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Women's Experiences with Microfinance in Urban Bangladesh: Results from a Qualitative Study

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In this qualitative study, in-depth interviews with 30 microfinance participants were conducted in Dhaka, Bangladesh. This article explores the experiences of women participating in microfinance through the lens of what we call neoliberal patriarchy. Thematic analyses of the textual data obtained from "rich description" from women indicated that the experience of microfinance was both liberating and burdensome for them. While navigating their ways through microfinance, women also found that men's domination over women extended beyond the household; for example, they experienced harassment on the streets and at their places of business. Implications for practice are discussed.

Keywords: microfinance, Bangladesh, neoliberalism, neopatriarchy, language, poverty, domestic violence

Introduction

World Bank statistics from 2011 indicate that approximately one fourth of the population in South Asia live on less than \$1.25 a day. In a low middle income country like Bangladesh, that number is much larger—43.4% of the total population live on less than \$1.25 a day, while 76.5% of the population live on less than \$2 a day (The World Bank, 2015). At the same time, the percentage of female-headed households remains very low—11%—higher than only Pakistan (10.9%) and Burkina Faso (9.8%), providing evidentiary support for the notion that poverty and patriarchy are essential characteristics of Bangladesh. This is further exemplified by the high rate of intimate partner violence in Bangladesh which ranges from 30% to 70% (Chin, 2013) in a society where women are always seen in relation to their male relatives, as mothers, wives, and daughters (Amin, 1997; Chowdhury, 2009).

To counter the twin oppression of patriarchy and poverty, a slew of anti-poverty tools such as microfinance have gained traction among development practitioners. Microfinance organizations now operate in more than 40 countries, providing a range of services including micro loans, micro savings, micro insurance, education loans, and cash transfers (Pitt & Khandker, 1998; Yunus, 2003). But is microfinance really a tool for women's empowerment? Shifting away from policy-level analyses that dominate the literature on microfinance, we present a systems-level reading. Specifically, we view microfinance as the mechanism through which millions of poor people have been brought into the neoliberal fold.

We use the term "neoliberalism" as shorthand for the set of policies that seek to eliminate the welfare state in support of free markets, which, in effect, support business/corporate interests, following Harvey (2005). The logic is that profit-seeking corporations are in the best position to accumulate wealth and thereby boost aggregate income and generate employment at the same time. Popularized by Reagan and Thatcher in the 1970s, in the U.S. and U.K. respectively, these policies were to become part of the Washington Consensus and spread across the developing world seeking to increase economic growth through structural adjustment programs: privatization, deregulation, market

liberalization, and fiscal austerity in the name of achieving high levels of economic growth.

Neoliberalism requires propaganda to make people take individual responsibility for systemic failures, which arguably is the main ideological tool for system sustenance. As such, the ideology attempts to instill in people a strong work ethic and a belief that hard work is the way to make lives better, no matter what the structural barriers might be. Such propaganda serve to divert attention away from the systemic-level policies that change lives—by taking away livelihoods, e.g.—and instead blame individuals for their misfortunes (Harvey, 2005; Karim, 2011; Roy, 2014). This kind of diversion amounts to a kind of gas-lighting: telling people they are at fault when the business they started fails, for example. We might call the acceptance of neoliberal policies and individual responsibility *neoliberal rationality* or *neoliberal sensibility* as a way to articulate how system-level policies manifest in the individual.

In the Bangladeshi context, we argue that microfinance has effectively combined together the neoliberal ideology of individual freedom/responsibility and patriarchy to form what we call neoliberal patriarchy, thereby questioning the rhetoric of women's empowerment popular in development circles. This paper draws on data collected from in-depth interviews conducted with 30 married participants of microfinance. Two themes are discussed: (1) microfinance participants' experiences of burden and freedom because of microfinance; and (2) their experiences in negotiating space and interactions with men both in and outside the home.

Theoretical Considerations

The impact of microfinance has been widely explored by researchers, extant literature shows. The research literature can be divided into studies that focus on the effect of microfinance on poverty, and those that focus on women's empowerment. Studies on poverty indicate that microfinance has had success in reducing poverty, particularly in the short run (Morduch & Haley, 2002; Pitt & Khandker, 1998), but it has also been critiqued for its inability to reach the poorest of the poor, and for increasing long term debt of participants who shop for loans

from different organizations to repay loans (Amin, Rai, & Topa, 2003; Fernando, 2004; Karim, 2011; Roodman & Morduch, 2014).

Studies on microfinance and its impact on women's empowerment are also extensive given that the microfinance infrastructure is centered on women. These studies use various metrics of empowerment (Mahmud, Shah, & Becker, 2012); examples of such outcomes include gender inequity in education, inequity in asset ownership, control over loans, decision-making power in the household, mobility of women, and experience of intimate partner violence (Amin & Pebley, 1994; Goetz & Gupta, 1996; Kabeer, 2001; Kim et al., 2007; Moodie, 2014; Pal & Dutta, 2015; Pitt, Khandker, & Cartwright, 2006; Radhakrishnan & Solari, 2015; Schuler, Hashemi, Riley, & Akhter, 1996).

