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Dialectic of Control and Emancipation in Organizing for Social Change: A Multitheoretic Study of the Grameen Bank in Bangladesh¹

In recent years, the Grameen (rural) Bank of Bangladesh gained international fame for successfully organizing grassroots microenterprises for productive self-employment and social change. The Grameen Bank provides collateral-free loans and various social services for the poor, charging 20% interest on capital² and yet maintaining a 99% loan recovery rate. Many of the bank's 1.9 million members, of whom 94% are women, attribute their present well-being to its ameliorative qualities. Using multiple theories (coorientation, concertive control, and critical feminist theories), we analyze the Grameen Bank's programs to explicate the dialectic between control and emancipation in organizing for social change. By examining the Grameen Bank's organizational processes from multiple theoretical perspectives, we draw insights about theory and praxis in organizing for social change.

Since the 1970s, human development scholars and practitioners have gradually shifted their attention from concentrating on massive infrastructural projects to organizing small-scale, people-oriented productive enterprises. This transition in development thinking ensued from the failure of the modernization paradigm of development (Rogers, 1976a); the perceived dangers of modernization to environmental sustainability (Adams, 1990; Brundtland, 1987); and the philosophical insights of such development scholars and practitioners as Freire (1970/1987), Nyerere (1976), Yunus (1987a, 1982/1987b, 1991), and Chambers (1983, 1986). The benefits of large-scale modernization projects did not always trickle down to the poor, while the drive for industrialization, economic growth, and resource-exploitation threatened the sustainability of both the environment and development. Scholars and practitioners increasingly realized that the poor, if they were to enjoy a better quality of life, needed neither modernization nor per capita economic growth nor charity. They needed mechanisms to organize themselves and undertake environmentally sound microenterprises, which required small capitals and in which they could employ their indigenous knowledge (Chambers, 1983) and skills (Yunus, 1987a). As a result, organizations focusing on small-scale and grassroots initiatives mushroomed worldwide.

One such organization, the Grameen (rural) Bank in Bangladesh, has

become an international icon of organizations dealing with microenterprises and grassroots projects. The Grameen Bank has successfully mobilized an enormous section of the poor, landless, and illiterate people of Bangladesh into an organizational framework where they interact, generate incomes through self-employment, and improve their socioeconomic conditions (Auwal & Singhal, 1992; Food and Agricultural Organization [FAO], 1987; Fuglesang & Chandler, 1988; Rahman, 1988). The Grameen Bank provides its poor clients with collateral-free loans, loan utilization training, and various other social services to raise their consciousness about health and environment issues as well as their rights, responsibilities, and opportunities. At the same time, the bank maintains a loan recovery rate of 99%. Currently, 1.9 million families (comprising an estimated 16 million individuals) directly benefit from Grameen Bank's operation in Bangladesh (Grameen Bank, 1994). The Grameen Bank has pioneered new ways of involving poor people in the development process, based on the new philosophy that credit represents a fundamental human right. Officials in many countries, including the United States, are learning from the experiences of the Grameen Bank and replicating or adapting its model of organizing for social change (Gibbons, 1990). Indeed, many of an estimated 150 microenterprises launched during the past few years in the United States have adopted the Grameen Bank's organizing strategies (Gugliotta, 1993).

Clearly, the Grameen Bank has played a central role in the economic and social development of millions of poor Bangladeshis. However, like all organizations, the Grameen Bank sustains processes, rule systems, and structures that both control and empower members. Our present focus on the dialectic between control and emancipation is particularly important to examine in a development context. Development organizations have been criticized in the past for adopting the modernist perspective, which holds that scientific knowledge provides a rational organization of society, leading to political enlightenment and socioeconomic emancipation of humanity (Habermas, 1985; Hawthorne, 1987). This modernist stance has transformed the structures of non-Western societies and silenced their voices through a colonization of their pasts, presents, and futures in favor of Western interests (Auwal, 1994; Banuri, 1990; Sardar, 1992). Institutionally, the Grameen Bank is a product of modernity as it is modeled after Western capitalistic banking institutions. Because the Grameen Bank is a product of modernity, attention must be given to the degree to which its programs control members as well as emancipate them from socioeconomic oppression. Thus, a primary objective of this article is to explicate the dialectic that exists between control and emancipation in organizing for social change.

In order to accomplish our objective, we take pluralistic conceptual and methodological approaches to analyzing and critiquing the Grameen Bank in order to generate a better understanding of its strategies of organizing for social change. First, we explicate the conceptual scheme

and methodology used in our examination of the Grameen Bank. We then describe the social context, evolution, and characteristics of the Grameen Bank as an organization. Next, we analyze the Grameen Bank's organizational processes, using several theories with different underlying epistemological or paradigmatic assumptions. By examining the Grameen Bank's organizational processes from theories linked to different paradigms we draw insights about theory and praxis in organizing for social change.

Multiple Theoretical Lenses and Method

The use of numerous theoretical "frames" (Boalman & Deal, 1991) or "lenses" (Deetz, 1992) can provide unique insights into an organization. Frames (metaphors, perspectives, lenses, schemata, etc.) are "windows on the world and lenses that bring the world into focus" (Boalman & Deal, 1991, p. 11). All conceptual frames or lenses, and for that matter all methodological approaches, are human constructions and therefore partial or imperfect (Brewer & Hunter, 1989; Salner, 1986). However, "conceptual pluralism" (Boalman & Deal, 1991) as well as "methodological pluralism" (Brewer & Hunter, 1989; Polkinghorne, 1983; Salner, 1986) can generate a better understanding of various organizational processes.

Several options exist for researchers wishing to study organizations from different perspectives. One option is to espouse conceptual pluralism while employing one methodological approach. Conversely, one can use methodological pluralism while working from a perspective of conceptual monism. In other words, one can have several theories guide one's inquiry through a single methodological approach, or one can take several theories to guide one's inquiry through a triangulation or combination of methodological approaches. One can also take several theories to guide one's inquiry through several methods.

Normally, methodological pluralism presupposes conceptual pluralism, and vice versa. Importantly, methodological pluralism (Polkinghorne, 1983) requires that the researchers undermine the foundations of their own worldviews and reconcile mutually incompatible assumptions to transcend the limited understanding derived from one perspective or the other (Salner, 1986). In this article we combine several theoretical lenses to guide our inquiry into the Grameen Bank phenomenon through a combination of methodological approaches.

Our decision to examine the operations of the Grameen Bank from multiple theoretical lenses was, in part, motivated by Graham Allison's (1971) book *Essence of Decision: Explaining the Cuban Missile Crisis*. Allison examined the decision-making processes of the Kennedy and Krushchev administrations from three different conceptual models, concluding that these models provided different explanations of the same event and also produced different accounts of different events. Each

perspective magnified one set of factors, not only producing different explanations of governmental decisionmaking but also constructing different puzzles. The choice of a specific conceptual perspective influenced the evidence selected for analysis, the concepts used in examining the evidence, and what was considered an acceptable explanation. As a result, different judgments about what was relevant and important were ultimately reached. Allison argued that the three conceptual models complemented one another and strengthened his explanation of the Cuban Missile Crisis. However, he cautioned that researchers employing multiple conceptual frameworks must pay attention to "the points at which the explanations are complementary and the junctures at which implications may be incompatible" (p. 259). Drawing on Allison's work, we employ multiple theoretical perspectives in our examination of the Grameen Bank to see how these theories offer complementary explanations. We also critically evaluate the insights provided by each theory in order to enhance our understanding of the dialectic of control and emancipation in the Grameen Bank's program of organizing for social change.

