Part III: Wider Social Impacts

10. Assessing the "Wider" Social Impacts of Microfinance Services:

Concepts, Methods, Findings

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1. Introduction: why wider impacts?

The "wider impacts" of microfinance interventions were identified from the outset of the *Imp-Act* programme as an explicit concern for a number of partner microfinance organisations (MFOs) as well as of interest to the development community at large. In the context of the programme, both McGregor (2000) and Zohir and Matin (2002) have sought to elaborate what these wider impacts might be and how we might go about assessing them. However, their main focus has been on wider "economic" impacts, leaving social impacts less well specified. This article aims to address this gap. It analyses what we might mean by wider social impacts, what examples of such impacts we might expect as a result of microfinance interventions and the challenge that they present for impact assessment.

Any attempt to assess the impact of a development intervention should begin with a model of cause-and-effect that underpins a particular intervention. It must understand the nature of the problem that gave rise to the intervention (cause), the strategies it adopted to address the problem (intervention), and what it was able to achieve (effects). In other words, its starting point should be the direct and intended outcomes of an intervention. However, there are valid grounds for arguing that it should not be confined to these. If the cause-and-effect model that informs an intervention does not fully capture the nature of the problem, it may ignore a number of unintended impacts, some positive, some not.

It is clearly important for an organisation's internal learning processes that it is aware of the full range of changes associated with its efforts and uses these to improve its performance. Secondly, when organisations draw on development funds, impact assessment also has a "proving" function which goes beyond the immediate concerns of individual organisations to addressing the interests of the industry itself and of the development community as a whole. This function remains valid, even when the industry begins to seek new sources of capital beyond the donor community. As Tulchin (2002) argues, such efforts are likely to strike a responsive chord with the "socially responsible" sections of financial markets, but they will need to demonstrate developmental impact as well as financial sustainability.

2. The rationale for MFOs: "markets" and "movements"

What is the rationale for microfinance interventions? Most MFOs emerged to compensate for a particular form of institutional exclusion: the exclusion of the poorer sections of a population from formal financial institutions, both state-owned and commercial, and among the very poor, from informal financial markets as well (Kabeer and Murthy 1999). However, the causes of this exclusion, and hence the models of service delivery developed to address it, vary considerably across the microfinance universe.

At the "market" end of the MFO spectrum are those which treat the exclusion of the poor from financial services as a form of market failure, reflecting problems of imperfect information and contract enforcement (Greeley, article 1, this *Bulletin*). These seek to mimic market principles as much as possible in their operations and judge their own performance in terms of purely financial criteria. At the other "movements" end of the spectrum are organisations for whom financial services are only one aspect of an overall strategy to empower poor and marginalised groups. In between are a range of different organisations, all explicitly concerned with poverty, but with varying strategies to address it. However, the majority work with group-based systems for microfinance services, including Self-Help Groups (SHGs), co-operatives, Grameen-style joint-liability groups, solidarity groups and village banking.

Most MFOs thus subscribe to the view that "poverty" lies at the heart of institutional exclusion and provides the overall rationale for their intervention. To that extent, a concern with poverty impacts is likely to be common to most impact assessment methodologies in the field of microfinance. Clearly, how an MFO analyses poverty will influence the strategies it adopts to address institutional exclusion and hence the impacts it is likely to have. By the same logic, the understanding of poverty that informs impact assessment methodology will also influence how it views the question of impact and what kinds of "effects" it is likely to factor into its analysis.

This article considers how a *social* understanding of poverty might enrich the model of cause-and-effect embodied in impact assessment methodology. It also considers how it might *widen* the scope of impact assessment. In the next section, a brief discussion of the different meanings attached to the idea of the "social" in the social sciences is used to delineate what is "social" about social impacts and what constitutes "wider" social impacts. Section 4 uses a "typology" of processes of change to develop an analytical framework for impact assessment and considers how wider social impacts might be located within this framework. Section 5 discusses some empirical examples of wider social impacts to illustrate this typology while Section 6 reflects on some methodological principles in the assessment of wider impacts.