While these studies together provide an understanding of the linkages between microfinance participation, poverty, and empowerment variables, much of the analyses are at the policy level. There is a need for understanding the context within which these linkages exist and why such linkages may be interconnected (Couldry, 2010). We posit that it is insufficient to analyze microfinance merely as a policy with its share of pros and cons. Instead, we join others such as Caroline Schuster (2014), Nancy Jurik (2006), Ben Rogaly (1996), and Poster and Salime in Naples and Desai (2004) to see microfinance as the mechanism through which neoliberalism reaches individual lives and turns them into market subjects. Thus, microfinance has to be seen as one of the manifestations of neoliberalism in Bangladesh.

Contextualizing Neoliberalism

Neoliberal policies have led to high economic growth rates via export-led growth in parts of the developing world, primarily in Southeast Asia. However, they have been controversial because of the high levels of income inequality they produced through the redistribution of wealth from the poor to the wealthy, thanks to institutional and policy reforms that favor businesses. Examples include tax breaks for investments and home ownership, low corporate tax rates, deregulation, budget cuts, and deindustrialization at home.

With neoliberal policies emerged what Harvey (2005) calls the "neoliberal state" that not only facilitates the smooth functioning of corporations through the enactment of business-friendly

laws, but actively partners with corporations by means of bail-out packages and other schemes that allocate public property to corporations for commercial use (Harvey, 2003). Thus, instead of the free competition and high efficiency that neoliberals such as Milton Friedman promised, we are in a phase of capitalism where the capitalist class maintains its class power through its partnership with the state. Instead of small government, we merely have a small government when it comes to its role as welfare provider, not when it comes to financing corporations directly or otherwise (Couldry, 2010; Harvey, 2005; Peters, 2001). In the U.S., for example, if we include the tax breaks that Walmart receives and the low-income benefits its employees have to access from the state because of the “everyday low prices,” Walmart is the real “welfare queen,” although this derogatory term is generally used to stigmatize poor women of color on welfare.

There is some debate as to whether or not neoliberalism as a phase of capitalism is a more apt description of the state of developed economies today, such as those in the U.S. and U.K., instead of the developing world (Ong, 2007). Our position is that the IMF and the World Bank have “globalized” neoliberalism in a way that it has become the norm in most countries to use these policies as a way to increase economic growth, whether or not the policies are externally imposed. In country after country, such reforms have attacked institutions that “democratize gender relations and mitigate patriarchy by alleviating women’s poverty and overwork” such as trade unions, welfare statism, and social solidarity (Campbell, 2014, p. 12). It makes sense that the capitalist class, with support from the neoliberal state, whether in the U.S. or in Bangladesh, would welcome, or even sponsor, neoliberal reforms because it has become a way to preserve class power. There will be, as Harvey (2005) points out, regional variations, however. Microfinance as the mechanism through which neoliberalism pervades through Bangladesh is one such variation.

Bangladesh was an early adopter of structural adjustment policies—privatization, deregulation, and the opening up of markets—under the military dictatorship of President Ziaur Rahman in the late 1970s. To the extent consent was necessary, such policies were justified as necessary to recover from the heavy toll of Bangladesh’s War of Independence in 1971. These

changes saw the rise to prominence of two sectors: (i) the ready-made garments (RMG) sectors, thanks to market liberalization and the foreign direct investment (FDI) that poured in to take advantage of cheap labor; and (ii) the non-government organization (NGO) sector, that thrived because foreign donors preferred to give money to local NGOs instead of a potentially corrupt government. Forty-five years later, these two sectors form the face of neoliberal Bangladesh. Interestingly, proponents of both sectors take pride in how they “empower poor women” (Karim, 2011; Schuler, Hashemi, & Riley, 1996) within a patriarchal structure, one might add. While the global outcry against sweatshop labor has made clear how the RMG sector is the outcome of neoliberal policies, the connection between neoliberalism, NGOs, and microfinance is less obvious; our paper focuses on the latter.

Microfinance as a Manifestation of Neoliberalism

Harvey (2005) and Roy (2014) warn us how NGOs stifle dissent and compromise democracy because they are unelected, unaccountable entities. By providing services that the government ought to—such as access to health care, e.g.—NGOs make for docile, undemanding citizens who do not hold the government accountable or responsible for its failures/non-provisions. That little is known about to whom NGOs are accountable and from where their funds come is a problem that shrouds much of the developing world (Banks, Hulme, & Edwards, 2014). In Bangladesh, NGOs are deeply entrenched within the system, even as they operate under the guise of “civil society.”

