

Together we grow: Communication and social capital in micro-credit for women's empowerment in Bangladesh

M. Delwar Hossain*, Mohammad Delwar Hosen

The empowerment of women is a fundamental component of global social economic development. Despite the importance of empowering women, women have long been subjugated around the world. Even though economically Bangladesh is in undeveloped Global South, the country has set a milestone through creation of a model to eradicate poverty by empowering women. In this study, we examined the effect of group dynamics in building social capital and how women could benefit by utilizing this social capital to get micro-credit. In turn, women are enabled to empower themselves and improve their lives. This is a qualitative study and data were collected based on in-depth interviews and Focus Group Discussion (FGD). The results showed that group communication and social capital are important factors for micro-credit. Thus, Bangladeshi micro-credit borrowers get benefit from group bonding to get the loan and become socio-economically empowered. In this respect, this project will extend the existing knowledge of the role of communication in women's empowerment in Bangladesh.

Keywords: Group Communication, Social Capital, Women Empowerment, and Micro-credit, Bangladesh

Introduction

The empowerment of women is a fundamental component of global social economic development. The concept of women's empowerment recognizes women's agency, their own capacity to act, and to make choices. (Batliwala, 1994) In 2015, the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) recognized the importance of the issue, noting, "Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities."

Despite the importance of empowering women, women have long been subjugated around the world. While the nations of the Global North (North America, Western Europe, the outermost regions of the European Union, the developed parts of Asia, Australia and New Zealand) have made great progress in empowering women, the nations of the Global South (Africa, Central and Latin America, and most of Asia) face particular challenges toward that end. They also have difficulty keeping pace with social and economic development in the Global North.

Despite being part of the economically undeveloped Global South, Bangladesh has set a milestone through creation of a model to eradicate poverty by empowering women. As a moderate Muslim country, Bangladesh is a global leader in encouraging women to take leadership roles in social and political activities. The journey of women's empowerment in Bangladesh started with the concept of "micro-credit" begun in 1983 as the Grameen Bank by Bangladeshi economist Dr. Muhammad Yunus. Micro-credit is defined as providing very small loans (microloans) to poor people who usually lack collateral, steady employment or a credit history, making them ineligible to get loans from traditional banks and financial organizations. Micro-credit refers to providing microloans to these poor entrepreneurs and small businesses. The concepts of micro-credit, relationship-based banking and group-based models, are related to social capital garnered based on group communication. Social capital is centered on social interactions and relationships (Lin, 2001), and enables people to access resources from their social networks (Bourdieu, 1986; Coleman, 1988). In defining social capital, scholars (Bourdieu, 1986; Coleman, 1988; Putnam, 1995, 2000) stress the value of human relationships, bonding among community members, and the role of community in human interaction. Coleman (1988) views social capital as 'embodied in relations among persons,' (p. S118). Social capital primarily refers to the accumulation of our social relationships. In this regard, this form of capital might be viewed as an extension of Marx's idea of

M. Delwar Hossain*, Corresponding Author

University of South Alabama, AL, USA

Email: dhossain@southalabama.edu

Mohammad Delwar Hosen

University of Louisiana at Lafayette LA, USA

Email: delwarhosen.bd@gmail.com

capital where Marx (1906) refers to capital as accumulation of means of production. Bourdieu (1986) also states that types of capital can be derived from economic capital.

In the past, Bangladeshi women did not work outside the home and had no economic power in the family. However, as micro-credit became available, women who had formerly stayed home were able to take entrepreneurial roles. While many studies (i.e. Thabethe et al., 2011; Ashburn et al., 2008) have examined the effects of microcredit in socio-economic development and empowerment, an extensive literature review shows none have looked at the role of communication in building social capital for women's empowerment in Bangladesh. The purpose of the current study is to examine the role of group communication in empowering women with the process of micro-finance in Bangladesh. To address this objective of the study, we have broadly asked a specific research question: To what extent does group communication play a role in building social capital and empowering women in Bangladesh? As a case study, we investigated the micro-credit borrowers in Bangladesh. This is a qualitative study and data were collected based on in-depth interviews and Focus Group Discussion (FGD).

In this study, we found the impact of group communication and social capital in the process of micro-credit. Thus, Bangladeshi micro-loan borrowers get the benefit of group bonding to get the loan and become socio-economically empowered. In this respect, this project will extend the existing knowledge of the role of communication in women's empowerment in Bangladesh.

In this paper, the term "promotion manager" refers to those who determine the content of the promotions used to generate support for particular charities. In specific cases, the promotion manager may be an employee of the charity, an advertising or public relations agency employee, or a task force or committee charged with determining promotion content. In turn, the desired promotion material can be conveyed through advertisements, social media, public relations publications, and sales promotion devices.

