

İSTANBUL BİLGİ UNIVERSITY
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MICROCREDIT AS A TOOL FOR WOMEN EMPOWERMENT

MAYA CASE

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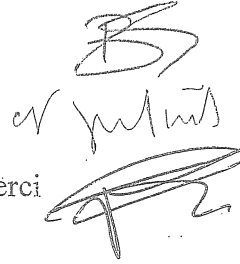
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- 4) empowerment
- 5) MAYA program

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ABSTRACT

Gender perspective within development discourse has evolved significantly over the last four decades. Women's status was firstly covered within the development agenda as passive beneficiaries but in mid 1970s there emerged a new understanding that started to perceive women as independent individuals and development agenda aimed at changing their position within the society and economy. As it was understood that the development would be incomplete without women's contribution and participation, many efforts have been done that focus on women empowerment. Undoubtedly, the one of the most influential strategies for women empowerment was "microcredit." It is aimed at providing small loans to poor women in order to help them to generate income, which will lead to economic empowerment and ultimately translate into political and social empowerment in the long run. Through a mini field study, this thesis aimed to show the extent and limitation of microcredit in the context of empowerment of women. Using evidence from 13 in-depth interviews with women, this thesis shows that MAYA microcredit program in Turkey had positive impacts such as rise in income and self-confidence but it does not actually cause full economic, social and political empowerment which will ultimately lead to a real transformation in the society.

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List of Abbreviations

BDDK	Bankacılık Düzenleme ve Denetleme Kurulu
CA	Capabilities Approach
CIPRE	Centre International de Promotion de la Recuperation
CODEC	Community Development Centre
ÇA-TOM	Çok Amaçlı Toplum Merkezi
DPT	Devlet Planlama Teşkilatı
GAD	Gender and Development
GDI	Gender and Development Index
GDP	Gross Domestic Product
GEM	Gender Empowerment Measure
GNP	Gross National Product
GYİAD	Genç Yatırımcı İşadamları Derneği
HDI	Human Development Index
ILO	International Labor Organization
IMF	International Monetary Fund
ISI	Import Substitution Industrializaiton
KA-MER	Kadın Merkezi
KEDV	Kadın Emegini Değerlendirme Vakfı
MDGs	Millenium Development Goals

MFIs	Microfinance Institutions
NGOs	Non-governmental Organization
OECD	Organization for Economic Cooperation and Development
SEWA	Self-Employed Women's Association
SMEs	Small and Medium Enterprises
TBB	Bank Association of Turkey
TGMP	Turkish Grameen Bank Microcredit Program
TİSVA	Türkiye İsrافی Önleme Vakfı
TKV	Turkish Development Fund
UN	United Nations
UNDP	United Nations Development Program
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for Development
WAD	Women and Development
WB	World Bank
WID	Women in Development
WWII	World War 2

1. Introduction

Women's lives have changed dramatically over the last quarter of a century. Even though there is a continuing increase for women in school enrollment, literacy rate and life expectancy in last three decades, women could still be argued to be in disadvantaged positions compared to the men. Women tend to earn less in formal sector or hold fewer managerial positions while women entrepreneurs control smaller firms and are positioned in less productive sectors. The situation is harsh when it comes to poor women, who lack any financial resources and human capital at all. They are more likely to work in informal sector or as unpaid family labourers or tend to farm smaller plots that yield less productive crops. Historically development discourse lacked a gendered perspective until late 1970's. As in mid 1970s pro-growth policies proved to be inefficient for the development of women, the international institutions such as United Nations (UN) and United States Agency for International Development (USAID) put some efforts in drawing people's attention to this problem and started to include women and development issues in their policy making. However, "microcredit" became one of the important efforts aiming to transform the living conditions of women. Microfinance programmes are currently being promoted by several programmes and Microfinance Institutions (MFIs) in mostly underdeveloped regions such as Africa, South America and seen as a key strategy for addressing both poverty alleviation and women's empowerment. Introduced in 1976 by the Nobel Prize Winner Muhammed Yunus, the microcredit programs were started by tiny loans given to poor women in Bangladesh

that would enable them to engage in income generating activities, so that they would become economically enhanced and ultimately lead to political and social empowerment of women. The story begins in the middle of a famine in Bangladesh with Professor Yunus's realization of women's dependency on loansharks. The loansharks lent to these women only on the condition that the women had to sell what they had produced to them at a given price. This exploitation affected Yunus deeply, so he decided to lend first tiny loans to 42 women in the same destitute situation. Surprisingly, these women earned more than before and they could manage to pay their money back. Therefore, Yunus wanted to expand his idea of microcredit. Currently, microcredit is now expanded all over the world by many different programs and institutions including Turkey. This thesis focuses on women empowerment and examines the role of microcredit programs in enhancing women empowerment. By analyzing particularly the MAYA Microcredit Program in Turkey established by Foundation For the Support of Women's Work (Kadın Emeğini Değerlendirme Vakfı - KEDV), this paper takes a closer look at Turkey, a country in which women are still a heavily marginalized group in social, business and political spheres. As a result of a mini field study that comprises in-depth interviews with 13 women microcredit borrowers and 4 Maya staff members, it could be claimed that there has been some positive impacts of MAYA microcredit program such as rise in income and self- confidence but accordingly the evidence from interviewss demonstrate that MAYA microcredit program has not led to full economic empowerment which will ultimately trigger social and political

empowerment as a whole. Based on that, MAYA program could be criticized in its failure to target “poorest of the poor”. The empowerment analysis part illustrates that most of the interviewees were already psychologically strong, self-confident women but the credit played an essential role for expanding their business mostly. In a nutshell, the thesis presents conceptual framework through development discourse and shows different approaches to development discourse and its changes over time, unfolds the meaning of empowerment, examines the relationship between Microcredit Programs and women empowerment, illustrates particularly the impact of MAYA microcredit program on the lives of women in Turkey while showing the limited sphere of microcredit programs for women empowerment. The methodology used in the impact analysis is adopted from the women empowerment methodology of The Commission on Women and Development (2007).¹ This methodology not only emphasizes determining the specific indicators considering socio-economic characteristics of the target groups but also evaluates the impact of the empowerment of microcredit programs through several stages in a systematic way. That is to say, it introduces the baseline which refers to the situation before the microcredit program. Secondly, it deals with the inputs of the program, namely the resources that are offered during the program followed by the examination of the results and finally the impacts of the program as a whole (The Commission on Women and Development, 2007: 15)

¹ The methodology was first introduced at two seminars organized by the Commission on Women and Development. The tool was also tested partially or in full on the ground in the D.R. of Congo, Cameroon, Conakry Guinea, Niger and Haiti, as well as in Bolivia (The Commission on Women and Development 2007:7).

The organization of the thesis is as follows: first section presents the conceptual framework by illustrating the change in the development discourse and women positions to that change between 1950s and 1990s. Then, the concept of empowerment and the most influential key strategy to that, microcredit is explored in the second section while it discusses the microcredit practices in Turkey. The third section will largely focus on the MAYA program. The case study will analyse the program via in depth interviews with 13 women. The final section will refer to the limited effect of microcredit as a strategy for women empowerment in Turkey and will finally propose some policy recommendations en route.

2. Conceptual Framework

In the aftermath of WWII, the former colonial nations that won their independence and other developing countries provided efforts to fight against massive poverty as the basis of development policies. Since the mid 70's, it is assumed that development is feasible only through focusing on economic growth. (Baltacı, 2011:11) A capitalist development model was implemented during that period, which focused only on higher GDP per capita and GNP. Even though some counter arguments of that time suggested that economic growth would ultimately lead to inequalities, it is generally believed that economic earnings will gradually expand to other people in the society by the “trickle down”² effect (Martinussen’s study cited in Baltacı, 2011). Even though this understanding of development is proven to be successful during 1960s for the countries that followed Import Substitution Industrialization (ISI) policies, it was obvious that the idea was not sustainable. At the beginning of the 1970's development theorists, NGO's and third world countries realized that the “trickle down” theory of development was not successful, therefore the correlation between development and economic growth started to be suspected. (Gürses, 2009: 339-350) By then, the historical, structuralist, and dependency theories of Marxist approach became more apparent. According to structuralist Prebisch, the world is composed of core and periphery countries and their relations towards each other. (Baltacı, 2011:12) The periphery assigned to be

² Trickle down theory is a tax benefiting policies applied to companies or wealthy people and it is expected that this will benefit the society as a whole. Specifically, Keynesian theorists criticize this understanding and suggest that if tax benefit policies are directly applied to low income people, the economy will revive more (Martinussen, 1997).

provider of raw materials to core-developed countries – hence peripheral countries are always dependent on core countries. Theorists of Marxist approach confirm the dependency relation between core and periphery countries that stems from the inability of the periphery to construct an autonomous and dynamic process of technological innovation. Thus, the main reasons of the underdevelopment of the periphery with respect to the core was considered to be the absence of technological dynamism and the difficulties related to the transfer of technological knowledge. The possibilities of economic development in the periphery that is to say; reaching up to the point of the core was not feasible for Marxist, while Structuralists disagreed with this idea. However, the recession after the 1980s debt crisis led to reconsideration of the dependency. It is not primarily the technological backwardness or the international division of labour that deteriorates the development, rather the inability of peripheral countries to borrow in international markets in its own currency.

