

Support Networks among micro entrepreneurial women: comparison between Bangladesh, India and the Southern Mexico

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Abstract

Microcredit has been seen as a way of helping low-income people, primarily women, to survive, by giving them independence and the resources to create their own businesses. Low-income people have the support of social networks that allow their members to assist each other morally, economically and by sharing information. They also share experiences that make it easier to obtain the income needed for survival. Through their social networks and social capital the poor can use the tools provided by microcredits to improve their living conditions. This document compares the ways in which women in three countries associate, and use microcredits. The countries involved are India, Bangladesh and the South of Mexico.

Resumen

El microcrédito se ha visto como una forma de ayudar a las personas de bajos ingresos, sobre todo a las mujeres, a sobrevivir, al darles la independencia y los recursos para generar sus propios negocios. Por su lado, la población de bajos ingresos tiene el apoyo de sus redes sociales, que propician la ayuda mutua en cuestiones morales y económicas, y cuando comparten información. También comparten las experiencias que facilitan las formas de conseguir ingresos para su sobrevivencia. Los microcréditos proveen herramientas que la población pobre puede utilizar a través de las redes sociales y del capital social para mejorar sus condiciones de vida. En este trabajo se comparan las formas en que algunas mujeres de tres países se asocian y utilizan el microcrédito. Las mujeres provienen de la India, Bangladesh y el sur de México.

Keywords: social networks, female, micro, micro-credit, gender discrimination.

Palabras clave: redes sociales, mujeres, micro, microcrédito, discriminación de género.

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Introduction

In various parts of the world such as Africa, and the Indian subcontinent, to mention two, there are severe restrictions on the human rights and commercial possibilities afforded to women. Micro-loans are equivalent to providing women with control and autonomy over new resources (Minh-Phuong & Wahhaj, 2009).

Major differences have emerged in how lending institutions allocate microcredit between men and women. This is revealed in a World Bank publication: *Are Pakistan's women entrepreneurs being served by the microfinance sector?* in which it is indicated that while women borrowers spent their business profits to feed the family, educate the children and improve the family's living conditions—expanded living quarters—men, by contrast, would earmark it for alcoholic drinks, tobacco, and other unproductive spending (Safavian & Haq, 2013).

Throughout this article, information is presented which refers to micro-business, micro-credit and the way that women build and maintain their local or village support networks to address social and economic problems. The objective of this document is to compare the situations that arise in Bangladesh, India and Mexico.

Bangladesh, India and Mexico have adopted the Grameen model bank, created by the Bangladeshi economist and banker, 2006 Nobel Peace Prize recipient Muhammad Yunus, who played an important role in the promotion of microloans to low-income people. The question to be posed is whether the Grameen ideal is working at the same level in Asia as in Latin America? Do the women from different countries and cultures cope with the economic and social problems they face in the same way, by network cooperation?

This paper will touch upon the main authors who have investigated the economic and social effects of microcredit, as well as the way they drive and motivate the creation of micro businesses as a means to combat poverty.

The conclusion of the paper will deal with the main findings reached in the literature, based upon case studies in the affected countries.

Microloans

Micro-credit is seen as a way to facilitate the creation of new businesses and the adoption of new practices that will help achieve success and permanence in developing economies. Today, however, lenders charge high interest which results in unsatisfactory outcomes, contrary to what was hoped for gains, because borrowers are in a constant and sometimes perpetual debt (Armendáriz & Morduch, 2005). The problem is that the money has been monopolized by lenders who only pursue their own narrow interests of making a profit and who take advantage of the needs of the people.

According to UNICEF, micro-credit loans are small sums of money given to low-income people as a tool to build very small businesses and combat poverty; it is very popular in rural regions and has greater participation among socially and economically marginalized women (Sarah Crowe UNICEF.org, 2012).

The success of micro-credit in some regions has been such that Muhammad Yunus was awarded the Nobel Peace Prize, (and not the separate Nobel Prize for Economics, notably) which was awarded in 2006. Muhammad Yunus founded the Grameen Bank in 1983 on the conviction that credit (and prosperity) are the right of every human being, in recent years; several countries in Africa, Asia and Latin America have adopted microcredit as a stimulus to their economies.

