Institute of Microfinance (InM)

The Social Impact of Microfinance on Gender Norms and Behaviour

Couched in Context: Village Study as a Research Methodology

Introduction

Understanding how context shapes both institutions' and peoples' behaviour, posed certain methodological challenges, compelling us to look for more innovative approach and use a combination of quantitative and qualitative methods. These include a community survey of sample areas, a quantitative random household survey and selected village studies. By "village study" we mean a study that explicitly takes into account descriptions and people's perceptions of their community and institutions to better understand individuals and households as they are influenced by their environment. This combination of data collection methods was useful to capture the relational aspects and to triangulate information gathered from different people, sources as well as from the different levels of individual, household, community.

This research brief focuses on the village study, the tools used for the study, its advantages and the challenges posed in implementing this methodology.

About the Research

"The Social Impact of Microfinance on Gender Norms and Behaviour" is a research project undertaken by Institute of Microfinance (InM), Dhaka; BRAC Development Institute (BDI), BRAC University, Dhaka and The Population Council, New York. The purpose of this research is to study the spread, nature and wider impact of membership in microfinance institutions (MFIs) on gender norms and behaviour. In contrast to studies focusing on immediate and short term impact of microfinance, particularly impact evaluation studies that utilise research designs to control for variations in broader context, this research intends to study the long term synergistic impact of microfinance and context on women who form the majority of MFI beneficiaries. The research attempts to understand how programme influences diffuse through communities that vary in programme intensity and describe how these influences are mediated by social dimensions and characteristics of the community.

Rationale for Village Study

While the association between microfinance and women's empowerment is fairly well established in the early literature on microfinance, changes in gender norms and behaviour are not uniform across all communities where microfinance has been operational. This has led us to believe that these differences may be influenced by people's experience of vulnerability[1] (physical, economic, political, violence related) and their perception of risk, which may be associated with other factors such as access to resources, education and social capital. Other social (marriage, dowry, *purdah*, etc.), civil and political institutions which are also varied across communities, may play a role in shaping the nature of vulnerability. Moreover, rural and urban communities and levels of religiosity may also produce variations in gender outcomes. These hypotheses provide a compelling rationale for in-depth village studies that would allow for a more nuanced understanding of the communities. More importantly it enables a multi-level analysis of the dynamics between context, individuals and institutions that could potentially inform us about what makes communities more or less receptive to change including the social impact of microfinance.

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[1] Here vulnerability is seen as an elevated susceptibility to the risk of adverse outcomes.

The village is seen as an appropriate reference community for two main reasons:

1) the primary sampling unit for the household survey was the village, and

2) the village is the primary community to which people identify with.

Apart from the village study, a community survey was conducted in all 300 primary sampling units (PSU) that included a community map and information on demography, economy, communication and infrastructure, access to education, health and other services, gender norms and practices, violence and security, vulnerability, prevalence of and membership in non-government organisations. This was followed by a household survey of 30 respondents each in the same PSUs.

Objectives of the Village Study

There were three main objectives of the village studies:

1) Characterise the community, including vulnerability faced by the community as well as economic opportunities available.

2) Characterise the nature of MFI institutions and activities in the community.

3) Characterise the gender outcomes within the community.

The details of the indicators are given below:

1 a. Social characteristics of the community:

Demography; main source of livelihood and food security; educational and health services; access to government services, benefits, projects; communication and infrastructure; religiosity; social cohesion (relationship between rich and poor, relationship between different religious/ ethnic groups, social distance); presence of different types of NGO; other types of civil and political institutions like clubs, religious associations/classes, professional associations, samabay samities, savings groups, political party office; relationship with local government and Union Parishad.

1 b. Vulnerability in the community:

Physical vulnerability (vulnerable to natural disaster, vulnerable geographic location); social vulnerability (lack of social security in terms of crime, violence against women, religious extremism, prevalence of drug/alcohol/gambling); political vulnerability (characterising political influence, presence of political parties, political violence, relationship between UP and community, relationship with MP); risk perception (people's perception regarding food security, economic/livelihood security/social security); response to risk (access to resources – education, saving, borrowing, marriage practices, social capital); institutions/ norms that promote or reduce vulnerability.

1 c. Economic opportunities in the community:

Types of livelihoods and occupations; women's work; norms/institutions/community characteristics that promote or hamper women's work, mobility, what women can do, where women can work; cash infusion/ outside interventions that lead to changes in labour market; economic crisis coping.