The debt crisis of 1980s, caused by US deflationary policies, gave Washington a critical opportunity to impose certain sets of policies in developing countries that were in debt through international finance institutions. Described along the lines of the Washington Consensus³, the indebted developing countries were left with no choice but to accept some certain sets of macroeconomic policies such as fiscal restraint, open trade

³Introduced in 1989 by the economist John Williamson, the term is to define certain economic policy prescriptions called as standard reform packages for indebted developing countries by Washington, DC based institutions such as World Bank (WB), International Monetary Fund (IMF), and the US Treasury Department. The policies consist policies in the areas such as macroeconomic stabilization, economic openness with respect to both trade and investment etc (Williamson, 1990).

policies and capital accounts for the sake of price stability (Razavi, 2011:11). The main concern of these countries were to acquire economic stabilization with low levels of inflation and balanced budgets, so starting from 1980s indebted countries reargardless of their negative impacts accepted many harsh provisions of structural adjustment programs proposed by IMF. These provisions including austerity measures like lowering public expenditure brought devastating affects on the lives of human beings, such as deterioration of social rights, inequality of income distribution, weakening human rights as well as social justice. With these provisions, the livelihoods of citizens in developing countries became more difficult and especially the situation of women worsened. Since the cultural and traditional structure is likely keep women away from participating labour market easily or if they do so, they mostly work in informal sector without any social assistance, mostly worked as unpaid family labourers, women were condemned to live in destitute poverty in many regions of the world.

During the 1990's, with the globalization process, the global economy realities changed tremendously and this time there emerged a massive migration from the South to the North, which ultimately lead to instability of the markets in the South and a loss of low wage jobs in the North. As multinational corporations realized the advantage of low-wage labour in the South, they started to move their production facilities to South, where they could benefit from low-wage labour more. This situation not only led to the decline in blue-collar workers in the North, but it also led to the rise in low-wage, unsecured and also feminization of jobs. Feminizaiton of labor is

conceptualized within the neoliberal structuring of world economy and it refers to the shift of production process from large factories to informal production (Peterson, 2003).

In short, as the global economy expands its scope and neoliberal policies promoted flexibility in labor, multinational corporations started to employ more women. They believed, female laborers are more profitable because they are expected to work for lower wages, without social security and are less likely to form unions. Since, most of this production was in manufacturing products necessitated unskilled labour and women makes the higher segment of unskilled labour, they were compelled to work for lower wages. The poverty-driven nature of neo-liberal restructuring had devastating affect on women. (Moghadam, 2005:1) Women makes the majority of world's poor and their marginalized position is incontestable. Demonstrated by the statistics of International Labour Organization (ILO) that "Women make up nearly 70 percent of the world's poor"(ILO, 1996: 3) scholars like Moghadam started to talk about the notion of feminization of poverty (Moghadam, 2005). As she states in her study

"If poverty is to be seen as a denial of human rights, it should be recognized that the women among the poor suffer doubly from the denial of their human rights – first on account of gender inequality, second on account of poverty" (Moghadam, 2005: 1).

This can be explained as such; women usually work in poorer working conditions than men do. They also earn lower wages, acquire little financial security or few social benefits. In short, women engaged in jobs with low

return and also inadequate working conditions still persists to this day. Women not only suffer from all previously mentioned disadvantages, but they also possess lower amount of assets, due to the gender biased property and inheritance laws. In order to ameliorate the subordinated, disadvantaged situation of the women in general, scholars, women activists, have established different approaches within the framework of the development theory.

2.1 Women and Development

Gender aspect in development discourse have evolved over time. At first, development specialists disregarded the women of the 3rd world countries. In the first United Nations's Ten Years Development Plan (1961-1970) when women were regarded independent from their household, they were always included with their identities as a mother or a baby sitter. During that period only some welfare programs started to emerge for household economy, nutrition, health and hygiene. Reaching women to benefit household as a whole was postponed or left to be re-examined later(Baltaci, 2011: 15).

In 1970 an economist Ester Boserup published a pioneer book; *Women's Role in Economic Growth*; there she analyzed women's role in agricultural production. She basically found that women do more than half of agricultural labour in sub-saharan Africa and since all these unregistered work was unpaid, they are counted in the informal sector of work. That is to say women's economic contributions are not listed in statistics at all

(Baltacı, 2011:16). Her analysis also indicates that until 1970, women did not exist virtually in the development discourse and their needs were not considered in the development programs.

By 1970, women's status started to be covered in the development discourse where they were not seen as marginalized, victims or passive players but rather as independent agents. The efforts started by the United Nations where General Assembly drafted an International Development Strategy for the second United Nations Ten Years Development Plan. The main goal in this strategy was "women's full participation to overall development practice" (Baltacı, 2011:17). Likewise, United States Agency for International Development (USAID) made also an amendment to the law and obliged a certain amount of its funds to be allocated to women's activities (Baltacı, 2011:17). Moreover USAID opened several Women Development Offices within its department and policy/program creation for women.

With the help of sociologists, researchers and women non-governmental organizations (NGOs), awareness of women issues within development discourse had revived. With the organization of the first Conference on Women in 1975 in Mexico City and subsequent announcement of that year as International Women Year became turning points where the issue of gender discrimination was reminded to the international society as one of the most important problems of the world. At the end of the conference, an Action Plan was designed in which demands for recognition of women's unpaid labour and reassessment of gender roles (Baltacı, 2011:7).

In brief, beginning from 1970s, the status of women is started to be covered in development discourse. According to the literature on women and development, women in development discourse have evolved over time.

Women in Development (WID) approach emerged in the beginning of 1970's by a women network called Washington Women's Committee for International Development and Society (Baltacı, 2011:19). The starting point of this approach was in line with economic growth understanding, Thus the advocates propose that the higher integration of women into economy, the more efficient and effective development is likely to occur. The main concern was women's greater access to credit resources and technology which is expected to affect income growth and economic development for women positively. Therefore, there should be more strategies or projects to raise women's income and productivity. (Baltacı, 2011:20) This approach disregards the issues related to gender and power relations.

Another approach, *Women And Development (WAD)*, emerged in the end of 1970's and differently from the previous approach, this approach focused on development and women relations rather than their economic integration. It takes its fundamentals from the dependency theory and emphasizes that the inability of Third World countries for sustainable development stems from their dependency to capitalist states (Baltacı, 2011:23). It substantially focuses on the nature of development itself, perceive it as the main determiner of the substantial inequality between industrial market economies and undeveloped economies in which women are generally being

marginalized. This approach is criticized by many scholars as it is far from questioning the relations between patriarchy, different production methods and women's exploitations (Baltacı, 2011: 24).

Capabilities Approach (CA) introduced in the 1980's by Amartya Sen led to the changes in the understanding of women and development. This new approach could be considered as an alternative to standard economic framework for thinking about poverty, inequality and human development. According to Sen, development is basically related to humans and the process of extending the utilization of their freedoms. In fact, it suggests development is only feasible in a society where human beings can maintain their lives freely. Focusing only on economic aspects, such as rise in income or wealth, will not be enough to explain human's deprivation. Moreover, Sen claims only rise in income can not tell anything about human deprivation, and the choices of individuals are beyond their wealth. That is to say, completing the development process is only possible by fully analyzing all the social, political and cultural elements that makes individuals lives more valuable. And only through this, human's wealth can be fully understood. This human development approach that puts individual in the center and focuses on their fundamental capacities and freedoms occupied a significant place within the development process and underlined the need for gender analysis of social relations, which later caused an adaptation of a new approach, **Gender And Development (GAD)**, in the end of 1980's. By underlining gender based division of labour and the power relations in households, GAD shows that the differences between men and

women are constructed by the society. The approach requests a transformation of existing gender roles and relations in the society (Baltaci, 2011:24-25). Rather than considering the development process within the economical growth framework, it takes as an over-all uprising position and focuses on grass root movements of women and their action capability to achieve the big transformation in all dimensions (Razawi and Miller, 1995).