Theories and Methods Used

To explicate the dialectic of control and emancipation in organizing for social change, we found the following theories relevant: (a) coorientation theory (Chaffee & McLeod, 1968; Cushman & Whiting, 1972; McLeod & Chaffee, 1972, 1973; Newcomb, 1953a, 1953b; Scheff, 1967; Wackman, 1973); (b) the theory of concertive control (Barker, 1993; Barker & Cheney, 1994; Tompkins & Cheney, 1985); and (c) critical feminist theories (Natalle, Papa, & Graham, 1994; Rosaldo & Lamphere, 1974; Shehabuddin, 1992; Shiva, 1989).

These theories are distributed across the four paradigms of organizational study proposed by Burrell and Morgan (1979): functionalism, interpretivism, radical humanism, and radical structuralism. Critical studies span the territory charted by the radical humanists and the radical structuralists (Daniels & Spiker, 1994; Putnam, 1982; Tompkins & Redding, 1988). Thus, in this study we examine the Grameen Bank's role in organizing for social change by using theories selected from each of the major paradigms of organizational research. Coorientation fits within the functionalist paradigm, concertive control fits within the interpretive paradigm, and critical feminist theory is consistent with the critical studies paradigm.

Let us consider briefly the major assumptions of the four paradigms on organizational communication. Functionalists view organizational communication as an objectively observable activity that can be measured, labeled, classified, and related to other organizational processes, and they use the concepts and methods of traditional social science (Putnam, 1982). Functionalists study such factors in organizational communication as information flow and distortion of messages within organiza-

tional networks. Interpretivists look at organizations as cultures (Pacanowsky & O'Donnell-Trujillo, 1984), and they assume that reality is socially constructed through communication among organizational members (Putnam, 1982). The interpretivists search for themes in members' stories, accounts, and metaphors that reveal the essence of their experiences and how they construct meaning out of those experiences. Radical humanists and radical structuralists are concerned with understanding how organizations create and sustain systems of oppression for members. Radical humanists locate the source of organizational oppression in systems of language and meaning whereas radical structuralists attribute oppression to power differences and inequalities in the organization's structure. Consistent with recent theoretical work in the field of organizational communication (Mumby, 1993; Tompkins & Redding, 1988), we combine the radical humanist and the radical structuralist paradigms into a single paradigm called "critical studies." Critical scholars believe that oppression resides in both organizational structure and its symbols.

Coorientation Theory

The concept of coorientation is based on the well-known A-B-X models (A's confidence in his or her estimate of B's views toward topic X) of Newcomb (1953a, 1953b). Newcomb identified three important variables in this model: agreement, or the conformance between A's attitude toward some topic and B's attitude toward the same topic; accuracy, or the ability of one member of a dyad to predict the attitudes of the other toward a topic; and perceived agreement, or the degree of similarity between predictions of the other's attitude toward the topic and one's own attitude. Scheff's (1967) simplified coorientation model focuses only on accuracy and agreement. According to this model, a person with knowledge of a certain topic presents information to a person lacking such knowledge. Upon receiving this new information, an individual reaches a certain level of accuracy (or understanding) and agreement with respect to what he or she has just heard. Coorientation occurs when two people reach a state of mutual accuracy and mutual agreement with respect to the presented information:

Coorientation theory has inspired diverse research (e.g., Capella, 1976; Kellermann, 1986; McLeod & Chaffee, 1972, 1973; Papa & Pood, 1988a, 1988b; Pearce & Stamm, 1973; Wackman, 1973) and also encouraged the theoretical perspectives of Cushman and Whiting (1972) and Pearce (1976). Although examination of the theoretical and empirical studies of coorientation suggest that knowledge of the other is possible, much research has ignored the impact of situational context on coorientation. In fact, research needs to be extended beyond dyadic relationships since information exchange as a function of communication is "particularly apparent in situations involving interdependent activity of various members in a group or organization (Pavitt, 1981, p. 317). In order for successful coordination to occur in groups or organizations,

each member is required to make accurate predictions of the other's beliefs, plans, and future actions (Cushman & Whiting, 1972; Lewis, 1969). Pavitt (1981) concluded:

Successful coordination is more likely to occur when communication increases each member's ability to make those predictions relevant to the particular task at hand. Members would then make judgments as to whether their knowledge about each other is adequate for the task and if further information acquisition would be advantageous. (p. 303)

Based on the preceding arguments, we posit that coorientation is linked to the effective operation of development organizations. First, a certain level of coorientation (accuracy and agreement) is needed between development workers and members involved in the development program. For instance, Grameen Bank workers and members must attain a certain level of coorientation with respect to the loan and social development programs. When members accurately perceive and agree with the processes and structures that are part of the Grameen Bank, they are ready to participate in its programs. Second, coorientation between field-level workers and top administrators of the development organization is necessary so that plans developed at the top of the hierarchy are consistent with the needs observed by workers at the field level. For example, Grameen Bank's field workers are in the best position to report on the challenges associated with the bank's loan administration and social development programs. The higher the degree of mutual accuracy and agreement between field workers and top-level administrators, the more responsive the Grameen Bank administration can be in addressing its members' needs.

Coorientation represents an important aspect of a member's or employee's entry into and continued association with the Grameen Bank. One cannot sustain membership (e.g., loan recipient status) in the Grameen Bank if one does not have an accurate perception of the rules for participation. Also, agreement with those rules, as exhibited by member behavior, is required if one wishes to remain eligible for subsequent loans. Similarly, a certain level of coorientation needs to exist between Grameen field workers and the top-level administrators who designed the loan and social development programs. Specifically, Grameen workers must have an accurate perception of the rules and procedures linked to the loan and social development programs, and agree with these rules and procedures to continue their employment. Thus, loan recipient and employee membership in the Grameen Bank is initially signaled by the attainment of coorientation between: (a) loan recipients and bank workers and (b) bank field workers and administrators. Once membership is established, the loan recipients and workers are both empowered by

gaining access to organizational resources and controlled by the system they have entered.

The broad social context of Bangladesh also needs to be considered in our study since loan recipients receive information from sources other than Grameen Bank workers. For instance, certain Islamic leaders have attempted to persuade loan recipients to leave the bank since some of its programs violate Islam's tenets (e.g., the payment of interest on a loan). If loan recipients accurately perceive and agree with the Islamic leader's statements (indicative of coorientation), they may find it difficult to justify continued membership in the Grameen Bank. More broadly, if an individual's communication network comprises people who are critical of the Grameen Bank's social programs, that person might not commit himself or herself to those programs. These interpersonal communication networks are especially important to examine in the context of Bangladesh as the reach of the mass media in rural areas is severely limited, and illiteracy rates among Grameen Bank members are very high. Thus, personal communication networks represent an individual's primary source of information about the Grameen Bank.

The method we use to examine the relevance of coorientation to the Grameen Bank's programs is communication network analysis. Network analysis has been used frequently by scholars interested in examining the effectiveness of development programs (Auwal & Singhal, 1992; Rogers, 1979; Rogers & Kincaid, 1981; Rogers & Singhal, in press). Communication networks are the regular patterns of person-to-person contacts that occur as people exchange information in a social system (e.g., an organization) (Contractor & Eisenberg, 1990). Communication networks describe contacts, ties, connections, group attachments, and meetings, which relate one individual to another (Scott, 1991). Communication network analysis can explain how information spreads among field workers and members of the Grameen Bank. Network analysis can also illustrate how the Grameen Bank programs work and how individual members develop and execute microenterprises.

The form of communication network analysis we use in this study differs from the more traditional forms of network analysis that have been performed in the past to examine development programs. More traditional forms of network analysis concentrate on network characteristics such as integrativeness, diversity, and frequency of contact among members (Papa, 1990; Rogers, 1979; Yum, 1983). Traditional approaches have also focused on the identification of cliques and intergroup connections (Rogers, 1976b). In this study we do not abandon consideration of network characteristics, clique formation, and intergroup connections. Rather, our network analysis also focuses on the content of the information shared among network members so we can glean an understanding of how members and workers attain coorientation with respect to Grameen Bank rules, processes, and structures. Such

a focus is consistent with the views of network scholars who have observed that greater attention needs to be given to the content of what is communicated in network linkages (Monge & Eisenberg, 1987; Papa & Papa, 1990; Rogers & Kincaid, 1981; Salancik & Pfeffer, 1978).