Fiscal austerity, given the lack of a welfare state in the first place, meant that the state increasingly cut back on public goods provisions. NGOs inserted themselves in these places and made themselves indispensable. Karim (2011) shows that NGOs such as Brac and Grameem Bank not only operate as shadow governments, but through their microfinance programs, also have played a crucial role in turning rural Bangladeshi women into neoliberal subjects.

Microfinance in Bangladesh is primarily known for its micro loan program. The loans amount to approximately \$50 to \$100, which are given to women living in poverty to invest in businesses of their own. In the absence of collateral, a group-lending

model is used, such that all members of the group are responsible for individual repayment; the lending groups meet with their loan officer every two weeks to discuss their businesses (Counts, 2007; Yunus, 2003).

Microfinance has two elements in its implementation that are clearly tied to neoliberal ideology. First, it reinforces the idea that individuals are responsible for their own futures. It sees entrepreneurship as empowerment: all women need to do is set up small businesses to liberate themselves. Needless to say, it is a very narrow idea of what empowerment or liberation might be. It is in line with Ulrich Beck's assertion that neoliberalism requires citizens to become entrepreneurs of their own lives, taking personal responsibility for their failures as public-private governance paves the way for entrepreneurial citizenship (Beck & Camiller, 2000). This idea of individualism connects with ideas of private property, personal responsibility, and family values to create neoliberal subjects who are coerced or brainwashed into their new identities. As such, being an entrepreneur is not just about economic success but also personal development (Holborow, 2007).

Second, microfinance, by giving credit to the un-creditworthy, expands not only the reach of financial markets, but also the market for all the other goods and services NGOs now provide from cell phones, education, health care and so on. As Karim (2011) shows, microfinance puts women in a bind such that even when they realize that their businesses will not flourish, their dependence on the NGOs for non-credit related services keep them tied to the NGOs. To say there exists an NGO-industrial complex may not be much of a stretch. While the market creation elements are part of capitalism-as-usual, the redundancy of the state except, the prominent role of the NGOs, and the emphasis on individual entrepreneurship as the ignition of poverty alleviation and women's empowerment are all aligned with neoliberal ideology.

Neoliberal ideology alone does not explain how women have been taught to accept neoliberal rationality, however. A closer look at how microfinance operates shows neoliberalism's ability to use (and abuse) existing prejudices to further its reach. In this case, neoliberalism utilizes patriarchal norms and sexism to coerce women into the neoliberal fold. We propose that microfinance is not only a product of neoliberalism, but also of neoliberal patriarchy.

Microfinance as Manifestation of Neoliberal Patriarchy

In making microfinance available, lenders rely on three responsibilities that women have to take on: (1) the responsibility to earn additional income to bring their families out of poverty by becoming entrepreneurs; (2) the responsibility of providing social services to household members, including education, health services, and senior care in the absence of social service provision by the state that adequately meets their needs; and (3) the responsibility of lending group members, since women are held accountable to each other to ensure that each borrower pays back their loans that, in turn, ensures that microfinance organizations remain profitable (Counts, 2008; Rankin, 2007; Yunus, 2003).

In doing so, microfinance co-opts female bodies from low-income households into the labor market and the financial market, but within a system in which they have limited access to education and training opportunities that would prepare them to be part of these markets (Campbell, 2014; Mahmud, 2003; Morduch, 1999; Rankin, 2007). With increased labor market participation, albeit through micro-entrepreneurship, and a move from traditional/subsistence means of production to a form of micro-industrialization, the patriarchal system is not weakened, as one would expect given increases in female labor market participation. Instead, it is fashioned to create what some have called *neopatriarchy*, defined as “interaction between modernity and patriarchy in the context of dependent capitalism” (Haghighat, 2005; Moghadam, 1992; Sharabi, 1998).

Lamia Karim’s (2011) research shows how NGOs use the very patriarchy that they are said to oppose to strengthen their hold over the women they serve. She shows how the group-lending model, for example, uses various forms of group punishment, as well as shaming tactics, to ensure loan-repayment; how NGOs creatively rely on regressive norms that place the honor of the family on the person, arguably the wife/mother, which enables them to shame women, through her the entire family, into paying back loans, even when the loans failed to generate any income. Karim’s research suggests that women are not the targets of such programs because they are more reliable and trustworthy, as the NGOs would have us believe, but that women are more vulnerable

and can be shamed, manipulated, and silenced into subversion in exactly the same way that patriarchy has been doing for ages.

