the teacher and the student, where the teacher always teaches and the student always learns, the comparison of a fieldworker with a school teacher captures the unidirectional nature of the relationship between fieldworkers and beneficiaries. As a beneficiary from a relatively older¹⁶⁴ ISDE microfinance group in a focus group session, points out sarcastically:

baal o re ar koto phoraybo¹⁶⁵? ‘How much effort can you put into teaching a stupid person?’...baal or re, ghati ghuti khai te khai te r koto khayum?? (This translates literally to- ‘how much of the same baal/stupid/bad dish can we keep eating? – Beneficiary, focus group discussion

‘Baal o re ar ghati ghuti ar koto khayum (how much of the stupid/bad/dish, can we keep eating?’ suggests how uninspired beneficiaries feel in such group sessions. The beneficiary compares her experience in group discussion sessions to that of ‘eating a “bad dish” repetitively’. Another beneficiary in the focus group session mentions explicitly, ‘we have listened so many times to the same old talks on healthcare, sanitation and birth control. Have we gained anything from them?’ These statements highlight how staff members in the ISDE context understand and facilitate the concept of discussion: in a ‘top-down’, ‘disengaged’, ‘narrow’ manner that makes beneficiaries feel indifferent to such endeavours, but they contribute to ‘market norms’ referred to by the manager. As discussed in Chapter 7 (section A2a.), people belonging to poorer sections of society often suffer from an inferiority complex, regarding themselves as being ‘undeserving of mercy’ from the upper classes. In keeping with this ‘self-drawn imagery of a socially disregarded persona’, the beneficiary’s quote above, ‘baal o re ar koto phoraybo (how much effort can you put into teaching a stupid person)?’ reflects how the top-down nature of the discussion process (or rather, the lack of it) contributes to the imagery of a ‘disregarded social persona’. Given the disengaged nature of these sessions, where beneficiaries are not actively encouraged to share their views and where discussion (if

¹⁶⁴ My field observations suggest that the ISDE had a stronger focus on group discussions in the past. Therefore, in my conversations with relatively older groups, they were able to draw examples from their past experience.

¹⁶⁵ Chittagong dialect

any) is delivered more as a series of ‘announcements’¹⁶⁶, this leads to the creation of a space where beneficiaries feel they know nothing, have nothing to contribute, and feel ‘stupid’, as the beneficiary in the above quote emphasises. This further creates an understanding that such group discussions are for ‘helpless’, ‘weak’ people. As a beneficiary states:

I don’t need to attend such sessions. I know I have to use sanitary latrines and wash my hands after going to the toilet...Such discussions are for lowly people.

The above quote reflects how the content of these discussions, combined with the ‘delivery’ process, makes beneficiaries feel lowly and demeaned. Here, the beneficiary implies that she feels rather insulted when dictated to ‘wash her hands after using the toilet’. Chapter 7 has discussed the inherent class barriers between microfinance operators and beneficiaries, which need to be challenged in order to foster change. While group sessions are generally conducted by fieldworkers who share similar socio-economic backgrounds to the beneficiaries¹⁶⁷, as can be observed, fieldworkers tend to adopt upper-class, dictatorial, disassociated ‘styles’¹⁶⁸ of delivering sessions to poorer class beneficiaries, which give rise to subtle distances between them and their beneficiaries. This reinforces upward accountability relationships between fieldworkers and beneficiaries that effectively push beneficiaries further down the organisational hierarchy. As a beneficiary mentions:

Even if we are facing problems, we don’t show it...we pay the money and leave. They won’t listen to excuses. We have to return the money. They don’t enquire about where this money comes from....We basically have to pay the money by hook or by crook...but this is much better than other committees.....If we are facing problems, we can make repayments the following week...there can be a one-week delay....With other organisations, such is not the case.

The above quote reveals how the disassociated nature of the engagement process between fieldworkers/managers and beneficiaries discourages beneficiaries from disclosing problems they may face. Therefore, while beneficiaries may appear to have power in terms of shaping ‘market norms’, the market norms, as discussed above, may reinforce upward accountability relationships in the organisational hierarchy, creating in the process subtle distance and barriers among organisational participants.

¹⁶⁶ Refer to Chapter 5 (section C2) - I attended one such group session, where the Chittagong branch manager shared information concerning domestic violence in the form of an announcement. Beneficiaries in the session appeared absolutely uninterested.

¹⁶⁷ Refer to Chapter 7.

¹⁶⁸ For example, as a beneficiary mentions, “madam tells us: ‘you must wash your hands’.”

8.A.1.c. Mastering the Art of ‘Onlooking’ *Silently*: scrutinising client information-keeping spaces

The above section casts light on how ‘upper-class’ styles of arrogance are manifest in the delivery of group discussion procedures and the content of such discussions, which make beneficiaries feel ‘lowly’ and discourage them from attending such sessions. This, in addition to the ISDE’s focus on fast-tracking loan collection procedures, diminishes entirely the importance of group discussions. In line with the underlying ethos of PAR, a core focus of my fieldwork was to promote a multidimensional learning environment. Through creation of such spaces, beneficiaries were given the opportunity to reflect on how microfinance organisations may also have duties of accountability towards them. This opened up the group meeting, as a practice, to critical scrutiny. As a beneficiary mentions:

They don’t really arrange group meetings, as such, anymore... In the past there were moreThey asked me to attend today, if possible, only because you were coming...otherwise, we usually just give our repayments for the week to the group leader, who then hands them to the fieldworker or manager....If they were to organise group discussion sessions, of course I would attend....it’s not as though I don’t want to.... I like the idea of learning. I think our current relationship with staff members of ISDE is restricted merely to the giving and taking of money.
- Beneficiary, Chittagong

The above quote highlights how, contrary to ‘market norms’, as articulated by the manager in the previous section, beneficiaries may be open to the idea of participating in group sessions if given the opportunity to learn and think critically in a ‘respectful’ environment. The argument is that for this to happen (given that one of the prime goals of microfinance organisations operating on an NGO-based model is to ‘empower’ women) attention must be paid to ‘relationship building processes’ between microfinance operators and women beneficiaries (Fernando, 2006). As Kilby (2011) argues, such relationship building mechanisms, create possibilities for those lower down the aid chain to engage more effectively with those higher up the organisational hierarchy (usually with more voice and power). This helps ‘downward’ accountability¹⁶⁹ as a construct to flourish by enabling spaces in which those with more power (for example, senior officers in an ISDE context) can share their power with those lower down the organisational hierarchy (women beneficiaries in this context) through humane engagement processes, such as ‘listening’, ‘caring’, ‘motivating’, ‘learning’, ‘teaching’ and ‘responding’ to the calls of those lower down the aid chain. In line with the theoretical underpinning of this model, ISDE states in policy documents that it works towards its goal of empowering women

¹⁶⁹ Refer to Chapter 3 - the extent to which an NGO is accountable to those lower in the aid chain, generally to organisations which receive funds or to intended beneficiaries (Jacobs and Wilford, 2010).

through ‘relationship building mechanisms’ with beneficiaries by focusing crucially on ‘increasing knowledge’, ‘raising awareness’ and ‘changing behavioural practices’ ‘through non-formal education’, ‘motivation’ and ‘training’. However, given the restricted nature of group meeting spaces¹⁷⁰, which limit the opportunities for building such relationships, I was interested to gain insight into how ISDE realises its goal of forming relationships with beneficiaries that would enable them to recognise their accountability rights. Section B describes how paying attention to the ‘delivery’ of group meetings is a necessary step towards ensuring respectful relationship-building with beneficiaries. This section focuses on the more subtle, in-between practice of ‘follow-up’ about beneficiaries’ life situations, as an aspect of maintaining such continued relationships with them. This is discussed below.

8.A.1.c.(i) Client Information-keeping: scrutinising top-tier notions of ‘follow-up’

My field observations and conversations with various organisational members suggest that ISDE has both formal and informal modes of relationship-building mechanisms (of ‘follow-up’). While formal processes take the form of maintaining well-documented information about beneficiaries, which occupy office spaces that are controlled mainly by senior officers and managers, informal processes take the form of follow-up conversations about beneficiaries’ situations, which occupy field spaces that are mostly managed by fieldworkers and beneficiaries. This notion of ‘follow-up’ as a construct, shaped by top-tier officers, has disseminated ‘down’ to the organisational behaviours of lower-tier members – the fieldworkers and beneficiaries. The practice of ‘follow-up’, heavily informed by the economic logic framing, begins with formal information-keeping practices about clients¹⁷¹. The manager stated how such information-keeping began during the beneficiary selection phase with an ‘eye-survey’, as referred to in section a. As the manager describes:

We keep all sorts of information about clients...about family, their income, their source of income, job, familial history, how many members in the family, how many children, if they are affiliated with any other NGO/microfinance organisations; if yes, how much loan money have they received from that institute....The form also requires the group leader’s signature of approval. This is one client’s base-line survey. - Manager, Chittagong Branch

¹⁷⁰ As discussed in section b.

¹⁷¹ Staff members often referred to the beneficiaries, using the formal business term, ‘clients’.

As reflected on in section a, this process of collecting information about beneficiaries focuses mainly on ensuring the selection of ‘good’ beneficiaries who can be assured of making steady repayments. As highlighted in the quote above, when selecting potential ‘clients’, ISDE scrutinises their familial history and source of income so as to make an informed decision about whether they are ‘worthy’ of selection. Since processes of careful scrutiny characterise the very inception of a beneficiary’s journey into the microfinance programme, I was interested to understand if this aspect gave shape to ‘follow-up’, as a concept. As the manager responds:

Of course! The month following the approval of the loan to a specific client is crucial for both the client and us. Clients often tend during that crucial phase to use the money towards various other things, rather than the project for which they initially took the money. Therefore we keep them under tight control during at least the first month. We are in regular contact with the group leader during this phase and enquire about the client, whether they have invested the money...

While my interview question was framed more around social logic aspects of follow-up, looking for evidence of ISDE’s efforts of forming caring relationships with beneficiaries, the manager’s response was more inclined towards the importance of keeping close tabs on beneficiaries. Implicit in the statement, ‘clients often tend to use the money...therefore we keep them under tight control during at least the first month’, is the underlying ‘mistrust’ in the act of handing out loan money to ‘poor’ class beneficiaries. This highlights how the stark class barriers between senior officers and beneficiaries permeate the practices of microfinance, placing the latter in disadvantageous social positions of bargaining, and implicitly strengthening the notions of upward accountability. It leads ISDE to keeping beneficiaries under ‘tight’ observation, following-up about how they have invested their loan money. Also, as mentioned in the quote above, this follow-up about beneficiaries does not happen on a one-on-one basis with beneficiaries themselves but with the respective leaders of each group. As discussed further in the next sub-section, this detached, one-sided form of follow-up, reinforces ‘upward’, hierarchical modes of accountability relationships with beneficiaries, ingraining in them the notion that they must always be accountable and, in the process, making it difficult for beneficiaries to consider ISDE’s duties of accountability towards them. Also, when ISDE collects information about beneficiaries during the selection phase, I was interested to check if it had any process for updating such information, or for assessing their life situations, particularly in terms of improvement or deterioration. However, as the executive director responds:

Whether we update information about clients? No, we don't really do that....an update is made when the client applies for a new loanWhen the client applies for another loan, she has to fill out a new form and provide us with data..... This allows us to make comparisons with her previous form...if we wish to assess improvements, that is

The above quote reflects how ISDE has a 'non-continuous' relationship with its beneficiaries. Information about beneficiaries is collected only when they apply for another loan. As the manager of the Maheshkhali branch described, all beneficiary forms are kept in a folder; when a beneficiary applies for another loan, the old form is 'discarded' and a new form is completed. Effectively, beneficiaries' life situations are not assessed. Also, when a beneficiary discontinues having a loan for a period, they are no longer recognised as being part of the organisation. As a beneficiary states:

I was here before....this was many years back....I stayed with ISDE for 2 to 3 years then, and then discontinued.... I had saved up to 1,800 taka back then, and withdrew that money...and have now joined again.... I am now in need of a loan. - Beneficiary

Thus, the ISDE's relationship with a beneficiary is limited to the 'giving and taking of money', as a beneficiary mentioned. As soon as a beneficiary finishes paying off her loan, and declines taking another, the ISDE's organisational systems stop recognising her as a beneficiary. A beneficiary's 'worth' thus is simplistically perceived in monetary terms according to her ability to pay off loans. As the manager of the Chittagong branch also noted, they become preoccupied with preparing various reports, such as, 'ledger books', 'quarterly' and 'annual reports', so are unable to 'observe beneficiaries and write case-studies about them'. The executive director mentioned further that they 'do not have sufficient resources to undertake such creative work'. This reflects how social logic ways of 'follow-up' are perceived as 'creative' work and are deemed difficult to undertake. In the process, other 'urgent' reporting matters receive greater priority. This, in addition to class barriers that portray poor-class beneficiaries as untrustworthy, as well as the 'pre-eminent' goal of ensuring repayments, make 'follow-up' as a practice disconnected from the realities of beneficiaries' lives, but focused relentlessly around mechanisms of scrutiny. This practice, detached from the lives of beneficiaries, strengthens the aforementioned class-based barriers, by objectifying beneficiaries and, hence, making it appear acceptable to hold them accountable through the practices of rigorous inquiry and inspection.