With the shift in conceptual framework introduced by the GAD approach, development programs started not only to cover the equal access of resources for women but also focused on rebuilding institutions and policies related to gender relations. With all these efforts, a new concept called “gender mainstreaming” came into being as a transformative strategy during the Fourth World Women Conference held in Beijing in 1995 (Baltaci, 2011: 27). Gender Mainstreaming aimed at a transformative change by providing identical cooperation between men and women. This requires women’s active participation in political decision making processes. At this point “women empowerment” became major aim of development discourse and policies.

Empowerment is not a new concept, since it goes back to the 1960s of the Afro American movement. From 1985 onwards, women movements in Latin America and Caribbean have related the concept of empowerment to possession of power, advancement in self-confidence, women’s ability to make life choices and also their collective power to change gender relations in economic, legal and socio-cultural dimensions(The Commisison on Women and Development, 2007:9). Therefore, *Empowerment Approach*

appears to be more distinctive as it puts women as agents in the center. Stemming from feminist discourse of developing countries and research of women and NGO's, this approach underlines the need of poor and developing societies to make their own decisions in the economic, the political and the social sphere. This requires full participation of women in each and every aspects of life. In this respect, "empowerment" is not a given but an ongoing process that comes from women themselves. However, empowerment should also challenge the structure of existing institutions which restrain women to live in poverty and under pressure. The transformation of these structures is only feasible through extensive amendments in law, women's full control over themselves and changes that are made in men authority to challenge their privileged positions in society. In fact at first the empowerment approach seemed to have little affects on gender mainstreaming development, but after United Nations Development Program (UNDP) publishing the Human Development Index (HDI) in 1995, the interest for gender and development issues revived again and the empowerment approach started to be more influential.

The understanding of women empowerment has evolved and gained attention considerably since then. Today, the concept appears in scientific studies with various meanings, including different components.

A very comprehensive definition of women empowerment is provided by Curry (2008), as she indicates that empowerment

"is the process by which people, organizations, or groups who are powerless (a) become aware of the power of the dynamics at work in their life context, (b) develop the skills and capacity for gaining

some reasonable control over their lives, (c) exercise this control without infringing upon the rights of others, and (d) support the environment of others in their community" (Curry, 2008:11)

Another definition points out two important stages of empowerment process: first, "a change at the personal level which involves movement to more self-confidence and independence to make choices and decisions" and second, "a collective change through cooperation with others and organizing for social and political action" (Kardam, 2005:84). The concept of women empowerment became important in 1990s, and it has been covered in the reporting or policy makings of international institutions.

2.2 Women's Empowerment and Microfinance

The issue of women empowerment and gender equality is underlined as a crucial requirement for the well-being of society in the agenda of several international organizations (such as major UN organizations and the World Bank). The first attempt was carried out by a Pakistani economist Mahbubul Haq, as he introduced Human Development Index (HDI) in the UNDP Reports in 1990 and tried to change the focus of development of economies from their national accounting economies to a more human centric understanding. Based on Capabilities Approach, this human centric understanding of human development that focuses on human capacities and freedoms, occupies a big place in development process. Looking at some certain measurement such as education, life expectancy, literacy, HDI distinguishes whether a country is developed, developing or under-

developed . Likewise, in its Human Development Report in 1995, UNDP announced two measures of that underlines the status of women. First one; the *Gender Development Index (GDI)* measures the gender disparities in basic capabilities, secondly *Gender Empowerment Measure (GEM)* assesses the progress in advancing women’s status in political and economic platform and decision-making. Briefly, GDI concentrates on enlargement of capabilities whereas GEM is concerned with the use of capabilities. Moreover, gender equality is also in the heart of Millennium Development Goals (MDGs) of the UN, as it aims to “promote gender equality and the empowerment of women as effective ways to combat poverty, hunger disease and to stimulate development that is truly sustainable” (UN Economic and Social Commission for Asia and the Pacific, 2007: 21).

Another international institution, the World Bank, recently released its World Development Report of 2012 on *Gender Equality and Development*. The Report underlines that gender equality should be the fundamental development objective, because

“greater gender equality can enhance productivity, improve development outcomes for the next generation and make the institutions more representative” (World Bank’s World Development Report, 2012: 60).

Nevertheless, in today’s modern world, there are still numerous challenges and inequalities in women’s lives, especially in developing countries. Various socio-cultural factors such as tradition, religion or norms and economic or political conditions enhance women’s inferior position and

consider this as natural. (Malhotra, Schuler and Boender, 2002) Therefore some scholars like Kardam argues that women need the ‘power’ which is prevented by various internal obstacles, in order to change and improve their unqualified and disadvantageous conditions (Kardam and Kardam, 2005:84). Moreover, through empowerment related activities, at both individual and collective levels, women have the chance to perceive their capacity, confidence and independence to alter their existing position. (Kardam and Kardam, 2005 :84-85; Curry, 2008:8). Scholars note that while gaining self-empowerment, women not only realize their identity and rights in both the family and community, but also enhance the well-being of their children and other family members. (Kardam and Kardam, 2005: 93)

As several authors suggest, determining the indicators of the empowerment has a vital importance in evaluating the outcomes (Malhotra, Schuler and Boender, 2002; Kabeer, 2001; Alsop and Heinsohn, 2005). In this regard, the most adequate indicators relevant to the analysis would be presented here.

Firstly, ‘resources’ are one of the most common stated components of empowerment. (Kabeer, 2001; Malhotra, Schuler and Boender, 2002; World Bank, 2001; Alsop and Heinsohn, 2005; The Commission on Women and Development, 2007). The ability to have access to and control over resources is necessary for meeting the diverse needs of women, due to their different socio-economic circumstances. Furthermore, identifying resources as ‘enabling factors’ such as ‘education and employment and micro credit can result in women being able to exert choice, options, control, or power

over their life. (Kabeer, 2001:30-31; Malhotra, Schuler and Boender, 2002: 8, 33)

Resources can be divided into different categories, such as: (1) economic (which includes capital, income, land, and the market), (2) human (such as education, management skills, technical knowledge, ability to analyze, and basic skills such as knowing how to read and write), and (3) social (such as being part of an organization or solidarity mechanism, social mobility, and involvement in local political activities (The Commission on Women and Development, 2007:18). Furthermore, two other elements can be noted from the study of Alsop and Heinsohn (2005:26), which measure empowerment as well: 1) ‘having awareness and information about a given situation’ and 2) ‘having will to act’. Thus, it is important for women to take action at both an individual and collective levels while maintaining awareness of their disadvantaged position by means of resources. Similarly, ‘having will to act’ as stated by study of The Commission on Women and Development (2007:13) is referred to as gaining psychological strength such as self-confidence and self-esteem.

Moreover, the ability to make ‘strategic life choices’ is another essential indicator to gain empowerment, leading to crucial consequences for women’s life against inequalities (Kabeer, 2001; Malhotra, Schuler and Boender, 2002). Kabeer illustrates choices as

“where to live, whether to marry, who to marry, whether to have children, how many children to have, freedom of mobility and choice of friends, which are critical for people to live the lives they want” (Kabeer, 2001:19).

It is also noteworthy that the socio-economic settings of the locations that the program undertakes are important determinants in the assessment of impact. In this regard, Dale (2004:112) argues that all country-specific and organizational factors (socio-economic and political settings) should be clarified that are beneficial in understanding the deprived status of women as well as the empowerment related strategies adequately.

One of the method used as a tool for women empowerment is “Microcredit”. There is an increase in attempts to use microcredit systems for the entities that are unable to acquire services from traditional financial institutions (Karataş, Helvacioğlu and Deniz, 2008:1). Since the system generally aims to target poor women and women that do not have any access to collateral needed to take credit, advocates suggest the microcredit enables women to acquire basic financial means to generate income which will ultimately lead to empowerment in economic, social, political and psychological domains. Particularly, they argue that microcredit lead to an increase in the bargaining power of women within the household. The rise in bargaining power makes women more empowered and they are likely to have more control over the resources and decisions within the household (Aghion and Morduch, 2007:191)

Moreover, microcredit may stand as an deterrent against violence and abuses by men; as the group structure generates solidarity among women and in some particular cases such as in Bangladesh, have been observed that group members threatened husbands for their action of violence. Thus, advocates considers microcredit as a tool for women to promote their rights

and improve their bargaining power towards their husbands. An increase in income is likely to reduce the conflicts between men and women and decreases the limitations on women (Aghion and Morduch, 2007:192).