It should become clear that in the neoliberal period, patriarchy in Bangladesh is not only about male dominance but also about how neoliberal practices, policies, and institutions seek to emulate the ways in which women have been subjugated under patriarchy in order to exploit them to generate profit. As such, neoliberal patriarchy may well be a more virulent and violent form of patriarchy, all the while selling the idea of women's empowerment, because: (1) institutions have more power and control; (2) it pits men against NGOs as they fight over who gets to control female bodies and who their allegiance should lie with; and (3) empowerment without countering patriarchy but instead reinforcing it can make women's working conditions less, not more, safe.

In our study, we examine the degree to which microfinance participants accept neoliberal rationality using rich descriptions from microfinance participants to provide insight into how and under what circumstances women access microfinance and how it impacts their personal lives when they do so (Patton, 2003). We interpret their experiences as a compounded effect of neoliberal patriarchy as distinct from what Kandiyoti (1988) calls "classic patriarchy."

Methods

Inquiry into women's experience with microfinance using a neoliberal-neopatriarchal framework has not occurred in the field of social work. Similarly, more needs to be understood about women's personal experiences as they navigate microfinance and confront changing family dynamics and public spaces, even though a large body of literature demonstrates the extent to which microfinance has poverty reducing and empowering properties. The purpose of this study is to explore the experiences of women participating in microfinance in urban Bangladesh. In line with that purpose, grounded theory was an appropriate method of identifying inductive themes to build theory (Glaser, 2001).

The present study examined married women's experiences with microfinance in one slum area in Dhaka, Bangladesh. The

research questions that guided the study were: (1) how does microfinance change the lives of women who participate in it in terms of their personal and social relationships? And (2) under what circumstances do women find themselves accessing microfinance?

Setting of the Study and Sampling Protocol

Purposeful sampling methods were employed to select respondents who accessed microfinance. We sought help from Shabab Murshid Development Foundation that works with children from low-income households to identify a schoolteacher who connected us with parents who participated in microfinance. As such, a “known sponsor” approach was utilized (Patton, 2005) in which the schoolteacher recruited respondents for this study using his networks. Upon the verbal consent of the potential respondents, the interviews were conducted at the school where the schoolteacher was employed—in a high poverty neighborhood in close proximity to the “slum” in which the respondents of the study lived. A slum is characterized by high-density dwellings made of cheap materials such as vinyl billboards and straw mats, mostly on government or vacant land, with limited water supply and sanitation, inadequate road and infrastructure, in which residents report low socio-economic status. Each dwelling is akin to a small room in which reside entire families.

The school was chosen as the location for interviews as it provided a neutral yet familiar space for the respondents, following strategies of Glaser & Strauss (2009). The school setting, additionally, allowed the respondents to feel safe and comfortable. This allowed for the interviewer-respondent interaction to be less about power dynamics that can be a product of differential social statuses and more about the respondents, since the researchers of the study were in their space and in their community instead of a “lab” or interview room in an office space.

The sample pool of the study consisted of ever-married women aged 15 to 49 years who resided in one such slum. Women who met the following criteria were recruited for the study: (1) they were married; and (2) they were current participants of microfinance.

Data Collection

The principal investigator of the study and a research assistant met each respondent at the slum school after describing the study and gaining oral consent to participate in the study. The protocol involved gaining oral consent because most of the recipients did not know how to read. Upon consent, a time convenient to the participant was scheduled to conduct the interview at the school; however, most of the respondents agreed to sit for the interview at the time of oral consent. All eligible individuals who were contacted and asked to be a part of the study gave consent, yielding a response rate of 100%. Interviews were conducted until saturation was reached. The interviews took, on average, 90 minutes to conduct. Each interview was conducted in the Bengali language and hand recorded in Bengali by the research assistant, while the Principle Investigator typed notes in English on a laptop computer, to account for body language and presence of others (such as their children) to juxtapose with that of the research assistant.

Both the research assistant and the PI engaged with the respondents, often having small discussions as a way to ease into the questions. The discussions were broad, and efforts were made to not prompt the respondents to respond in a particular way. This can be a source of bias, as respondents often respond in a way they think the researchers would want them to respond (Patton, 2005). This was mitigated by constantly reminding respondents that they did not have to respond to questions that made them uncomfortable and by using iterative questioning methods, in addition to remaining neutral to responses. An open-ended, semi-structured format of questioning was used to elicit personal experiences with microfinance participation, autonomy, decision-making power, domestic violence, justification of domestic violence, and help-seeking social networks. Given that little is known about the context in which microfinance participation takes place, qualitative methodology was deemed appropriate as a method of inquiry.

An interview guide was developed as part of the study and then translated to Bengali. In addition to questions on demographics, the interview guide included the following questions: Where did you hear about microfinance? Why did you decide to

participate in microfinance? What changes did you expect? What changes did you see—in your household, in your relationships? Tell me about your relationship with your husband. Who do you go to when you need help? Who do you go to when you have trouble in your marriage? What kind of marital problems do you have, if any? What kind of help do you require from your neighbors, friends, family, and the state?