2. Nature of MFIs activity in the community:

Number of and types of MFIs; number of years working in the community; history of programmes; programmatic strategies; coverage of MFIs membership households; success of MFIs; community perception and opinions regarding MFIs; context driven demands for services other than microcredit.

3. Gender outcomes:

Childhood; marriage and dowry; education; family planning; health seeking behaviour; *purdah* and mobility; NGO membership history; violence; investments in and aspirations for children; work; value; access to safety nets; access to media; social networks; spousal relationships/relationships with in-laws; sex preference in children; future planning; crisis/vulnerability coping; perception of changing value/status/lives of women.

Area Selection

The selection of study villages was guided by our research questions and hypotheses that focused on types of vulnerability, religiosity and level of urbanisation of a given context. The community survey data and maps provided us with the necessary indicators and basic knowledge that informed the selection of these areas. Five villages were selected on the basis of the following criteria.

1. Physical vulnerability:

Indicators include experience of natural disasters (flood, cyclone, river erosion) in the past three years, problems of salinity, arsenic, and lack of connectedness during monsoon – experience of such vulnerabilities impacts on investments in the household, children's education and marriage, financial behaviour, future planning, etc.

2. Religiosity:

Indicators include number of religious associations for men/women/both, number of *waz mehfils* in past year, women's mobility, women's outside work, women's *purdah*. Religious norms largely influence what women are capable of doing or not doing in a community.

3. Prevalence of violence:

Although indicators in the community survey ranged from theft/ robbery, extortion, political violence, land related violence to gender violence, land related violence was chosen as the main indicator as it was most reliable. Information regarding land related violence is common knowledge among community members and hence likely to be fairly accurate. On the other hand, there seems to be a tendency to downplay "negative" image related to crime and gender based violence, complicated by lack of accurate knowledge.

4. Special characteristics that might have implications for gender outcomes:

We included two criteria from the community survey data for the selection of special cases:

i) Areas with high prevalence of international migration, which characterises parts of Bangladesh and adds a separate dimension to the economy, culture and gender norms. Thus area was selected on the basis of proportion of male and female international migrants in the communities and destination countries.

ii) Areas with no cash dowry, which indicates a different sensibility towards gender norms distinctive from cash dowry prevalent in the majority of communities.

5. Peri-urban area:

In order to explore whether and how an urban or peri-urban context shapes functioning of institutions and gender norms and behaviour, one peri-urban village was also selected.

6. Average village:

Finally, in order to situate the above particular contexts in the realm of what is arguably the general context, we wanted to study an "average" village. The selection of an "average" village was done on the basis of shortlist of areas not extreme in terms of the above criteria. In keeping with the general pattern of Bangladeshi villages, the preference was for agriculture based communities. A further consideration was to have a community with "average" number of MFI in the community. (According to the community survey data the median number, i.e., highest frequency of MFIs in a community was 4).

Figure 1: Participants drawing a social map in Char Khalaighat, Lalmonirhat.

Research Methods and Tools

The research team spent one week in each selected village to conduct the village study. The first three methods were employed in consecutive steps in which the entire team of four researchers participated. The team then split up in two to conduct the key informant and case study interviews. The size of the team is important - too small teams may overburden them with work; too large teams can result more in confusion than in coordination. Tools mainly comprised of checklists and guidelines for the mappings and interviews. Daily detailed observation reports were written during fieldwork not only to record the process and experience of the research but particularly to capture what would not be reflected in the mapping reports or in the interview transcripts that have proved invaluable.

I. Transect Walk:

The primary step in conducting the field study was to systematically walk along a defined path through the community along with community members and gathering information on specific issues on the basis of a detailed checklist which includes layout of the village, institutions, economic activities, visibility of women, visible indicators of river erosion, drought, etc. The information was gathered by observing, asking, listening and looking while walking and talking with men and women, old and young, of varied occupations and social status. The walk provided an idea of the boundary and layout of the area, organisation of the households, infrastructure, work opportunities, institutions, etc. Conversations with a cross-section of individuals yielded multiple perspectives on men and women's economic activities, particular vulnerabilities (propensity of land erosion/floods, prevalence of anti-social activities/ violence), access to services, needs of the community, social cohesion, gender norms in terms of *purdah*, marriage, dowry, etc. This cross section of information becomes useful in conducting mapping sessions because it provides the researchers with several viewpoints which can be used to generate discussions and reveal village power relations. It is also useful in comparing reactions/ discussions with different stakeholders (local government administration, NGO workers) around a particular issue, and particularly triangulating data collected through other tools. Another important aspect of the walk was that it offered the perfect opportunity to introduce and familiarise the research team to community members and laid the foundation for the rest of the research to be carried out.