8.A.1.c.(ii) Client Information-keeping: scrutinising lower-tier understanding of following-up

Chapter 7 has shown the socio-economic closeness between fieldworkers and beneficiaries, highlighting how both may be immersed in similar gender- and class-based structural barriers. Despite such socio-economic closeness, which may implicitly place fieldworkers and beneficiaries in positions of equal power, subtle power hierarchies may exist between these two groups. Given the preaching of disconnected forms of practice from those ‘above’, fieldworkers tend to internalise such disassociated ways of forming relationships with beneficiaries. As fieldworkers (during a focus group session) describe:

A beneficiary of ours who was badly beaten by her husband in relation to loan repayments.... is not able to walk properly now.... All she did was ask for the repayment....then he began beating her...saying such things as: ‘where will I get the money from?’ He was furious.....but these are outliersMost of them are doing well....and such incidents are far less common than in the past. - Fieldworker 1

See, we can’t really interfere with their family and personal problems....we need to give them space....If there are problems in the group, we try to solve them....but they know they have to return the money....if not today, then tomorrow....otherwise they cannot remain part of the group...this goes against the group ethos. We tell them this...if, say, the husband of a beneficiary dies....in this case, ‘aste aste ushul korte hobe arki’ (we have to slowly, slowly ensure repayments.... - Fieldworker 2

The first quote above highlights how women beneficiaries may face extreme situations of domestic violence, given their subordinate positions in households compared to those of their primary breadwinning husbands. The second quote highlights how despite the extremity of such situations, fieldworkers strive to adopt a ‘false sense of’ the social logic idea of not ‘interfering’ in ‘personal’ and ‘familial’ matters of beneficiaries. The excuse or escape hatch¹⁷² given for not interfering in such matters is that it enables fieldworkers to respect the privacy of beneficiaries. However, as evidenced in sections a and b, the urgency associated with the organisational goal of ensuring repayments makes any respectful adherence to the fictitious aim of privacy vanish. For example, as discussed in section B, fieldworkers may remain at a particular locality until late evening to collect repayments. Given that beneficiaries strive to maintain the image of being ‘good’, fieldworkers remaining until late evening to collect repayments could be construed in the village network as a sign of indiscipline, poverty, and hence social weakness. Also, given close social relations in the village network, such events that would be considered a ‘sign of great shame’¹⁷³, would spread quickly, making beneficiaries

¹⁷² Refer to Chapter 4.

¹⁷³ As mentioned by a beneficiary.

the talk of the village, and in the process completely disregard their privacy. However, fieldworkers are taught not to be concerned and are encouraged to think of such situations as ‘outliers’. Fieldworkers learn to turn a ‘blind-eye’ to the problems beneficiaries may face, focusing constantly on the primary goal of collecting repayments. This encourages fieldworkers to concentrate on teaching beneficiaries the importance of repaying the money, and to disregard the importance of ‘follow-up’ about beneficiaries’ life situations. This approach has given rise to narrow, one-sided modes of follow-up practices in the field. As a fieldworker mentions:

We ask them if they are able to develop themselves... how are they investing the money, what are they doing with the money?...If we don’t know how they are doing in their business, how can we ensure they will repay the money...We are always anxious about whether they can repay the money!

As evident in the above quote, the practice of ‘follow-up’ in the field takes the form of scant information-collecting processes about how beneficiaries are faring in their individual businesses. This helps to reassure fieldworkers that beneficiaries are capable of repaying their loans. These follow-up procedures can also take the form of fieldworkers teaching beneficiaries what to do with the money. As a beneficiary describes:

After handing out the loan money....they follow up about what we have done with the it.....they tell us ‘ey taka diye eyta korba oita korba’ (‘do this with the money or that with the money...they ask us not to spend the money on buying chicken and fish’).

This anxious preoccupation with ensuring repayments manifested in the follow-up procedure, transcends organisational behaviours of beneficiaries. The habitual dictate to beneficiaries about what they can and cannot do with the loan money adds to their unconscious ‘self-drawn imagery as a disregarded persona’¹⁷⁴. They internalise such notions, becoming subliminally even more inferior to their already socially disregarded selves. As well, given a marginalised persona, beneficiaries appear to accept without question such one-sided relationship-building procedures. As a beneficiary describes:

If someone’s not able to return the money...fieldworkers have to ensure that the money is paid back by hook or by crook! Obviously, we have to return the money. It is not our money. So if they need to treat us badly for that, we obviously deserve that! However, they don’t have to behave badly with us...members in our group aren’t bad. And, of course, they have the right to demand back the money...It is their money...We cannot expect them to pay back our money from their pockets.”

¹⁷⁴ Referred to in Chapter 7 (section B2a).

As can be understood from the quote above, beneficiaries tend to think it entirely justified for members of staff to behave badly if necessary. This reflects how the dominant goal of ensuring repayments underlies the disassociated forms of relationship building mechanisms, which makes it problematic for beneficiaries to comprehend any notion of the ISDE's duties of accountability toward them. My conversations with beneficiaries suggested that they often found it difficult to understand even my questions in relation to forms of accountability that would flow downwards from the organisation to the beneficiaries. For example, when I asked a beneficiary about whether ISDE makes any social logic effort in following up about their situations, she became rather defensive and framed instead the answer around her own accountability to ISDE:

(Sounding a little defensive) Ya, ya, we tell them what we do with the loan money. It is a requirement to tell them where we are planning to invest the money... why would we hide that? There is nothing to hide. As long as we are repaying the money, why should there be a problem? Repaying the money is the most important thing, right?

As is evident in the defensive proclamation above, beneficiaries seemed to grasp the concept of accountability as a one-dimensional process, flowing upwards to the organisation. When I asked the beneficiary a question concerning 'follow-up', she assumed I was 'scrutinising' her loan spending habits, which led her to exclaim anxiously that she had 'nothing to hide!' This demonstrates how the strong focus on and promotion of ensuring repayments as a goal, as well as the disassociated forms of relationship-building procedures, help ISDE master 'the art of onlooking *silently*', making it seem absolutely acceptable to scrutinise beneficiaries every step of the way, which reinforce, in the process, upward accountability relationships.

8.A.2. Section Summary

This section has focused on various microfinance accounting practices in the ISDE context, and has highlighted how a combination of inter-related practices can give rise to upward accountability relationships within the organisation, which marginalise the already marginalised voices of poor-class beneficiaries. As evidenced, these practices revolve around and reinforce hidden gender- and class-based norms (elaborated in Chapter 7). For example, as discussed in section 1a (i), ISDE's practice of selecting married women as beneficiaries assists its broader goal of ensuring repayments by helping to maintain group homogeneity. However, through this practice ISDE reinforces gender norms in that, rather than challenging the restrictions on mobility faced by women, ISDE makes use of such restrictions for its own benefit. Also, as evidenced in section 1a(ii), ISDE's staunch focus on selecting those who are

construed as ‘good’ beneficiaries disseminates down to the organisational behavioural patterns of beneficiaries; they strive constantly to maintain the image of being ‘good’, actively ‘shooing away’ in the process those whom they consider ‘bad’ or ‘undisciplined’. This gives rise to hidden class barriers (or reinforcement of already existing ones) in the village network. This section has also helped reflection on the complexities of accountability relationships in the ISDE organisational context. While relationships of accountability flow predominantly upwards from beneficiaries to senior officers, they also tend to remain in a dynamic state of flux. For example, as discussed in section 1b (i), although managers are higher in the organisational hierarchy compared to fieldworkers, with evidence of upward accountability relationships among them (favouring managers)¹⁷⁵, collaborative accountability relationships also exist between these two groups, where managers and fieldworkers work together to ensure the repayments of loans. Both groups have tended to become weighed down by the overriding organisational goal, which leads to them working together cooperatively when necessary. Also, while beneficiaries, as a group, are often understood in the microfinance/NGO accountability literature as a homogenous group of people, as evidenced in section 1b (i), hierarchical accountability relationships may exist within the group, depending on the social positions (class, educational backgrounds, familial status *etcetera*) of beneficiaries. As discussed in section 1b (ii), despite the socially disadvantaged positions of beneficiaries, compared to those higher in the organisational hierarchy, reversed power dynamics may exist between beneficiaries and senior members, whereby beneficiaries unknowingly have opportunities to shape market norms. However, as discussed, these market norms remain preoccupied with materialistic concerns which restrict potential social logic spaces, and hinder opportunities to learn, think, communicate and to reflect critically. Such hollow, reversed power positions effectively disempower poor class beneficiaries even further. Nonetheless, the presence (in whatever limited ways) of such ‘inverted’ power positions helps contemplation on the ‘conditions of possibility’ for fostering change; for example, what if beneficiaries could be made aware, firstly, of how they shape market norms and, secondly, of the underlying problems with such ‘materialistically driven’ market norms? This could potentially open new spaces for beneficiaries to consider how they could make use of such ‘reversed’ power positions to foster change and to shape new ‘market norms’ underpinned by social logic ideals.

¹⁷⁵ Refer to section 1a.

8.B. Signs of Alternative Social Logic Spaces – scrutinising ‘informal’ accountability practices

Chapter 7 casts light on how ISDE’s role as a microfinance NGO encouraged it to participate in a range of different social projects, such as the ‘non-formal education programme’, ‘primary health care programme’, ‘participatory social forestry programme’, ‘disaster preparedness and response programme’, ‘coastal fishing and community development programme’ and the ‘gender mainstreaming programme’. As discussed in Chapter 7, while policy documents may state that the ISDE’s microfinance project is affiliated with a range of these programmes, my field observations and conversations with different organisational members suggest that the microfinance programme of ISDE has only a slight affiliation with two: the non-formal education and gender mainstreaming programmes. When investigating these intersecting¹⁷⁶ spaces, Chapter 7 highlighted how the social logic understanding of women’s empowerment in ISDE remain manifested in an ‘upper class’, arrogant vernacular. Given the already restricted nature of this space, I was interested to study if ISDE has any informal, downward accountability practices with beneficiaries in its microfinance project. This section sheds light on spaces which exhibit subtle, informal accountability practices between fieldworkers/managers and beneficiaries. First, I focus on top-tier understanding of such practices and the implicit structural barriers that hinder such practices; secondly, I reflect on the bonds and friendships between managers/fieldworkers and beneficiaries, not specifically mentioned in policy directives, that may be signs of the conditions of possibility, which if nurtured could potentially foster dialogic spaces in the ISDE’s practice of microfinance.