Literature Review

Group dynamics in communication

Groups are important components in both social systems and human communication. Human behavior is the response of groups to internal and external stimuli; hence, human behavior is group behavior. To determine group dynamics and social behavior, scholars (e.g., Forsyth, 2014) note that humans must be studied in the context of their group behavior, including families, friendship cliques and work groups. Forsyth (2014) also underscored the influence of a group on its members. In most cases, group members conform to the norms of their group. As an essential component of social structure, Elster (1989) views norms as the "cement of

society" (p. 251). In this respect, norms, as group standards "provide direction and motivation, organize social interaction; and make other people's responses predictable and meaningful." (Forsyth, 2014, p. 167).

Groups are people that are considered or classed together. Group members have a common purpose and goal. Some scholars (e.g., Turner, 1982; Shaw, 1981) emphasize group characteristics such as categorization or influence. Forsyth (2014) defines a group as, "two or more individuals, who are connected by and within a social relationship," (p. 4). While social relationships are important factors in forming a group, the central feature in Turner's definition is categorization. According to Turner (1982), a group is formed by "Two or more individuals... [who] perceive themselves to be members of the same social category," (p.15). Identifying communication as a key component, Frey & Konieczka (2010) defined a group as "three or more people... who (a) think of themselves as group, (b) are interdependent (e.g., with regard to shared goals or behaviors affecting one another), and (c) communicate (interact) with one another (via face-to-face or technological means)," (p. 317). Shaw (1981) highlighted the group's influence on members and defined a group as "Two or more persons who are interacting with one another in such a manner that each person influences and is influenced by each other person (p.454). In this respect, a group could change the attitudes, behaviors, values, and perception of its group members. The role-based approach to group membership (e.g., leader, deputy leader, members) is more feasible and attractive in social and emotional experiences, particularly in small group settings (Cheng, Wang, & Mercer, 2014). The extent people seek membership in a group depends on the personalities, preferences, and prior experiences of the respective group members (Forsyth, 2014).

People join groups for a variety of social motivations, such as to be intimate with group members and to gain more power in the society. However, a group is based on certain characteristics. Forsyth (2014) identified five such features of a group: interaction, goals, interdependence, structure, and cohesion. People join groups to reduce uncertainty and ensure security in situations or crises. According to Forsyth (2014), social motives and social influences such as the need for intimacy, the need for affiliation, and the need for power influence people to join in any group. In this respect, social power has a strong role in the process of forming a group.

Role of Social Capital in Communication

In defining social capital, scholars (Bourdieu, 1986; Coleman, 1988; Putnam, 1995, 2000) emphasized the value of human relationships, bonding among community members, and the role of community in human interaction. The notion of social capital primarily refers to the accumulation of our social relationships. In this regard, this form of capital might be viewed as an extension of Marx's idea of capital where Marx (1906)

identifies capital as accumulation of means of production. Bourdieu (1986) also states all types of capital can be derived from economic capital.

Bourdieu (1986) expanded the concept of capital by discussing economic capital, social capital, and cultural capital (Portes and Landolt, 2000). According to Bourdieu (1986), social capital is “the aggregate of the actual or potential resources which we are linked to possession of durable network of more or less institutionalized relationships of mutual acquaintance and recognition,” (p. 248). To Bourdieu, social capital, or resources linked to membership in a group, is acquired through individual mutual relationships with others in the society. Later, Coleman (1988) built on Bourdieu’s work by classifying capital as human, physical, and economic. According to Coleman, social capital depends on the size of relationship networks, the sum of their cultural and economic resources, and how successfully those resources are activated. He examines three forms of social capital: obligations and expectations, information channels, and social norms. According to Coleman, social capital is seen in numerous networks that facilitate coordinated action and improve efficiency. Baker (1990) opined that social capital is created by change in the relationship among actors.

In his classic article about the lack of civic engagement in society, Putnam (1995, 2000) brought the term “social capital” to the attention of U.S. scholars. Putnam mentioned the impact lack of social capital had on the diminishing civil society in the late 20th century. According to Putnam (1995), social capital is “features of social life – networks, norms and trust – that enable participants to act together more effectively to pursue shared objectives,” (Pp.664-665).