In depth, researchers that are in favour of empowerment believe that microfinance helps women to:

- enhance their autonomy and lower their economic dependency on their husbands,
- to be more willing to defend their rights, as they are exposed to new sets of ideas and values,
- to raise their status and prestige in the eyes of their spouse.

(Altay, 2007:8)

However, in order to understand and assess the causality between empowerment and microcredit, the literature of microcredit should be analyzed in detail. Thus, the following part will illustrate what is defined by microcredit, how it emerged and what are the main models are and the practices in Turkey.

Introduced by the Nobel Prize Winner Muhammed Yunus, microcredit emerged in the light of famine that hit Bangladesh between 1974-1975. It was in mid 1970s when Muhammed Yunus, after resigning his assistant professor position at Middle Tennessee University (USA) decided to return to his home country, and realized the devastating situation in Bangladesh (Yunus, 2007:44). Muhammed Yunus wanted to help those who were

fighting against poverty and tried to survive from famine. Natural disasters in the beginning of 1970s, combined with War of Liberation destroyed almost all the infrastructure and the transportation system. With this this situation millions of people could not even afford food for their families and hunger struck all of Bangladesh. Muhammed Yunus wanted to find a solution for the famine so he first started to build projects. In order to alleviate poverty, he first made an irrigation project in a village called Jobra. The system functioned well but after he realized it was the landowners who benefited the most and the poorest of the poor did not yield from the crops. Those lacked land and tried to survive as day labourers, craft workers or beggars (Yunus, 2007: 45). It was not until Yunus met a village women named Sufiya Begum, that the idea of microcredit emerged. In order to provide food to her family this poor woman was working the whole day in a muddy yard and making bamboo stools, but she relied on money lenders in order to provide bamboo for her stool. However, the money lender would give her money only “if she agreed to sell him all she produced at a price he would decide” (Yunus, 2007:46). This unfair arrangement was nothing more than recruiting slave labour. Muhammed Yunus decided to help all the women in Jobra village like Begum, and he made a list of all the victim women and provided them a total loan of \$27. This money was enough to refrain them from exploitation or ceasing them to ask for loans to moneylenders. (Yunus, 2007:46) The idea worked well, all women started to earn more for their families and paid their loan back, therefore Yunus thought this idea can be spread all over the world and he applied to several

banks to support his strategy. However, most of the banks were rejecting him and suggesting that the poor were not credit worthy. In the end, his tireless efforts and dedication of his volunteer students recieved results, and the first bank, the Graameen Bank, that gave the first microcredit to the poor was established in 1983.

Established in 1983, Grameen Bank was the first microfinance organization and community development bank, that provide small loans to the impoverished without asking any collateral. Pioneers believed, poor are also skilled but these skills are unused. The Grameen model is mainly based on group lending, that is to say people need to form groups to apply for a loan and all members are responsible for the repayment failure of each other. This makes peer pressure possible within the group known as social collateral. So, the system expects that the borrowers will be more cautious and carry out their financial affairs with discipline and make their repayments on time or will also push group members for repayment to acquire good credit standing.

Crediting policy of Grameen Bank is totally different than any other credit mechanisms of conventional banks. In this model, people who want to get credit do not go the bank directly instead, the bank professionals go on site meetings to find the potential credit requestors. It is expected from credit requestors to form groups (minimum of 5 people) and ask for credit. The Bank reviews the requests and when the credit is confirmed, all group members sign a contract and make commitment to pay the weekly or monthly repayments on time. Each member of the group monitors the other

and in the case of payment failure all group members would put pressure on the person. For repayment, group members gather weekly or monthly, and this facilitate not timely repayment but it also creates a common ground for those women to realize their economic and social activities (Yunus, 2007:55). So, in this model crediting based never on collateral, but rather on trust (Yunus, 2007:54). It can be asserted that group mechanism within Grameen Bank functions as social collateral. A distinctive feature of the bank's credit program is that the majority (98 percent) of its borrowers are women but why it is the women who were targeted at most?

Regardless in any particular geography or segment of society, it is the “women” that are mostly disempowered and who suffer from poverty at most. According to UNIFEM women are mostly less paid than men for their work. According to the statistics in 2008, the wage gap between men and women is 17 percent (UNIFEM, 2008:1). Women confront discrimination almost in every aspect of life: they are mostly concentrated in low paid jobs,acquire little financial security or few social benefits. In short, women engaged in jobs with low return and these inadequate working conditions still persists (Altay, 2007:5). It is asserted that

“Eight out of ten women workers are considered to be in vulnerable employment in sub-Saharan Africa and South Asia, with global economic changes taking a huge toll on their livelihoods” (UNIFEM Factsheet, 2008: 3).

Particularly, the situation of women in Turkey is also uneasy.

2.3 Women's Status: Turkey Country Profile

Since the Foundation of Turkish Republic in 1923, Turkey has gone through serious socio economic transformation, but gender inequality still remains a big issue (Dedeoglu, 2008). Even though fundamental rights of women were guaranteed in the legal framework through constitution and several international conventions, women in Turkey still face many obstacles. They still lack necessary resources for their education, employment and managing their life and future. (Dedeoğlu, 2008). According to GEM of the UNDP's Human Development Report, Turkey is ranked as 101st out of 109 countries in 2009 (UNDP, 2009:190). Recent report by Turkish Statistical Institute suggests that only 79 percent of women benefit from secondary education and this number decreases to 39 percent when it comes to higher education (Turkish Statistical Institute, 2010: 43). Despite 8 years primary education being mandatory, illiteracy rate among women in Turkey is still 25 percent. (Committee on Women's Rights and Gender Equality, 2005:11-12)

OECD report in 2010 demonstrates that in terms of women employment, which is only 24 percent, Turkey is the lowest country among other OECD countries. This number was higher before, in 1998 female employment rate was 35 percent. (OECD, 2010: 71) According to a recent study by Turkish State Planning Organization and World Bank (2009), it is claimed that for improving female labour participation in Turkey, the government should apply policy interventions which will enable job opportunities for the first time female job seekers. Many women also can not participate into labour force because they do not have access to affordable childcare, therefore the

government should promote public childcare programmes. Likewise, the reports claims that the government should also support and invest in vocational schools, which will enable young women acquire necessary skills to get a formal job. Many women work in informal sector without any social security which due to their low level education. Moreover, the absence of education opportunities leaves women unskilled and prevents them to participate in economic and social sphere, and this situation ultimately hinders advancement of women in general. Another indicator in the report of Prime Ministry Directorate General on the Status of Women alleges that 41.9 percent of women in their lifetime and 13.7 percent of women in the last 12 months before the report experienced physical or sexual violence from their husbands (Dedeoğlu, 2008).

Cultural and religious context that determines women's role in the family and society should be taken into consideration. In short, traditions and norms enhance the secondary status of women. The system based on patriarchy and it limits opportunities of women in all aspects of life, and it gives men

“responsibility for the security, honor and reputation of their families and women should be legally, economically and morally dependent on men” (Dedeoğlu, 2008: 34).

Particularly, since 1980, structural adjustment policies imposed by IMF and World Bank could be regarded as one of the important factors that affected women negatively (Dedeoğlu, 2008:41-43). Since these policies comprises constrains on public spending, which enables women to have access to basic

needs, women can be regarded as the biggest segment that are deeply affected by structural adjustments programs. Also, rapid urbanization speed up the migration from rural to urban areas, which has been a constant source of challenges for the cities with high population and insufficient infrastructure while living conditions in the rural areas have remained undeveloped. Moreover, through liberalization in the 1980s, the government reduced public spending and services, which resulted in tough life conditions for low-income people with shortcomings in housing, education and health services. That situation has also enhanced gender disparities more while the education and employment status of women have been lowered dramatically. Consequently, despite recent national policies addressing empowering women status, many women and girls are still disadvantaged and insecure in their daily life due to several factors in the society that also hinder human and economic development of Turkey.

Efforts to change the marginalized status of women in Turkey started from 1980 onwards, and hitherto many women institutions were established to cease gender discrimination, enhance women empowerment etc. With the harmonization process to EU, Turkey also follows a Framework plan which has three main aims such as; “economic empowerment, human rights and gender responsive governments” (Altay, 2007). The main objectives of this plan is to facilitate sustainable access of women to market, capital, information, technology and technical assistance, and proposed strategy is designed to meet these goals by enhancing credit policy environment for

women. In this respect, numerous NGOs and agencies become main actors in formulating and implementing microcredit programs.