8.B.1. Scrutinising Top-tier Understanding of Social-logic Practices

As discussed in Chapter 3, participation as a concept has been orchestrated as an essential factor for promoting downward accountability with those lower in the aid chain (ISDE women beneficiaries in this context). However, as Kilby (2006) observes, participation as a concept can be a poor proxy for accountability. Since downward accountability is not enforced by law or regulation, NGOs can have participatory mechanisms in place that range from the formal to the very informal (Kilby, 2011). As Kilby (2006) notes, the lack of reflection on such issues could result in NGOs exerting their power and influence to prescribe what they understand as empowering. Bearing in mind the potentially empowering (or disempowering) aspect of participatory mechanisms, I was keen to examine ISDE’s understanding (if any) of the linkages

¹⁷⁶ Where the ISDE microfinance project intersects with social projects.

between such practices and accountability, as a concept. As mentioned previously, while top-tier officers in ISDE are mostly involved in policy setting, and less so in actual field-based work, their understanding and guidance may disseminate down to the behavioural practices of lower-tier officers. Therefore, before focusing on informal practices of downward accountability in the field, I wished to explore top-tier perceptions of participatory practices. On enquiring about how ISDE accommodates the accountability needs of beneficiaries, the executive director elaborated on the importance of seeking beneficiaries' permission and opinions, as an aspect of accountability, regarding the addition of new programmes:

In case of microfinance, whenever we are thinking of adding new programmes, we make sure that clients consent to them first... we want to know their opinion of them. Opinion is an important indicator of participation. What's her feeling about this?... What does she think about this? For our other projects, too, this is of crucial importance. We give importance to this during programme designing, programme implementation *etcetera*. We want to ensure client satisfaction. Whenever we organise training sessions *etcetera*, we want opinions from clients about the session... what did they like about the training, what didn't they like? Although we may not have formal procedures for ensuring participation, we have informal procedures through personal interaction. This is where participation fits in. We want to ensure that by being able to express her personal opinion, a client is able to take personal ownership of the decisions made about the programme.

While the practice of seeking the permission and opinions of beneficiaries before adding new programmes to the microfinance project could potentially be considered a crucial aspect of beneficiary participation in the broader decision-making processes of the organisation, my field observations suggest that the microfinance project within ISDE is rather rigid, and that new programmes are rarely added. Given the rarity of programme additions in the broader microfinance project¹⁷⁷, the executive director's framing of beneficiary participation as seeking their permission and opinions before adding new programmes, highlights the extremely limited scope of beneficiary participation within ISDE. Also, the statement from the above quote, 'although we may not have formal procedures for ensuring participation, we have informal procedures through personal interaction' accentuates explicitly that ISDE's microfinance programme interventions do not actively incorporate beneficiary participation, as such. However, as discussed in the next sub-section, the executive director's emphasis on 'informal procedures of personal interactions' as modes of participation, features to a degree¹⁷⁸ in the

¹⁷⁷ Unlike large-scale microfinance organisations, such as Grameen Bank, ASA and BRAC, which have several finance programmes within their broader microfinance projects, ISDE has only three programmes, being: 'micro-credit', 'micro-saving' and 'micro-insurance'.

¹⁷⁸ Given the dominance of ensuring repayments as a goal, such informal practices became sidelined. (Refer to section A).

field-based practices of fieldworkers and managers. In the quote above, the executive director also mentions how ISDE has training facilities for beneficiaries. However, as emphasised in section A, given that my field observations suggest that ISDE puts only limited effort into organising group meeting sessions with beneficiaries, I was sceptical of the executive director's emphasis on ISDE's programme focus of arranging training sessions for beneficiaries. As mentioned in section A, ISDE had previously placed more emphasis on group sessions. However, with the growth of a competitive microfinance market, attention was shifted from the importance of group sessions, and accordingly ISDE had withdrawn resources and effort from arranging such sessions. On making further inquiry, it became evident that ISDE had catered in the past for certain training sessions which were discontinued. As the executive director elaborates:

For microfinance, we do not usually have such meetings... within our microfinance project we usually have the meetings you have observed so far. We usually have weekly meetings, sometimes monthly meetings, and also yearly gatherings. We had once introduced a programme where we trained group leaders... it didn't work out properly in some cases... We combined this programme with another programme called the 'leadership development programme. In these monthly meetings, we would discuss the problems they faced as leaders, as a member of a family, as a member of a society... We also used to give them some training.

We also used to arrange for some professional skills development programme... for example, teaching how to build a nursery and maintaining it, poultry farming, teaching how to maintain cows and goats. We *had* some basic training programmes. We did the training in collaboration with a livestock development programme. We also used to provide some tailoring training. Follow-up was an important factor in the microfinance model...but mainstream microfinance practice has shifted away from that.

Following social-logic principles, and given ISDE's emphasis in policy documents about the microfinance project's 'collaboration' with other social projects (for example, arranging 'cluster meetings' for beneficiaries, and providing beneficiaries with 'human development training') and the subsequent absence of such practices in the field, I was interested to understand what top-tier officers meant by such 'amplified' elaborations in the policy documents. The quotes above would indicate that such 'amplifications' are based on a factual reality, and not without foundation. Thus, in the past ISDE microfinance project had some social inclination, albeit possibly expressed in rather arrogant, 'upper class' language, as described in Chapter 7¹⁷⁹. In addition to the 'shift away' by 'mainstream microfinance practice' from social issues, as implied by the executive director¹⁸⁰, a reason for ISDE's disinclination

¹⁷⁹ Chapter 7 casts light on how other NGO based social projects in ISDE remain manifested in hidden class structures. Thus, the social aspects of the microfinance project of ISDE must have been bound by similar barriers.

¹⁸⁰ As also discussed in section A 1b(ii)

towards such issues may be found in subtle internal factors within ISDE, according to my field observations. For example, the fact that top-tier members have not focused on updating policy documents to indicate the microfinance project's shift away from social causes, reflects how overall policy-making processes have received only limited attention by ISDE, which serves to highlight the disjointed nature of top-tier governance in ISDE. For instance, as I noted in my journal, one board member interviewed 'had no idea of her supposed board membership in ISDE'; also, in my interview with the chairperson of ISDE, he stated he 'rarely attends board meetings'. As emphasised further by a staff member¹⁸¹, while ISDE has a policy of changing executive directors every five years, this policy was not followed. Thus, while market forces tend to play a dominant role in shaping how individual organisations, such as ISDE, undertake their microfinance practices, it is important to consider also the underlying issues of internal governance systems, which may contribute to such norms. As elaborated on in Chapter 6, given the nature of the broader, corrupt political system in Bangladesh, as emphasised by Kabeer et al. (2012), the habits of democracy have not had the opportunity to take root in the values and behaviours of Bangladeshi citizens. Thus, in the Bangladesh context, such culturally underpinning norms may shape and influence internal governance practices in an organisation that must also be considered when inquiring into policy-making.

8.B.2. Assessing Informal Accountability Practices within ISDE Microfinance Spaces

As discussed in section A, the different practices of microfinance within ISDE, such as client selection, loan collection, group meeting, and client information-keeping are underpinned by the overriding goal of ensuring repayments. The urgency associated with this goal, evidenced in day-to-day dealings among different organisational members, shapes upward accountability relationships in the organisational hierarchy. Within such upward accountability relationships, subtle signs exist of informal bonds and friendships among managers, fieldworkers and beneficiaries. Downward accountability, as a concept, is not promoted as an institutional practice in the ISDE microfinance context. However, given the nature of day-to-day dealings among the aforementioned members, which involve regular weekly field-visits to the localities of beneficiaries, the forming of such bonds is a natural phenomenon. This is evident in the quotes below from interviews with fieldworkers and beneficiaries:

¹⁸¹ Position in the organisational hierarchy has been kept anonymous for the purposes of confidentiality.

Since they come to our place every week, they have become like family members to us. They know us quite well at a personal level. They are really nice. They have never misbehaved with us...they talk really nicely with us ...they are nice with each and every client. When people have found it difficult to repay the money...they were always very cooperative...they resolve issues calmly ... never becoming agitated. - Beneficiary 1

They behave really nicely with us.... Because they behave nicely to us, we have been able to stay here for so long...we didn't want to leave. This is the best of all the committees here. Our manager is really nice.... We can't imagine having a nicer manger than him. He has become like our family member. He talks softly...he never scolds us, as some other committee people...he is not like the other 'shahebs'. - Beneficiary 2

(Jokingly) Amra oderk doa kori ashirbadh kori jaate tomra income korte paro. (We pray for them, give them our blessings...so that they can earn income) Also, my income here is only 3,000 taka...if I want I could join BRAC and get 10,000 for similar role.... But I don't wish to leave them....they have become like a family fieldworker.

As can be observed in the first two quotes above, almost all the beneficiaries I met during my field visits expressed close, friendly bonds with their managers and fieldworkers; while Beneficiary 1 expressed this close bond in terms of the staff member's patience regarding repayments, Beneficiary 2 expressed this in terms of the staff member's behaviour towards them. This close bond, specifically between fieldworkers and beneficiaries, is also evident in the third quote above where the fieldworker states that she finds it difficult to leave ISDE because of her friendship with the beneficiaries, despite the option of joining other organisations with better salary opportunities. Also, as apparent in the third quote, there seems to be a perception among beneficiaries that ISDE staff members do not behave like other 'shahebs'¹⁸². For example, as a beneficiary described, 'fieldworkers in other organisations tend always to sit on chairs during loan collection and to speak with a raised voice'. This implies that bad behaviour is often expected from people higher in the social hierarchy. The fact that ISDE staff members do not conform to such norms is much appreciated by beneficiaries. As further mentioned by the Maheshkhali branch manager, given ISDE's small scale microfinance operation compared to other organisations in the 'competitive market', 'good behaviour' is one of the ways ISDE focuses on 'retaining clients'. Thus, while ISDE has an implicit economic focus, when it comes to behaving well with its beneficiaries, this creates, to some degree, social logic relationships along the organisational hierarchy (specifically between beneficiaries and lower-tier staff members, who have informal interactions with beneficiaries on a weekly basis). For example, Beneficiary 2 in the quote above likens her manager to a 'family member'. As discussed in Chapter 7, this is further evident in the fieldworkers' concern and empathy toward beneficiaries about whether they can eventually pay off their loan money. However, as

¹⁸² In Bangladesh, people higher in terms of their position in an organisation, denoting to some extent the existence of a higher social class, are referred to as 'sir'/'madam', or 'shaheb'/'shaheba' in Bengali.

discussed in section A1cii above, given the dominance of teachings from the top informed by economic logic ideals, fieldworkers and managers tend to internalise unwittingly disassociated ways of forming relationships with beneficiaries. Despite the authority of such economic logic dictates, hence, the restricted nature of social logic spaces, bonds of friendship still form among managers, fieldworkers and beneficiaries. As described by the Chittagong branch manager, despite it not being a formal organisational practice, he sometimes (albeit on rare occasions) ‘had conversations with beneficiaries’ husbands in terms of the importance of avoiding domestic violence’. As he mentioned, it is ‘difficult for us to turn a blind eye completely to issues that beneficiaries may face’. Such informal accountability dynamics in organisational relationships, reflect the hidden conditions of possibility that could potentially be nurtured to encourage the creation of dialogic spaces within ISDE’s practice of microfinance.

Also, as observed in section A1c, contrary to ‘market norms’, and as emphasised by the top-tier officers (including managers), which apparently make beneficiaries uninterested in attending group sessions for the opportunity to learn and think critically in a respectful environment, beneficiaries may be open to the idea of participating in such sessions. As commented by a beneficiary:

If we could access better teaching about life, it would be good for us...we like the idea of being taught. We tell our children about the importance of education... Of course we understand how important education is...They should encourage us...encourage us to learn from them...

While on a positive note, some beneficiaries expressed keenness to attend group discussion sessions, implicit in the quote above are the hidden power dynamics between ‘those who hand out loan[s]’ (ISDE) and ‘those who take loan[s]’ (beneficiaries), with the former in a relatively superior power position. This is expressed in the above quote in: ‘we like the idea of being taught’, ‘they should encourage us...encourage us to learn from them’. As discussed in section A1bii, given the dominant, unidirectional relationship between fieldworkers and beneficiaries the idea of participating in discussions in group sessions, from the perspective of beneficiaries, appears to be perceived as a unidirectional learning environment where beneficiaries would be given one-sided teaching. This reflects how the deep-seated power dynamics between top-tier and lower-tier members can hinder social logic ways of appreciating ‘learning’, as a construct. Given such deep-seated norms of hidden oppression, it would be naïve to evaluate the idea of ‘creating change’ as a short-term concept. As discussed in Chapter 5, ‘change’ in this context must be evaluated as uncovering the social situations of the intertwined constructs of power

and knowledge; and of realising transformations of the ideals over the longer-term (Herr and Anderson, 2005). Thus, in this case-study context, a key step in terms of bringing about change would involve highlighting obstructive power hierarchies to various organisational members and their relative power positions within the organisational hierarchy. While this discussion reflects the inherent difficulty in creating change, the fact that beneficiaries expressed interest in attending discussion sessions could potentially be considered as a condition of possibility. This interest and enthusiasm enabled me to arrange for PAR sessions with beneficiaries. Section C elaborates on this further.