II. Social Mapping:

The second method was a social mapping exercise with a group of people at a venue, both identified during the transect walk, while keeping the option open for others interested to join in the discussion. With the help of a thematically organised detailed checklist and the information gathered during the transect walk to spur discussion, a map of the area was drawn with the help of the local people (or by them), highlighting access to different places (*bazaar*, market), work, services, networks differentiated by gender, wealth/ status or even age. Wealth ranking and understanding differential access (by class, *gushti* or clan, neighbourhoods, religion/ethnicity, political party support) was crucial to comprehend the dynamics within the community. The exercise also provided the entry point to begin discussions on matters elusive to the eye, i.e., vulnerabilities, social cohesion, justice, and gender norms and attitudes.

III. Institutional Mapping:

The third method employed was institutional mapping. In this exercise, the area was visually represented as a circle, within which people were asked to identify institutions that are within the village and rate them according to their quality of service. A similar mapping was then carried out with institutions not located within the community but which they have to or need to access. The institutions ranged from schools, colleges, health facilities, marriage registrars, *shalishdars*, institutions providing employment, different types of services, government projects/benefits, to the Union Parishad, MFIs, NGOs, and various civil and political institutions.

IV. Key Informant Interviews:

Information was sought from two types of key informants – community based informants and institution based informants. Community based key informants provided a historical and in depth understanding of the community as they relate to gender norms and practices, problems and vulnerabilities faced, coping mechanism of the people, social cohesion and their perception of microfinance institutions/NGOs. Examples of community based key informants were *imam, shalishdar*, elders, or people who are cognizant of community issues and/ or play an active role in the community, like people active in various committees. Institution based key informants were

asked both about their institution as well as community issues mentioned above. Institution related questions dealt with a brief history of the organisation, its programmes, beneficiaries and outreach in the community, advantages and challenges of working in the area, "success" of their programmes and ideas for additional programme components that would better serve the needs of the people in the community. They commonly included service providers like teachers, family planning/health workers, marriage registrars, social club members and NGO workers. Separate guidelines for prepared for community based and institution based key informants. Although part of institutional key informants, a separate guideline was used for UP chairmen/members and female UP Member interviews with additional questions to capture their relationship with the people and with the NGO community, government initiatives in the community and peoples' participation in committees.

V. Case Study Interviews:

To capture the lives, changes and perception/ attitude of individual women in the community, interviews were conducted using life history method with 6-8 women in each area, where possible, women who were part of the household survey were included so that their quantitative information could be linked to qualitative explanations for a more comprehensive understanding. However, women were also purposively selected to cover a range of age, class, working status and membership status in MFIs.

A detailed guideline was prepared to systematically gather the information. Starting with her childhood, these interviews traced her life before marriage, schooling, marriage, dowry, family planning and child birth, *purdah*, mobility, work, crisis coping methods, NGO membership experience, aspirations for children, experience of gender violence, old age plans, perception of control over life, value in the household and awareness on issues relating to equality, value of women, most significant change for women in the past 10-15 years. Wherever possible an intergenerational comparative angle was included. Changes in the community over time on certain issues were also pursued where possible.

Figure 2: Talking to farmers on the transect walk in Dulabala, Satkhira

Advantages of Village Study Methodology

1. This method allows one to study the community and its people in all their interactions between themselves and with institutions, and particularly phenomena like gender norms and behaviour that are pervasive yet variable by class and age, responsive to both internal changes and external interventions. It allows researchers to understand why people behave in certain ways, not just as individuals, but how individual behaviour is shaped or mediated by the interaction of economic, social, physical, political, institutional dynamics and vulnerabilities of the context. For example, two women who are similar in observable individual characteristics respond or behave differently, depending upon the context of her life.

2. The strength of the method is the opportunity for exploring the same phenomenon from different perspectives (researcher observation, respondent opinion in mapping and ranking, and narrative of experience in case study) and triangulating the gathered information. This gives more confidence that the evidence is reliable and has been verified.

3. Our research design does not intend to look at village study data on its own, but in conjunction with community and household survey data. Triangulation between the data collected through different methods (household survey, community survey and village study) helps to bring a more nuanced and reliable understanding of quantified data, especially when trying to understand causal relationships.