3. What do we mean by wider social impacts?

What do we mean by social impacts and what is "wide" about wider impacts? An analysis of the different ways in which it has been used in the literature suggests two distinct sets of meanings. The first meaning, the sense in which neo-classical economists generally use the term, distinguishes it from the "economic", where the economic refers to the domain of the market and to profit-maximising forms of behaviour which are believed to characterise this domain. Money-metric measures of poverty, with their focus on household income, reflect such an "economic" understanding of poverty. If the understanding of poverty which underpins the assessment methodology is based on the poverty line approach, its main preoccupation will be with increases in household income and the extent to which they take the household above the poverty line.

However, an appreciation of the "non-economic" aspects of poverty draws attention to a somewhat different set of possible changes. It reminds us that poverty is multidimensional: the poor are characterised not only by low levels of income, but also by having no assets, poor access to government services, vulnerability, isolation, dependence and a sense of powerlessness and fatalism (Appadurai 1989; Chambers 1992). A social understanding of poverty takes account of these other "deficits" that matter to people, sometimes more than money.

The idea of human capabilities, put forward by Amartya Sen to challenge money-metric approaches to poverty analysis, seeks to capture these other, frequently non-economic, dimensions of poverty. "Capabilities" refer to the potential that people have to achieve valued ways of "being and doing". It reflects both the resources that people have at their disposal and their ability to use these resources in ways that achieve valued goals, in other words, their agency. The resources in question include conventional economic ones, such as income, land, equipment, credit and so on, but they would also include various aspects of their "human capital", such as nutrition, health, training, education as well as the social networks that people draw on in their search for survival, security and dignity. The ability to exercise agency can take a variety of different forms, both cognitive: the ability to analyse, to solve problems, belief in oneself etc; and behavioural: forms of action. In addition, agency can be exercised on an individual basis as well as collectively. Social impacts in this sense of the concept draws attention to "non-economic" forms of change which represent the enhancement – or deterioration – of the capabilities of the poor.

The second meaning of the "social", the sense in which sociologists use the term, is defined in opposition to the idea of "the individual". This notion of the social is used to challenge the idea that human beings exist as atomised individuals, driven by self-interest, competing with each other in the marketplace, a view closely associated with mainstream economic theory. The alternative view points out that all individuals are part of, and influenced by, networks of social relations which shape their identity and provide an institutionalised framework of beliefs and values, claims and obligations within which they act. The recent prominence given to the concept of "social capital" by mainstream economists represents an attempt to come to terms with this insight (see Dasgupta *et al.* 1999).

This second view of the "social" has relevance to impact assessment in a number of ways. First, it highlights the fact that social norms influence behaviour as much as individual characteristics. The beliefs, norms and values of a society influence how people perceive, and are perceived by, each other and the intersecting network of claims, obligations and expectations which define their relationships to each other. And secondly, an analysis of these social relationships draws attention to their frequently hierarchical nature and to the inequalities of power, resources, status and capabilities which they generate across society, even amongst those who would be classified as poor by income criteria. A focus on household income as the sole criteria of poverty fails to capture the heterogeneity of the poor and the extent to which their capacity to mobilise resources or exercise agency might be differentiated by the social relations of caste, gender, ethnicity and so on.

This discussion about what is "social" about social impacts gives rise to different ways in which we might interpret the idea of widening the impact assessment agenda in relation to microfinance. One interpretation relates to the widening of the agenda from purely financial criteria for judging impact – loans disbursed and repaid, enterprise profits – to a concern with economic impacts relating to poverty reduction and a further widening to consider social impacts relating to other aspects of deprivation. Widening of the impact agenda in this sense of the word is evident in the analysis of Prizma (Kline, article 3, this *Bulletin*). A survey of MFOs in Central and Eastern Europe and the Newly Independent States found that only half of the 41 organisations included in the survey attempted to measure the poverty status of their clients and those that did relied on direct economic measures alone. Prizma has initiated a process of organisational learning to understand the "complex, dynamic, multidimensional and context-specific" nature of poverty within the transitional setting of Bosnia and Herzegovina and used it to improve its capacity to reach the poor and meet their needs.