Concertive Control

In bureaucracies, managers create rules that govern employee behavior. These rules control workers by "shaping their knowledge about the right ways to act and interact in the organization" (Barker, 1993, p. 411). The most viable alternatives to the bureaucratic control system are decentralized, participative, and democratic systems of control. Indeed, recent organizational theorists have argued that we are beginning a postbureaucratic age in which control emanates from the concertive value-based actions of an organization's members (Ogilvy, 1990; Parker, 1992; Soeters, 1986). This new form of control is called "concertive control" (Tompkins & Cheney, 1985).

In concertive control systems the locus of control in an organization shifts from management to workers, who collaborate to create rules and norms that govern their behavior. The role of top management in this process is to provide a value-based corporate vision that "team members use to infer parameters and premises (norms and rules) that guide their day-to-day actions" (Barker, 1993, p. 413). Once top management presents the vision, workers collaborate with one another to create social rules that "constitute meaning and sanction modes of social conduct" (Barker, 1993, p. 412). The irony of this shift from management-designed control systems to worker-designed systems is that workers create forms of control that are more powerful, less apparent, and more difficult to resist than that of the former bureaucracy (Barker, 1993).

Our rationale for selecting the theory of concertive control is twofold. First, the Grameen Bank loan program establishes a system where members monitor and control one another's behavior. For example, members pressure one another to repay loans since one member's failure to repay can jeopardize others' credit opportunities. Second, bank workers have created a concertive control system in which they create their own rules and norms. For instance, loan repayment records are posted on a wall behind the desks of bank workers. These workers pressure one another and compete to maintain the Grameen Bank's spectacular 99% loan recovery rate. Top management has not sent the message to these workers that they must maintain the 99% loan recovery rate; rather, the workers themselves have created the rule. Thus, through focusing on members' and bank workers' stories, accounts, and metaphors, we search for themes and examples that reveal the ways these two groups socially construct rule systems that govern their behavior. Consistent with Barker's (1993) examination of concertive control in a postbureaucratic organization, we frame our examination of stories, accounts, and metaphors by addressing the following question: *How has a value con-*

sensus occurred in the interactions among Grameen members and workers?

Critical Feminist Theory

We take a critical perspective to articulate the meanings of change and emancipation that Grameen Bank is accomplishing. In many ways, the Grameen Bank is achieving the goal of critical studies by encouraging the poor to change their lot and emancipating them from socioeconomic oppression. The Grameen Bank empowers the most impoverished people in Bangladesh by helping them to survive. The Grameen Bank liberates its members from socioeconomic exploitation by giving them credit opportunities that obviate their need for borrowing from unscrupulous moneylenders. The bank especially emancipates women by giving them economic power that eludes them in traditional Bangladeshi society. However, on the flip side of this accomplishment, the Grameen Bank exercises power in different forms to educate its poor members and control their actions. We employ a critical feminist perspective to examine the stories, accounts, and metaphors shared by Grameen Bank members and workers. Specifically, we articulate the extent to which changes brought about by the Grameen Bank are beneficial to the poor and the extent to which the Grameen Bank's approach to educating and empowering the poor is paternalistic.

Feminism "consists of a diverse body of related thoughts describing women's encounters with patriarchy, oppression, power, and devaluation of female concerns and work" (Buzzanell, 1993, p. 526). Feminist perspectives are so diffused that they require delineation on a philosophical continuum (Natalle, Papa, & Graham, 1994). We find three perspectives relevant for analyzing the Grameen Bank: liberal feminism, cultural-dualist feminism, and materialist feminism.

Liberal feminists argue that people are categorized on the basis of sex, considering certain roles male (e.g., an engineer) and others female (e.g., a seamstress). This categorization has tilted the balance of power to favor men in almost every culture (Bandarage, 1991). Men are held responsible for the creation of patriarchal social structures where women are oppressed. To transform society through a shift in the balance of power, liberal feminists argue for equal opportunities and equal rights within the existing social structure (Natalle, Papa, & Graham, 1994).

Cultural-dualists start with the notion that women are subordinate to men. Women are excluded from certain crucial economic and political activities, and their roles as wives and mothers are associated with less power and fewer prerogatives than are the roles of men (Rosaldo & Lamphere, 1974). Cultural-dualists emphasize the link between sexual asymmetry and the opposition between the private family sphere and the public social sphere (Shehabuddin, 1992). Specifically, a woman's sexuality and reproductive role align her with nature, which excludes her from participating in those realms that a male-dominated society regards

as superior. In male-dominant societies, men view themselves as creators of lasting, eternal objects (e.g., monuments, governments). Conversely, women are viewed as creators of perishables (e.g., human beings) (Shiva, 1989). Cultural-dualists argue that a woman's status will be lowest in those societies where there is a firm differentiation between domestic and public spheres of activity (Rosaldo & Lamphere, 1974).

Materialist feminists differ from cultural-dualists in that they view women's oppressed status to be the result of economic factors rather than cultural ones. Materialist feminists contend that "sexual asymmetry is explained by the different relationships of men and women to the means of production" (Shehabuddin, 1992, p. 37). They believe that human nature is a product of social construction and that gender, therefore, is a complex composite that requires complete redefinition in order for praxis to eradicate oppression. Groups in power will ultimately have to be removed from power so that a redistribution of resources and power can be made to guarantee equal benefits for all people in a society. In this respect, materialist feminists integrate class and gender to understand the nature of women's oppression in society.

Why did we select these three feminist perspectives to examine the programs of the Grameen Bank? First, Bangladesh is primarily a Muslim country, where most people embrace "traditional" views of male and female societal roles. These views have remained intact for centuries. Consequently, attempts to change the perceptions and behaviors of men and women require (at some level) working from within the existing social and legal framework of the country. Liberal feminism advocates this stance to promote greater equality between men and women. Second, in many instances men and women in Bangladesh have clearly separated roles. Men leave the home to work while women are confined to the home to rear children, cook, clean, and perform other domestic activities. The clearest instance of this separation occurs with the practice of *purdah*, in which a married woman is not supposed to interact with any man other than her husband and close male relatives. Although women can have separate domains of activity, even in the public spheres, this practice confines most poor women to their homes. When a woman leaves her home, her head is covered with a scarf and her body is completely clothed. This segregation of male and female roles can best be analyzed from the cultural-dualist perspective. Finally, we turn to materialist feminism because it examines how men and women relate differently to the means of production. Male-female role differentiation, as well as the confinement of women to the home, results in men and women relating differently to the means of production in Bangladesh. In addition, materialist feminists urge the removal of certain groups from power so women can achieve equality with men. Consistent with the principles of materialist feminism, we argue (in the feminist critique section) that certain groups need to be removed from power in Bangladesh for women to uplift themselves economically and socially.

Analysis and Interpretation

Using the aforementioned conceptual schemes, we present our interpretation and critique of the Grameen Bank's organizational processes. We integrate (a) our study of information materials and scholarly literature on the Grameen Bank; (b) our field study (observation and interviews) of the Grameen Bank completed in four visits by the three present researchers in 1991, 1993, and 1994, and involving a total time period of 16 weeks; and (c) our sociometric survey on communication networks of Grameen Bank members conducted in 1993. We also draw on our communication with top-level Grameen Bank officials since 1990, including three personal interviews with Professor Muhammad Yunus, the founder and present managing director of the Grameen Bank, and documentary films about the Grameen Bank (e.g., Balkin, 1989; FAO, 1987; Fuglesang & Chandler, 1988; Ghai, 1984; Hossain, 1988; Hulme, 1990; Rahman, 1988, 1989a, 1989b; Siddiqui, 1984; Yunus, 1982/1987b).