8.C. Evaluating the Potential of Dialogic Accounting and Accountability through PAR

Chapter 5 has elaborated on the use of various PAR methods (such as interviews and focus groups, direct observation, and conducting group discussion sessions through use of methods, such as showing videos/pictures/photos, story-telling, story-writing, picture description games, and walking about the village with research participants) that could foster a dialogic space, and ensure on-going collaborative relationship-building with research participants. Chapter 5 also discussed the subtle, in-between practices that enabled an interactive, friendly, and critical learning environment in PAR sessions. A combination of these more subtle practices with the above-mentioned primary PAR methods enabled the organisation of sessions where participants felt free to share, analyse, and enhance their knowledge of living conditions. This required a ‘bottom-up’, as opposed to a ‘top-down’, approach to the implementation of the above methods in sessions (Dixon et al., 2005). Such interactive, open-ended approaches, where participants had the opportunity to also make input to the overall structure of the sessions, helped create a dialogic learning environment between a traditionally viewed researcher (myself) and research participants (women beneficiaries and staff members). As elaborated in Chapter 7, through multifaceted conversations with research participants, I was able, as the researcher, to gain a deeper understanding of the structural barriers women face in the Maheshkhali rural context (for example, how the top-tier ‘air of arrogance’ has been passed down to organisational behavioural patterns of lower-tier members, which hinder dialogic relationship-building processes between women beneficiaries in a microfinance group and more broadly among community members in the village). Understanding such barriers helped me to structure sessions according to what participants could potentially relate or respond to. In turn, this helped beneficiaries to open-up much more than would have been possible in traditional one-on-one interviews. In this section, I firstly consider the subtle, in-between practices that are crucial to ensuring ‘bottom-up’ implementation of the PAR methods. While

Chapter 5 cast light on some of these subtle practices, when discussing the broader, above mentioned PAR methods, the intention here is to focus on the ‘softer’ practices by revisiting several practices discussed in Chapter 5, and reflecting on some additional ones not previously discussed. Secondly, I elaborate on the attitudes and responses of ISDE members (such as beneficiaries and senior officers) in relation to alternative (dialogically informed) accounting and accountability practices. The underlying aim of this section is to reflect on some alternative ideas of accounting and accountability practices that are underpinned by a dialogic ethos.

8.C.1. In-between Practices as Essential Ingredients for Promoting Dialogic Environment

As highlighted in the previous section (B2), while subtle, informal accountability practices exist between field-staff members and beneficiaries, the dominant, unidirectional practice of collecting loans in a disassociated manner overshadows informal practices. This fact aided reflection on how the mere implementation of the various aforementioned methods (such as picture description games, showing videos, story-telling, and story-writing) in PAR sessions, without giving consideration to how such methods could encourage collaborative relationship-building between and within various groups, has the potential of extracting creative promise from such methods. Further, it assisted reflection on the importance of incorporating ‘softer’ practices in the sessions alongside primary PAR methods. The inclusion of softer practices in PAR sessions helped to enhance the participation experience and, eventually, my overall reflections on the interconnectedness of the constructs of accountability, participation, and empowerment, which are discussed below.

8.C.1.a. Developing and Using ‘Participatory Group Discussion’ as an Overarching Tool

As described in Chapter 5, section C3, and in line with the underlying philosophical underpinning of PAR, a crucial focus for organising PAR sessions was to ensure that participants would feel encouraged to participate. Given that a core focus of my research is to explore how participation, as a concept, can be incorporated in accountability systems, it was important that critical attention was paid to the development of this construct in the PAR sessions. As stated in Chapter 5, to adopt group discussion as the predominant methodological tool would provide me with the opportunity to build close and personal relationships with PAR participants, to raise feminist awareness on various social issues, to engage in collaborative dialogue with the PAR participants, and to observe and understand the relative power dynamics among groups and individuals. Thus, this process of adopting the group discussion as a

predominant methodological tool helped give me a nuanced understanding of participation as a concept, through observing, reflecting and acting on interactions in the PAR group. Further, I focused on giving creative direction to the overarching group discussion as a method, by using such methods as story-telling, story-writing, picture descriptions, showing videos, pictures and photos, and walking about the village with participants. Focusing on the use of multifarious methods (as opposed to using the same methods repetitively) helped to make the sessions entertaining and hence helped to engage participants in a wide-range of discussions. As a beneficiary comments:

I look forward to attending these sessions....no one ever encourages us to think creatively.... I didn't think I was capable of writing what I wrote.

The above quote is from a story-writing PAR session. As facilitator of the PAR, it was important that I took account of participants not being used to attending such sessions. Therefore, rather than 'throwing participants in the deep end', I endeavoured to ease them into these sessions by slowly pushing their creative boundaries in each session. For example, for the first few sessions I used video-showing and story-telling as tools to facilitate group discussion. This served three purposes: first, participants were helped to feel comfortable, as the onus was on me, rather than on them, to instigate the sessions; secondly, watching and listening respectively to thought-provoking videos and stories helped participants to reflect on alternative perspectives; thirdly, the use of such creatively inspired methods in the initial sessions, followed by some stimulating group discussion, helped me as the facilitator to communicate to participants that I envisaged the sessions as being participatory. After a few initial sessions, where the participants felt constantly engaged, self-reflection and participation came a little more naturally to them. These few sessions gave the participants and myself the opportunity to form bonds of friendships (a much needed step for enhancing 'downward accountability', as discussed in section B2 above). Given that the beneficiary-participants were from different microfinance groups and localities, hence, did not know each other in most cases, these initial sessions also gave participants opportunities to become acquainted – an important step in ensuring that participants felt comfortable with each other in the sessions that followed. Owing to a comfortable, friendly and, most importantly, a participatory environment, it was possible to continue with further participatory group exercises for later sessions, and to experiment also with even more innovative methods. As highlighted in Chapter 5, once participants became less inhibited and more confident, they began to suggest the kind of

exercises they wished to participate in. For example¹⁸³, once participants wrote stories through an instigator, in the form of a picture description exercise, they felt more confident to participate in such sessions. After this picture description exercise, ‘to my pleasant surprise’, as I noted in my journal, a few beneficiaries of their own volition suggested that they wished to write about their life experiences. Through such exercises, participants felt ‘enlightened and empowered’¹⁸⁴. This helped further to create an environment where participants could reflect on complex constructs, such as empowerment, accountability and the day-to-day structural barriers women face in the rural context – a much needed step for helping beneficiaries contemplate the duties of accountability of a microfinance organisation towards them.

8.C.1.b. Critical Self-reflection Within and Outside the Sessions

As can be understood from the above section, the process of organising the above sessions was not a straightforward, simple process. In line with the broader aims of dialogic accounting and PAR theories, the process itself was rather ‘messy’ but became an ‘essential way of engaging with lived reality’ both within and outside the sessions (Bebbington et al., 2007, p. 365). Maintaining a commitment to this ‘messiness’ helped keep the sessions open-ended and engaging, which in turn helped them to conform to the overall methodological aim of praxis¹⁸⁵ (the synthesis of action and reflection). To make ‘reflection’ or contemplation part of such a process was a crucial way of making the sessions ‘dialogic’. While I had some idea of the kinds of methods, such as story-telling and picture description games, to use in the sessions, given the nature of the exercises I wished to experiment with (dependent on participants’ reactions, engagement, and thoughts) I had only a limited idea of how each session would pan out. Therefore, I designed only a skeletal framework for each session and, as I noted in my journal, ‘avoided too much planning’. However, while this may seem simplistic, trying not to plan too much did not always come naturally to me, and in fact involved more work, in the form of making reflections both within and outside the sessions. As I noted in my journal:

I am finding it rather difficult to remain unaware of what to anticipate from each session, given that, as an individual, I like working within structures.... It makes me nervous. I try my best to hide my nervousness in these sessions.

¹⁸³ Refer to Chapter 5, section C3 c and d.

¹⁸⁴ Quote from 8th PAR session transcript (picture description exercise).

¹⁸⁵ Refer to Chapter 4, section A1b.

The anxiety I experienced as a researcher, evident in the above quote, helped me to remain grounded and to reflect actively on how to plan each session and how not to ‘dictatorially’ plan too much. The latter involved intense reflection on various factors, such as the teaching and learning from each session and my role as facilitator in the sessions, the interactions between different participants, depending on their organisational or societal hierarchy, and structural barriers for women in the rural context. These diverse observations, learning and reflection helped me in turn to plan and undertake each session carefully. This means I endeavoured actively to reflect on my own thought processes and actions both within and outside the threshold of sessions.

Outside the physical vicinity of these sessions, I maintained a commitment to writing journals of my observations, which contained vivid narratives not only of detail from sessions, but also reflective analysis on the hidden conditions in my own and participants’ lives. For example, an observation I made through my various interactions with participants was that my position in the research as a person from an urban, overseas and upper-middle class context attracted huge attention in the Maheshkhali, rural context. As I note in my journal:

Day 1 in Maheshkhali....it seems that people here in Maheshkhali are not used to seeing people from the city...As we started walking, curious people began following us....As we reached the courtyard where the meeting was to be held, the place became crowded by a LOT of people (mostly women)....A few even took out their cell-phones and began taking photos! I was a bit flustered by all the attention.

Given the nature of attention, which ‘almost made me feel like a celebrity¹⁸⁶’, it helped me to reflect on the deep-seated nature of class barriers ingrained in the social fabric, connecting rural and urban Bangladesh. Further it helped me to contemplate how disconnected the urban classes are from the rural poor. These observations helped me to appreciate how showing respect for the norms and cultures of the beneficiaries, and acting with humility towards them were of the utmost importance in order to succeed in forming bonds of close friendships. In the context of my PAR I endeavoured to cultivate humility, not only in terms of how I appeared physically, but also in terms of how I spoke with and addressed participants. I dressed as humbly as possible, paying close attention to what I wore (trousers, tops, shoes, and hair-ties) and how I carried myself. For example, I tried not to wear sunglasses, despite the glaring sun sometimes, given that to do so is considered ‘bideshi’ (foreign) and, hence, a luxury in the village context.

¹⁸⁶ Note from my journal.

Also, I endeavoured to cover my head with a dupatta¹⁸⁷, in accordance with the Islamic socio-cultural traditions of Maheshkhali. My background as a Muslim in the urban, Bangladeshi context, means that I have freedom of choice about whether I wish to wear a veil¹⁸⁸. However, in the rural Maheshkhali context, this is not the case and most women, despite their religious beliefs (for example, Hindu and Buddhist women), tend to wear veils when venturing outside the domestic threshold. Therefore, the act of wearing veil in the Maheshkhali context is more of a politico-cultural practice rather than a purely religious one; I therefore wished to show respect for their cultural norms by conforming to such subtle practices, despite this not being an active part of my identity. These subtle practices (the product of critical self-reflection) in turn enabled me to connect with participants (specifically, poor-class beneficiaries) at personal levels. This further helped beneficiaries to question the implicit norms of various societal oppressions in the Maheshkhali context. As a beneficiary in one PAR session comments:

Your behaviour with us is so out of the norm....We are not used to rich people behaving so nicely with us.... You have become one of us. You understand us, you understand our problems....this makes me think how different it would be for us if all rich people behaved like this with us.