2.4 Microcredit in Turkey

In Turkey, the concept of microcredit has lately become known in public discussion. Even though, acceptance of microcredit in the financial system is new, state-owned banks, Ziraat Bank and Halkbank has been providing credit to SMEs for decades. These two state owned banks are the major actors in this SME credit market currently, despite the limited service and the collateral requirements of conventional banking system. Ziraat Bank targets the agricultural sector whereas Halk Bank targets the trading and service sectors. Other than state owned banks, there are some other organizations, that delivers both in kind credit and cash. The first microfinance institution, MAYA Enterprise was established in 2002 by KEDV. Likewise, Turkish Foundation for Waste Reduction (TİSVA) signed a protocol with Grameen Bank in 2003 and started a microcredit programme that covers several cities like Diyarbakır, Batman, Antep, Çankırı, Yozgat. Likewise, Development Foundation of Turkey and Social Assistance and solidarity Fund initiated microcredit programs but they did not get enough public attention. Until now, neither state and commercial banks nor other organizations have undertaken decisive role in sector development.

2.4.1 State-owned Banks and Organizations

According to the recent statistics of Bank Association of Turkey (TBB) - Ziraat Bank ranked as the first bank in terms of its active magnitude. Ziraat

Bank supplies agricultural loans to farmers through its 1,136 branches (TBB, 2011). Its current client base is around 1.9 million farmers. 1.5 million clients belong to the 2,200 agricultural cooperatives in Turkey (Buritt, 2003:33). Unlike Halk Bank which directly deals with end users, Ziraat gives loans to the cooperatives which then onlend to cooperative members. There are around 350,000 individual client in addition to cooperative loans (Buritt, 2003:33). However, according to 2002 statistics there were \$1.7 billion outstanding loans that are considered as non-performing and parliament for forgiving the loans accepted a bill in order to restructure \$2.1 billion worth farmer's debt to the Bank (Buritt, 2003:33). Eventhough recent statistics show that non-perorming credits decreased to 390.957 TL, with its 292 percent credit growth, Ziraat Bank still remains the as the last bank . (Yüzbaşıoğlu, Bay, Demir and Bezirci, 2011: 60) This situation shows the bank is less likely to take risks and it hinders its ability to make new loans.

Halk Bank is the seventh largest commercial bank in Turkey and with its 622 branches, Halkbank provides credits to artisans, tradesman and SMEs at subsidized rates in economically underdeveloped regions of Turkey (Bank Association of Turkey, 2009). Halk Bank is the biggest institution that provides small loans especially to women and young entrepreneurs. All men under the age of 35 can apply to Halk Bank if they possess valid certificate to open an office for performing their business activity. If accepted, they can acquire up to 1,000 Lira in credit, that will have maximum 2 years

repayment duration. All women under the age of 45 can apply to Halk Bank and if they are performing their business activity from house, they can get up to 500 TL worth credit and this number goes up to 1,000 TL if these women have the valid certificate to open an office to perform their business activity. Also, Halk Bank has a significant number of non-performing loans, for instance in 2002, 47 percent of its total loan was outstanding and \$1.7 billion was provisioned (Buritt, 2003). The average Halk Bank loan is two years and Ziraat Bank loan differs from 3 months to one year for credit but investment credits ranges from 3-5 years.

Another state agency is *Social Assistance and Solidarity Fund* established in 1986. The fund is regarded as the most important social assistance and protection agency that

“fulfills states social responsibility throughout the country by helping to citizens who do not have social security, orphaned and needy and also by supporting employment-oriented training and projects” (Social Assistance and Solidarity Fund, PAGE?? para. 3).

As the financial crisis hit Turkey in 2001, the fund signed an agreement with World Bank and started Social Risk Mitigation Project that had a component to provide microcredits to small enterprises. Through this project, urgent financial assistance was planned to be provided to the poorest of the poor and the conditional cash transfer would be initiated for poor to use for education and health services. Moreover, within this framework, another program called Local Entrepreneurs were initiated which also aimed to increase the employment opportunities in Turkey (Gökyay,

2008: 74-75). However, these projects did not get enough attraction from the public, because in order to benefit from the credits applicants is expected to comply and present their projects at a certain format, which made the application difficult (Gökyay, 2008:76).

2.4.2 Commercial Banks

Commercial banks in Turkey did not take an initiative to be involved in microcredit. They did not effectively provide loans to SMEs and low income households. However, some banks started to work en route as they realized the small and medium enterprises growth market. According to the 2010 Microfinance Report of Banking Regulations and Supervisions Agency (BDDK), with its 11 million people who live under poverty line (\$2 a day) Turkey has a very big potential for microcredit (BDDK, 2010). However, many commercial banks are not willing to provide microcredits due to repayment risk. Moreover, General Manager of Garanti Bank stated that they are not willing to engage in microcredits because of operation costs rather than repayment risk. ("Mikrokredi," 2003). For instance Garanti Bank provides credits to Women Entrepreneurs in the framework of its SMEs credit program in order to assist women to increase their production capacity and service quality, but the minimum limits are so high, that they can not be considered as micro credit ("Mikrokredi," 2003).

Likewise, Turk Economic Bank (TEB) in cooperation with UNDP and Young Manager and Businessman Foundation (GYİAD) started a program called "Golden Bracelets" to provide credits to young entrepreneurs between the age of 18 and 35, who want to establish their own enterprises or

develop their already existing enterprises. Started in 2008, program provided credits up to 10,000 TL and the minimum levels are also high, so they do not seem to be covered within microcredit system as well (Golden Bracelets Credits, (n.d))

Apart from all above mentioned commercial banks, Citibank's volunteers also gives consulting assistance to MAYA Microcredit Program as a part of the bank's social responsibility policy. The consulting services helps women to be trained in financial planning and business development. And starting from 2007, each year Citibank in cooperation with KEDV and TİSVA organize Citi Micro Entrepreneurs Rewards competition to raise the conscious awareness in microcredit entrepreneurship (Çiftçi and Onur, 2011).

2.4.3 NGOs and Civil Society Organizations

Another effort en route microcredit was established by **Development Foundation of Turkey (TKV)**, a non-profit foundation that functions for the public weal. Since 1969, TKV provided micro loans in rural areas of Turkey, which helped to fight against poverty. In fact, the mission of TKV is generally to provide technical trainings and loans to underdeveloped rural regions of Turkey for agricultural development. Generally, the foundation have given financial support in animal husbandry, beekeeping etc. but it also provides necessary technical trainings to farmers. As, TKV wanted to expand its scope, it initiated "Enterprenuership Assistance Fund" in 2002 (Institutions Profile, (n.d)). With the help of this program, many poor people, that have an entrepreneurial idea with an income generating

potential have acquired firstly necessary technical training and then credits up to \$3000 (Adaman, 2007:121).

Apart from TKV's effort to increase employment in rural areas, TKV initiated other programs for special target groups such as women. In cooperation with Women Centre (Kadın Merkezi - KA-MER) in the city of Diyarbakır, TKV supported the programs for women entrepreneurship and it provided credits to women that have been participated "Awareness Raising" trainings by KA-MER. So, with this cooperation KA-MER directed women entrepreneurs that participated in their trainings to TKV, and TKV assisted women and thought them how to make a feasibility report for their business ideas and in the end TKV have given credits for their potential profitable business ideas (Adaman, 2007,:122).TKV also supported women that have taken trainings from Multi Purpose Public Centers (Çok Amaçlı Toplum Merkezleri - ÇATOM) and Public Training Centers. Therefore, women that have attended trainings to develop their skills were become able to set up their own production work shops or offices with the credit provided by TKV (Adaman, 2007 : 122). Even though TKV became very successful for their operations in rural and urban areas, due to high service costs, the institution faced resource scrutiny and it terminated its Entrepreneurship Support Fund that provided microcredit to entrepreneurial activities.