Our network survey was pretested and then administered by the second author, who is a native citizen of Bangladesh, with the help of two Bangladeshi university students. Some 270 Grameen Bank members in nine village centers (incorporating 30 members each) in three different regions of rural Bangladesh were interviewed. We do not present statistical analyses of the survey data in this article. Instead, we provide an overview of the survey data to describe the systemic pattern of communication networks among the Grameen Bank members and workers, focusing on the content of communication. Thus, the present analysis of the Grameen Bank's organizational processes is primarily qualitative, integrating the quantitative survey data to facilitate description and understanding.

The field observation and interviews with the Grameen Bank members were recorded carefully by the three male interviewers who collected the survey data. They were trained in note taking and in describing observations. In the field, they lived in the Grameen Bank branch offices, which are equipped with dormitories for bank workers and visitors. The interviews with the bank members were conducted in their neighborhoods, workplaces, and homes. Sometimes all three interviewers interviewed an individual bank member and, on other occasions, they interviewed the members separately. They photographed important events and gatherings, took notes on all significant conversations, and tape-recorded the in-depth personal interviews. At the end of each day, the interviewers discussed among themselves their informal conversations with the Grameen Bank members and recorded their impressions. They also conducted loosely structured focus group discussions with the Grameen Bank workers to gain different insights on the banks's operations. The second author listened to the interviews repeatedly and transcribed their important portions into English. Our present analysis draws on the photographs, notes taken by the three interviewers, and English transcriptions of certain in-depth personal interviews.

While interpreting the field observation and interview data through multiple theoretical lenses, we do not synthesize data. We believe that synthesis of observations from epistemologically incompatible perspectives is difficult. Our analytic strategy here corresponds not to blending pictures taken from different positions to get a better picture of the same thing but to printing the pictures in small forms and arranging them into a collage to see different sides of the same thing on the same plane. As we combine data from different perspectives, we arrange views and themes into a kind of jigsaw puzzle where various bits of things show up in different planes giving us an artistic view (Nelson, 1991). In this sense, Polkinghorne (1983) argues for combining data from different methodological perspectives, using the term *syncretism* instead of *synthesis*. Syncretism denotes "the unifying or combining of differences," a sense that is absent in synthesis (Polkinghorne, 1983, p. 254; Salner, 1986). The concept of syncretism adequately addresses the epistemological discord involved in conceptual and methodological pluralism. Espousing the notion of syncretism, we present our insights about the organizational processes of the Grameen Bank in a transperspective interpretation, that is, an interpretation that transcends perspectives.

The Social Context of Grameen Bank

In the mid-1970s when the Grameen Bank began to operate, the poverty syndrome (Chambers, 1986) among Bangladeshis was excruciating. Impoverished, landless Bangladeshis faced numerous socioeconomic problems ranging from unemployment to exploitation from landowners to famines due to frequent natural disasters such as floods and cyclones. Poor Bangladeshis pawned their land and other belongings for sustenance but often lost their valued possessions to moneylenders who charged exorbitant interest rates (FAO, 1987). Not knowing how to approach the banks for loans, the poor people sought the help of middlemen who often pocketed parts of the loans (Bangladesh Rural Advancement Committee [BRAC], 1980). Most of the poor people had no collateral and hence were denied loans (Auwal & Singhal, 1992).

The Grameen Bank's programs especially target poor women in rural Bangladesh as they represent the most vulnerable group in society. Poor and uneducated women in Bangladesh are socialized as being inferior to and dependent on men (Chaudhury & Ahmed, 1982). They perform such household chores as preparing meals, raising children, and collecting firewood, and outside the home they help men in raising and harvesting crops. Despite being of immense value, their work typically brings no economic or social reward. They are generally considered liabilities by their parents and husbands, and they have to suffer indignities without complaint. If a family member has to starve, an unwritten law dictates that it must be the mother, wife, or sister (Yunus, 1982/1987b, 1987a). Moreover, the social practice of dowry giving and taking, al-

though illegal, takes a heavy toll on Bangladeshi women and their families.

In short, the poor people of Bangladesh suffer greatly from poverty due to social injustice. This situation, however, has undergone some positive change over the past 15 years, as Bangladesh has gradually acquired self-sufficiency in food production, and the Grameen Bank and several other organizations have contributed to socioeconomic development in rural areas.

The Grameen Bank's Development as an Organization

The Grameen Bank originated as an action research project. Muhammad Yunus, the founder and managing director of the bank, conceived the idea of the project in 1972 when he returned to Bangladesh with a Ph.D. degree from Vanderbilt University in the United States. After surveying a village in the vicinity of Bangladesh's Chittagong University, he undertook the Grameen Bank action research project in 1976 to provide collateral-free microloans to the poorest of the poor (Auwal & Singhal, 1992; Hossain, 1988). The project's objectives were (a) to extend banking facilities to poor Bangladeshi men and women, (b) to eliminate the exploitation by moneylenders, (c) to create self-employment opportunities for the poor, and (d) to organize the poor into a framework for their empowerment (Grameen Bank, 1986).

Initially Yunus operated the project with the help of his students, borrowing money from a local bank. The first loan recipients received very small loans for self-employment and repaid the loans with conventional interest in weekly installments. Initial successes led to expansion of the project to different poverty-gripped districts in Bangladesh. With the expansion, several national and private banks provided grants and loans for the project. Eventually, in 1983, seven years after the beginning of the action research project on microlending, the Grameen Bank became an independent organization authorized by the Bangladesh government. The Grameen Bank has since grown in magnitude and importance, continuously experimenting with new ideas to solve social problems and devising and adapting its policies to meet local needs (Table 1).

Organizational Structure

The organizational structure of the Grameen Bank comprises branch offices, area offices, zonal offices, and a head office. Branches are the field-level operational units located in villages. Seven field staff members headed by a manager run a branch, which looks after 30 to 60 Grameen Bank centers. Each center comprises 6 to 8 groups, which are the basic organizational units with five members in each. Area offices, generally

Table 1. Reach and
Performance of the
Grameen Bank

Activity	Cumulative Figure
	(May 1994)
Reach:	
1. Number of Members	1,915,020
Women	1,801,676 (94%)
Men	113,344 (6%)
2. Number of Centers	58,730
3. Number of Villages Covered	34,243
4. Number of Operational Branches	1,042
5. Number of Bank Employees	12,000
Performance:	
1. Total Loans Disbursed	\$1.009 billion*
2. Loan Recovery Rate	about 99%
3. Member Savings in Group Fund	\$67.43 million
4. Member Savings outside Group Fund	\$12.68 million
5. Number of Houses Built	287,670

Source: *Grameen Bank (1994)*. *\$1 (U.S.) = 39 Bangladeshi takas.

located in towns, supervise 10 to 15 branches. Zonal offices supervise several area offices and are, in turn, directed by the head office in Dhaka.

The Grameen Bank's organizational framework is dynamic and highly responsive to clients' needs. About 90% of the Grameen Bank's 12,000-person staff directly work with clients, living in villages where they work. This proximity helps them maintain regular contacts with clients and respond to their needs. The bank workers serve as change agents, guiding clients in credit programs and investment options. They are rigorously trained for a year or so and enjoy high credibility among the Grameen Bank's clients because of their dedication and honesty.