Section A1b(ii) referred to how ‘upper class’, ‘dictatorial’, ‘disassociated’ styles of delivering sessions to poor-class beneficiaries help to reinforce upward accountability relationships in the organisational hierarchy; the quote above highlights how such norms of organisational oppression could be changed through subtle, softer practices that incorporate critical self-reflection as a construct. Also, as can be inferred from the above discussion, to take ‘self-reflection’ seriously, as a construct, could help create a space where organisational members could begin to question accountability as a concept. For example, the statement, ‘this makes me think how different it would be for us if all rich people behaved like this with us’, highlights the subtlety with which the beneficiary questions upper-class behaviours of arrogance and self-entitlement that hinder collaborative relationship-building between top-tier and lower-tier members in the organisational hierarchy. This also highlights how the beneficiary is beginning to develop consciousness of top-tier members’ duties of accountability toward them – a crucial step towards fostering downward accountability in the organisational context.

¹⁸⁷ “A length of material worn, arranged in two folds over the chest and thrown back around the shoulders, typically with salwar kameez”, worn by women in the Indian subcontinent.

¹⁸⁸ As mentioned in Chapter 6, contrary to stereotypical (mainstream) Western media representations, that portray the veil as a symbol of oppression, women in urban Bangladesh have freedom of choice in terms of whether they wish to wear veil. Often, the act of wearing veil is seen by urban Bangladeshi women as a symbol of religious freedom.

The above quote also aided reflection on how my approach to incorporating self-reflection in subtle behavioural practices could facilitate self-reflection by the participants, encouraging them in alternative ways of thinking about societal and organisational realities. Thus, a dynamic ‘accountability nexus’ was created in the PAR space, which helped both the researcher and research participants to learn (and unlearn) from each other. The above discussion highlights how my reflections outside the physical vicinity of the PAR sessions (for example, going elsewhere and writing narrative journals) helped to bring about an overall critical, reflective environment in the sessions. While this notion of reflection functioned at the broader, more philosophical level, drawing on the theoretical basis of the research, it was important I also retained this reflective hat inside the physical realms of the sessions; it helped keep a dialogic ethos alive during the sessions. These reflections (within the vicinity of the sessions) took more on-the-spot, intuitive forms, and are discussed below.

As a facilitator of PAR sessions, a crucial aspiration was to encourage multifaceted discussion and debate. In order to instigate this process, I endeavoured to divide the broader PAR group into smaller, heterogeneous¹⁸⁹ groups, consisting of two to five people. I also ensured that participants did not repeatedly form groups with the same participants, which helped to ensure multiperspectival discussion and collaborative relationship-building among participants. This was reflected in the apparently friendly disagreement between two participants (of the same group) in the following quotes:

I don’t mind at all the idea of my prospective husband helping me with household chores ...I would love for my husband to help me.’

Ha, ha, (laughing light-heartedly) this is the new generation talking.... I don’t like the idea of my husband being in the kitchen, cooking, and washing clothes....what would people say?

The first quote above was from a relatively younger, unmarried participant, while the second quote was from an older participant, who is married with three children. Placing participants from differing social backgrounds in the same groups helped generate multiperspectival conversations to develop both within and between these sub groups during PAR sessions. My role as a facilitator of these sessions, as mentioned in the paragraph above, involved making intuitive reflections (and actions) on the overall direction of the multifarious conversations in these sessions, with the overarching aim of keeping sessions both participatory and critical.

¹⁸⁹ For example, by placing beneficiaries from different class hierarchies, age groups, and/or marital status in the same group.

Reflective actions, on my part as a facilitator, took such forms as: remaining silent and allowing conversations to unfold, but guiding conversation by inviting reflection on alternatives and the structural barriers faced by women in the Maheshkhali context; asking thought-provoking questions; paying attention to and picking up on tailing-off conversations; observing group dynamics, and facilitating a space where more marginalised participants (for example, from poorer backgrounds, or younger¹⁹⁰ participants) or introverted personalities could feel encouraged to share their thoughts and ideas¹⁹¹. An example of one such ‘reflective action’ is now discussed.

During a session which focused on the advantages and disadvantages of microfinance as a development aim, the participants suggested that a reason they preferred ISDE above other microfinance organisations (in Maheshkhali) was because it did not require ‘beneficiary identity photos’ for its registration form. As a few beneficiaries also comment:

We like ISDE because they don’t make us take photos and all...
Yes, taking photos is a sin. It is haram¹⁹². So we like ISDE.
Islam does not allow taking photos. We want to be ‘good’ women.

Given my background as a Muslim, and recognising the ‘absurdity¹⁹³’ of the above statements, my counter statement (that is, reflective action) was:

But if you are planning to go for Hajj¹⁹⁴ sometime in the future, you will need photos for a passport and the Hajj registration form.... So how is taking photos an act of sin? Also, Quran was revealed at a time when cameras did not exist...there isn’t any specific verse in Quran saying you cannot take photos....So who made this rule in Maheshkhali? I, too, am a Muslim....I take photos all the time...Does that make me a bad woman?

Given the importance of holy pilgrimage (Hajj) as one of the five pillars of Islam, mentioning the above in response to participants’ discussions helped evoke strong emotions that were interwoven with critical thinking by some participants. As several participants mention:

¹⁹⁰ In Bangladesh, hierarchical relationships exist between older and younger generations, with the former usually having ultimate authority over the latter.

¹⁹¹ For example, by paying keen attention to the voices of certain such participants, sitting beside them when possible, and encouraging them from time to time to share their thoughts.

¹⁹² Forbidden or denounced by Islam.

¹⁹³ Note from my journal.

¹⁹⁴ Muslim pilgrimage to Mecca.

.... Yes... I haven't thought of it this way. The Mosque clerics have so much power here.... They are the ones who dictate what is right... what is wrong.... we believe them... because they are people with authority and power.... – Participant 1

Many things that we know as Islam have been passed down to us by our parents, which were passed down to them by their parents, as in our grandparents.... These are the cultural practices of Maheshkhali.... How do we change this? We all read Quran in Arabic.... but we don't understand Arabic.... so we don't understand the Quran... and many people here are illiterate don't know how to read and write. – Participant 2

Because you just made mention of Hajj... I can't help but think... women are allowed to go to Hajj... therefore Allah treats men and women equally.... But why do the clerics here in Maheshkhali prevent women from going to the Mosque? These people with power are corrupt! – Participant 3

The quotes of Participants 1 and 3 above highlight how such reflective actions helped beneficiaries to question the norms of the hidden oppression within the Maheshkhali context. The participants questioned the authority of the Mosque clerics, who use religion as a tool to justify repressive practices in the rural context. Also, implicit in Participant 2's quote, such actions helped beneficiaries to look inwards and to contemplate how their social conditioning to the adoption of cultural practices has been passed down through generations, and has hindered reflection on the implicit layers of oppression from such practices. Further, Participant 3's quote highlights how such sessions initiated critical reflection on gender barriers that are justified on religious grounds. Thus, these sessions helped women to think critically about the various forces of oppression that act as obstacles to their empowerment – a crucial step towards initiating contemplation of how such social forces need to be addressed (and hence reflection more broadly on the accountability of microfinance organisations). Therefore, these 'reflective actions', both within and outside the sessions, enabled critical, insightful and collaborative dialogue between myself (as facilitator of the sessions) and the research participants, and also among participants themselves, thus creating a dialogic, empowering environment during the sessions.

8.C.2. Reflections on Dialogic Accounting and Accountability Practices – Concluding Comments

As observed in section A, given the short-term nature of the unidirectional economic logic accounting practices that are anxiously preoccupied with ensuring repayments as a goal, the broader social goals of empowerment, through the provision of dialogic group sessions, receive minimal attention. Whatever the limited scope for such ‘social logic’ spaces, they are mostly concerned with the notion of ingraining and promoting the importance of ‘ensuring repayments’ and ‘paying off loans’. As further discussed, this gives rise to a unilingual-economic logic learning environment between top-tier and lower-tier members, with the former ‘teaching’ the latter. This reinforces existing¹⁹⁵ staunch power hierarchies in the organisational context that marginalise the voices of various members, such as fieldworkers and beneficiaries. Thus, as reflected in section B, it is naïve to construe that such firm, yet hidden arrangements in an organisational context could be changed in the short-term. This very fixation with short-term goals turns attention away from social logic aspirations, as observed in section A. Section B concludes with the note that in order to instigate change, ‘change’ as a concept must be evaluated in the long-term, and should focus on uncovering social situations of interwoven constructs of power and knowledge, and on realising transformations of solid social ideals. While, this may appear an unachievable goal, section C1 above, shows how a pseudo installation of a ‘social logic’ accountability nexus, through PAR, helped to foster a dialogic environment that enabled collaborative dialogue between various individuals, which gave rise to reflection on the deep-seated norms of cultural and organisational oppressions. It also enabled contemplation more generally on accountability as a construct, and how it needs to incorporate broader perspectives. As highlighted by beneficiaries in the final PAR session, who reflected on the accountability duties of ISDE:

¹⁹⁵ For example, owing to class hierarchies between top-tier and lower-tier members (as discussed in Chapter 7).

Men and women should have equal rights... Women should be respected in all sorts of arenas, starting with their families... Government needs to ensure a safe and secure society for women.... Women should have the opportunity to be able to progress in arenas such as administration, law and regulation, societal and governmental work... This is how women could experience empowerment... The most important thing that needs to be ensured for women is education.... This would help plant the seeds towards development.... My earnest request to ISDE is that it target such issues. We don't want to sit at home anymore... we want to work, we want opportunities.... We want ISDE to produce such income-earning work. ISDE could start projects such as 'teenage dialogue-based schools for girls', 'schools for married and elderly women'... 'schools for those students who cannot afford schooling' - Beneficiary 1

We have heard many different stories here... we heard Raju and Mithus stories.... we heard feroza and rohima's stories, we heard naureen's story... we even got to hear our own personal life stories. I felt empowered in the process.... I saw other women experience empowerment... we don't have much to do here in the village... women in village mostly sit at home and cook and eat.... Women don't have much opportunity in terms of work. Undertaking the different participatory exercises was extremely empowering.... I felt enlightened I want to keep this enlightenment... I want to feel my mind at work all the time, just as I felt during the sessions.... This could be possible with the ISDE's help.... there are not many options here for women.... ISDE could start tailoring training here.... This would be a successful endeavour here in Maheshkhali. ISDE could start awareness-raising training and other schools for teenage girls.... We also need more funding for investing in businesses, such as paan and salt cultivation.. We loved the way you conducted the sessions... the way you interacted with all of us... the way you became friends with us... we loved the way you talked... I feel very close to you and will probably never forget your hospitable nature. - Beneficiary 2

In marked contrast to the anxious obsession with the goal of returning loan money, as outlined in section A1cii, which hinders beneficiaries from comprehending the ISDE's accountability duties to them, the quotes above help capture the richness of thought with which beneficiaries can in fact begin to reflect on accountability, as a construct, if given the opportunity. Both Beneficiaries 1 and 2, in the quotes above, contemplate ISDE's duties of accountability to them by incorporating wider social factors, and reflecting on empowerment, as a concept. Before focusing on how ISDE could potentially address its accountabilities, Beneficiary 1 reflects on empowerment as a construct by evaluating the importance of taking seriously 'equal rights', as a concept, and elaborating on the responsibilities of government to address these concerns. She then reflects on how ISDE could further address these issues by the introduction of 'income-earning work' (rather than acting merely as a loan provider) and expanding its current school-based programme by including women from all age-groups. Beneficiary 2 takes a more personal approach to empowerment by reflecting on her own journey of self-development through the PAR sessions, and how ISDE could imitate these processes in its own accountability practices. She also expands on how ISDE could develop the 'economic-logic' side of its microfinance programme by creating more opportunities for women, such as through the provision of basic tailoring training. These deep reflections, which include the structural barriers to and practical needs of women, exemplify the transformative potential of the PAR

methods/space used/created in the context of this case-study. As the executive director mentions:

I am pleasantly surprised at what you were able to achieve through these sessions.... I did not know that our beneficiaries were capable of so much.... They have such hidden talents! The stories they wrote are so wonderful, so deep in meaning. All the methods you used are so creative. We should think more seriously about incorporating such methods in our microfinance programme.... or in other projects.