Microcredit, apart from being an alternative way to combat poverty and the marginalization of women, also has an impact on the self-esteem of these women while simultaneously increasing their bargaining power, improving their image within their communities, and (especially) improving their domestic relations by decreasing the domestic violence to which they are subjected (Kulkarni, 2011).

Under the model of Muhammad Yunus, microcredit is seen as an option to end the cycle of indebtedness that plagues rural communities in developing countries, where people face the severe shortage of capital required for the financing of a decent livelihood (Sanyal, 2009). Taking into account that microcredit clients are mostly poor people, the initial loan amounts must be small so that repayment (with interest) remains feasible.

We must consider that the problem of developing world poverty is not yet resolved and that micro-credit is only one single contribution in the great task

of ending it. One of the difficult aspects of microcredit is the one identified by Esquivel-Martínez and Hernández-Ramos in 2007; they point out that microcredit loans are provided through and by a series of institutions that are mostly not regulated, which creates a problem of asymmetric information for both: who gives credit and who is in charge of regulating this financial activity.

Another negative aspect according to Beatriz Armendáriz and Jonathan Morduch in their work entitled *The economics of microfinance* in 2005 are the high interest rates lenders charge which people are willing to pay because of their needs.

The authors take as a key the word *efficiency*, which means that not all the people in a community should have access to microcredit, which should be reserved for those who produce more efficiently (have higher productivity) which will in turn produce sufficient profit that allows borrowers to pay the interest on the credit.

In the past just a few ventured to lend money to poor people for fear of default, but microcredit borrowers have shown that people (mostly women) are reliable at the timely repayment of debt, especially if their businesses are running efficiently.

According to B. B. Mansuri (2010) who studied micro financing through self-help groups and the Nabard Bank (India), the recovery of microcredit is around 95%, demonstrating that even the poor can be trusted with credit. This model of microcredit in India has occupied a significant place in the last decade within the Indian economy as a means to build capital and to give tools for development to the people who need it most.

Microloans in Bangladesh and India

In Bangladesh, according to Data Reported to the Campaign in 2012, there are 102 microcredit institutions of which the top three (with the most customers) are listed in table 1:

Table 1
Institutions with the most customers

<i>Institution</i>	<i>Total of customers</i>	<i>% Women</i>	<i>Quantity</i>	<i>% Men</i>	<i>Quantity</i>
Bangladesh Rural development Board	5,402,610	70	3,781,827	30	1,620,783
Brac	6,240,000	95	5,928,000	5	312,000
Grameen Bank	7,970,000	96.8	7,714,163	3.2	255,837

Source: self-made based in Microcredit summit campaign 2012.

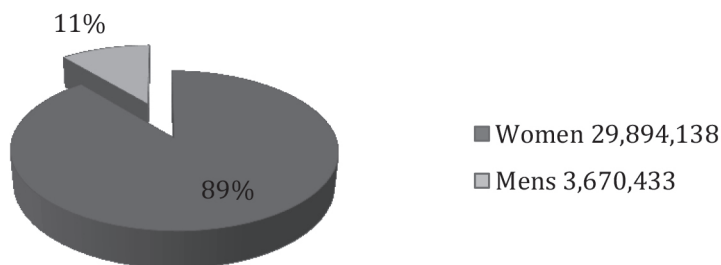
The total number of clients that the institutions serve is 33,564,571 people, of which 29,894,138 are women, which corresponds to 89.06 percent participation; table 2 shows detailed data.

Table 2
Percentage of participation of women in the total of microcredit customers

	<i>Total of customers</i>	<i>Total women</i>	<i>Total men</i>
Quantity	33,564,571	29,894,138	3,670,433
Percent	100%	89.06%	10.94%

Source: self-made based in Microcredit summit campaign 2012.

Graph 1
Participation of women in Bangladesh in microcredits



Source: self-made based in Microcredit summit campaign 2012.