However, the sense in which we are using the idea of "wider" impacts in this programme relates to the domain of analysis. Conventionally, assessments of MFOs have tended to focus on impacts which operate at the level of the individual loanee, her household or her enterprise (Zohir and Matin 2002). "Wider" impacts in this second sense draws attention to changes in domains of society beyond the household. Some of these may be changes at the micro-level, others may take more aggregated forms. The next section of this article develops a typology based on the dimensions and domains of change in order to locate our concern with social impacts within a broader framework for impact assessment.

Figure 1: Impact assessment matrix: domains and dimensions of change

Domains → Dimensions ↓	Family/kinship	Community and civil society	Markets and economy	State and polity
Cognitive				
Behavioural				
Material				
Relational				
Institutional				

4. Tracking impacts: domains and dimensions of change

Figure 1 summarises our analytical framework for tracking impacts across the different dimensions and domains in which change is likely to occur. The idea of "domains of impact" relates to the institutional location of the changes that constitute impact. It draws attention to the fact that societies are comprised of different institutional domains, each with their distinctive rules, norms and practices which give rise to different kinds of behaviour and distributional outcomes and are hence likely to be influenced by microfinance interventions in somewhat different ways.

The domain of family and kinship is the most personalised and intimate sphere of social life, one where many of the key decisions affecting development are taken.

Like many other spheres of society, relations within the sphere of family and kinship tend to be organised along hierarchical principles although ideologies of "togetherness" tend to conceal the inequalities of power that these entail. This is the domain with which a great deal of impact assessment of MFOs has been concerned.

Community and civil society organisations encompass somewhat different principles of membership and sets of social relations from each other. Communities tend to be organised around socially-ascribed identities – caste, ethnicity etc – the sphere of "given" principles of membership. Civil society, on the other, represents groups, associations and organisations where membership is on a voluntary basis: it is the sphere of "chosen" groups. This does not rule out inequalities within these latter forms of organisations but these are not inherent to them in the way they are within kin, caste, clan and other socially ascribed relations within the community.

Markets and the economy are generally seen as the economic sphere par excellence, driven by competition and the search for profit. Finally, the sphere of the state and its relationship between different sections of society make up the domain of the political within society.

However, while these different institutional spheres are often treated in the social sciences as occupying separate and compartmentalised spaces within society, it is important to bear in mind that in reality, they intersect and overlap to varying degrees so that outcomes in a particular domain are often affected by values, behaviour and identities carried over from others. The exclusion of the poor, and poor women in particular, from the formal financial services provided by the state and the commercial sector, can be analysed in terms of these intersecting exclusions, whereby constraints are placed on poor women through relationships of caste, class and gender as well as by the discriminatory practices of state and private sector (see, for instance, Kabeer and Murthy 1999). The differing rules, norms and practices associated with MFOs can then be seen as organisational strategies within the domain of civil society for strengthening the capacity of the poor to operate in the marketplace as well as, in certain cases, for challenging the discriminatory social relations embodied in commercial and public financial provision.

The dimensions of impact presented in Figure 1 draws on, and adds to, work by Chen and Mahmud (1995). It distinguishes between the cognitive, behavioural, relational, material and institutional dimensions of change. Cognitive change relates to changes in the way in which people understand and make sense of the world around them and their own place within it: it encompasses changes in knowledge, understanding, attitudes and perceptions. Behavioural change relates to the different kinds of actions that people undertake in order to achieve their goals. Material change refers to changes in access to a variety of tangible resources. Relational change refers to changes in the terms on which people interact with each other, including the terms on which they access resources. And finally, institutional change refers to changes in the rules, norms and behaviour at the level of "institutions" rather than individuals. Changes in norms and behaviour are said to have been institutionalised when they become the "rule" rather than exceptions to the "rule".