Scholars also highlighted the role of community bonding and responsibility of members in maintaining cohesiveness to accumulate the benefits of social relationships. According to Portes (1998), “social capital stands for the ability of actors to secure benefits by virtue of membership in social networks or other social structure,” (p.6). He mentioned two sources of social capital: structure of social relationships and accumulation of obligations from others according to the norm of reciprocity. Portes and Landolt (2000) consider social capital as bonds of solidarity within a given community. By reviewing an extended literature on social capital, the scholars viewed social capital as a source of social control, family-mediated benefits, and resources from non-family networks. Viswanath (2008) defines social capital as a resource comprised of trust, norms of reciprocity, obligations, expectations, consensus, cohesion, and information. The value of social capital depends on the quality and quantity of communication among the members of social networks. A collective action toward a common social goal is developed as an outcome of this type of communication (Kavanaugh & Patterson, 2001, p. 497).

Women’s Empowerment

The importance of women empowerment has been underscored by scholars (e.g., Cornwall, 2016; Kabeer, 2003) and international organizations for achieving the United Nations’ Millennium Development Goals (MDGs). It has also become an important concern in development literature. The Jakarta Declaration on Leading Health Promotion into the 21st Century (WHO, 2017) also commented on the empowerment of women: “Empowerment of women is not only equal consideration, it is also a necessary precondition for sustainable economic and social development.” The term empowerment is a multidimensional social process and it is catalyst for people to gain control over their own lives.

For Mandal (2013), empowerment refers to increasing the spiritual, political, social, and economic strength of individuals and communities. Kabeer (2003) defined women’s empowerment in terms of agency or the “ability to make choices” (p.170) where, “Agency in relation to empowerment implies not only actively exercising choice, but also doing this in ways that challenge power relations,” (p. 172). In the 1980s and 1990s, women’s empowerment was a radical approach related to transforming power relations in favor of women’s rights and broader equality for both men and women (Batilwala, 1994). According to Sahay (1998), “empowerment is an active multi-dimensional process, which enables women to realize their full identity and powers in all spheres of life.”

According to Duflo (2012), there is a “reciprocal and intimate relationship between women’s empowerment and economic development. Gender inequality declines when poverty declines. Duflo (2012) views the relationship between economic development and women empowerment as bidirectional, i.e., “improving the ability of women to access the constituents of development— in particular health, education, earning opportunities, rights, and political participation,” (p.1053).

The level of women’s empowerment will vary, sometimes significantly, based on criteria such as class or caste, ethnicity, relative wealth, age, family, position etc. (Mosedale, 2005). As such, empowerment is an ongoing process with no final goal. Communication could play a significant role in the process of women empowerment. Specifically, the process of empowering women could get a boost in the age of the Internet.

Bangladesh as one of the Next Eleven Economy of the World

Bangladesh is a South Asian country and it is the eighth largest (Worldometers, 2018) country in terms of population. According to the official website of Bangladesh, currently, Bangladesh has 161.7 million people and it is the 7th most densely populated country in the world. Despite the fact that literacy rate has been improving but still only 63.3% people are educated in Bangladesh. Only 54 million people are in the labor force

and less than one third (16 million) of the labor force are women. According to the website of Bangladesh government (2018), “Bangladesh is one of the members of the Developing 8 and considered as the Next Eleven Economy of the world in 20 coined by Goldman Sachs.” The current GDP of Bangladesh is \$1602 and GDP growth rate is 7.24%. It is the 43rd in terms of nominal Gross Domestic product and 29th in terms of purchasing power parity. The country is the second largest garment exporting country in the world (International Labor Organization, 2018). In terms of manufacturing sector, the textile and ready-made garment industries are the largest manufacturing sector.

According to the ILO website (2018), “The RMG sector has become a key driver of the Bangladesh economy and the nation’s development. RMG exports totaled US\$24.5 billion (2013-14) accounting for over 80% of the nation’s export earnings and employing around 4 million workers, an estimated 55-60% of whom are women.” However, agriculture is the major sector and most of the workforce (48.4%) is involved in the agriculture sector. Strategically, Bangladesh has become an important factor in the South Asian region because of its geographic location.

Micro-credit in Bangladesh

Micro-credit has become a globally accepted way to fund development. According to Norwood (2014), “In recent years, microcredit has dominated popular attention, especially among practitioners and scholars who are interested in ways to improve the economic and social conditions of the “third world,” (p.1).

The term micro-credit refers to very small loans provided to low-income people who would be considered ineligible to get loans from traditional financial institutions. Micro-credit recipients do not need collateral and are not required to have secured jobs as a precondition for getting loans. Bangladesh has been at the forefront of micro-credit, especially to indigent women. In 1976 in rural Bangladesh, Dr. Yunus observed a group of women who, despite very hard work, were unable to make enough money to feed their families. When Dr. Yunus found that a small loan amounting to \$27 US dollars would be enough to allow them to break the cycle of debt, he gave them the money from his own pocket. In 1983, Dr. Yunus founded the Grameen Bank (“village bank”) to help the rural poor. In 2006, Dr. Yunus and the Grameen Bank were awarded the Nobel Peace Prize “for their efforts to create economic and social development from below.” (Nobel Prize.org, 2018) Following the initiative of Grameen Bank, many Bangladeshi Non-Government Organizations (NGOs) began providing micro-credit.