Data Analysis Structure

Each interview was transcribed from Bengali to English and recorded on a word processor. Data analysis involved case analysis and cross-case analysis. The first few interviews were analyzed as individual case studies and served as the reference point; the rest of the interviews were compared for similarities and differences between respondents' statements using cross-case analysis (Fereday & Muir-Cochrane, 2008). The process involved analyzing individual cases to conceptualize the linkages between the constructs. Then, sensitizing concepts—i.e., broad concepts that emerged from the data—were used as a starting point to look for emerging patterns (Patton, 2002). The sensitizing concepts were: experiences of women within their homes, experiences of women outside their homes, and language used to represent their experiences.

Cross-case analysis was conducted, which involved discovering and noting the similarities and differences within each domain. The analysis was conducted using a hybrid form of thematic analysis that utilized both the data-driven inductive approach as well as the a-priori deductive approach of identifying themes (Fereday & Muir-Cochrane, 2008). The questions on the semi-structured survey served as initial codes, and then the concepts that arose deductively and inductively from the interviews were coded. This paper includes themes that emerged from the data inductively—i.e., respondents talked about these issues without having the interviewer ask them about them (Fereday & Muir-Cochrane, 2008). Qualitative data analysis software, Atlas.ti, was used to code and analyze data. In reporting results, pseudonyms were used to represent individual responses.

Results

Gaining access to financial loans for a group that has traditionally been excluded from the banking market has the potential to be a proud moment of success for individuals who are able to attain loans, but with the loan came new types of responsibilities, new roles, and new spaces to navigate. The inductive process of coding revealed two main ideas: (1) microfinance as being “fulfilling” and “burdensome” at the same time; and (2) women’s experiences of male domination as entrepreneurs working outside the house. The themes described are illustrated in participants’ own words below.

Participant Information

The participants were between the ages of 15 and 49 ($M = 32$). All the women were in heterosexual married relationships. The level of education between the women varied, but only six of the women received education beyond the primary level. Approximately half ($n = 15$) of the women were married by the age of 16, 9 by the age of 18, and 6 by the age of 20. The length of microfinance participation varied between 6 months and 10 years ($M = 3$ years).

Microfinance as Being “Fulfilling” and “Burdensome”

Microfinance participants indicated feeling burdened by the added responsibilities brought on by microfinance, as well as the debt in which they found themselves. Additionally, participants experienced increased expectations and responsibility, much of which came from their friends, peers, and family. At the time, the access to microfinance was also conceptualized as a blessing for which microfinance participants were thankful. It helped them deal with the abject poverty that they had experienced.

I am a very successful business woman and I thank God for this opportunity. I sell cosmetics and it’s a thriving business. I couldn’t be happier. [Latifa, 25]

Because of microfinance I have food on the table, I can feed my children basic rice and lentil and sometimes chicken and beef. [Ayesha, 31]

Now that I have been given funds to run a business, there are a lot of expectations from my family and friends. They think I am lucky to have this opportunity to escape poverty. I think so too. But it's not easy. I don't feel comfortable taking that big a responsibility on my shoulders. But it is now my responsibility, I can't escape it. If I fail, we will continue to be poor. After all these sacrifices of staying out, working hard, not seeing my children, if I fail... I don't know what will happen. [Amena, 29]

The greatest burden was, perhaps, the burden of the loan itself. Bi-weekly repayments began soon after loan acquisition, which came to them more quickly than they had expected. Because of the high penalties that came with non-repayment, women took drastic measures to repay their loans, which deepened their debt. Penalties included peer-hostility and coercion, in addition to their entire lending group being denied access to credit when individuals failed to pay.

I have to constantly think of repaying my loan. I can think of nothing else. It's driving me crazy. [Samina, 32]

Before I could get started on my business my first installment was due. I was in a rut and so I went to another microfinance organization and took a loan to start repaying my first loan. [Lucky, 26]

At the same time, there was the burden of guilt that women often felt as they spent time away from home and their children, while their responsibilities at home remained.

I spend more time away from the house, like a man! But I have to—I have to make sure my children go to school, that I can pay for them and their needs. [Sakina, 34]
I have a hut full of people to take care of, I have a business to run, I have children to feed, because God knows my in-laws will do everything but feed my children for me, and I have to eventually bring us out of poverty. It is my fault when things

go wrong, because I took responsibility for it, and I need to be able to fulfill my duties as a wife and mother. [Lavli, 25]

I obviously have more work now, but that's what I have to do to help myself and my family out of poverty. At all costs, possibly for the rest of my life. [Anika, 32]

In summary, microfinance allowed women to meet short term goals in terms of nutrition while allowing them take on more responsibilities and feel proud of that, but the added responsibilities burdened them, as did others' expectations, guilt, and the debt in which women found themselves.