One of the most known microfinance programs in Turkey is implemented through cooperation between **Grameen Bank** and **Turkish Foundation for Waste Reduction (TİSVA)**. The program is applied after signing of

cooperation protocol between TİSVA and Grameen Bank on 18 July 2003 (Gökyay, 2008:89). TİSVA started its operations in 2003, by only one office with the application of 2 group loans, that makes 10 women and the first credit amounted only 3000TL in total (Gökyay, 2008:89). However, the program expanded gradually and in the end of 2007 , TİSVA opened 15 offices and started to operate in various cities including Diyarbakır, Ankara, Yozgat, Batman, Çankırı, Antep and Maraş . The aim of the program is to provide credits to especially women in rural and urban areas, that will enable them to engage in income generating activity, which will ultimately enhance poor women’s impoverished status (Gökyay, 2008:90). In order to apply for credit, women are expected to form groups minimum of 5 within their neighborhood. As in the Grameen Group model, group members here also choose one person as group leader and this person is assigned to follow up the timely repayment and other members attendance to weekly meetings. The amount of the first credit by TİSVA varies from 100 TL to 700 TL and the second one does not mainly exceed 800TL (“Yoksulluğun Önlenmesinde Mikrokredi,”, 2007) Women who proved their success as entrepreneurs are allowed to get maximum of 1000TL in their second year.

The final microcredit program which will be particularly analyzed in this thesis is the **MAYA** microcredit program by **KEDV**. This program is chosen as a case study for this thesis because it has been able to reach to most women in terms of numbers, and it has had some of the highest success rates for loan repayment as well. MAYA Microcredit Enterprise came into effect after the Marmara earthquake of 1999 in Turkey but its

official establishment occurred in 2002 (KEDV, 2010:2). The first Microcredit activities started around the regions that were deeply affected by the earthquake of 1999, because it was the women and children who were affected at most. Therefore, KEDV channeled all the funds given for the establishment of MAYA Enterprise to women in the deeply affected regions of 1999 earthquake. As the first connections started up in this area, the first office was opened in 2002 in Kocaeli and consequently MAYA set up offices in İstanbul, Düzce, and Sakarya. In July 2010 after signing a common protocol with the municipality, Maya started disbursing microcredit in Eskişehir (KEDV, 2010:2).

The mission of MAYA is to provide appropriate and sustainable financial services for poor women so that they can start a small scale business or develop their existing enterprise, increase the family income and to participate actively to the economy. MAYA aims not only to provide income generating activities and to assist women refraining from poverty. It also generates capacity building through the training programs that they offered.

There are two ways for accessing credit through MAYA – one is Group Credit and other one is Individual Credit. In group credits, it is requested from the applicant women to form a group (minimum of 3 people) and apply together to MAYA. As in other grouping models, the group members here also selects one person as the head of the group, who will be responsible for timely repayment. The failure of one person's repayment is regarded as the failure of the group as a whole, so each member is

responsible for the repayment of other members and are expected to put pressure on the person who failed to do repayment. If the person still denies to make the repayment, other group members are obliged to pay, so people are expected to form groups with whom they know and trust more.

The group pressure is therefore works as “social” collateral in MAYA as it is in Grameen Bank model. The repayment are made to several contracted banks or to local postal offices by each member or the head of the group in total, hence this enables also women to engage in business activity, as most of them have never been to banks before. The periodic meetings of the group is also expected to enable the realization of economic and social engagement of impoverished women. The latest table retrieved from MAYA below shows that in the end of 2010 MAYA Enterprise reached 1777 active members and provided 9213 loans to be used that amounted to 8,828,671.00 TL in total. The repayment rate of the credits is very high, at 90 percent (KEDV, 2010).

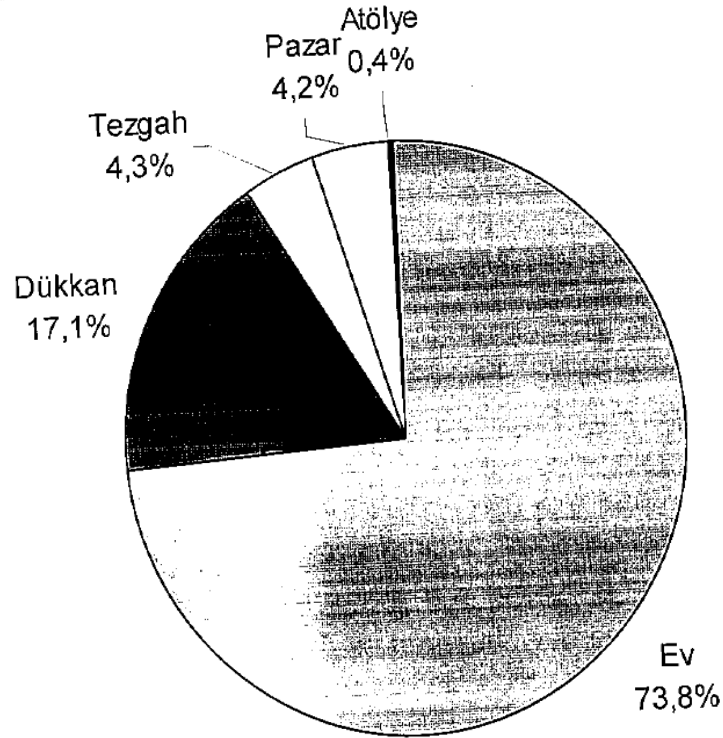
Table 1 : MAYA Quantitative Data

Indicators	31.12.2010 as per
Active Members	1777
Portfolio amount	1.269.248,00 TL
Women ratio	100%
Total credit amount till now	8.828.671,00 TL
The number of credits till now	9213
Repayment Ratio	90%

According to the latest statistics of MAYA the largest segment of credit holders are women who primary school graduates. Among the credit takers only 5.4 percent of women have university degrees and only 28 percent of these women went to high school (KEDV, 2010).

In terms of the sectors that the credits have been utilized, statistics illustrate that 66 percent of women use credits in trade, only 26.3 percent of them are used in manufacturing and the rest (around 7 percent) is used in the service sector while a very small amount of credits have been used for animal husbandry (KEDV, 2010). This could indicate that women are mainly engaged in trade activities and they apply to credits as they want to expand their stock volumes and buy more products to make more profit.

Figure 1: The Place of Economic Activity



As seen above, with the 73.8 percent, the production mainly takes place in houses. Only 17 percent of women have their own stores and only 0.4 percent of women have their own workshops. Most of the production occurs within the household and this refrains women for additional costs for renting a store.

MAYA program is claimed to support women through many training programs, including financial reading, communication skills etc. . These tranings such as financial reading is provided in order to make women to understand the microcredit mechanism, how to manage their income as well as their expenses and savings. There have been some other trainings organized by KEDV to increase women’s capacity as a whole, but MAYA

officials could not provide quantitative data. Recently, the program has terminated the group trainings and program officials claim that in order to make women understand financial issues or how to calculate their savings and payments, they keep on giving peer to peer financial training before the women get their loans. Eventhough microcredit programs are limited in number and there is no legal framework for it in Turkey, the microcredit practices has been subject to several studies.

2.4.4 Microcredit Research in Turkey

There has been several research about microcredit but the most known research has been carried out by Fikret Adaman and Tuğçe Bulut. In their work *500 Milyon Umut Hikayeleri*, they not only evaluated the socio economic outcomes of Turkish Grameen Bank Microcredit Project (TGMP) and MAYA Enterprise, but they also focus on poverty reduction aspects of these two programs. By making quantitative survey as well as in depth interviews with women in Diyarbakır (TGMP) and Istanbul, Adaman and Bulut (2007) found that 78 percent of women in TGMP claimed an increase in their income whereas this number was limited to 55 percent for the women in MAYA Istanbul. The research suggests that even though a positive economic aspect plays a crucial role for loan taker and Micro Finance Institutions (MFIs), the success of microcredit should not be limited to economical perspective or economic sustainability. Study showed that women active economic involvement, lead to individual development, increased their sense of self confidence, and their belief towards productivity.

In terms of collective empowerment study suggest that in the Diyarbakir example, micro finance projects strengthened the collective ties, supported the creation of group identity that leads to social empowerment. Economically, with the help of microcredit women's business opportunities have risen and so they have more chance to take part in economic life. Briefly, microcredit helped women to reach the means of production, give opportunity to shape their business life, which will finally cause economic empowerment. However the study showed that both programs failed to strengthening gender identity (Adaman, 2010).

In 2007, another detailed research has been also done by Asuman Altay. In her study "Microfinance as a solution for women Poverty in Turkey", she focused on microfinance and examined microcredit practices in Turkey as an alternative strategy to solve the problem of poverty. (Altay, 2007). In her study, she claims that microcredit does not solely provide sufficient solutions to reduce poverty, but small loans give women opportunity to start business and escape poverty.