Social Welfare Services

In addition to loans, the Grameen Bank provides poor rural Bangladeshis with a package of social welfare services, strongly advocating that social development is inextricably linked to economic development. Bank workers provide education and training in family planning, personal hygiene, public sanitation, nutrition, and child development. The bank requires that in weekly meetings its members perform some physical exercise drills and recite 16 slogans known as the "sixteen decisions." The slogans, which propagate an integrated philosophy of life, constitute the social welfare constitution of the Grameen Bank (Table 2) (Fuglesang & Chandler, 1988). As a result of the Grameen Bank's social welfare services, many rural families that were long afflicted by ill health and illiteracy now live in improved housing, drink boiled or alum-treated water, and send their children to schools.

Dialectic of Control and Emancipation

The dialectic of control and emancipation is manifest in development organizations like the Grameen Bank. Both members and workers in

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1. The four principles of Grameen Bank—discipline, unity, courage, and hard work—we shall follow and advance in all walks of our lives.
 2. Prosperity we shall bring to our families.
 3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
 4. We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.
 5. During the plantation seasons, we shall plant as many seedlings as possible.
 6. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.
 7. We shall educate our children and ensure that they can earn to pay for their education.
 8. We shall always keep our children and the environment clean.
 9. We shall build and use pit latrines.
 10. We shall drink tubewell water. If it is not available, we shall boil water or use alum.
 11. We shall not take any dowry in our sons' wedding, neither shall we give any dowry in our daughters' wedding. We shall keep the Center free from the curse of dowry. We shall not practice child marriage.
 12. We shall not inflict any injustice on anyone, neither shall we allow anyone to do so.
 13. For higher income we shall collectively undertake bigger investments.
 14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him.
 15. If we come to know of any breach of discipline in any Center, we shall all go there and help restore discipline.
 16. We shall introduce physical exercise in all our Centers, we shall take part in all social activities collectively.
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Source: Fuglesang and Chandler (1988).

development organizations must surrender some individual freedom in order to gain access to the resources of the collective. In this section, we turn to coorientation, concertive control, and critical feminist theories to explicate the dialectical tension between control and emancipation present in the Grameen Bank's activities. Coorientation between intact and new members and workers, concerning organizational rules and processes, signals the emergence of this dialectic as new members and workers are introduced to a control system that is simultaneously restrictive and empowering. The theory of concertive control gives us insight into the Grameen Bank's program of participatory management for workers and mutual accountability for loan recipients. These programs sustain the dialectic by offering workers and members economic and social rewards that can only be received if one abides by the rules and norms sustained by the organization. Critical feminist theories direct our attention to how the programs of the Grameen Bank sustain the dialectic by both uplifting and silencing the voices of participants.

Coorientation through Communication

Networks

Most of the information about the Grameen Bank's programs and procedures flows through word of mouth or interpersonal communication networks. More than 95% of our survey respondents ($N = 270$) said they heard about the bank either from its workers or from their relatives or neighbors. The members who joined the Grameen Bank in its early years (e.g., 1983–84) heard about its loan opportunities from the bank

workers, and those who joined in later years heard about the bank mostly from their relatives and neighbors who were either members or somehow informed of Grameen Bank's credit programs. Through an iterative process of information exchange with the bank worker, a poor person agrees to join the Grameen Bank. That person is then required to find and convince four other poor persons of the same sex to form a group.

As mentioned earlier, a group of five people is the basic organizational unit of the Grameen Bank. According to network analysis, these groups represent cliques. "A clique is a subsystem whose elements interact with each other relatively more frequently than other members of the communication system" (Rogers & Kincaid, 1981, p. 83). The six groups in a center meet every week with a Grameen Bank worker for training or loan transactions, creating a multiplexity of network relationships within and between these groups. In such center meetings, members recite the sixteen decisions and file applications for new loans or reimburse the weekly installments of their current loans. The discussion in and outside the center meetings focuses on loan utilization activities and observance of the social welfare constitution (the sixteen decisions).

In our 1993 survey we examined levels of member-worker coorientation by asking Grameen Bank members about the degree to which they accurately perceived and agreed with: (a) the loan procedures, (b) the information presented in the training programs, and (c) the sixteen decisions. Responses indicated a high level of coorientation between the members and the field-workers of the bank. Specifically, members reported learning about the various loan and social development programs by listening to the field-workers and by talking with one another. Most of the Grameen Bank members indicated that they understood the information presented by the field-workers and agreed with the content of the presentations. However, when the interviewers probed further into members' views concerning the sixteen decisions, it was clear that member-worker coorientation did not exist regarding certain decisions. Member-worker coorientation was inhibited because of information exchanged within member communication networks that contradicted field-worker messages.

The greatest disagreement among Grameen Bank workers and loan recipients was noticed with respect to the decision about not giving or taking dowry. One Grameen Bank member asked the interviewer, "I know the Grameen worker says we should not give dowry, but how will I get my daughter married if I do not?" This sentiment surfaced privately in about 30% of the interviews. Our interviewers noticed that members talked about the dowry issue among themselves. They shared stories of members who tried to avoid the payment of dowry, leading to such outcomes as a cancellation of the marriage or the eventual payment of dowry. Even though the bank members chant the sixteen decisions at every meeting, a contradiction exists between the chanting and their

behavior. This contradiction arises when members share stories with one another in which they learn that most attempts to eliminate dowry ultimately fail. These conversations reflect a social learning environment (Bandura, 1973, 1974) in which the practice of dowry is justified. This social learning environment, then, prevents the occurrence of coorientation between bank workers and members regarding the dowry issue. Simply put, the members do not understand how they can eliminate an economic and social practice that has been part of rural Bangladeshi culture for generations.

In a personal interview, Professor Muhammad Yunus (March 11, 1994) indicated that he would be pleased if the bank could eliminate dowry in 50% of the marriages that took place in the families of Grameen Bank members. This statement is inconsistent with the social welfare constitution of the Grameen Bank, which aims to eliminate the "curse" of dowry from the centers. Yunus' view has spread among Grameen Bank field-workers, and it affects their commitment to eradicating dowry. A Grameen field-worker acknowledged, and others tacitly seconded, that Yunus's pragmatic views have influenced their handling of the dowry issue. Workers talk with loan recipients about the ills of dowry, but they do not punish (e.g., deny a loan request) or publicly chastise those who give or take dowry at family weddings. They believe dowry cannot be immediately eliminated in Bangladesh. Through education of members they hope that dowry will eventually be eliminated in the next two or three generations.

Rogers and Kincaid (1981) observe that radial networks are necessary but interlocking networks are dysfunctional for information diffusion to occur. A network becomes radial when a person has dyadic communication with people who do not communicate among themselves, and a network becomes interlocking when the members of a group or clique frequently interact with one another (Rogers & Kincaid, 1981). Our sociometric survey indicated that a combination of both interlocking and radial networks were at work among the Grameen Bank members. Radial network patterns, initiated by field-workers, aid in spreading the information about the Grameen Bank. Interlocking networks within the groups keep up the peer support and peer pressure for effective loan utilization and timely repayment.

The interlocking nature of member communication networks at the group level contributes to member-member coorientation regarding the Grameen's social programs. The coorientation that occurs, however, might be in an undesired direction. For example, in one Grameen Bank center operating outside of Dhaka three male members of the same group talked about their attempts to wed their daughters without giving dowry. Each member, empathizing with the other, explained how wedding plans were canceled when they refused to give dowry. By forming a support network for each other they justified the payment of dowry at their daughters' weddings. The conclusion they reached together reflected the

attainment of coorientation. Collectively, they decided that their daughters should not be prevented from marrying because of parental membership in the Grameen Bank.

Communication networks within the Grameen Bank are also characterized by the flow of information across the various levels of the organization's hierarchy. The communication that occurs within the Grameen Bank's hierarchy is both top down and bottom up. While the top-down communication trickles down through the organization's hierarchy, the bottom-up communication is much more direct. Every month all of the 1,042 branch managers send a report directly to the managing director, summarizing their extension work, the new ideas they tried, the problems they faced, and any other socially significant events they observed in their localities.