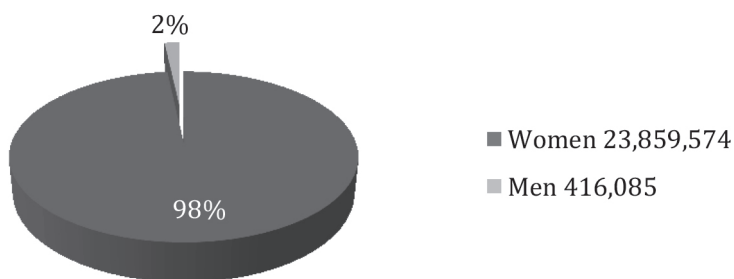
Meanwhile, in India there are 59 microcredit institutions, which in total serve 24,275,659 people, of which 23,859,574 are women; the three top institutions with the most customers are shown in table 3.

Table 3
Institutions of microcredit in India with major customers

<i>Institution</i>	<i>Total of customers</i>	<i>% Women</i>	<i>Quantity</i>	<i>% Men</i>	<i>Quantity</i>
Bandhan Financial Services Pvt. Ltd.	2,016,518	100	2,016,518	0	0
Spandana Sphoorty Financial Limited	3,360,223	94	3,158,610	6	201,613
sks Microfinance Limited	6,100,000	100	6,100,000	0	0

Source: self-made based in Microcredit summit campaign 2012.

Graph 2
Women's participation in microloans-India



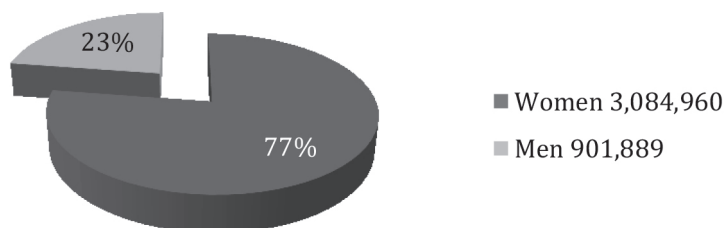
Source: self-made based in Microcredit summit campaign 2012.

Just 38 of 59 institutions have the 100% women as customers.

Microloans in Mexico

Based on the microcredit summit campaign 2012 in Mexico, there exist 34 microloan institutions and the total number of customers is 3,986,849 clients; see graph 3.

Graph 3
Women 's participation in microloans



Source: self-made based in Microcredit summit campaign 2012.

In the table 4 are enlisted the three principal institutions with major customers.

Table 4
Top institutions in Mexico with major customers

<i>Institution</i>	<i>Total of customers</i>	<i>% Women</i>	<i>Quantity</i>	<i>% Men</i>	<i>Quantity</i>
Providen México S.A. de C.V.	523,262	70	366,283	30	156,979
Financiera independencia	1,236,092	55	679,851	45	556,241
Banco Compartamos	1,503,006	98	1,472,946	2	30,060

Source: self-made based in Microcredit summit campaign 2012.

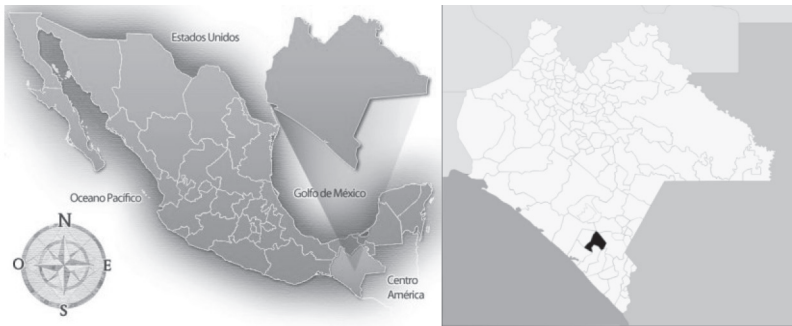
Note that the *Banco Compartamos* has the largest plurality of borrowers. This Bank began in 1990 as an NGO; in 2000 it became a financial society limited, and by 2002 it was issuing shares at the Bolsa Mexicana de Valores (the Mexican stock exchange), making it the first micro finance institution to be issuing debt under own warranty. It became a full service bank in 2006, and finally in 2008 joined the CPI (Customer Price Index) (compartamos.com, 2013).