Another research has been conveyed by Özgün Baltacı with the support of Directorate General on the Status of Women. In her study, she aims to draw the extent and the limitation of empowerment affect of microcredit programs. By collecting information from women who have taken micro credits through MAYA and Mersin Special Provisional Administration programm, Baltaci claims that microcredit has a potential to provide primarily economic and psychological empowerment but a much more

integrated policies should be applied in order to achieve empowerment in all dimensions. (Baltacı, 2011:iv)

Different from all previously mentioned research, Çağatay Gökyay tried to examine the microcredit and its reflections on employment. Supported by Ministry of Labour and Social Security, the study evaluates microcredit literature as whole, tells about its world wide applications and the application in Turkey. In conclusion part, with the lessons learned from the microcredit practices in Turkey and in other countries, Gökyay gives some advices in order to build financially efficient and extensive microcredit programs which will really be able to target “poorest of the poor” (Gökyay, 2008).

Above mentioned some researches that explain microcredit practices in Turkey and their impacts on specific areas. Likewise, this thesis also tries to show the relationship between MAYA microcredit program and its empowerment affect through a case study.

3. The Case Study on MAYA

This chapter analyzes MAYA microcredit program and aims to illustrate its empowerment affect. The analysis is based on a field-research carried out with women. The research consists of site visits to MAYA office in Istanbul and Sakarya and interviews with 17 women, out of whom 4 were program officers. In total, interviews lasted 3 days long. Due to time limitations, a quantative study was not feasible thus the data has been collected through a semi structured questionnaire. During the interviews, each lasted appromixately 45 minutes, socio demographic information has been primarily asked (age, origin marital status, education status, number of children, business of husband and children, social security). After that, women's and their husband's employment history was asked, and how and where they have heard about microcredit. The following questions were related to how they decide to apply to MAYA , and how many loans have they been taken till now and if possible how their life has been changed after taking the loans (empowerment affects). Finally, women were asked whether they have previously applied to any other commercial banks for loans and why they have chosen MAYA. These questions were chosen in order to determine the level of empowerment of these women before and after receiving the loans, and to see whether and how MAYA offered these women economic, political, and social opportunities that they would have otherwise been unable to receive. Thirteen women⁴, six in Istanbul and seven in Sakarya, were interviewed in the field study. Six of them were

⁴ Names have been anonymised.

interviewed at their office, cafes or shops, three in their houses, two in MAYA Sakarya office and two at a café. Below stated a table of general outlook of basic data collected from the interviewees that gives a hint for the type and use of the loans. Accordingly, the type of loan varies according to the educational status of women. The higher education they acquired, the higher amount of loans they apply. Likewise, the loan is mostly used for buying materials for expanding the current business rather than setting up a new business.

Table 2: General Data collected from 13 interviewees

Name	Education Status	Marital status	Where?	Type of Credit	Type of business/use of credit
Nuriye	Literate	Married	Sakarya	Group credit	dowry/buy products
Kader	not literate	Married	Sakarya	Group credit	dowry/buy products
Sevgin	high school	Married	Sakarya	individual credit	Oriflaime/ buy campaigned products
Fahriye	high school	Married	Sakarya	individual credit	runs a cafeteria/used it to open cafeteria
Fatma	high school	Married	Sakarya	individual credit	runs her won toy store/ buy products
Hülya	high school	Married	Sakarya	individual credit	Tupperware/to buy campaigned products
Naciye	Literate	Married	Sakarya	individual credit	dowry/buy products
Didem	high school	Married	İstanbul	group credit	makes modern "bonnet" /buy materials
Hilal	Literate	Married	İstanbul	group credit	makes curtain accessories/buy materials
Nuray	secondary school	Married	İstanbul	individual credit	dowry shop/buy materials
Lamia	high school	Divorced	İstanbul	individual credit	owns cafeteria/will expand and make a tea garden
Melek	secondary school	Divorced	İstanbul	individual credit	manicurist/buy beauty manicure products
Gülderen	high school	Married	İstanbul	individual credit	second hand bookseller/use it to expand business

3.1 The Methodology

In this field study, the methodology of The Commission on Women and Development (2007) has been used. The methodology basically divides the process of the programs into different four stages. First, the 'baseline of the project' explains the previous situation of the women before the credit, the second stage, 'inputs of the project', clarifies the contribution of the microcredit program to women's empowerment. In addition, the third stage explains 'the results' relying on the inputs of the loans. In the fourth and final stage, the impacts of the projects on the participants are examined by questioning whether the projects affect the target groups' empowerment considering the changes of the indicators in question.

3.2 Analysis

Referring to the women empowerment methodology of The Commission on Women and Development (2007) that takes into account indicators of empowerment on individual and also collective level, this field study will only touch upon the empowerment analysis on individual level. Since, in group interviews, not all group members were present during the interviews, it was hard to claim any empowerment analysis on a collective level.

3.2.1 The Baseline of the Program

In order to understand the empowerment on individual level, the methodology tells us to analyze firstly the baseline, the situation of these women before the loan. In these interviews, it is obvious that most of the women **lack material resources, necessary financial information and**

enthusiasm before the credit. Fahriye had the idea to open a cafeteria, but without the loan it was impossible for her. Likewise, Didem would not be able to realize her entrepreneurial idea without help of MAYA loans. Also, Romani women lacked material resources to develop their business. These women not only lacked money, but they also had very **limited education**, so were very likely to fail to understand the financial issues or the repayment schedules. Most of these women only finished primary school and did not have the opportunity to continue their education due to the financial difficulties or cultural and traditional limitations. Therefore, before the loans, these women lack material resources, necessary skills to understand and conduct financial issues but less distinctively, few women lack also **enthusiasm** before taking the loans. For instance Didem did not have any desire to do a business because she was afraid of being unsuccessful in any kind of business – she lacked courage and self-confidence. However, after she got acquainted with microcredit, her mother gave her courage and pushed her to apply. Currently, she obtained group loan and her mother continued to support as being one of the group member. Thus, the loans assisted her to gain her enthusiasm and self-confidence again.

3.2.2 The Input of the Program

The primary input of the MAYA program is the **financial resource**, the loan itself. And with the help of these small loans women were able to realize their dreams; for instance as Fahriye (47, Sakarya) states;

“Without the credit, we would not be able to open this cafeteria.”

In fact Fahriye realized her dream gradually; firstly she bought materials for handmade table cloths with the first credit amounted to 1500 TL, then with the second loan (2000TL) she bought nylon materials to make galoshes and luckily sold them to a clinic and finally with the last loan she took (3500 TL), she rented the cafeteria of a private education institute in Sakarya. She had the idea to open her own cafeteria, since she worked at a cafeteria a year ago. Therefore, it can be asserted, with her success in repayment she was encouraged to take a bigger risk and ultimately opened her cafeteria. This shows how loans as input gradually helped a women to believe in herself and finally establish her own business.

Another women, Lamia (35, Istanbul) is also thinking to realize her wish with the loan; she will use the current loan to transform her little cafeteria to a tea garden;

“I took 2000 TL loan and will use this money to expand the cafeteria and make it into a tea garden.”

This shows that the input –loan– is used as a tool for realizing business activities of women.

Among all the interviewees Lamia was the woman who had the most challenging life struggles. Her struggle with her disabled daughter affirms that no political, economic or social limitation that a woman faces will necessarily deter her from succeeding. This self confident women managed to overcome all the restrictions in believing herself and working hard. In this

sense, the input of loan did not change her life but accelerated her accomplishments.

Apart from the loan as input, MAYA program offered some **trainings** to these women such as financial reading. However, our contact to MAYA Program Officer Mrs. Asu and Field Responsible Mrs. Neslin could not provide any quantitative data related to these trainings, therefore the analysis was not possible. Still, they acknowledged that the trainings are suspended currently but they continue to give informative financial reading trainings on individual base. This shows that the group trainings have turned into individual consultancy.

3.2.3 The Results of the Program

Throughout the interviews, the results of the MAYA project is mostly observed on economical base; that is to say through the loans three women **realized their business**, while the rest **expanded their business**.

The interviews in the Romani neighbourhood illustrates that microcredit programmes lead to an **increase in income**. For instance Nuriye (26, Sakarya-Yenimahalle) suggests that before taking the loans, her income was around 1200TL but after it rised up to 3000TL almost. However, an increase in income does not necessarily mean economic enhancement in this sense the **authorithy over the financial resource** matters but this will be discussed in the impact analysis part in details.