The Grameen Bank's managing director and his top-level colleagues review those reports carefully. They summarize and publish the reports of significant events and observations with commentaries in Grameen's internal magazine *Uddoug* (Endeavor), which is read by all Grameen Bank officials and workers (Khalid Shams, deputy managing director of Grameen Bank, personal interview, September 2, 1993). In addition, frequent visits by top officials to branches in villages reinforce direct communication between the higher and the lower levels of Grameen's hierarchy (Hossain, 1993).

The frequency of information exchange between the Grameen Bank's field workers and top administrators creates a collaborative learning environment in which coorientation eventually occurs. The top administrators make a special effort to keep in touch with operational challenges in the field by devising strategies to address problems (e.g., receiving threats from competing small business owners) and sharing them with field-workers. The field-workers and the top-level administrators eventually converge on one or more options to handle a particular problem. For example, in a recent interview Professor Yunus talked about a meeting he had with several field-workers on the issue of socioeconomic empowerment (personal interview, March 11, 1994). In this discussion, the various challenges to uplifting Grameen members from poverty were considered. At the end of this discussion, the field-workers recognized that the process of socioeconomic empowerment is a slow one, often spanning several generations. The field-workers and Yunus converged on the idea that their collective efforts must keep this time frame in mind. Specifically, they discussed the importance of the bank's efforts to involve members' children in formalized education programs. While the education of these children will not end a family's poverty today, it could certainly create more opportunities for the future. The fact that field-workers have direct contact with the managing director, and that they can talk to him about problems they face, provides an excellent example of how internal networks can facilitate the emergence of worker-worker or worker-administrator coorientation concerning solutions to important organizational problems.

Our network survey also proved informative in identifying village opinion leaders who are not part of the Grameen Bank. In many villages of Bangladesh opinion leadership roles are played by "traditional" Muslims and Imams (Islamic leaders in mosques). Recently, there have been instances of these Islamic leaders confronting Grameen Bank members and chastising them for belonging to an organization whose practices violate the traditions of Islam. For example, the payment of interest on a loan is considered a violation of Islamic principles. Also, some Islamic leaders denounce the Grameen's encouragement of women to work in association with the bank's field-workers, most of whom (90%) are men. This violates the practice of purdah, which requires women to be segregated from men or to cover their beauty in public places.

In our interview with Mazibur Rahman, a Grameen Bank field-worker, we learned of one Imam who approached Grameen members to persuade them to end their affiliation with the bank. He talked at length about the problems posed by Grameen for followers of Islam and how their continued membership was the equivalent of stepping on the Koran. He also gave a written document to the members that highlighted how the Islamic faith was incompatible with their continued participation in the Grameen Bank.

The Grameen members were upset with this interaction and approached a field-worker the next day. Within two days, four Grameen Bank workers called a special meeting for these members. They spent three hours addressing questions and explaining how their membership in the bank did not contradict Islamic tenets. They also brought with them the Imam from the local village mosque who explained how he saw no contradictions between Grameen's programs and the practices of Islam.

The actions of the Grameen workers deserve attention on a number of fronts. First, they clearly recognized the importance of an Imam discouraging members from continuing their affiliation with the bank. Imams play an important opinion leadership role for rural Bangladeshis. They are perceived as credible sources of information concerning social behavior. Since the Imam's messages contradicted the information presented by the Grameen Bank workers, the workers recognized that quick action was needed. They needed to prevent coorientation between the Imam and the bank members. The first part of their strategy to prevent coorientation was to present alternative views on how Grameen membership did not violate Islamic beliefs. However, since Imams are respected religious leaders, the bank workers recognized that they needed to pursue an additional strategy. By bringing in another Imam (from the local village) they challenged the opinion leadership of the first Imam. The bank workers also focused on how membership in the Grameen had helped each of the members improve their own lives and the lives of their families. At the end of the three-hour meeting, the bank members returned to their homes convinced that they could be members of both the Grameen Bank and the Islamic faith.

In this section we have explained how coorientation is associated with the Grameen Bank's success in uplifting members economically and socially. Member and worker communication networks represent the structured information environment in which coorientation occurs. However, contrary to the arguments presented in the rationale, member-member coorientation occasionally results in the emergence of opinions and behaviors that contradict the programs of the Grameen Bank. In the next section of the article, we offer an interpretive perspective on Grameen Bank operations by turning to the theory of concertive control.

Concertive Control

The emergence of a concertive control system at the Grameen Bank is linked to the motivational programs targeted to field-workers and lower-level managers. These motivational programs uphold the humanitarian aspect of the Grameen Bank and emphasize that, besides working for salaries, the employees are assisting in alleviating the suffering of a huge segment of humanity in Bangladesh. Further, the motivational programs highlight the recognition the Grameen Bank has received from international agencies, scholars, and entrepreneurs.

These motivational programs help create and sustain a "team" metaphor. Indeed, our interviews with bank workers were marked by consistent references to the ways in which the Grameen Bank is similar to a team. For example, employees and officials work like a team with *esprit de corps*. Some of the employees are players in the game, some are coaches, and some are referees. The employees follow the rules of the game in an endeavor to win the race for benefiting the poor. When the team wins some championship (like the international awards for Grameen Bank), each team member shares the glory.³

The team spirit aspect of human relations in the Grameen Bank is further fostered by income-generating projects undertaken by its management. Grameen officials are often deputed to work on outside projects to avoid a promotion logjam within the pyramidal structure of the organization. Two such projects are the Grameen Krishi (agricultural) Foundation and Joyshagor (sea of joy) Fish Farm. These projects help the Grameen Bank recover most of its operating costs (Shams, 1992; Watanabe, 1992).

When bank workers use the team metaphor they primarily frame their team membership in positive terms. For example, they focus on how managers and field-workers labor together in pursuit of common goals. Other stories, however, suggested that team membership can be viewed from the perspective of concertive control.

Atiqur Rahman is a Grameen Bank field-worker who works on the outskirts of Dhaka. He told us about the pressure he feels from fellow field-workers to retain a high loan recovery rate. When he experienced problems with loan recovery in a particular center (four members had ceased loan repayment), he felt personally responsible to solve the problem. The four members had taken out a loan for a rickshaw repair

business. However, they soon discovered that they could not compete with the more established repair businesses in Dhaka. Rahman met with the nonpaying members and attempted to persuade them to resume loan repayment. When that did not work he offered to help them move their business to an area where they could compete. Rahman eventually wound up working on rickshaw repairs himself to help the loan recipients keep their business functioning (personal interview, March 21, 1994).

Perhaps the most striking aspect of Rahman's story is the guilt he felt whenever he walked into the branch office. The loan repayment records of his centers were posted on a wall behind his desk for all the other field-workers to see. Rahman felt that he was failing as a field-worker, and his embarrassment was greatest when he compared his loan recovery record to the posted records of his coworkers. He reached a point when he considered quitting his job; however, the members operating the rickshaw business finally resumed loan repayment. Rahman said he was delighted when the delinquent members returned to the center. He felt like a fully functioning, effective team member (personal interview, March 21, 1994).

The preceding example shows how Grameen field-workers create an environment of concertive control. They do not receive pressure from upper management if their loan recovery rate falls below 99% but they place incredible pressure on one another. The Grameen's continued success is so important to them that they will work long hours and forgo vacations to ensure that members continue to repay their loans. The peer pressure that is sustained in the branch offices is so high that field-workers will do anything to promote the continued success of their centers. The punishment for low loan recovery rates is essentially communicative in form. Field-workers will criticize one another and make reference to the loan repayment records that are posted behind worker desks. The field-workers identify so strongly with Grameen's goal of uplifting the poor that they socially construct standards for performance that place extraordinary pressure on everyone to succeed. As Barker (1993) explained, work norms can take on a heightened intensity in work teams. If workers violate one of these norms, "they must be willing to risk their human dignity, being made to feel unworthy as a teammate" (Barker, 1993, p. 436).