Women's Experiences as Entrepreneurs Outside the House

Women reported that a big part of their work outside the house involved getting raw materials for their business. Some had their husbands' help, and some didn't.

I get vegetables from Karwan Bazar [local open market] and sell them on a cart. It allows mobility and access for people who don't live near the market, so it's a good business. So I go every morning to get the vegetables and bring them back on my cart, selling them as I travel through the city.

However, the work outside the house entailed going to places that women had never gone before. All of the women recalled their first trip outside the house as businesswomen as a time that was "difficult." The difficulty was for a number of reasons such as lack of knowledge and street-wisdom, not knowing how to cross roads, unfamiliarity with street colloquial language, and sexual harassment. The most difficult aspect of their work outside the house was dealing with men in public spaces that were largely occupied by men.

My experience on the street has been awkward because I'm not used to going out and being stared at by all men of all ages. The first time it happened I thought I had worn my clothes wrong or something. [Parul, 27]

I took to wearing the *burkha* (veil) to ward off stares and gropes of men on the streets. It doesn't always protect me, some men are beyond repair and they will try you touch you no matter what you're wearing, but at least I feel like they can't see me. My hope is that it makes me look maternal which in turn would protect me. But those **** they would molest their mothers if they get a chance. [Aminah, 28]

Other women often make it difficult for us too, surprisingly. When men stare or comment on our bodies, women join in to call me a whore. That doesn't help. I'm not a whore. I am a working woman. But I think women do it so that those men don't do it to them. [Sara, 19]

One day a seller told me he would give me a good deal on the cups that I bought to sell tea in but on the condition that I sexually please him. [Gina, 24]

However, for some of the respondents, for example, women who had worked at garment factories or collected alms, the sexual harassment they faced on the streets was something they had been dealing with for a long time. The only difference between them and the other microfinance participants was time—in time almost everyone found ways to navigate the streets and use tactics to be safe, while accepting a certain level of sexual harassment (such as cat calling).

I don't have to beg on the streets for money anymore because I am a businesswoman. I have had experience working on the streets, I know how to deal with sick men who think women can be touched whenever they feel like. You have to walk quickly, you have to have access to something sharp and keep it handy, and you have to cover up so that no one can make out what your body looks like. [Asma, 27]

People don't take me seriously. It has made me an angry person. But it works, they take me seriously when I am angry. I have to shout and scream to get my way, to be heard. If I ask nicely I am ignored. Anywhere. In the shops, at the vendors, with the officers I deal with. With my husband. Women are thought to be weak, I guess. So we have to do more, assert ourselves more or else they will walk all over you. I learned this the hard way. It took me a long time. My strategy is to

shout and scream until I get my way, because then at least I get my way and people do what they need to do to shut me up. When I was younger I would have to take a lot of crap from people. [Yasmin, 42]

You just have to ignore the comments, ignore the stares and walk on. [Layla, 34]

Others were horrified by the violence and chaos they saw on the streets. With access to public space and people, they encountered social problems that they were not aware of.

The streets are harsh. You will see children being hit, molested. Boys. Girls. I used to cry when I saw those things. I wanted to protect them, but I got hit too if I intervened. It is no wonder that we are all messed up in this country. There is no humanity on the streets. A child was killed for stealing. Beaten to death. Not turned into law enforcement. Life is not worth much here. People can do anything they want to hurt people. Who knows what they get out of it. I never thought my life outside the house could be so difficult. All my life I wanted to be able to have the freedom to go out. Now that I go out, I wonder if it is worth it. It's such an awful world out there. [Kamala, 21]

In summary, navigating public space was far more difficult than microfinance participants had expected—both in terms of what they experienced as they walked the streets and negotiated with vendors, and the violence they witnessed. Microfinance participation exposed women to the wider world of violence and necessitated that they protect themselves by whatever means necessary, including wearing the burkha, which arguably keeps patriarchy intact. But, some could argue, this is not the same as saying that microfinance binds the women to patriarchy. However, it extends women's experiences into the public sphere where they encounter sexual violence and harassment. It could as easily be argued that the violence is an attempt to force them back into the private sphere and that it is not in any way linked to the neoliberal practices behind microfinance. In fact, it might be in opposition to them, as we hinted at earlier, where we noted that microfinance seems to pit men against the NGO's in determining who controls women. What we can definitely say is that women

have been turned into economic actors who find themselves in spaces that are unsafe for them via microfinance participation. In other words, women's labor is extracted from them without changing the structural environment in which sexual violence is clearly inevitable. As such, women experience new forms of oppression, which we can see as the manifestation of neopatriarchy.