Apart from providing micro-credits, Banco Compartamos provides clients with savings accounts and insurance, among other services, which are intended to promote micro-enterprises (compartamos.com, 2013).

The microloans model (Grameen Bank) has been applied in some States of Mexico; for example, in 2008 the businessman Carlos Slim made an Alliance

to provide micro-credits to the poor people under the name Grameen-Carso. This article will focus on the southern region of the State of Chiapas in Mexico; in figure 1 illustrates the geographical location.

Figure 1
Mexico-Chiapas



Source: Googlemaps.

Microbusiness

In the words of Sabrina Regmi (2010), micro-businesses are revenue generators, and thus a successful strategy for combating poverty. Microloans are small financial assets granted to people with limited resources so they can create businesses, not necessarily in agriculture.

The majority of women who started their own micro-businesses usually sold vegetables in local markets, made handcrafts, sold groceries, among other things.

The women who sell products such as (new) hand made clothing or handcrafts have produced them at home. The motivating factors behind these decisions could be religious and cultural, or they could spring from the desire to raise and educate their children in hopes that they will escape the poverty and malnutrition which have afflicted their own lives. Or the reason could be simply to improve their status and negotiating power within their families, if for no other reason than to escape or ameliorate the domestic violence they suffer.

The micro-businesses are seen as a way to obtain wider family support and, although still a part of the informal sector, they can cumulatively become an important part of the economy, according to Majia Holmer (2010), who says this is increasingly a strategy of poor people that gained strength and importance in the decade of the Seventies.

So, the microbusiness can be defined as a business on a small scale, being owned by an individual or a family, characterized by requiring minimal investment, where it employs low-skill, untrained workers belonging to the poorer classes or lower castes who see the need to accept the job even if it does not comply with the regulations of law or supply any kind of job security.

Lepi and Tarmidi (2004) however say that the definition of microbusiness varies from country to country depending on the level of economic development present. The authors say that, regardless of the particular economic system in a country (socialist, capitalist, communist, whatever), the efforts of the State to control the economy through regulation and administrative measures, doing so is virtually impossible in developing countries. Economic activity proceeds independently and just becomes (or remains) a part of the informal sector.

Another main feature of the microenterprises, as pointed out by Tarmidi (2004), is that they are mostly operated by families, which often implies certain weaknesses such as lack of education, low motivation to incorporate new technology, little capital and lack of vision in terms of new business opportunities, to mention a few.

Lack of education has an especially great impact in regards to the differences of attitude and approach of employers in developed countries on the one hand as opposed to that of those in developing countries. Not only does this apply to the problems they face, but these differences are found to arise even within the same country.

The issues presented in this document will not include those deeper and more complex matters involving legal status and issues of incorporation facing third world micro-businesses. It is important to emphasize, however, that their participation in the overall economies of developing countries constitute an important pillar for the impoverished classes, often providing vital resources for the subsistence and survival of impacted families.

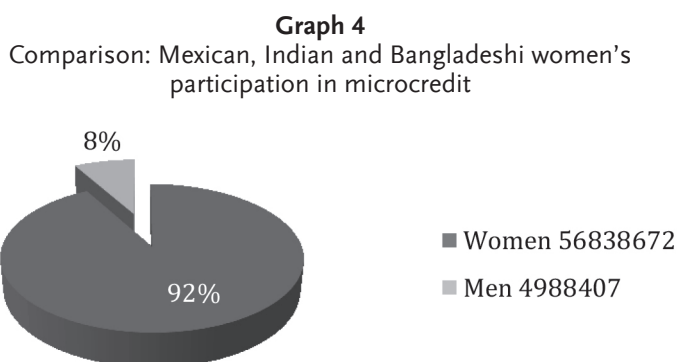
Microbusiness women's networks

Although women act as the principle recipients of microcredits and creators of micro-businesses, in some cases they experience obstacles either in obtaining access to microloans or in the operation of their businesses. For this reason, it seems worthwhile to study the circles of support they form, thus weaving networks of mutual support. So the study of the organization of female networks of assistance will also be one of the main themes of this research, given possible influence on creation of successful new economic activity and improved prosperity.

Kulkarni (2011) indicates that social networks allow mutual assistance, generating confidence and solidarity among members, and also helping in terms of the sustainability of microfinance institutions by reducing risk and operating costs.