Grameen Bank continues to offer micro-credit throughout the region, following the vision of banking for the poor by providing comprehensive financial services, empowering the poor to realize their potential and break out of the cycle of poverty (Grameen Bank, 2017). The bank views credit as a basic human right.

Poor people, particularly poor women, are its target group, alleviating poverty is the main goal, and building human capital by encouraging social capital is the main goal of the organization.

It is imperative to understand the procedures of getting loans to comprehend the relationship between communication and micro-credit. NGOs have different loan distributing centers in villages. Here, the center refers to the place where Field Officers and borrowers meet to discuss issues related to their projects and micro-credit. Loan officers also collect weekly or bi-weekly installment payments in those centers. These centers are also known as “Samiti” or organizations/clubs. Usually, the owner of the center who provides the place/room/house for the Center becomes “Kendro-Prodhan” or the head of the center. If someone is interested in a micro-credit, they need to contact the Kendro-Prodhan and express interest. Loans are awarded based on recommendations provided by the Kendro-Prodhan and the consensus of the center majority members. Then, the prospective borrower needs to fill out a form and submit a national ID card with a passport size picture. The Kendro-Prodhan and other members of the center sign the form as guarantors for the loan.

Before the loan is issued, the prospective borrower must save more than 300 taka (nearly \$4). Usually, any prospective borrower could save at least 30 taka (3.5 cents) weekly. In general, a borrower receives between 3,000-5,000 taka (\$40-\$60) for the initial loan. Borrowers can apply for larger loans after paying off the initial amount and maintaining a good record. People with low incomes usually prefer micro-credit because of its easy accessibility and waiver of collateral requirements.

An extensive literature review shows that a good number of studies have been conducted in examining the issues related to micro-loan and women empowerment. However, not a single study was conducted to examine the interrelationship between communication and women empowerment. This study will fill the vacuum. To examine the interrelationship between the impact of group communication and women empowerment, we framed the current study with a broad research question.

Research Question

Based on the above mentioned literature review we asked a research question broadly: To what extent group communication play a role on building social capital and empowering women in Bangladesh? As a case study, we investigated the microcredit borrowers in Bangladesh.

Methods

This is a qualitative study and data were collected following in-depth interviews and Focus Group Discussion. As an exploratory type of research, qualitative research methods could provide an in-depth understanding about the trends, motivations, and opinions about certain issues. We conducted in-depth interviews among micro-credit borrowers in Chittagong,

Bangladesh in January and February 2017. A total of 11 women who are borrowers from different banks and micro-credit lending institutions were interviewed; each interview lasted from 45-60 minutes. Two graduate students from the University of Chittagong Department of Communication and Journalism conducted the interviews. Those students were trained and asked to brief the participants and request consent before each interview. Twenty open-ended questions were used to conduct the interviews and all participants answered the same questions. All the questions were asked in Bengali. The interviewers asked follow-up questions based on the responses they got from the interviews. The open-ended questions include: "So far, from how many banks you have received a loan?" "Why did you take the loan, please explain." "What do you need to do to get the loan from the first time from a bank/financial organization?" "Do you think that micro-loans help women? how?" A Focus Group Discussion (FGD) was conducted followed by the interviews and the same 11 women participated in the discussion to talk about different aspects of microcredit.

Information was collected from micro-credit borrowers from both rural and urban areas to ensure diversity in the data collection process. Thus, the respondents were from different age groups and had diverse experience in micro-credit. We also made sure borrowers were members of various micro-credit providing institutions. In urban areas, we collected information from C&B, Kalurghat and Chandgaon of Chittagong city. In rural settings, we collected information from the Jogirhat village of Hathazari Khandokia Union and Nath Para and Zobra of Fatepur Union, where the Grameen Bank was founded. Some of the women were local and some of them were tenants. However, all were from lower or lower middle-class families and did not usually get loans from government or private commercial banks. Their educational level ranged from illiterate to having a high school degree. The respondents' privacy and comfort were assured during the interview sessions. Field notes were taken during the interviews.