Relationship with the Male Partners

I started a microbusiness because my family needed money. My husband wasn't making enough money, that was why I started working. We now share the responsibility of providing for the family economically, but I continue to have the responsibilities I had before: to cook, raise the children, send them to school, make sure they study. I have additional responsibilities while his responsibilities are now my responsibility as well. [Fiza, 40]

The quote from Fiza is representative of a majority of the women we interviewed, indicating that the financial aspect of their relationships with their husbands were deepened by the microfinance participation by extending women's responsibilities. Prior to microfinance participation, the women talked about their husbands handing over a sum of money to them to run the household, which stopped once the women became economically active. Fiza said, "I no longer get the weekly allowance, it is expected that I now have money to spend on my own." At the same time, this indicates that "having permission to work outside the house is a big deal," suggesting that women see themselves as supporting a male-led household in some subordinate role, consistent with the argument that patriarchy remains in place, despite (or because of) microfinance participation, but with new connotations. In other words, neopatriarchy is in play. This is further exemplified by the following quotes:

In terms of the economic planning in our household, my husband still is the main decision-maker, but now that I am more experienced he asks me about my opinions and takes my thoughts into account when making decisions. [Ina, 31]

I started working because it wasn't enough for my husband to. Now that I share the burden of earning an income he does

not have to work as hard or as much. But that means I do.
[Simi, 25]

Relationship with the State

I am responsible for my life, my health, my problems, the poverty that I struggle with. I believe that my own hard work will result in positive outcomes in the future. I am not a beggar that I would wait for handouts from the government. I can earn my own keep. Participating in microfinance allows me to earn my own keep. [Mina, 36]

In presenting Mina's quote, we provide evidence of how some women feel about the state's relationship to them, indicating that the state is not responsible for their well-being and that they alone are responsible. Whether this presented as change from how they felt prior to the extension of microfinance is difficult to assess, and remains a limitation of the study, but it is clear that many women felt that microfinance gave them the ability (or the illusion of ability) to sustain themselves as they felt they should. Thus, neopatriarchy is re-enforced by their own belief in the merit of hard work, which, in Gramscian terms, can be viewed as a result of the hegemonic ideals of neoliberalism that advance notions of personal responsibility, which is arguably a neoliberal mantra.

Discussion

This qualitative study aimed to provide an understanding of women's experiences with microfinance in Bangladesh. The study revealed that many women within the sample were proud of their achievement as entrepreneurs but also felt they had more responsibilities than they could manage, both within and outside their homes. They were responsible not only for their families, but for keeping themselves safe and strong as they struggled to negotiate their space outside the house in a male-dominated social structure. The freedom that women spoke of—the freedom to work—often came at high personal cost and women had to quickly adopt safety measures to protect themselves from sexual violence on the streets. Women defined freedom as freedom to work outside the house, which

they hoped would create a larger social network, but that, in many cases, isolated them further. That they define freedom so narrowly speaks to the pervasiveness of neoliberal rationality in our view.

This study, thus, indicates that microfinance is indeed a manifestation of neoliberal patriarchy and produces contradictions such that gender equality is pushed back in the name of women's empowerment. In addition, the contradictions inherent to neoliberalism apply: of taking personal responsibility for structural problems; of increased choice in a system that only provides limited choices specific to that system; and of freedom when individuals have actually been shackled by financial and other constraints. The creation of microfinance and the responsibility that it puts on women to ameliorate poverty contradicts the traditional role of the woman as a homemaker; this is laudable until one recognizes that this new responsibility has introduced a new kind of threat, such that "failure" can result in collective punishment. Whereas neoliberal ideology would have the woman take individual responsibility for her failed business (even when the problem was not hers to begin with), neoliberal patriarchy not only holds the woman responsible for the failed business, but also for bringing shame onto her husband, and for impacting the fate of other women in her group. This framework incentivizes microloan NGOs to give out bad loans (without following the protocols on educating borrowers, e.g.) since they will rarely face the brunt of the failed projects; neoliberal patriarchy will ensure loan repayment, no matter what.

The exploration of women's experiences of participating in microfinance also revealed that microfinance is perhaps an illusion, to both microfinance organizations who feel altruistic about investing in the poor, and among microfinance participants who access microfinance in the hope that it will solve their poverty and poverty-related problems. The present study joins others in analyzing how microfinance co-opts bodies into capitalism and makes the notion of good citizenship align with notions of entrepreneurship and consumerism (Beck & Camiller, 2000). This should be seen together with studies that define empowerment as a process in which empowerment entails women's "sense of self worth and social identity; their willingness and ability to question their subordinate status in society; their capacity to exercise strategic control over their own lives

and to negotiate better terms in their relationships with others; ... and their ability to participate on equal terms with men in reshaping society to better accord with their vision of social justice" (Kabeer, 2011, p. 499) as a way to move away from the idea that financial access alone can empower women. By exploring ways in which this process can be facilitated, microfinance organizations can actually have an empowering effect on women, instead of simply applying the neoliberal code of work ethic that creates violence, isolation, and burden for these participants.