The above quote is from my final one-on-one session with the executive director; the purpose was to engage in dialogue concerning the outputs from the PAR. While section A1bii alludes to the top-tier officers' unwavering confidence, regarding the unwillingness of beneficiaries to attend participatory group sessions, the above emotional response (to results from the PAR sessions) demonstrates how such staunch opinions could slowly be transformed through the creation of dialogic spaces. Further to this, the executive director suggested that I could 'join ISDE as a New Zealand representative', post Ph.D., and 'continue with such research, and develop dialogic accountability practices'. Such positive responses, reactions, and reflections from beneficiaries and members of staff help put in context how oppressive social and organisational realities could be transformed through the creation of dynamic, collaborative, dialogic spaces.

Chapter 9: Summary and Conclusions

This study examines microfinance in NGOs and women's empowerment in Bangladesh, and their implications for accounting and accountability systems. In recognising shortcomings of traditional accounting and accountability in these respects, my research calls for the development of dialogic accounting and accountability systems.

This chapter provides concluding comments. First, the empirical findings in chapters 7 and 8 are reviewed in light of the research objectives in Chapter 1. It highlights the intended and unintended outcomes of microfinance practices, the constraining effects of upward accountability practices within microfinance organisations, and the escape hatches, institutional conflicts and foreclosures that restrict downward accountability norms from materialising.¹⁹⁶ Second, the contributions of my study and its implications for the development of dialogic accounting and accountability systems are discussed. Finally, I offer some concluding reflections and discuss limitations and ideas for future research.

9.A. Findings – Review and Discussion

As outlined in Chapter 1, three research objectives were established for this study: (a) to identify the overlaps and tensions between how women's empowerment is understood in both the 'economic' and 'social' logic frames; (b) to examine how, if at all, these different logics are implicated in existing accounting and accountability systems for microfinance institutions; and (c) to explore the potential of dialogic accounting and accountability systems.

With respect to the first research objective, Chapter 2 reviewed the literature on microfinance and women's empowerment, and discussed how competing logics may shape different and often contradictory understandings of women's empowerment in the microfinance context. Chapter 7 used the Fernandez (2012) framework, outlined in Chapter 4, to explore how the dominant economic logic and alternative social logic related to understandings of women's empowerment in ISDE, my case-study organisation (a microfinance NGO in rural Bangladesh). Chapter 7 detailed how these different logics constrain or enable people's thinking, discussions and actions throughout the organisational hierarchy. The understandings of women's empowerment conveyed by ISDE members, such as the board members, managers, fieldworkers and beneficiaries, were predominantly bounded within a technocratic mould of

¹⁹⁶ Refer to the data-analysis framework outlined in Chapter 4 (section C4). The Fernandez (2012) framework refers to 'escape hatches' as excuses, and foreclosures as 'silences' or hidden, underlying meanings.

the dominant economic logic. However, these were manifested differently, depending on people's position within ISDE's organisational structure and Bangladeshi social hierarchies. For example, while top-tier officers tended to frame empowerment around the 'productive' activities of beneficiaries, beneficiaries often rejected such notions of empowerment, showing discomfort at the idea of having to develop their productive capacities. As discussed in Chapter 6, given Bangladesh's patriarchal social structures¹⁹⁷, which construct the male as the primary breadwinner, women often feel ashamed of the 'productive' aspects of their 'multi-faceted'¹⁹⁸ roles within the household and wider society, as they signify poverty and hence weakness.

As discussed in Chapter 7, women's 'productive' role is a complex idea¹⁹⁹, which can give rise to different understandings of empowerment even among women. During the PAR sessions, women belonging to classes of a slightly higher status in the Maheshkhali context commented how they would be subjected to social ridicule if they were caught working in fields, which are usually considered male or lower-class female spaces. Top-tier representations of women's empowerment fail to take account of the intersecting differences among women; also, they tend to assume and frame empowerment in the erudite economic language of virtuous spirals that are disengaged from the lives of the women. For example, in sharp contrast to the lower-tier representations, the top-tier representations lacked references to beneficiaries' life-stories. Given fieldworkers' regular, weekly contact with beneficiaries, their articulations of empowerment were more grounded in the life experiences of the women. However, like the top-tier representations, the lower-tier representations of empowerment as 'access to money' also alluded to virtuous spirals, although in much less theoretical language. These representations reduced constructs such as 'the structure of the loan itself' as encapsulating empowerment. Given lower-tier members' rural, poor-class, (often) illiterate backgrounds, they found it difficult to grasp and reflect on empowerment as a concept. Also, given their exposure to looking at the practice of microfinance mainly as the giving/gaining of necessary access to money and subsequently collecting/making repayments, lower-tier members spoke mostly from their practical field-based experiences. Thus, while top-tier articulations are far removed from the realities on the ground, obscuring class-based and gendered structural barriers, the lower-tier articulations, despite their grounding in women's experiences, also tend to be embedded in dominant economic logic. Chapter 7 thus promotes the need for fostering

¹⁹⁷ Owing to forces such as politics, economy, religion and ethno-linguistic cultural norms.

¹⁹⁸ Such as reproductive and community roles (Moser, 1993).

¹⁹⁹ For example, one of the foreclosures is that there are implicit boundaries between what are considered 'male', 'female', 'upper-class' and 'lower-class' roles.

more dialogic interactions to address and challenge class and gendered barriers among different organisational members – board members, managers, fieldworkers and beneficiaries – to address structural disadvantages that rural women face. This chapter also reflects on the subtle signs of alternative social logic spaces (albeit still conditioned by organisational and social power inequities) within the case-study context, which could be opened up to critical scrutiny and nurtured through dialogic principles. As demonstrated, exposure to social logic understandings through dialogic spaces can create a critical and open learning environment that can foster opportunities for questioning and challenging taken-for-granted social norms.

In addressing the second research objective, Chapter 3 reviewed the NGO/microfinance accountability and development studies literatures and scrutinised how competing logics become manifested within organisational practices, giving rise to competing modes of upward and downward accountability relationships. Drawing on this research, this chapter argued that development organisations such as NGOs and microfinance organisations are susceptible to capture by dominant economic logic, focusing firmly on maximising output and minimising costs, thereby moving from alternative social logic ideals in the process. Drawing on the framework outlined in Chapter 4, Chapter 8 further addressed the second research objective by exploring how the two logics outlined in Chapter 7 shape accounting and accountability practices within ISDE. It discussed how accounting practices, such as client selection, group meeting and loan collection, client information keeping, general accounts handling and preparing reports, are predominantly bounded within the technocratic mould of the dominant economic logic, focused on short-term goals of ensuring repayments and the ongoing financial success of the microfinance programme. These inter-linked practices foster upward accountability relationships within the organisation and, marginalise the voices of poor-class beneficiaries. These practices also tend to reinforce the gendered and class-based norms discussed in Chapter 7. For example, ISDE's practice of selecting 'good' clients impacts on the self-understandings and behaviours of women beneficiaries, who exclude women who do not appear to 'fit the bill', giving rise to gendered class differences and conflicts among women. Thus, while 'women-beneficiaries' are often simplistically portrayed in the microfinance/NGO accountability literatures as a 'homogenous' group, Chapter 8 provided examples which illustrate the intersecting differences among women. As discussed, there may be implicit hierarchical accountability relationships between women, based not only on their positions on the organisational ladder (for example, as group-leaders or beneficiaries), but also according

to their structural social positions based on factors such as class, educational background, familial status, and so forth.

Chapter 8 also highlights the dynamic character of accountability relationships between various organisational members. While, dominant economic logic accountability relationships flowing upwards from beneficiaries to senior officers are more prominent compared to alternative social logic, downward accountability relationships, Chapter 8 reported signs of collaborative accountability interactions (for example, between managers, fieldworkers and beneficiaries in terms of ensuring repayments). The presence of such dynamic relationships signifies the ‘conditions of possibility’ for fostering change through dialogic interventions. However, Chapter 8 suggested that currently the scope of ‘informal’, ‘participatory’, downward accountability practices that could foster (and sustain) collaborative accountability relationships in ISDE is limited. Alternative social logic spaces in ISDE remain embedded in dominant economic logic – escape hatches, institutional conflicts, and foreclosures. For example, an escape hatch put forward by senior members for not organising group sessions with beneficiaries, is that beneficiaries are not interested in attending such sessions, as they would have to take time away from their income-earning ventures. Another escape hatch suggested is that mainstream microfinance practice has shifted away from social issues. Organising such sessions is viewed as a waste of precious organisational resources and does not ‘fit in’ with competitive norms of the microfinance market. Thus, these (top-tier) understandings, which are also reflected in the self-understandings of some beneficiaries, remain embedded in dominant economic logic. Chapter 8 also illustrated how subtle institutional conflicts within ISDE’s internal governance systems hinder the development of alternative social logic practices. These institutional conflicts, foreclosures and escape hatches are embedded in deep-seated social norms, and cannot be easily transformed in the short-term. Accordingly, in line with PAR and dialogic accounting theory, chapters 5 and 8 suggested the importance of encouraging critical reflection on dominant norms and power-knowledge relations, experimenting with new approaches, and evaluating change over the long-term.

In addressing the third research question, this PAR case study worked towards illuminating and challenging obstructive power hierarchies within ISDE. Chapter 5 elaborated on the methodological underpinnings of the research, and the dialogic PAR methods applied. Following the ethos of dialogic pluralism, the PAR sessions used methods such as interviews, focus group discussions, story-telling, story-writing, picture description games and visual

methods, organised in open, fluid and sociable ways. These interactive group sessions helped foster a critical learning and reflective environment, encouraging participants to present, share, analyse and enhance knowledge of their life conditions. Chapter 8 extended this discussion by elaborating on how I sought to ensure these methods were implemented in a bottom-up as opposed to top-down fashion (for example, through critical self-reflection within and outside the sessions), so as to create a dialogic learning environment between the researcher (myself) and research participants (women beneficiaries and staff members). Through multi-faceted conversations, participants had the opportunity to reflect on complex social constructs, such as empowerment, accountability and day-to-day structural barriers that rural women face. This was crucial to help beneficiaries reflect on their views about these issues and, relatedly, on their accountability rights.

9.B. Contributions

Implications for theory

This study contributes to the literature on dialogic accounting theory and practice, and thereby helps advance this relatively new branch of SEA. Given the relatively short history of dialogic accounting, much work remains to be done both theoretically and empirically (Brown, 2009). Much prior research has focused on the developed country context, with insufficient attention given to developing countries (Molisa et al., 2012). This study contributes to dialogic accounting by exploring it in a developing country context, considering how accounting and accountability systems could be developed within microfinance NGOs. While the NGO/microfinance accountability literatures (for example, Dixon et al., 2005) point to unequal power relations within the organisational hierarchy as a hindrance to developing participatory, downward accountability methods, they often treat the groups on this hierarchy, such as donors and beneficiaries, as homogenous. As discussed in Chapter 4, dialogic accounting theory avoids unitary definitions of community and emphasises the importance of understanding communities as multi-layered and thick. Drawing on gender and development studies, this study extends this discussion by highlighting the multi-faceted voices of women and differing power dynamics among them. It pays crucial attention to how women as a category intersects with other identities and social categories, such as class, religion, and educational background. Thus, this study examines not only differences between organisational groups, but also differences within groups, and their implications for developing dialogic accounting and accountability systems.

Given its relatively short history, there has been a dearth of case-study research in dialogic accounting (Molisa et al., 2102). This study addresses this gap by undertaking a PAR case study, responding to calls by proponents of dialogic accounting to employ praxis (synthesis of action and reflection) within the research process, facilitating a space for researcher and research participants to work together as co-investigators. Drawing on participatory development literature (for example, Herr and Anderson, 2005), this study undertook a practical investigation of dialogic praxis through exploration of various participatory methods. It is one of the first in-depth studies in accounting to explore how participatory research can be used to narrow the gap between research and practice. Very little action research in accounting has occurred to date, and the studies that have been undertaken (for example, Adams and McNicholas, 2007) have primarily involved working with management groups to develop new accounting systems. This study helps identify new tools and approaches (for example, visual methods) for use in developing accounting and accountability systems that can include currently marginalised groups. It also provides insights into how action research methodologies may be used to facilitate the empowerment of marginalised groups in accounting (for example, by showing how stakeholder engagement might be conceptualised and practised in accordance with a participatory development ethos). It thus extends the work of Bebbington et al. (2007)²⁰⁰ on critical dialogic engagement.