Three Research Assistants (RA) conducted interview each of the 11 borrowers separately. One RA conducted the interview, another took notes, and the third took pictures. Later, the report was written based on the field notes. The Focus Group Discussion (FGD) was held at Nath Para of Fatepur Union of Hathazari. Chandana Chakrabarty (35) and Shilpi Chakrabarty (33) of the Chittagong District Upazilla Hathazari have been receiving micro-credits for three years. Rina Shil (31) of Fatepur Union of Hathazari has been receiving micro-credit for eight years. All started businesses with the funding from micro-credit. Chandana shops local markets for Betel leaves, Betel nut and slaked lime, which Bangladeshis and some South Asians chew after meals for their purported health benefits. She sells the combination to village markets, allowing her to make some profit from her business. She makes loan payments

with some of the profit and uses the rest to maintain her family. It has allowed her to fulfill her children's little wishes. Shilpi has given money to her brother for his fishing business, allowing both to benefit. Both Chandana and Shilpi received micro-credit, but one used hers to make a profit and the other used hers as capital for another venture. Rina used her loan to invest in her husband's grocery store. Prior to the micro-credit, the store had limited inventory, which led to a smaller customer base, and a significantly smaller profit margin. The family faced insolvency. After using her loans to expand inventory, Rina now runs the store with her husband. Greater inventory brought in more customers, which led to greater profits and solvency for her family.

Results

We found several themes based on in-depth interviews and focus group discussions. Participants said good communication played a strong role in creating mutual respect among the members of the micro-credit borrowers. Most of the women said their financial situation improved after getting the loans. Some women thought communication acted as their shelters for getting economic support. We have highlighted the findings of the study based on the themes that emerged in the discussion.

Table 1: Themes of the findings

No.	Theme
1	Communication and mutual understanding
2	Micro-credit is beneficial to the borrowers
3	Communication and micro-credit are supports to the poor people
4	Non-profitable activities of the micro-credit providing institutions

Communication and mutual understanding

Communication and mutual understanding are the most important factors in getting micro-credit. As the process of getting a loan requires a member to be trusted by the other group members, it is logical that effective communication and trust that come from mutual understanding acts just like collateral in the traditional banking system. For example, like many others, Shahana Akhter (32) and Marium Begum (45) became homeless when the western part of Kutubdia Island was lost under rising sea levels. After losing everything 20 years ago, they moved 120 kilometers away to Chittagong. Because of their situation, they could not borrow money and they had only their hard labor to keep them going. Micro-credit came as a light in those dark days for these people. Documentation related to land as bonds was not required and five women of the area could be guarantors for the micro-credit. So, people like Shahana and Marium got microloans without facing any hurdles. As Shahana and Marium had been living there for some years and they had good relationships with the local women, many offered to be the guarantors for their loan.

Communication and mutual understanding helped them not only getting in loans but also supported group members in time of need. For example, if someone could not manage the installment in any week, other members of the group would pay the installment. Then, the defaulting member pays off the debt in an agreed upon time. In this way, a disciplined communication network while helping each other connects the members of the Samiti. Sometimes, the members discuss the advantages and disadvantages of loan-providing institutions or the facilities provided by a new NGO in the area. New NGOs can begin offering loans when all members of the Samiti agree upon the facilities and functions of the NGO. Chandana said, "The main foundation of our work is communication and trust because someone needs to be a member of the Samiti to get the loan. No unknown person can be a member of the Samiti. Nobody would like to be a guarantor of an unknown person or a new tenant in the area. The process of getting and paying off the loan is operated based on the mutual trust. This trust is built on the daily interactions among the members of the Samiti." Marium added, "We could not get the loan even after living in this area for eight years as nobody wanted to make us member of the Samiti. Nobody wanted to be our guarantor as we came from another district. Eventually, we gained the trust of the people of this area over the period of time."

Benefits of the loan

In addition to providing economic freedom, the micro-credit system has played a role in the quality of life of women in underdeveloped areas. The money could be spent not only for food but also to fulfill basic needs such as education, health, and housing. Like many other developing countries, people in Bangladesh must take care of their basic needs. In terms of providing basic needs, the government could not provide enough support to the people. So, sometimes people use their money from micro-credit to repair/build houses. For example, Shapna Chakrabarty (35) spent all her micro-credit money from to repair her house, replacing the straw roof with tin and installing electricity. She has added a herd of cows. Shapna said, "I had a broken house. It was not possible to repair the house for my husband, as it required a large amount of money. I have fixed my house after getting the loan. I bought cows. Now, I sell the cow dung, I use the cow dung for cooking. We get our milk from the cow and make curd from the milk to sell in the market. Now, I do not depend on my husband for pocket money. I can earn my pocket money by myself."