4. The method allows one to efficiently gather reliable information from multiple sources within a limited period of time. Time spent in the community enables researchers on the one hand, to break away from any assumptions and seek explanations from the perspective of the community, and on the other to dig deeper into the layers of information. For example, time allows researchers to gain some amount of trust so that people provide relatively accurate and complete information, which they are not obliged to do so.

5. This method allows researchers to delve into sensitive issues, which require more time to ease into and fathom. Moreover the issues that are sensitive to people may sometimes take researchers by surprise. Thus, whereas we knew people will feel sensitive on the issue of gender based violence and therefore to handle it carefully, the fact that some may go to considerable lengths to hide information regarding their membership in NGOs for reasons of default or multiple membership, took us by surprise. The latter happened in one village where we knew from the community survey that there were 5 NGOs operating in the tiny village, but not a single person we talked to during the transect walk acknowledged being a member. It was when we tried to verify this information with the NGOs that we realised it is because of the huge number of loan defaulters that they tried to withhold the information from us.

Challenges

1. We had intended to select each village based on one dominant criteria (such as physical vulnerability, religiosity, etc.), but this was next to impossible because some issues were interlinked. For example, areas with high international migration are also areas with strong evidence of religiosity, or the high incidence of land related violence is associated with river erosion, i.e., physical vulnerability. Both aspects were therefore studied with their separate and combined effect on the community, gender norms and institutions.

2. Some amount of flexibility is necessary in tailoring the methodology to ground realities. It may not be possible to employ the methods in the sequence as planned. Sometimes more than one social mapping need to be done when villages are large, urbanised, highly class segregated or there is little interaction between neighbourhoods. Sometimes key informant interviews may need to be conducted prior to holding a mapping session where initial evidence/information is confounding and clarification of the situation is required before entering into discussions. For example, this was necessary in a situation where there was evidence of the presence of several NGOs in the community, but nearly all people denied being members of any NGOs.

3. With so much information that can be gathered and with each piece of information raising our curiosity and evoking investigative urges to explore issues further, it is certainly a challenge to know where to draw the line.

4. The volume of information collected and the processing time needed limits the number of village studies that can be accommodated within one research, although the temptation of looking into every permutation and combination of context is hard to resist.

Research Implications

One clear lesson from conducting village studies in a variety of contexts, is that context matters. Particular aspects of the context along with particular vulnerabilities have an influence over both the performance of MFIs and on gender outcomes. Why do we see variations in intensity and performance of MFIs? What role does the context play in creating a more enabling environment for MFIs and for more positive gender outcomes? What role do other institutions play in this regard?

These are questions that we can attempt to answer from the village studies. Cognizance of the context can give meaningful insights and directions to design programmes more appropriate and effective to bring about change.

Figure 3: Institutional mapping at night in Kurkuchikanda, Mymensingh.

The village study methodology helps to counter some of the shortcomings of household surveys and community surveys. The nature of household surveys is such that there is no way of verifying information if respondents choose to deliberately withhold information or even misinform. There may also be a gap between surveyors and respondents in how they understand concepts or questions. Examples are the terms "work" or "own use of loans", where respondents do not consider certain work to be "work" or do not realise their own role in strategising use of loan. In other cases, respondents often need support to recollect for instance, membership in various NGOs over the years, but this time is not available in household surveys. Although it is a crucial piece of information for researchers, experience during the village study has shown us that respondents often miss out certain NGOs, cannot remember the names of the NGOs but only that of her group or dismiss those which do not provide micro credit. Inaccuracies such as these may have major ramifications in the analysis of the quantitative data.

While community surveys capture the basic elements of the community, it fails to capture the dynamics occurring within the community which may have an impact on gender outcomes. For example, according to the community survey data of one village, there are no educational institutions in the village. However during the village study it was discovered that there was a co-ed high school, girls' high school and college near the village, that were built at the initiative of the educated members of that village and three neighbouring villages with the express intent to promote children's education and particularly that of girls. In another instance, while the community survey data states the presence of five NGOs and a proportion of the households as members of these NGOs, the nature of the instrument fails to capture the fast deteriorating relationship between these NGOs and its members.

Conclusion

In conclusion, the village study method is valuable for gathering information from multiple levels of the individual, household and community in order to understand peoples' attitudes, behaviour and practice in its complexity. It is particularly useful to throw light upon causal relationships that emerge from quantitative data. However, it remains a challenge to extrapolate generalisations from specific village studies that are necessarily small in number. Nevertheless, quantitative and qualitative methods complement each other. Quantitative data helps to generate patterns and qualitative methods provide the insights behind these patterns, making the case for mixed methods in social science research.

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