5. An empirical analysis of "wider" social impacts

Overviews of impact assessments in the field of microfinance suggest that narrow impacts have received more attention than wider impacts and economic impacts more attention than social (see Sebstadt and Chen 1996). To some extent this reflects the greater difficulties associated with measuring wider impacts. However, as attested to by some of the contributions to this *Bulletin* and in the wider secondary literature, wider impacts have not been entirely neglected and we will draw on their findings to explore the kinds of wider social impacts that appear to be associated with microfinance.

5.1 Impacts within the household

One category of "wider impacts" refers to those which occur *within* the household domain but are the "end outcomes" of various processes generated in the public domain. To that extent, they illustrate a point made by Zohir and Matin (2002) that "narrow" (loanees/household) and "wider" impacts are not mutually exclusive. One example of this is to be found in attempts to explain the reduction in male domestic violence recorded by a number of assessments. These suggest causal processes which worked through a restructuring of the boundaries between "private" and "public", in other words, opening up behaviour that was previously considered private to public scrutiny. For example, the Internal Learning System (see Noponen, article 12, this *Bulletin*), which provides group members with pictorial diaries to record changes on a monthly basis, also suggests that women's linkages to wider social networks played a role in explaining reductions in domestic violence. Noponen (ibid) notes that both domestic violence and alcohol abuse by husbands, which are often correlated, went down consistently significantly among members of HLWDS (Handloom Weavers' Development Society) over the period of two years of working with the diaries. Some members reported that the very fact that they were recording incidents of domestic violence in diaries which were discussed by the groups acted as a deterrent to violent husbands. One explicitly threatened to put a photograph of her husband into her diary so that he would become known as a drunkard and wife beater "throughout the country".

5.2 Effects on non-members

A second set of wider impacts relates to evidence of changes at the level of the household and individual, but in this case among sections of the population who are not members of the MFO in question. Schuler and Hashemi (1994) provide evidence of this kind of wider impact. They found that not only was contraceptive use higher for members of the Grameen Bank than women living in a "comparison" village, but also that non-members who lived in a Grameen village were significantly more likely to use contraception than non-members living in the comparison village. The former effect could be traced to Grameen's emphasis on women's productive, as opposed to reproductive, roles and emphasis on the smaller family norm in the weekly recital of 16 Grameen principles. The latter effect is a less direct one and suggests the diffusion of the small family norm through social networks within the village, a form of cognitive "ripple effect".

Another example of effects on non-members is provided by Mosley (article 14, this *Bulletin*). He notes that the availability of micro-insurance had stabilising effects on the income and expenditures of clients which in turn had knock-on effects on the investment behaviour of non-clients. By introducing greater predictability of demand in the local economy, those who supplied clients with various consumer and producer goods were able to invest in their children's education and to purchase various economic assets in the knowledge that an assured income would be coming in.

5.3 Participation in collective action

A third set of wider social impacts emerging from the literature relates to knowledge of, and participation in, the wider social domain, manifested by participation in wider social groups, or in forms of collective activism. Evidence suggests that this may be more likely when lending is to groups, rather than individuals (see Kabeer 2001). Organisational culture and strategies also seem to be a key factor; one study, for example, found that the Grameen-style methodology led to a greater level of legal and political awareness (Hashemi *et al*. 1996). The length of clients' membership is also significant; the longer they have been a member, the greater the likelihood they will participate in political campaigns and public protests. Noponen's analysis of wider social impacts (article 12, this *Bulletin*) makes this point.

An example of this is provided by CYSD (Centre for Youth and Social Development), which uses the SHG approach to work with women from very poor communities in Orissa, India. CYSD's study (Dash, article 13, this *Bulletin*) highlights some examples of collective action that have arisen as a result of strengthened solidarity and increased awareness of poor women involved in the SHGs. Some is action with the aim of claiming basic service entitlements, such as demanding – and securing – the installation of a tube-well in the village by local government. A second set relates to participation in anti-liquor campaigns – given that liquor is a key factor in domestic violence – and rallies on various issues of interest to the wider community. A third set of actions includes participation in various village development programmes, including revival of the community grain bank to promote collective food security.