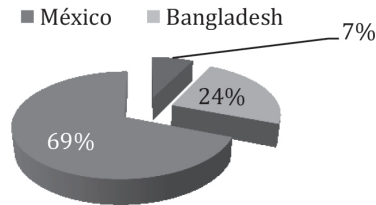
This point of view is shared by Angulo (2007), who considers that microcredits are based on trust and the associative processes, possibly achieving a collective improvement in escaping the cycle of poverty, such that this form of social capital could be viewed as an important and reliable tool for doing a deeper analysis of the impact of micro-credit programs.

According to Microcredit summit campaign 2012 in Mexico, India and Bangladesh the total number of people using microcredit is 61,827,079, as shown in graph 4 below.



Source: by the authors, based on Microcredit Summit Campaign 2012.

Graph 5
Comparison: Institutions with 100% women participation



Source: by the author, based on Microcredit Summit Campaign 2012.

Based on the information presented, one may conclude that women tend to associate in self help groups and weave networks of support in all three countries —India, Bangladesh and Mexico— but the type of help and support they receive and give is based on situations unique to each case; in India and Bangladesh, women’s microcredit support networks must cope with issues of religion, culture and gender marginalization, which exist in their two countries and constitute the most serious problems and that they must cope with in everyday life.

In Mexico, women’s networks (by microcredit groups) help each other in the care of the business, taking into account that social conditions and religious hindrances do not represent a problem of suppression similar to that found in the Indian Subcontinent and Southwest Asia, so that they need only deal with economic issues where they need and can help each other.

Therefore women who are microloan recipients come together to face problems where the greater “weight” of their self-help groups is able to better represent them in a collective way, while at the same time, it is, the nuclear family that provides the most support, children and husbands being the first to collaborate.

Commercial banks normally tend to favor male borrowers over women, but it is necessary keep in mind that micro-credits are the opposite: they tend to be extended more often to micro-businesses originated and run by women rather than men; in other words the females have greater participation rates in micro-enterprises and usually in self-employment, which are important parts of the informal sector. Beatriz Armendáriz and Jonathan Morduch

(2005) believe that women are more conservative in their investment strategies, which makes them more reliable and less likely to default or fall into arrears, thus lowering investor risk.

In countries such as Bangladesh and India there have been cases in which women are the nominal borrowers but are not the ones who ultimately manage the money; because of domestic power differences within households; in such cases, it is actually the men who decide how the funds will be invested. This fact can be interpreted as a loss of control by women over microcredit, putting in doubt the potential of empowerment of micro-loans for women (Minh Phuong & Wahhaj, 2009).

In the investigation of Thi Minh-Phuong and Zaki Wahhaj entitled *Microfinance and Gender Empowerment*, the authors found that women with access to microcredit strengthen their domestic and local bargaining power as a result of the expansion of their independent activities. This occurs, however, only when the female is able to invest her capital in an activity that she herself chooses, and in which her husband has no direct participation in any occupation in which the same capital could generate comparable benefits.

In this same work, however, the authors also mention the option of cooperation. This is particularly effective in situations in which the role of women is downplayed because the economic activity is in some area not traditionally engaged in by her gender. In patriarchal societies, for instance, the participation of women in roles that are aimed at men is better accepted when the enterprise is using the title of (male-female) *cooperation*, while at the same time the female entrepreneur can reach an agreement which recognizes her right to have control over the profits.

So, while authors such as Thi Minh Phuong, and Zaki Wahhaj (2009) see microcredit as a way of empowering women, Sanyal (2009) and Kulkarni (2011) take the perspective of not only individual, but collective empowerment with the help of microfinance, which takes the form of social capital, policy influence and social cooperation.

Empowerment is a process of change in which individuals or groups with little or no power have the ability to make decisions that affect their lives, as it is said, a mixture of change, choice and power (Kulkarni, 2011). So because if we speak of minorities such as groups of marginalized women in coun-

tries such as Bangladesh, Mexico and India, the individual empowerment would not be possible without the help of outside, third parties.