Concertive control also characterizes the organizational interaction of the loan recipients. To obtain a loan, an applicant must form a homogeneous group with four other like-minded loan applicants of the same gender and of similar socioeconomic status (Yunus, 1983). As a five-member group, the new loan applicants meet once a week with the bank field-worker to understand the philosophy and procedures of the Grameen Bank, to establish trust among themselves, and to learn how to sign their names. After about four weeks of training, the group by consensus selects two members from among themselves to receive an initial

loan (the amount varies from 1,500 to 3,000 takas,⁴ the equivalent of \$35 to \$70). This loan disbursement is subject to the bank worker's satisfaction with the group's ability to observe Grameen's discipline and refund the loan on time. After several weeks, when the first two loanees have established their credibility by repaying their weekly loan installments on time, two other group members receive similar loans. The fifth person, usually the group chairperson, receives his or her loan when the second set of loanees have also established their credibility.

The Grameen Bank has created a system by which group members, because they share collective responsibility to repay the loan, operate under a healthy dose of peer pressure and peer support. If one member defaults, the prospective loans of other members are in jeopardy. Usually, however, if one member defaults on repayment for a genuine reason, the other members collectively arrange to pay the installment. The Grameen Bank thus creates a small-group dynamic, a microorganization of mutual accountability on the part of its clients to replace the need for material collateral in ensuring credit discipline.

The system of mutual accountability is integral to the success of the bank. However, mutual accountability among center members has led to a system of concertive control. For example, consider the story of Tasmiah, a Grameen member who experienced some difficulties in loan repayment. Shortly after receiving her first loan Tasmiah's husband left her to marry another woman. He also took her loan money. When she told her story to a friend who was also a member, she received criticism instead of sympathy. Tasmiah's friend was concerned that her own loan request would be jeopardized if Tasmiah failed to pay. Tasmiah felt so humiliated and responsible for her friend's welfare that she went to a village moneylender for a loan. When she was refused by the moneylender she went to the branch office to explain her problem. Tasmiah explained that she could not look directly at the bank worker since she was so embarrassed at having to forfeit the loan to her husband. Fortunately, the bank worker was understanding of her plight and explained that she could apply for another loan (personal interview, March 22, 1994).

Grameen members pressure one another to repay their loans, and this creates a powerful system of concertive control. The level of pressure felt by members is clearly reflected in Tasmiah's story. Although the moneylender would have trapped her into a relationship of permanent economic dependency, she was willing to take a loan from him so other center members would not be prevented from receiving loans. She traveled to the branch office instead of waiting for the field-worker to visit her because she did not want all of the center members to find out about her financial difficulties. Indeed, required attendance at weekly loan repayment meetings means that a member's economic successes and failures are on display for all members to monitor. The public display of member repayment or nonpayment constitutes a strong system of control that is difficult to withstand (Foucault, 1976).

As we analyzed the transcripts of our field interviews with Grameen members, two significant clusters of themes emerged. These themes can also be examined from the perspective of concertive control. First, the Grameen Bank represents relief or escape from hunger, oppression, injustice, bondage, and servitude, especially for female members. Association with the Grameen Bank saves their body, spirit, children, husband, and their world. A female member burst into tears as she recollected the severity of her family's experiences with hunger prior to joining the Grameen Bank. She sobbed saying, "My husband worked as a day laborer. At the end of the day, he brought only half a kilogram of rice and two or three takas. . . . My three children and I starved the whole day. . . . After seven years of being with the Grameen Bank, now I don't feel hungry. I take one meal and forget about taking another because I have enough to eat at home." Most Grameen Bank members share this experience. The Grameen Bank alleviates their want and provides a smooth escape from poverty, vulnerability, and socioeconomic injustice.

The second theme that emerged was that the Grameen Bank represents the "living body" for many of its members. Apart from the Grameen Bank, they have no existence, as if they live and die *with and for* Grameen Bank, and conversely the Grameen Bank exists for them. They are at the beck and call of Grameen Bank: "When my sir [the Grameen Bank worker] calls me to do something, I don't say no. I can't say no. I go ahead. . . . He doesn't say anything wrong [that I should not do for legal or religious reasons]. He can't say anything I cannot do. . . . We are the Grameen Bank."

These two metaphoric themes show how strongly loan recipients identify with the Grameen Bank. The bank represents their only means of escape from poverty, hunger, and oppression. The members are so grateful for the economic and social empowerment made possible by the bank's programs that they give their complete commitment to the field-workers and to the bank as an institution. Members do not resist the directions or recommendations of the field-workers because of all that has been given to them by the bank. (If resistance does occur it is kept secret from the field worker.) They publicly proclaim their commitment to the bank by faithful attendance at weekly meetings, and by chanting the sixteen decisions. Their complete identification with the bank is most clearly exemplified in how they describe their relationship with the bank. They are not loan recipients who terminate their relationship with the bank upon repayment of a loan; they *are* the bank.

The members of the Grameen Bank have created a system of concertive control by organizing themselves in accordance with the rules and structure of the bank. Their shared value consensus is then reflected in their public behavior at the weekly meetings. The members repay their loans, express their support and commitment to Grameen's programs, and chant the sixteen decisions. They support one another, but they also criticize one another when bank policies are not followed. The members have invested themselves in the Grameen Bank through their strong iden-

tification with the system (Barker & Cheney, 1994). "Because of this identification, the members are socially constructed by the system they have created. When this happens, the members readily accept that they are controlling their own actions" (Barker, 1993, p. 434).

In this section of the article, the theory of concertive control was used to interpret the views expressed by Grameen Bank members and workers. Both groups (members and workers) have created systems of concertive control by the social construction of norms that regulate group behavior. In the next section, we turn to feminist criticism to examine how the Grameen Bank offers emancipation through maintenance of an organizational control system.

A Feminist Critique of Grameen Bank

Liberal feminists contend that when patriarchal social structures emerge in a society, women become the oppressed group. In developing countries like Bangladesh, this oppression is manifest in women's limited access to education, technology, and economic resources. To shift the balance of power, liberal feminism argues for equal opportunity within the existing social structure (Natalle, Papa, & Graham, 1994). Clearly, the Grameen Bank has provided women with equal opportunities for credit within Bangladesh. In fact, the Grameen Bank has made a special effort to include women as borrowers (women comprise 94% of the bank's loan recipients). This deliberate focus on women is justified because they generally suffer discrimination in Bangladeshi society. More specifically, as Shehabuddin (1992) observes, conventional banks in Bangladesh tend to treat women as second-class citizens: "If a woman walked into a Bangladeshi bank to borrow, its manager would always ask whether her husband knows about it too, and whether she would like to bring her husband along to talk about it" (p. 76).

Liberal feminist principles are clearly operative at the Grameen Bank. For example, a Grameen field-worker explained to us that before a woman is considered for membership she must obtain the permission of her husband (personal interview with Mohammad Abdussobhn, March 19, 1994). If the woman encounters resistance, a bank worker offers to accompany her home to help persuade the husband to change his mind. However, executing a liberal feminist perspective by working within the existing social structure is confining in terms of its transformative potential for women. The existing social structure in Bangladesh excludes women in some instances (e.g., the practice of *purdah* limits women's opportunities), and minimizes them in others (e.g., not considering a woman's loan request until she brings her husband to the bank). Thus, ways must be found to confront practices and messages that function "hegemonically to maintain gender identities which systematically subordinate women and promote patriarchal [social] structures" (Mumby & Stohl, 1991, p. 314).