The study further contributes by broadening the interdisciplinary scope of SEA within participatory development literature and development work. A range of different fields have called for participatory practices as a mechanism to give voice to marginalised groups. However, the crucial question of accountability is often not considered as a critical part of the development matrix. This study contributes towards bridging such gaps, while enriching understanding of how accountability can contribute in development work.

²⁰⁰ Refer to Chapter 4.

Overall contributions to theory – co-developing dialogic accounting in a developing country context

As Molisa et al. (2012) suggest, within developing country contexts the existence of class and other social divisions and power differences between local elites and the general population poses significant challenges for institutionalising dialogic mechanisms. Drawing on dialogic accounting theory's commitment to agonistic democracy, and feminist (post-structural) underpinnings in PAR, this study demonstrates in a practical manner how discursive power differences could potentially be addressed and transformed over time. This study puts the metaphor of 'voice' under critical scrutiny by addressing differences in a dialectic manner, while developing, and reflecting on, the potential of dialogic accounting and accountability systems.

This is undertaken via scrutinising the intertwined constructs of knowledge and power by locating (traditionally considered) researcher and research participants, from different social worlds and hence differing power dynamics, within the 'four squares of knowledge' template suggested by Herr and Anderson (2005) (Chapter 5, Table 5.1, p. 106), continuously reflecting on and deconstructing the complex notions of 'learning', 'teaching' and 'expertise'. For example, in following feminist, intersectional traditions in PAR, I, along with the research participants, particularly the women beneficiaries and fieldworkers, paid crucial attention to creating spaces for women's diverse voices and the sharing of personal experiences. This helped demonstrate how consciousness-raising exercises, such as the telling of, listening to, affirmation of, reflecting on and analysis of personal stories and experiences from ground up are empowering tools, which helped raise consciousness around taken for granted social norms and constructs such as accountability and empowerment. This study demonstrates how such strategies (for example, use of group discussions as an overarching tool, supplemented with bottom up implementation of the sessions, through practices of critical self-reflection) helped create a space for supporting and challenging social relationships in the process, which facilitated silence breaking and critical thinking. This has all added to a deepened conceptualization of dialogic accounting practices, and their implementation.

This study also illustrates how the use of PAR tools helped flesh out and hence demonstrate to various organisational members, that accounting is irrevocably enmeshed within our histories, religious beliefs, and gendered cultural norms - a crucial step forward to bringing about transformations of social ideals and within organisational systems. The use of dialogically informed feminist, post-structural PAR methods helped exhibit to participants (including the researcher) that financially unburdening marginalised groups is insufficient for emancipation, and how the limits of conventional accounting practices nurtures social norms that neglect basic rights for women. This led to deep reflections on the need for breaking accounting's silence in these spaces, by continuously questioning the models being promoted, and their underlying assumptions regarding development. This helped reveal how various members within ISDE are active participants in the creation of their social worlds, capable of agency and self-change, albeit conditioned within structural constraints. Thus, the PAR-dialogic accountability nexus presented in this study helped demonstrate how existing situations could be problematised and re-narrated, specifically within a developing country context, where influential hegemonies (such as class structures) shape social relationships. My empirical insights have thus helped deepen the conceptualisation of social change processes within dialogic accounting.

Implications for practice

As discussed in chapters 7 and 8, ISDE microfinance systems are predominantly underpinned by a technocratic, economic logic. Also, these economic logic systems (organisational understandings and practices) remain embedded in oppressive (class based and patriarchal) social structures. Thus, NGOs/microfinance organisations face the risk of co-optation by the very forces they endeavour to address. This study suggests ways such forces could potentially be challenged and transformed through dialogic accountability processes. Since NGOs/microfinance organisations do not operate independently from wider social structures, this study recommends the importance of constituents within and outside these organisations (such as, government, policy-makers, donor organisations, NGO staff-members and beneficiaries) working collaboratively towards fostering effective, dialogic transformations.

In order to facilitate collaborative dialogues between organisational and societal members, class- and status-based organisational hierarchies must be critically scrutinised. As noted in Chapter 7, the top-tier staff members are usually from educated, elite backgrounds, with colonial attitudes and aspirations, and tend to look down on people without educational backgrounds. Such attitudes create an environment which makes them ignorant of the spirit of

men and women in rural Bangladesh. These class-based understandings often also shape the self-understandings of the poorer sections of society. As discussed in Chapter 7, women beneficiaries suggested that they preferred the idea of working in office spaces more than in fields, given the latter's association with the poor class. Thus, top-tier members at executive levels need to recognise their advantaged power positions and often arrogant attitudes, and work as equal members in facilitating dialogue among various constituents, rather than as monologic, privileged experts. As discussed, top-tier members rarely meet beneficiaries and fieldworkers and usually work from the confinement of their office spaces. Thus, top-tier members need to put effort into relationship-building exercises with lower-tier organisational members and pay much more attention to local knowledge. Also, as raised in Chapter 7, fieldwork itself, given its lack of association with higher education, and the regular weekly nature of contact with poorer societal sections, is often socially disrespected. Such career choices are rarely pursued by people belonging to elite, educated classes. This reinforces the need for more dialogic interactions among different organisational members – board members, managers, fieldworkers and beneficiaries – to address and challenge such gendered, class-based norms. This study suggested various reflective, dialogic, participatory methods (such as story-telling, story-writing, picture description games and visual exercises) that microfinance organisations/NGOs could draw on to foster empowering, social logic spaces. Through creation of such transformative spaces, lower-tier members can be given opportunities to involve themselves actively in organisational accounting and accountability systems and decision-making processes.

As suggested above, since microfinance organisations do not operate in a vacuum, powerful external members, such as government and donors, have significant roles to play in terms of ensuring the long-term sustenance of dialogic systems within microfinance organisations/NGOs. During the interviews a few beneficiaries mentioned, for instance, how despite the illegality of dowry, this practice, which is manifest in Bangladeshi cultural norms, is openly exercised in Maheshkhali. They complained how government officers do not follow up on such matters. While there appear to be certain laws and regulations around gender discrimination in Bangladesh, it is crucial that the government should work towards establishing comprehensive, legislative follow-up systems, for example, in terms of monitoring village-based religious politics which disadvantage women²⁰¹. This would provide women with added security and voice in wider public debates. The government also needs to establish

²⁰¹ Refer to Chapter 6.

collaborative, participatory spaces, ensuring and continuing dialogue with microfinance organisations/NGOs and donor organisations around critical social issues, such as cultural norms of gender discrimination, and violence against women²⁰². Also, given the influential position of donor organisations as supervisors, they need to become aware of the problems associated with technocratic accounting and accountability practices and work collaboratively with microfinance organisations/NGOs to foster dialogic transformations.

However, there are issues that need careful consideration to enable transformations from monologic to dialogic accounting and accountability systems. Greater participation from various constituents would lead to a redistribution of power from top-tier ‘experts’ to lower-tier organisational members, such as women beneficiaries (Brown, 2009). Depending on perspectives and backgrounds of individual members at senior levels, they may be fearful of heightened demand and control from lower-tier members and may be reluctant to fully support the establishment of dialogic systems (ibid.). Given Bangladesh’s patriarchal and hierarchical social structure, supposed experts may not fully appreciate the different stages of dialogue, especially with women, and may also regard such processes as too time-consuming and costly (ibid.). Thus, it would be naïve to rely fully on experts and decision-makers to initiate and develop dialogic systems. Given their relatively strong power positions in the organisational hierarchy, it is possible that subaltern voices might be excluded (Kapoor, 2008). Hence, some of their power needs to be intentionally redistributed. Thus, in line with the ethos of dialogic praxis and in the spirit of social activism, this study recognises and suggests the importance of academic researchers becoming involved in collaborative long-term dialogues and PAR engagement exercises with various constituents, both within and outside microfinance organisations/NGOs, that could facilitate conversations around dialogic accounting and accountability systems. It also invites accounting academics to engage in and undertake further PAR research, informed by dialogic principles that could work towards developing such systems. Also, given differing power hierarchies between organisational and societal members, dialogic engagement may not be free from contestation and discontent. As suggested in Chapter 4, in line with Freire, this study recognises the positive and negative connotations of power. While power has a domineering, oppressive aspect, it can also be a positive force when

²⁰² While it can be argued that the government of Bangladesh has already created such spaces, by establishing ‘The Microcredit Regulatory Authority’ (MRA)- <http://www.mra.gov.bd/>, to ‘promote and foster sustainable development of microfinance sector’, currently this is being practised in an increasingly technocratic fashion, without paying sufficient attention to gendered, class based, organisational hierarchical norms critiqued in this study (Fernando, 2006).

used as a form of resistance and struggle for a better world (Bebbington et al., 2007). Also in line with Freirian philosophy, this study is underpinned by a dialectical understanding of power, as conscientisation, self-emancipation and solidarity, and emphasises the importance of challenging the existing taken-for-granted, monologic accounting and accountability systems. Thus, this study helps consider what dialogic accounting means for how we conceptualise the roles of accounting and accountants in the context of a microfinance organisation/NGO in a developing country (for example, the forms of expertise and knowledge required to better meet the needs of disempowered women in Bangladesh).

In light of the discussion here, Figure 9.1 proposes a ‘dialogic gender accountability template’ which academics and practitioners (such as, microfinance NGOs, governmental bodies and donors) could learn from and/or explore through implementation and further research. As discussed in chapters 2 and 7, there is considerable danger in reducing the complexities of empowerment to narrow economic models and there is a need to deconstruct the social logic underpinnings of empowerment. Further, as discussed in chapters 3 and 8, there is a need to scrutinise unequal accountability power relations across the range of actors involved in microfinance initiatives, and to understand the heterogeneous social relations among women according to their varying productive, reproductive, and community roles. The template considers these factors and proposes developing accounting and accountability systems alongside empowerment policies. This is important because, as evidenced, while ISDE at the policy level appears to have a complex understanding of women’s empowerment at social, political and economic levels (see Table 9.1 below), this ‘top-tier’ understanding does not seem to transcend down to organisational accountability practices. Instead, these organisational practices remain dominated by narrow, technocratic economic logic. In the spirit of ‘doing things differently’ in accordance with a social logic ethos, and given the linkages between the constructs of ‘empowerment’ and ‘accountability’, this study considers the importance of developing empowerment policies together with accounting and accountability practices (represented by the arrows flowing between the two boxes in Figure 9.1). The template proposes the importance of establishing ‘dialogic monitoring and evaluation systems’ by creating spaces for regular field visits from board members to foster dialogue between various organisational members. It also proposes the importance of developing ‘dialogic gender accounting information systems indicators’ for maintaining continuing relationships with

women beneficiaries beyond loan giving and taking²⁰³. For example, ISDE could develop financial improvement evaluation systems for beneficiaries, along with maintaining individual case studies in order to evaluate the reproductive and community roles of women. As indicated in the template, these accountability systems cannot be created in isolation, and need to be combined with other practices, such as developing ‘participatory consultation’ systems, and ‘networking’ with other organisations such as NGOs, social movements, and academic researchers.

Drawing on the concept of dialogic praxis, the template suggested here is not a blueprint but, rather, a dynamic framework that different actors could adapt and ‘continuously’ develop according to their own specific contexts. As discussed in Chapter 4, the process of praxis involves ongoing actions and reflections, (re)developing and (re)examining problems and solutions to problems as necessary. Also, this template is at a preliminary stage and needs to be developed further through PAR. As mentioned in Chapter 8, ISDE has invited me to ‘continue with such research, and develop dialogic accountability practices²⁰⁴’ post Ph.D. I envisage using this template as a starting point to undertake further research with ISDE in developing and establishing ‘dialogic gender accounting and accountability systems’.

²⁰³ As discussed in Chapter 8, section A1c(i), ISDE has currently a ‘non-continuous’ relationship with its beneficiaries.

²⁰⁴ Quote from Executive Director’s interview transcript.