Renu Chakrabarty (50) from the same village wanted to make the future better for her children and spent her micro-credit for their education. Even though she could run the family with her husband's income, they had to struggle to spend money for educational purposes such as books, fees and clothing. In a reply regarding the benefits of the micro-credit, Renu said, "My children have been performing better in their study now whereas they were not doing well because they did not have

adequate books. My husband has been receiving treatments. My family members are getting benefits from my loan."

The husband of Selina Akhter (35) of Kalurghat area in Chittagong has been sick for a long time. He was not cured with the government provided treatments. It was difficult to bear the cost of her husband's treatment. Selina turned to a micro-credit organization and got a microloan for her husband's treatment. After her husband recovered, they worked hard to pay off the loan. She said, "The harassment from the lenders was a routine before getting the micro-credit from the bank. Even then, I had to pay higher interest to those lenders. Now, I am out of those hassles. Moreover, I could continue the treatment of my husband." Marium said before receiving a microloan, she "could not help her own family and relatives but I have been able to contribute to the families after getting the loan." Speaking of her microloan, Jesmin Akhter (36) said, "Now, I am able to purchase necessary things for my house. Later, gradually, I am able to pay off my loan. It would not be possible with our small income." The story of Joynab Begum (24), who moved to Chittagong from Moheshkhali for her education, is different, too. She is in the final year in her honors program at Chittagong Government Women's College. She was not able to buy books and pay tuition and fees, so she had to take out a loan. These examples show these women took micro-credit to improve the standard of their lives.

Communication and micro-credit are the shelters for poor people

There are many government and private banks in Bangladesh and millions of taka are sitting in those bank as "ideal money" because of a lack of investment. Only upper- and middle-class people can receive loans from these banks. Umme Kulshum (22) of Kalurghat in Chittagong received seamstress training and bought a sewing machine by receiving micro-credit from an NGO. Many Bengali women from conservative families feel insecure and embarrassed about having clothes made by a male tailor. These conservative women came to depend on Umme for their clothing. She became very popular with these women in a short period of time. Umme said she has been contributing to her family and saving some money for her own marriage. Jesmin Akhter (36) of Kalurghat has decorated her house with the money she received from the micro-credit. Micro-credit providing NGOs have become the ultimate sources to fulfill the basic and other necessary needs of the poor people.

Non-Profitable activities of the micro-credit lending organizations

Besides micro-credit, NGOs and micro-credit lending institutions provide some other services for their customers. By doing so, these organizations increase the numbers of their new clients and retain old clients. For example, the Islami Bank and the BRAC Bank provide interest-free seasonal loans to clients to make Tubewells

to get clean water and build sanitary systems. The borrowers must pay off the loan in 10 installments. The Grameen Bank provides educational loans and scholarships to their clients' children to continue their education. The field officers of the Islami Bank discuss different religious and social issues with their borrowers to create awareness. Moreover, the Islami Bank also bears some medical expenses if any borrower gets sick. The bank also provides some support for expenses related to marriage; scholarship to the top students (1st, 2nd, 3rd) of borrower members; support tree-planting activities; and helps during any accidents. The BRAC Bank provides training (e.g., sewing, cooking, handicrafts) to its members. The bank provides a certificate and a small monthly allowance during training. After training, the certificate makes it easier to get a microloan.

Discussion

Bengali poet Kazi Nazrul Islam in his poem "Nari (Women)" has underscored the role of women in the development of society, saying, "Everything that is great in the world, all the works, beneficial and good, half must be credited to woman, and to man half only we should", (Lyrics Translate, 2017). The role of women and women's empowerment are considered as fundamental catalysts for development. In this study, we examined the effect of group dynamics in building social capital and how women could benefit by utilizing this social capital to get micro-credit. In turn, women are enabled to empower themselves and improve their lives.

Kabeer (2003) said women's empowerment refers to the agency of women. Because of economic support from the micro-credit program, many women in Bangladesh have begun entrepreneurial initiatives by starting businesses and using the money from micro-credit to improve their lives. Scholars and NGOs (e.g., Norwood, 2014; Grameen Bank, 2017) found micro-credit program help women in many ways. In our study, we found women acknowledged the contribution of micro-credit in their lives. Shahana said, "I could contribute to both my family and my father's family. Even if I wanted to contribute to my families earlier it was not possible for me to do anything before getting micro-credit."

By getting money through micro-credit, women found not only economic solvency but also a strong voice in their families. Our study also found the influence of groups in receiving micro-credit. We also found most of the borrowers agreed on the influence of group bonding in building trust and to get loans and for paying off the loan on time. Scholars (e.g., Bourdieu, 1986; Coleman, 1988; Putnam, 1995, 2000) emphasize the strength of group dynamics resulting in the formation of social capital on the significance of human relationships. We found that social capital is the outcome of group dynamics in the process of micro-credit system.