In words of Kulkarni, in the investigation *Women's Empowerment and Microfinances* in 2011, Micro-credits are a tool to empower women, but the individual empowerment of 'a woman' could not be effective unless one speaks of a collectivity of 'women'. At the same time, however is of utmost importance to consider the differences between each of them taking into account each borrower's individual strengths and weaknesses.

This article will take examples of women and empowerment, with primary concentration devoted to the study of networks of support, information, cooperation and survival.

Whatever we call her, the female microcredit borrower and entrepreneur has gained importance and stature as a small business owner. This study will cite examples of the ways in which women show their ability to engage in business for themselves and their families, and the forms of cooperation which arise between them.

In India there are groups where members usually create a joint fund consisting of pooled savings on a regular basis. These evolving systems work well, often aided by NGO's (non-governmental organizations), managing resources democratically, where they schedule regular meetings to discuss and resolve potential problems (Mansuri, 2012).

Based on the information provided by Sanyal in his 2009 work, this indicates that microfinance in India serves to promote the social capital and the creation of networks of support among women, which shows high levels of trust and confidence, providing member-entrepreneurs with information and mutual support.

In India and Bangladesh, the users of microfinance groups have become associations struggling not only against poverty, but also against domestic violence, gender discrimination, abuse of authority, discrimination, among others.

Such collective actions have implications for the conditions of life, according to the author, as for Hindu women family was the only point of interest, and they were apathetic in terms of events within their communities. Based upon the coexistence and the discussion of family and social problems within self-help groups, however, women have taken a different attitude as

their business interests have become a new source of motivation for their actions.

In Bangladesh as in India, because of religion and the role of women in the social context, micro-credit groups have become associations that are fighting to defend the rights of women, to minimize family violence (against spouses and other family members) and abuse by the authorities.

As with India and Bangladesh, Mexico is a mostly patriarchal culture, where the family name has much influence on decisions taken concerning the fate of the microloan money and how that interacts with the family organization. Although women have a little more freedom in terms of religion and culture and society is more even-handed, the age-old pattern by which women are marginalized and their lives controlled by their husbands has never ceased.

Based on the information gleaned thus far, it is possible to conclude that Mexican women's networks can in any case focus a little bit less on problems arising because of religion/culture and due to the marginalization of their gender, but that does not preclude their marginalization in terms of living conditions and poverty, so in the next section there will be a discussion of the experiences of women belonging to groups receiving micro-credits and the problems they experienced.

Collecting data

The data survey five women from to the community of Escuintla, Chiapas, all of them members of microcredit groups, but not necessarily the same one.

The people interviewed all are traders and at the same time they are still performing all their duties as housewives and mothers; the age range of the children is from five to fifteen years old; four of them have a partner/husband of whom only one helps her in the business.

Table 4
Women's information

<i>Women's name</i>	<i>Borrower 1</i>	<i>Borrower 2</i>	<i>Borrower 3</i>	<i>Borrower 4</i>	<i>Borrower 5</i>
Age	40	50	48	30	38
N. Children	3	2	1	3	2
Husband's occupation	No	Construction	Farmer	Trader	Construction
Time in the microcredit group	5	9	15	11	7
Occupation	Trader	Trader	Trader	Trader	Trader

Source: authors, based on interviews.

In terms of the length of experience in microbusiness, Borrower 1 is the least experienced, having been a borrower for only five years while Borrower 3 has the most experience, fifteen years.

In the table 5 below are listed the institutions from which the women borrowed, as well as the number of members in each of the groups of microcredits. The reason this number varies is because women are deserting from time to time and those who remain have to decide whether or not they want to invite a new person to the group. The two main reasons why they decide to avoid adding someone else, is because the loans are delayed one week in order to up-load the new member's information and because "*it is very important to know very well the person that you are inviting, to be sure that she is someone that is responsible with the payments, because if not, we all have to pay [...]*" (Borrower 3).

Table 5
Institutions from which the women borrow

<i>Name</i>	<i>Institution</i>	<i>Number of the member in the group</i>
Borrower 1	Alsol	6
Borrower 2	Invirtiendo	12
Borrower 3	Compartamos	20
Borrower 4	Compartamos	10
Borrower 5	Compartamos	10

Source: author, based on interviews.