Group dynamics play out somewhat differently in the context of Russia and Eastern Europe. Here the process of transition from planned to market economy has been associated with major disruptions of old ties, the emergence of some new ones and the widespread exclusion of the majority from formal social networks. These latter groups form the "newly poor" in this context. Olejarova *et al*. (article 11, this *Bulletin*) carried out an assessment of three MFOs in the region: the FORA Fund in Russia, the Integra Foundation in Slovakia, and Integra Romania. Their study finds evidence that membership of an MFO was more important in providing pre-existing groups and associations with access to financial resources which they had not previously enjoyed, rather than in creating new forms of associational bond. In addition, while it had not increased participation in formal political associations, it had facilitated a greater degree of informal political activity as well as "trust" in government officials, an important result in a situation widely characterised by corruption.

5.4 Absence of wider impacts

In an analysis of wider impacts, it is important to identify situations where wider impacts have not occurred, or have not been identified. A study of SHARE, an Indian MFO, which bases its lending operations on the formation of Grameen-style groups, found 'definite enhancement in entrepreneurial behavior and self-esteem of most clients' but less evidence of enhanced decision-making within the household or collective agency within the community (Todd 2001). Two explanations were put forward for why this might be the case. First of all, SHARE only began disbursing loans in 1993 when it had only two branches. Consequently, even those who counted as "older clients" had been with SHARE for an average of only three or four years. The other explanation put forward for the absence of wider social impacts related to SHARE's approach was its focus on providing financial services to the poor – which it has done with considerable success – rather than a focus on social mobilisation.

It is important to note that MFOs, like other kinds of organisations, may be contributing simultaneously to processes of exclusion as well as inclusion. There is, for instance, compelling evidence that a number of microfinance programmes exclude the very poor and may be contributing to an increase in socio-economic inequalities within the communities in which they function (see Wood and Sharif 1997 for discussion of BRAC and Grameen Bank). There are a number of possible responses to such evidence. One would be to conclude – as a number of authors have done – that the very poor do not need credit but they may benefit indirectly from employment generated by the expanded enterprises of "moderately poor" microfinance beneficiaries (Robinson 2001; Hulme and Mosley 1996). However, as Rutherford (1999) has argued on the basis of long-standing experience in the field, the poor do need access to financial services of various kinds but for different purposes and on different terms.

5.5 Wider institutional impact

Before concluding our discussion of empirical examples of wider social impacts, one other category of impact needs to be flagged. This comes into view when the focus of analysis is shifted from impacts associated with the efforts of individual MFOs to the collective efforts of the microfinance industry. The experience of the MFOs, and the active advocacy role played by many, have been associated with changes in the wider institutional environment. For example, while most commercial banks in Bangladesh have found it difficult to integrate the Grameen system of lending into their operations, one that has is the Islami Bank, Bangladesh which, by 1998, had financed over 12,000 people through Grameen-style groups and centres (Harper 2002). In addition, the Palli Karma Sahayak Foundation has been set up by the government to provide on-lending funds to MFOs across the country.

In India, NABARD (National Bank for Agriculture and Rural Development) has played an active role since 1992 in encouraging and refinancing bank lending to SHGs. In addition, organisations like PRADAN, MYRADA and the DHAN Foundation have been involved in training bankers across India on lending to poor women. Finally, SEWA Bank has inspired the formation of Women's World Banking which promotes financial services affecting women worldwide.

Mosley (article 14, this *Bulletin*) draws attention to institutional lessons generated by microfinance innovations in the field. A new generation of micro-insurance schemes are emerging whose experiments in providing some form of social protection to vulnerable sections of the poor may provide the basis for new models which will help to compensate for the failure of formal insurance mechanisms to reach this group. These lessons represent externalities which become available for emulation by other organisations at decreasing levels of costs.

6. Tracking wider impacts: the methodological challenge

The methodological challenge associated with any impact assessment is identifying and tracking the trajectories of change associated with an intervention. These trajectories are the chains of causal relationships which connect an intervention to an impact. There is generally a logical link between an intervention and its immediate impacts, making the issue of attribution relatively simple. However, as McGregor (2000) points out, the wider we go with the search for impacts, the more complex and tenuous these relationships become. We need to become alert to the different domains in which impacts might occur, the different forms they may take and the causal mechanisms which will help establish attribution. Our discussion has provided some examples of the kinds of causal mechanisms at work in the generation of wider social impacts.