Conclusion and Implications

As the available literature review shows that there is not a single study on the role of communication in micro-loan in Bangladesh, this study will contribute to expand the literature on the role of group communication in the formation of social capital and thus empowering women. As a case study in Bangladesh, this study found that groups play an important role in influencing women to get micro-credit and pay off those loans on time. Scholars (e.g. Forsyth, 2014; Elster, 1989) found that norms help group members to provide directions and motivations. In most cases, members of the group conform to the norms in their groups. As Elster said norms as the "cement of society" our study also found that norms help micro-loan borrowers to abide by the rules of their groups. Our study has found that communication helps in the formation of social capital and micro-loan borrowers have acknowledged that communication among group members help them to form strong bonding. Basically, this study shows that communication help to form social capital. In this regard, this study supports the arguments of Kavanaugh & Petterson (2001).

This study also helps to understand the importance of communication in the process of women empowerment. Mandal (2013) said that women empowerment means increasing spiritual, political, social, and economic strength of individuals and communities. So, the process of micro-credit does not provide women only economic benefit but it also increases other characteristics of women empowerment as mentioned by Mandal (2013). As the countries in Global South lack economic and natural resources, communication could help women to provide strength and courage to be independent. The micro-credit borrowing women in Bangladesh get this strength by communicating with other group members and receiving trainings from the micro-credit providing institutions. This study will help the policy makers both in micro-credit institutions and related agencies in Bangladesh to reemphasize the power of the groups in micro-loans. Policy makers could work more on providing trainings to the women borrowers to effectively and efficiently communicate in their groups. This process will help the women not only to get and productively use the micro-loans but also to learn how to communicate better in all spheres of life. As a consequence, communication could play a catalyst role in women empowerment in Bangladesh.

Limitations and Future Research

Despite the contributions of the study, this research design has some limitations. This is a qualitative study and data were collected from a limited number of micro-credit borrowers in a region of Bangladesh. So, like many other qualitative study, the results of the study could not be generalized. However, this limitation does not undermine the contribution of the study in understanding the role of group communication in social

capital and women empowerment. Our current research is a case study and this could give future researchers guidelines to examine the role of group communication in micro-credit from a broader perspective by incorporating quantitative research design and including a large random sample size.

References

- Ashburn, K, Kerrigan, D., & Sweat, M. (2008). Micro-credit, women's groups, control of own money: HIV-related negotiation among partnered Dominican women. *AIDS Behav* (2008) 12:396–403 DOI 10.1007/s10461-007-9263-2
- Baker, W.E. (1990). Market networks and corporate behavior. *American Journal of Sociology*, Vol.96, pp.589-625
- Bangladesh.Gov.BD. (2018). Know Bangladesh. [online]. Available at: https://bangladesh.gov.bd/site/page/812d94a8-0376-4579-a8f1-a1f66fa5df5d/বাংলাদেশকে_জানুন (Accessed: 31 August 2018)
- Batliwala, S. (1994). The meaning of women's empowerment: New concepts from action. In A.G. Sen & L.C. Chen (Eds.). *Population Policies Reconsidered: Health, Empowerment & Rights* (pp. 127-138). Cambridge, Massachusetts: Harvard University Press.
- Bourdieu, P. (1986). The forms of capital. In J.G. Richardson (Ed.), *Handbook of theory and research for the sociology education* (pp. 241-258). New York: Greenwood.
- Coleman, J.S. (1988). Social capital in the creation of human capital. *The American Journal of Sociology*, Vol. 94, pp.95-120.
- Cheng, B., Wang, M., & Mercer, N. (2014). Effects of role assignment in concept mapping mediated small group learning. *The Internet and Higher Education*, Vol.23, pp.27-38. Doi:10.1016/j.iheduc.2014.06.001
- Coleman, J. S. (1988). Social capital in the creation of human capital. *The American Journal of Sociology*, Vol.94, pp.95-120.
- Cornwall, A. (2016). Women's empowerment: What works. *Journal of International Development*, Vol.28, pp.342-359. DOI:10.1002/jid.3210
- Duflo, E. (2012). Women's empowerment and economic development. *Journal of Economic Literature*, Vol.50 No.4, pp.1051-1079.
- Elster, J. (1989). *The cement of society: A study of social order*. NY: Cambridge University Press.
- Forsyth, D. R. (2014). *Group dynamics*. CA: Cengage Learning.
- Frye, L.R., & Konieczka, S. P. (2010). Group identity. In R. L. Jackson (Ed.). *Encyclopedia of identity*, Vol. 1, pp. 316-319. Thousand Oaks, CA: Sage.
- Grameen Bank. (2017). What is microcredit. [online]. Available at: <http://www.grameen.com/what-is-microcredit/>(Accessed: 20 December 2017)
- International Labor Organization. (2018). Bangladesh: Improving working conditions in the ready-made garment industry: Progress and achievements. [online]. Available at: <http://www.ilo.org/dhaka/Whatwedo/Projects/WC>