In India and Bangladesh as well, there have been reports that women give the husband money from the microcredit loans; in this case, Borrower 3 provides her husband half of the money received, that is five thousand pesos; her husband in turn invests the money in “*la siembra*” (planting), buying grain for sowing.

The five people that were interviewed all invest the micro-credit money in the purchase of raw materials for their businesses. Table 6 refers to the types of goods and services that people sell.

Table 6
Women’s business

<i>Name</i>	<i>Borrower 1</i>	<i>Borrower 2</i>	<i>Borrower 3</i>	<i>Borrower 4</i>	<i>Borrower 5</i>
Business	Small restaurant	Alternative medicine (herbs)	Groceries	Used clothing	Sea food

Source: authors, based on interviews.

As noted previously, people, in this case, women in particular, tend help and join cooperative networks to facilitate their daily activities and improve their business performance and quality of life. In this investigation, data recovered from the interviews show that except for Borrower 2, all the women receive support, from their families and from microcredit self-help groups (table 7 results illustrate).

Table 7
Help provided to the women in their microbusiness

<i>Name</i>	<i>Borrower 1</i>	<i>Borrower 2</i>	<i>Borrower 3</i>	<i>Borrower 4</i>	<i>Borrower 5</i>
Family support	Son	No	Son	Husband, Son	Son
Microcredit group support	Yes	No	No	No	Yes

Source: authors, based on surveys.

The help that the women receive from their families and from other members of their groups —with the exception of Borrower 2— is in how to

take care of their clients, and in price-setting. It is worth noting that, in none of these cases does the woman's close family (relatives) provide support; in short, support only comes from spouses or children, members of the nuclear family.

Borrower 5 and Borrower 1 are the only two who receive assistance from their partners in the care of the business, and that consists, said Borrower 5, of "[...] occasionally he helps me to watch the merchandise when I have to do some errand."

In terms of the support that women receive and give within the group, it is best described by Borrower 1 who says that when one of them cannot make the required weekly payment, all the women in that particular group must undertake extra activities to obtain the funds to be able to make the payment for her. Among the efforts that they undertook is the sale of food in schools and in the colony.

The rest of them are supported morally and through the sharing of information in relation to the days of payment and the days that the meetings are taking place.

Finally, all the women interviewed used the loans for the purchase of raw materials and products for resale, and all also expressed how they all feel better both economically and morally. In the words of Borrower 4 "Yes, because from there I take money for my children: for food, clothing and education [...]"

So, the data collected show that the women that are provided with micro-credit, invest the money to improve the lives of their entire families, focus on the business and help their husbands, and among the members of the microloan self-help groups, they help each other resulting in improvement of their self-esteem.

Conclusions

In the three countries studied in this paper, the overall situations faced by women entrepreneurs differ markedly from country to country. In India and Bangladesh, due to an Islamic tradition entitled *purdah*, adopted in some rural Hindu areas of India as well, women cannot leave their houses without their husband's permission or need to be accompanied by any male member of the family. Women in Bangladesh and Muslim areas of India, also face limi-

tations in terms of their interaction with other people —especially men— outside their homes and families.

In Mexico, while most of the women have such freedoms and can say that their personal relationships are more easy and strong, economic marginalization is still present, as are problems of violence and abuse of authority. Taking into account that in both countries the common denominator is that women must fight to survive in conditions of poverty, it can be understood that in all three countries major changes are required so as to enable ordinary women to deal with economic and social problems in productive and efficient ways.

Taking into account the theories and research by Burt (1976), Coleman (1988), and Bourdieu (2008), where networks and social capital have a strong presence and where groups of people share a common purpose and face the same problems, those social networks and social capital, are effective in helping to solve or at least mitigate the terrible crisis that people have to face in order to obtain the resources for their upkeep and for meaningful improvement in their living conditions, creating an activity that will facilitate the attainment of these goals.

Not only is the Granovetter thesis (1973) regarding the ties that bind people within social networks still being used, it seems to apply equally well to people outside the community with whom community members may not have bonded or networked, but who still have valid information or insights that can assist in obtaining new opportunities.

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