They have occurred, for instance, as the cumulative consequences of direct impacts: regular group meetings to take and repay loans can, over an extended period of time, serve to build relationships of trust between members of the group. They have also occurred through the renegotiation of what counts as "private", as mentioned in the previous discussion of domestic violence. They also take the form of behavioural change among those who do not benefit directly from microfinance services. For example, seeing others becoming politically active is an incentive for others to protest against the government.

Harder to track are the more distant effects, those which occur at several removes from the original intervention. The reduction in the inter-generational transmission of poverty as more microfinance clients increase investments in children's education and others follow their example is one example; greater accountability on the part of government officials to the poor as a result of several years of struggle by microfinance groups is another.

There are various ways in which assessment efforts can address the challenge of wider impacts. Clearly, MFOs will have hunches about the kind of wider impacts they expect to generate, as will others in the field of microfinance. However, a coherent strategy for impact assessment requires that it is also guided by a theoretical understanding of the context in which MFOs operate and the possibilities for social change that such a context offers. A theoretical analysis which draws on different disciplines and is informed by empirically grounded analysis will help to lay out in a systematic way the various trajectories of change that might be expected from a microfinance intervention, the likely causal relationships which they embody and hence the plausibility of attribution.

The challenge of attribution in the assessment of wider impacts should also be addressed at the methodological level. Different kinds of methods are suited to different kinds of data generation. Qualitative methods, such as diaries, focus groups, open-ended interviews, participatory rapid appraisal (PRA) techniques, case studies, and participant observation are generally better suited to capturing causal processes, institution-building and wider, often unexpected, impacts. Quantitative techniques provide more representative data and are better able to cope with the attribution problem (Hulme 1997). Establishing more distant forms of causality may also involve secondary data, census statistics, demographic surveys and other more aggregated information.

This suggests that methods may need to be combined. Rapid appraisal can be used to explore likely impacts; surveys can be designed to incorporate the resulting insights and test their validity across a larger population; while focus group discussions and semi-structured interviews subsequently can be used to explore the meaning of the quantitative findings that these yield. Different methods can also be used to triangulate findings, to ensure validity of interpretation. Establishing causality may involve incorporating different perspectives. For instance, changes in gender relations within the community can be explored through the perspectives of women loanees, of their husbands, local government officials, MFO staff and staff of other NGOs and key informants who have long-standing knowledge of an area. Changes within government policy can be explored through discussions with MFO and government staff and analysis of relevant documents.

7. Conclusion

The concern with "wider social" impacts in the field of microfinance reflects a move away from a particular view of poverty as lack of income, and human agency as driven by the profit motive, towards a richer model of the human actor, emphasising the complexity of human needs and aspirations and the "sociality" of human life. The approach to impact assessment methodology which stems from this view goes beyond a concern with income, profits and productivity. It considers changes in the individual's sense of identity, self-worth or analytical skills, all of which a "social" analysis of poverty suggests may be critical obstacles to their capacity to exercise agency and to challenge power relations. In addition, it extends the analysis to evidence of changes in relationships in the wider community, because these too emerge as critical obstacles to the capacity of the poor to exercise agency and to challenge the structures of power which reproduce poverty, inequality and exclusion over time.

The various examples of collective action engaged in by microfinance groups are of particular interest to the *Imp-Act* programme and the focus of a number of studies undertaken under its rubric. While most of these have yet to be completed, preliminary results, together with findings from the secondary literature, suggest that these actions reflect growing awareness and participation by members of poor and marginalised groups in the wider processes of decision-making within their communities. They testify to the recurring exercise of collective agency for political ends by these groups and hence give greater substance to the democratisation of public life than the purely individualised act of voting. If we can understand better how these processes come about, the microfinance experience will have made a major contribution to our understanding of processes of social change which can empower poor and marginalised groups.

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