- [MS_240343/lang--en/index.htm](#) (Accessed: 31 August 2018)
- Kabeer, N. (2003). Gender mainstreaming in poverty eradication and the millennium development goals. *A handbook for policy-makers and other stakeholders*. Ottawa: International Development Research Center (IDRC). [online]. Available at: <https://www.idrc.ca/en/book/gender-mainstreaming-poverty-eradication-and-millennium-development-goals-handbook-policy-makers> (Accessed: 20 December 20 2017)
- Kavanaugh, A. L., & Patterson, S. J. (2001). The impact of community computer networks on social capital and community involvement. *American Behavioral Scientist*, Vol.45 No.3, pp.496-509.
- Lyrics Translate. (2017). Women (a translation of Kazi Nazrul Islam's poem "Nari"). [online]. Available at: <http://lyricstranslate.com/en/woman-lyrics.html-1> (Accessed: 25 December 2017)
- Mandal, K.C. (2013). Concept and types of women empowerment. *International Forum of Teaching and Studies*, Vol.9 No.2, pp.18-31.
- Marx, K. (1906). Capital: A critique of political economy. NY: The Modern Library.
- Mosedale, S. (2005). Assessing women's empowerment: Towards a conceptual framework. *Journal of International Development*, Vol.17 No.2, pp. 243-257.
- The Nobel Prize. (2017). The Nobel Peace Prize 2006. [online]. Available at: https://www.nobelprize.org/nobel_prizes/peace/laureates/2006/ (Accessed: December 2017)
- Portes, A., & Landolt, P. (2000). Social capital: Promise and pitfalls of its role in development. *Journal of Latin American Studies*, Vol.32, pp.129-147.
- Portes, A. (1998). Social capital: Its origins and applications in modern sociology. *Annual Review of Sociology*, Vol.24, pp. 1-24
- Putnam, R. (2000). *Bowling alone. The collapse and revival of American community*. New York: Simon & Schuster. Available at: Doi: 10.1145/358916.361990
- Putnam, R. (1995). Turning in, turning out: The strange disappearance of social capital in America. *PS: Political Science and Politics*, Vol.28 No.4, pp. 664-683.
- Norwood, C. (2014). Women empowerment and microcredit: A case study form rural Ghana. *J Int Stud Dev*, Vol.4, pp.1-22.
- Sahay, S. (1998). *Women and empowerment: Approaches and strategies*. New Delhi: Discovery Publishing House
- Shaw, M.E. (1981). *Group dynamics: The psychology of small group behavior* (3rd ed.). New York: McGraw-Hill.
- Thanbethe, N., Magezi, V., & Nyuswa, M. (2011). Micro-credit as a community development strategy: A South African case study. *Oxford University Press and Community Development Journal*. pp.423-435.
- Turner, J.C. (1982). Toward cognitive redefinition of the social group. In H. Tajfel (Ed.), *Social identity and intergroup behavior* (pp. 15-40). New York: Cambridge University Press.
- UN Women. (2016). Women's empowerment principles. [online]. Available at <http://www2.unwomen.org/en/partnerships/business-and-foundations/womens-empowerment-principles> (Accessed: 27 February 2016)
- Viswanath K. (2008). Social capital and health communications. In: I. Kawachi, S. V. Subramanian, & D. Kim (Eds.), pp. 259-271. *Social capital and health*. New York, NY: Springer.
- WHO (2017). *Jakarta Declaration on Leading Health Promotion into the 21st Century: The Fourth International Conference on Health Promotion: New Players for a New Era - Leading Health Promotion into the 21st Century*, Jakarta, Indonesia, 21-25 July 1997.
- Worldometer (2018). Counties in the world by population. [online]. Available at <http://www.worldometers.info/world-population/population-by-country/> (Accessed: 31 August 2018).

About the authors

Delwar Hossain is an assistant professor in the Department of Communication at University of South Alabama. His research focuses on social media, new media, South Asian diaspora, political communication, international communication, journalism studies, race and media, and mass media ethics.

Mohammad Delwar Hosen is a graduate student in the Department of Communication at University of Louisiana at Lafayette. Hosen's primary research interests are in the field of communication, journalism, women's empowerment and development.