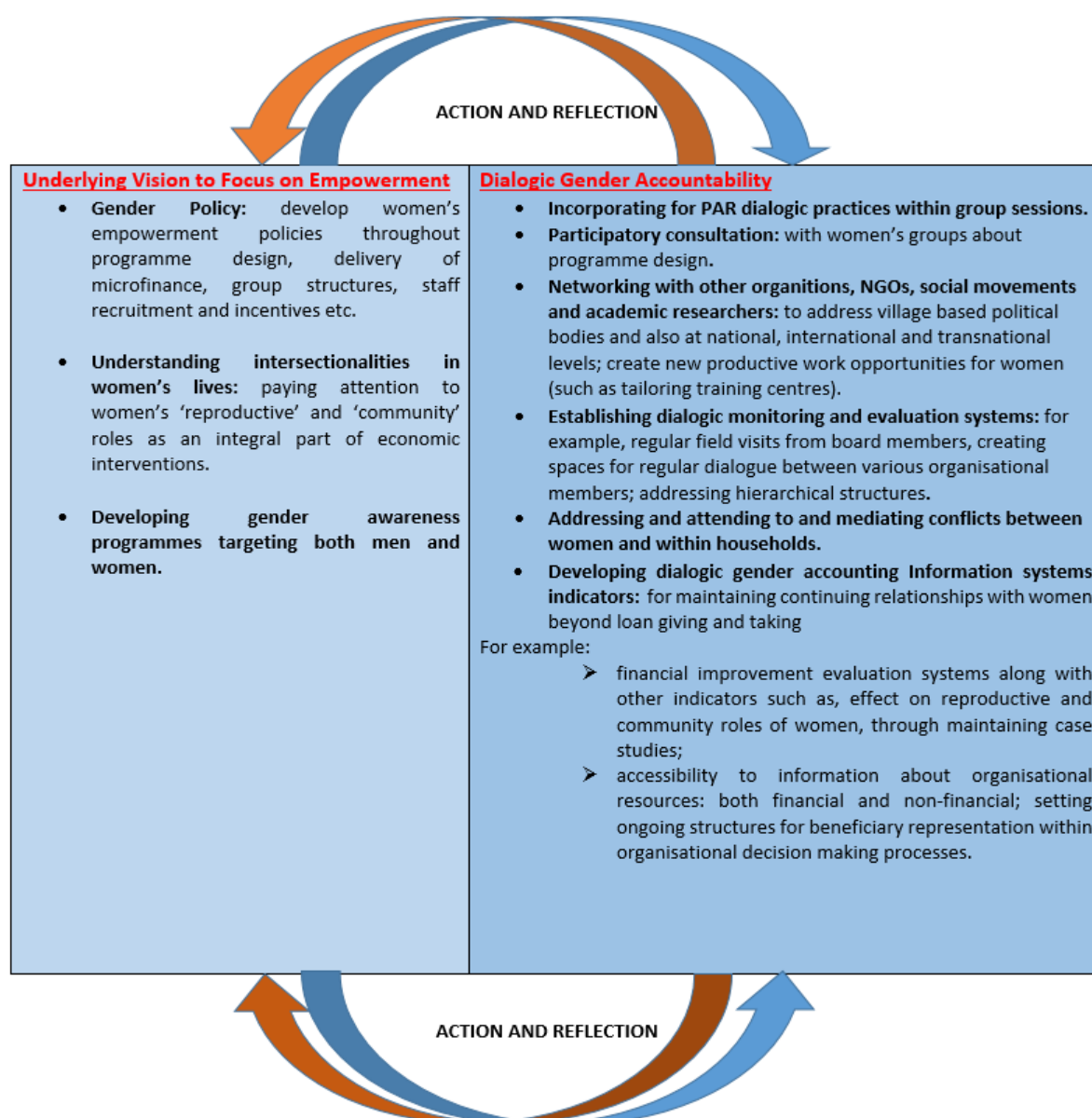


Figure 9.1: Dialogic Gender Accountability Template – Re-thinking ‘Best’ Practice
(Adapted from Mayoux, 2002)

Table 9.1: Empowerment (Source: ISDE Brief Information Profile)

PRIORITY EMPOWERMENT AREAS THROUGH PROGRAMMATIC INTERVENTIONS:

Social Empowerment	Economic Empowerment	Political Empowerment
<ul style="list-style-type: none">• Social mobilization and Institution development• Development Education & awareness• Awareness raising on civic and basic legal rights• Making education system gender sensitive• Disaster Risk Reduction and Environment Development	<ul style="list-style-type: none">• Capacity and skills development• Livelihoods improvement and assets building of women• Market extension for women and vulnerable segments of the society• Gender budget analysis• PRSP & MDG analysis• Increase access to public resources	<ul style="list-style-type: none">• Strengthening local government mechanism and governance• Citizen friendly Electoral reform• Increased participations of women in socio and political institutions

9.C. Limitations of the Study

As a researcher, my own positions, perspectives and unique experiences within the PAR site may have encouraged the development of one-sided opinions and conclusions, which is contrary to the ethos of dialogic theory. Critical and interpretive researchers argue that all research is subjective and biased to some extent (for example, in the choice of topics, methodologies and presentations) and that it is better to discuss this openly rather than pretend that research is always completely neutral. Given the critical nature of the researcher's active engagement within the research site, PAR academics emphasise the importance of addressing how one's bias is dealt with within the research (Herr and Anderson, 2005). Kindon et al. (2007) suggest that in order to do this, PAR researchers need to build critical self-reflexivity to the best of their abilities, as part of the research process. As shown in this study, I have addressed this issue by actively maintaining journals, field notes, and engaging in validation meetings in which ongoing findings are discussed and debated with members of my case-study site (Herr and Anderson, 2005).

Given that the PAR process demands in-depth, qualitative inquiry in a particular social context, this study is subject to criticism regarding how generalisable the findings of the research are. In common with other PAR researchers, I argue that PAR methodologies need to be evaluated according to their own specific goals and criteria due to irreconcilable philosophical differences with other worldviews, such as positivism (Herr and Anderson, 2005). While the aim of positivistic research is to provide formalistic generalisation, critical, qualitative research

purposefully delves into subjective experience²⁰⁵ (Herr and Anderson, 2005). Rather than seeking to universalise and generalise, it seeks explicitly to understand the particular. This involves looking at patterns of meaning, but not ‘social laws’ in a positivist sense. Furthermore, the philosophical underpinnings of dialogic theory emphasise the need for scrutinising and understanding the particularity of different social contexts (Bebbington et al., 2007). This research suggests the need to understand the pluralistic nature of concepts and practices (in this context, concepts and practices relating to women’s empowerment and accountability), and encourages dialogism as opposed to monologism. This means telling multiple stories in a specific socio-political context. Generalisability is therefore not the underlying thematic focus of this research.

Lastly, closely related to the concept of empowerment – the focus of this research – is the issue of who creates knowledge (Herr and Anderson, 2005). My unique position within the research, as a researcher from a Western country (New Zealand) and my privileged stance within the upper middle-class of Bangladesh puts me in a more empowered position compared to microfinance women beneficiaries. Thus, my ideas may have been unwittingly privileged – giving rise to new kinds of monologisms. To redress this, as discussed in chapters 5 and 8, I involved myself in continual (self) reflection and investigation of power hierarchies during the research. This involved engaging in critical dialogue with members of my case-study site. Also, compared with other researchers, my distinctive position in the research as a Bangladeshi woman provided me with key experiences required to understand the cultural norms, hierarchies, and socio-political context of women in Bangladesh. Further, my experiences in New Zealand also provided me with some useful distance for critically interrogating those norms and hierarchies. In that sense I am both an insider and outsider, a ‘border-crossing’ position that can be recognised as of value in dialogic accounting theory for facilitating multi-perspectival dialogue and debate (Brown, 2009, p. 333).

²⁰⁵ For example, highlighting stories that are shared daily among practitioners as part of an oral craft tradition (Herr and Anderson, 2005).

9.D. Future Research

This study opens up various avenues for future research on dialogic accounting and SEA, particularly in the developing country context. Future researchers could extend the research findings and reflections in this study and continue discussions on how to develop and apply dialogic accounting and accountability systems, particularly in developing countries.

This study has brought NGOs and microfinance organisations, particularly with NGO-based models, into the dialogic accounting discussions and argued that they could be potential promoters and facilitators of the dialogic process. It has also investigated the possibilities of new kinds of accounting and accountability systems, informed by dialogic principles through a PAR study. While this study has investigated the potential of dialogic accountability engagements between and within various internal organisational members, future researchers could extend this to include various external members, such as the government and donor organisations. Also, future researchers could further investigate the synergies between SEA, PAR, and gender and development studies, by specifically honing down on the differing roles and social constraints on women, and investigating in depth the various intersectionalities in their lives, and reflecting on how such complexities could potentially be incorporated in existing accounting and accountability systems of NGOs and microfinance organisations. Additionally, the potential challenges of critical dialogic accounting could be further explored, discussed, and addressed among researchers and practitioners from various disciplines.

9.E. Concluding Comments

This study explores the potential application of a dialogic accounting framework in the context of microfinance organisations/NGOs in developing countries. It seeks to contribute to the ongoing development of SEA theory and practice, and to foster dialogic accounting and accountability microfinance practices in Bangladesh and elsewhere. Instead of proposing the ‘correct’ solution, I have endeavoured to open up avenues for various microfinance and NGO constituents and SEA researchers to begin/continue discussions on the potential of dialogic accounting, and on ways to transform current practices that take seriously women’s empowerment as a construct.

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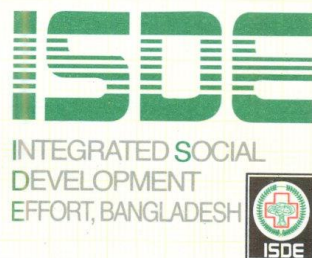
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Appendix

Letter of Acceptance from Case-study Organisation

ISDE/CTG/VPC-01/'11/
Dated: 3rd May 2011.

Ms. Farzana Aman Tanima,
Graduate Assistant,
School of Accounting and Commercial Law,
Victoria University of Wellington,
New Zealand



Ref:- Acceptance of offer (from Farzana) to undertake case study/ participatory (learning) and action research (PRA/PLA) and/or internship at ISDE

Dear Farzana,

In response to your recent application to conduct PRA/PLA for your PhD work in the field of Microfinance activities at ISDE Bangladesh working areas. We are happy to inform you that, ISDE management is accepted your willingness to conduct PRA/PLA. We are inviting you to conduct study with ISDE's activities.

We (ISDE Bangladesh) are a Bangladesh based, Non-Governmental, Voluntary, Social Development Organization, devoted to the reduction of poverty, hunger and effects of natural disasters, promotion of women human rights and empowerment of women. We work towards achieving our goals via the usage of various tools, microfinancing being one of those. Therefore, given the nature of your PhD research, we believe that ISDE would provide you with ample of opportunities to explore your research questions.

We are aware that you are willing to undertake a participatory (learning) and action research study (PRA/PLA), whereby you will be working ***together with us*** through gaining an understanding towards how ***dialogic accountability mechanisms*** can (for example) be shaped towards bringing about empowerment of women. As discussed, we would allow you the usage of tools such as-focus group interviews, workshops, camera/camcorders in order to facilitate your action research study (we have previously worked in such endeavors with students). You can also work towards your research, by becoming part of the organization, as a staff member (unpaid intern).

We are looking forward to you working with us from November this year (2011) for a period of six to eight months. All the best for your PhD endeavors.

Thank you very much for your interest to ISDE Bangladesh's works and its beneficiaries.

Yours sincerely,

S M Nazer Hossain
Executive Director

Integrated Social Development Effort Bangladesh
House # 329 Road # 13 Block-B, Chandgaon R/A,
Chittagong-4212, Bangladesh.

Tel: +880-31-2572161, 01713110054

Email: isdebangladesh@yahoo.com, isde.bangladesh@gmail.com

Head Office : House # 370, Road # 14, Block-B, Chandgaon R/A, Chittagong-4212, Bangladesh. Tel : +88-031-671727, 670918, Fax : 880-31-610774 (attn: Isde), E-mail: isde@abnnetbd.com,
Regional Office : ISDE Bhaban, Upazila Parishad Road, PO. Chiringa CC, Chakaria, Cox's Bazar-4740, Bangladesh. Tel : +88-03422-561002, E-mail: isde.bangladesh@gmail.com,
isdebangladesh@yahoo.com, Tel: 443-3382351