The Contradictory Experiences of Fulfillment and Burden

Statements from the respondents of the study sum up the findings in terms of how they make sense of their own lives, how they viewed themselves, and their own roles in the world. In particular, the findings highlight the complicated definition of autonomy and decision-making power that microfinance participants may have. On the one hand, the findings suggest, they thought of themselves as being independent, but on the other, they justified the violence they experienced in response to their actions. Not only that, they took personal responsibility for the violence in their lives, rendering their abusive husbands as free of guilt. At the same time, they felt they had more decision-making power, for example in the lives of their children, but they also said they spent much more time away from their children which precluded them from being caregivers of their children.

This study suggests that gender roles and expectations are shifting, even if the shift has not happened yet. With increased personal responsibility, the respondents articulated that they did not have expectations from their husbands, which suggest that patriarchal norms may be breaking down. However, this relinquishment of responsibility that they spoke of came with the notion that men were justified in using violence as a tool of reprimand. This suggests that the respondents are going through a process. Because they are independent and responsible for themselves, they do not make economic demands on anyone else, including their husbands. However, microfinance participants still perceive that men "know better," and that continues to give men power over them. Similarly, by not apportioning any responsibility to the state, the respondents of the study alluded to the successful implementation of neoliberal

policies in which the role of the state is transformed from social interventionism to aiding corporatization (Harvey, 2005); in this case, corporations that provide microfinance to poor women who have more “talent for both management and self-sacrifice” (Moodie, 2014, p. 281).

Negotiating the Streets

Negotiating the streets as women is particularly difficult when women find themselves in places that they previously had not inhabited. This in turn allows men, who are untrained and unaware of women’s increased role in society, to characterize women as deserving of sexual violence for being in traditionally male locations. In the interviews with microfinance participants, one of the most important ideas that emerged was the use of *burkha* as a tool for protection against sexual harassment and assault by rendering themselves invisible. Whereas garment workers in urban spaces often work collectively to create walking packs in order to claim the streets and control their own bodies in public spaces, microfinance participants use no such strategies despite being members of groups. This is because, Karim (2011) points out, borrowers are taught to monitor and police each other to ensure loan repayment, turning once friendly neighbors into spies to be avoided. In this way, microfinance tugs at the social fabric and friendships that made patriarchy bearable for these women—whether in the form of commiseration about household chores or accompaniment on the streets—and replaces it with isolation and institutionalized oppression in the name of individual responsibility. That microfinance brought with it alienation, sexual harassment, marginalization, and degradation in public speaks to how it embodies neoliberal patriarchy; instead of fighting patriarchy, microfinance reinforced it and turned it more virulent, such that women now face more severe threats of violence both in private and public spheres.

Implications for Social Work Practice

This study provides some key ideas that are particularly important for social workers and development practitioners in the field of women’s rights and violence against women in

developing countries. One, the debate is no longer an argument between those who view microfinance as a “major social transformation” and those who view it as “revolution in banking access” (Armendariz & Morduch, 2010, p. 239); the debate is about women’s individual experiences of microfinance. This study provides evidentiary support for the notion of neoliberal homogenization in that microfinance participants are treated as neoliberal subjects who are assumed to have the same needs and demands in their personal lives that are no longer personal in nature. That they have to provide social security, education, and health services to their family members speaks to the broader understanding of what constitutes personal lives for neoliberal subjects in these neoliberal times.

Two, the current study provides an examination of how women have come to accept these notions of chronic poverty, increased responsibility, and violence in their lives. This is important at a time when Roodman and Morduch (2014) have re-assessed a seminal study on microfinance to suggest that we should “reduce confidence in the poverty-reducing power of [microfinance]” (p. 599). Additionally, there is a broader understanding that “women’s greater mobility and visibility often lead to increased exposure to violence” and women’s “increased role in decision-making may cause men to take less responsibility and even withdraw support for critical decisions” (Mahmud, Shah, & Becker, 2012, p. 610).

Finally, this study reveals the idea that the paternalistic state uses “coercive, disciplinary forms of state intervention in order to impose market rule on all aspects of social life” (Cabezas, Reese, & Waller, 2007, p. 7). As an antipoverty tool, microfinance is in tandem with the idea of privatization of social services and policies for which the State should have been responsible. This forces “neoliberal subjects” to compete for assistance from NGOs and microfinance organizations, which in turn creates more opportunities for profit generation for these institutions (Bockman 2013). While the extreme poor are included in the credit market by way of a loan-dependent anti-poverty tool, the State, by relinquishing its responsibility to microfinance corporations, allows them to maximize profits. The state further increases the dependency of poor individuals on these institutions by criminalizing “survival strategies used by the poor in times of economic crisis, including—sex work, subsistence

farming, migration, street vending, and homelessness” (Loefelman, 2010, p. 46).

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