There is also one woman, who used the loan to save her little shop from bankruptcy and in this example Fatma (47, Sakarya) probably gave the loan

to her husband because they own the shop together and her husband is no more allowed to get loans from commercial banks due to his low credibility. As her husband failed to pay the cheques back, he gave most of their products to the creditors. In this example Fatma meant the microcredit saved their lives:

“When I got the credit all the shelves in my shop were empty, I did not have any products left. Thanks to the microcredit now I bought products and filled my toy store” (Fatma, 47, Sakarya)

This example shows, microcredit also served as a an alternative means when all the possibilities from conventional banks fades away.

3.2.4 The Impact of the Program

The impact analysis shows that economic enhancement has been occurred through rise in income. Accordingly 11 out of 13 women claimed that they use the micro loans by themselves which means they have **full authority over their financial resource (loan)** and can decide on what to spend their loans. Most of them either use money for expanding their business or buying products or buy the necessities of their children. They even can pay the tuition of their children:

“Last semester I paid the school enrollment fee for my daughter. In the form, they asked about my income and I wrote 800 TL so when I told this to my husband, he made fun of me and implied that I exaggerated, but really I can make that much money by selling Tupperware” (Hülya, 42, Sakarya)

Apart from the impact on economical aspects, the most striking feedback is taken in terms of **psychological impact**. Here it was obvious in all the interviews that micorcredit lead to pschological enhancement through rise in self-confidence an all women suggest that they feel **more self confident** after the taking the loans. As Nuriye (26, Sakarya) jokes

"My income rose to 3000TL and I say the last word in the house now."

All the interviewees show after taking the loans, most of the women started to trust themselves more or feel more secure in developing or maintaining their business, but only three women had a clear idea how to develop their business activity. Fahriye (47, Sakarya) wants to open her own homemade food restaurant, likewise Gülderen (42, Istanbul) who is a bookseller tells that she wants to open a book café in near future. All of these show loans did not necessarily helped these women to empower socially, politically, it was observed only improvements in their income and pschological well being. Therefore, it is hard to claim that micro loans lead to empower women in all dimensions such as economic, political and social.

Politically, it was hard to conclude that microcredit helped women to raise awareness and be more conscious about their rights. Only two women among all were poltically active but it was due to their own networking:

"I was a member of the Republican People's Party but they never called me for any events. By coincidence, I met a women at a funeral, she was in charge of the women organization of the party, so I got in contact with her and now I attend their gatherings at Tuzla" (Nuray, 45, Istanbul).

There is no necessary relation between economic empowerment and social and political empowerment. However, through microcredit there has been observed some positive changes in the household and community perspective of women's production role. Women started to be more respected in the household and can even act as role models, which will likely lead to change in community perspective. For instance, in Bangladesh and Sudan, women had little chance to meet other women outside their immediate family, but through microcredit women are able to form their social network.

Microcredit builds social capital through participation in groups and cognitive social capital through the sense of trust and collaboration. Microcredit has been strategically used by several NGOs for social and political mobilization of women around gender issues. For instance, Self-employed Women's Association (SEWA) in India, Community Development Centre (CODEC) in Bangladesh and CIPRE (Centre International de Promotion de la Recuperation) in Cameroon suggest that microcredit programs is a potential for women to form organizations for issues like "domestic violence, male alcohol and dowry" (UNIFEM, (n.d) :11) Moreover,they claim that engagement in microcredit programs, the loan itself and the group activities lead significant changes in their position in household. SEWA and CODEC assert that microcredit programs are very effective entry point for "organizing women at the local level linking them with movements for wider social and political change" (UNIFEM, (n.d):13).

However, according to the 13 consultations, there has not been observed any indication for social or political empowerment impacts.

4. Concluding Remarks

In conclusion, women's inclusion in development discourse did not happen until the 1970s and since then different approaches involved women in development discourse. Starting from the emergence of microcredit idea, its first modeling in Bangladesh, this thesis questioned the so called miracle of microcredit as a strategy for women empowerment in Turkey. Based on a field study that comprises interviews with 13 women using semi-structured questionnaires, it is found that the MAYA microcredit program leads to economic enhancement through rise in income and psychological enhancement through rise in self confidence. However, these positive impacts did not turn into full economic empowerment of women where women have full access to resources, such as economic (capital, land, market), human (education, management skills, technical knowledge), social (being part of an organization or solidarity mechanism, mobility involvement in local politics). Likewise, the program did not lead to social and political empowerment, which would ultimately challenge social structure and lead to full transformation.

Critics show that microcredit did not go beyond women to acquire financial gains and financial tools only and these will not be efficient to solve economic and social problems that women face. Therefore, extensive structural changes need to be made in order to improve the socioeconomic conditions of women (Simojoki, 2003).

critics suggest that microcredit does not lead to women empowerment; instead it leads women to suffer more from their “triple roles” in productive, reproductive and community managing activities. According to such critics, women’s comparatively reduced access to education and the very patriarchal nature of many social structures enhance their vulnerability which cannot be solved by access to tiny loans (Banu, Hossain and Aker, 2001). The field research conducted for this thesis also confirms the idea that women’s role as productive, reproductive and community managing activities has not been changed even with the micro loans.

More broadly, another criticism according to the research of Kalkar et.al. (2003) in Bangladesh suggests that women allocate time for their business but their traditional work in household remains same, therefore their burden of workload gets harder (Kelkar, Nathan and Jahan, 2003). In the study by Cheston and Kuhn (2002), there were some occasions where women were suffering from ill health and exhaustion. Likewise, in our case study, women also continue maintaining their house duties which are given. Besides, with the tiny loan, they try to establish, run or expand their business. Since, all women had children, this shows also here that their burden of workload becomes bigger.

Critics also condemn the proportion of “repayment” as a criteria for requesting higher amounts of micro loans. Mayoux suggests that focusing on repayment obstructs the poor ones who face real difficulties in repayment. In such cases women may start to borrow money from other means (such as loan sharks) to make their repayments on time and this will

ultimately lead them to be chronically in debt (Mayoux, 1999). She also points out being indebted will likely increase the tension in the house, which may also lead to violence towards women (Mayoux, 1999). Moreover, a study by Goetz and Gupta shows that men use their wives to take credits and resort to violence if women oppose getting money. Women's loan is even considered as a "new type of dowry" by men (Goetz and Gupta, 1996). In a study where 120 Grameen credit takers were consulted, 69 women claim that with the microcredit they faced more verbal aggression from their partners than before (Mayoux, 1999).

In our case study, none of the women claim that they had difficulties regarding the repayment. All of them meant they do timely repayment and MAYA officials also confirmed that repayments are done on time.

In contrast to what has been proposed by the miracle strategy of microcredit, the critics showed that women have less control over their loans and work.

The study of Goetz and Gupta in Bangladesh illustrated

"only 17.8 percent women have fully control, 19.4 percent of women have significant control, 24.1 percent of women have partial control, 17 percent of women have very limited control and 21.7 percent of women have no control over their loans" (Gentillhome, 2009: 26).

However, our study counters this argument as all the women affirmed that they have full control over their loans.

Finally, Mayoux allege in her study that microcredit provide less benefit to poor women because they have less access to resources and have poor

relations to the market and they are mainly unskilled (Mayoux, 1997). In our study, none of the women claim that they have difficulties in selling their products due to poor relations to the market. Since, they are selling the products, which are mainly used or consumed by women such as bonnet, table cloths, tupperwares, cosmetics, they did not claim any difficulties selling their products.

Apart from the criticisms discussed, some limitations are observed for the case of MAYA covered in the field research. For instance, personal loan requestors were mainly the more educated women, who use money in order to develop their personal enterprises. In this sense, individual loan takers can be regarded as entrepreneurs whereas in group credits people use money to buy materials in order to develop their business which are operated mainly from houses. Thus far, MAYA program fails to target “poorest of the poor”. Indeed none of the women have used loans to afford their basic needs as Adaman showed in his study that most of the women who acquired microcredit from TISVA program in Diyarbakır, spend money on their basic needs as food. In our case study, most women claimed that they used loans for their children’s education. According to our study, there appears a relation between the level of women’s education and the type of loans they take. The more educated the women are, the more chance they have to acquire higher amount personal loans; thus this also shows MAYA do not consider less educated poorer women as entrepreneurs and fails to provide higher amount loans to them.

Even though all women are positive about credits and are thinking to take credit again, this does not mean success of microcredit. Instead, it shows microcredit fails to make women to stand on their feet, rather it creates “dependency on credit”. Another limitation can be explained as follows; MAYA microcredit programs is far from questioning the societal norms and also transformation in power relations.

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