While liberal feminism focuses on women's oppression and their struggle for equality within the established social system, cultural-dual-

ists examine how women's subordinate role is "largely determined by the extent to which they are confined to the domestic domain, isolated from other women in a similar plight, and excluded from the public domain of men" (Shehabuddin, 1992, p. 29). Indeed, Shehabuddin (1992) narrates the story of a woman named Shamsunnahar whose husband yelled at her for leaving the family home in the morning to attend the Grameen Bank's center meeting in the village. Shamsunnahar's husband believed that her place was in the home, not in the village. After attending a men's meeting of the Grameen Bank, however, he changed his opinion. He realized that the bank's programs were helping his family, and his wife was not involved in activities that would bring embarrassment to the family.

Shamsunnahar's story provides us with an example of how cultural systems of meaning are contestable and open to transformation. Through its educational programs the Grameen Bank challenges the views of men who wish to control the economic and social activities of women. When these men cease blocking access to economic empowerment for women it is indicative of how power embodies a "dialectic of control." As Mumby and Stohl (1991) explain, "human agency, however subordinate, always embodies transformative capacity" (p. 317). Thus, although women remain subordinate to men in Bangladesh, this subordination need not be permanent nor pervasive across all social and economic contexts. The Grameen Bank, through its educational programs for men and women, is opening the door to empowerment by challenging cultural systems of meaning and involving women in economic activities formerly reserved exclusively for men.

Officials within the Grameen Bank realize that many women in Bangladesh are confined to their homes either in accordance with cultural practices or because they have to take care of their young children. Accordingly, many of the Grameen Bank's income-generating activities allow women to stay close to their homes (e.g., paddy husking and processing, sewing, cloth spinning, poultry raising, etc.). Although much of Bangladeshi society denies women a role in production, the Grameen Bank offers women opportunities that allow them to work within the restrictions present in Bangladeshi culture. In this respect, the Grameen programs directly confront cultural-dualism.

Although the programs of the Grameen Bank confront women's problems within a culturally dualistic society, there are limits to a perspective that accepts the separation of male and female roles. As Rosaldo and Lamphere (1974) noted, women's status will be lowest in those societies where there is a firm differentiation between domestic and public spheres of activity. The Grameen has responded to this issue by explaining to women how they can bring these two spheres of activity together. While this strategy is empowering, it also preserves male dominance in the public sphere. For example, women are limited in their income-earning potential because they are restricted from selling their products in the

public market. Specifically, Kochendorfer-Lucius and Osner (1992) describe the case of a woman named Jarina who was a Grameen member. She operated a rice business yet she received less than half the profits from the sale of her crop because she had to enlist the services of a man to carry the rice to market for sale. By explaining to women how they can combine their public and private spheres, the Grameen Bank opens the door to empowerment. However, that empowerment is limited because men are allowed to retain exclusive access to the most economically lucrative activities (e.g., selling in public markets). Thus, when Grameen field-workers show women how they can work within a system that sustains their economic subordinancy to men they "foreclose the possibility of women's identity being constructed on an equal basis with that of men" (Mumby & Stohl, 1991, p. 326).

The programs of the Grameen Bank can be viewed as consistent with the perspectives of materialist feminism in a number of ways. First, Yunus has observed that men and women in Bangladesh relate differently to the means of production (personal interview, March 12, 1994). For instance, men are more likely to have access to education, and conventional banks are more likely to give them loans. However, through its education and training programs and its focus on the economic oppression of women, the Grameen Bank emancipates the lives of its female members. They are placed on equal grounds with men in terms of how they relate to the primary means of production in an underdeveloped economy: credit for business development and knowledge of how to use economic resources.

A second way in which the Grameen Bank's programs are consistent with materialist feminism relates to their attempts to remove oppressive forces from power. Specifically, moneylenders in Bangladesh are a group that needs to be removed from power in order for the poorest of the poor to emancipate themselves from economic exploitation. Moneylenders charge usurious interest rates that trap the poor into an economic relationship from which they can rarely exit.

When the landless poor are denied access to conventional banks, then moneylenders surface as the only available source of credit. The Grameen Bank undermines the power base of this greedy group by offering credit at rates that allow repayment. Consider the story of how a group of Bangladeshi women were empowered by the Grameen Bank to fight against a moneylender:

A money-lender threatened to break the legs of a [Grameen] bank worker who walked along the path in front of the former's house every week on his way to the centre meeting. When they heard about this, the thirty women at the centre showed up at the moneylender's house. They told him that he could threaten the bank worker only if he himself was prepared to lend them the money they needed on the same terms as the Grameen Bank did. The money-lender, of course, was not willing to give up his exorbitant interest rates, but he promised to stop

harassing the bank workers as well as the members who no longer came to him for money. So you see, there is power in numbers: Thirty landless women can intimidate a wealthy man if they join forces. (Shehabuddin, 1992, p. 83)

It is unlikely that the 30 women mentioned above would have ever confronted the powerful moneylender prior to their affiliation with the Grameen Bank. Clearly, their membership in the Grameen has empowered these women to feel confident in their strength to oppose an oppressive force. Consequently, their membership in the Grameen Bank can be viewed as emancipatory and therefore consistent with the goals of materialist feminism.

On the flip side of emancipation is the control orientation of some of the Grameen Bank's practices and programs. The women exposed to the Grameen Bank's programs are not intimately involved in the process of determining how they will emancipate themselves. Rather, they are told in a paternalistic manner how they must behave (e.g., rules for loan disbursement) and in certain instances change their behavior (e.g., not give or take dowry in the marriage of their children) to qualify for loans. This organizational practice is similar to Freire's (1970/1987) "banking concept" of education in which those being instructed are viewed as ignorant beings who must have knowledge poured into them. Materialist feminists strive for an emancipation that is not linked to the orders of a group in power (Natalle, Papa, & Graham, 1994). They contend that emancipation comes from efforts and programs that are designed by those being oppressed.

Although the sixteen decisions were originally formulated with women's involvement, the way they are chanted in the weekly center meetings further exemplifies the control orientation of the Grameen Bank. Most of the women members are fed information that is intended to serve as a guide for their lives, rather than developing the guide for themselves. As the Grameen Bank continues to operate in Bangladesh, the bank workers and the management personnel may wish to rethink how women members can gain control of their *own* empowerment and how their pedagogy could be made more dialectical. Grameen Bank's present style of educating clients falls short of matching its philosophy, which propagates that poor people have naturally acquired the skills to take care of themselves.

Our observations of women chanting the sixteen decisions of the Grameen Bank clarified for us the dialectical tension that exists between emancipation and control in development programs. Clearly Grameen's economic and social programs are emancipatory for its members. Through its loan activities and social programs the Grameen Bank transforms the lives of its members. However, in order to achieve economic self-sufficiency the individual members must subordinate some of their personal desires (e.g., to design a personalized development plan) to the collective will of the organization. As Barker (1993) concluded, "for

individuals to achieve larger goals they must actually surrender some autonomy in organizational participation" (p. 409).

Conclusion

The Grameen Bank is dedicated to organizing the poorest of the poor for productive self-employment in an innovative theoretical framework. Central to this framework is the belief that credit is a fundamental human right and that development should be measured according to the per capita income of the bottom 50% of the population. The Grameen Bank demonstrates that development is an organized process of education, environmentally sound productivity, and improvement in the quality of life for the poorest of the poor.

In this article, we analyzed the communicative practices and organizational patterns of the Grameen Bank from several theoretical perspectives selected from the paradigms of functionalism, interpretivism, and critical studies. The theories selected from these perspectives illuminate one or more organizational aspects of the Grameen Bank. In this concluding section we consider the insights we derived about the Grameen Bank as well as the strengths and shortcomings of each theoretical perspective.

The insights we derived from coorientation theory were valuable in some respects and disappointing in others. Through employing communication network analysis we discerned that there was a contradiction between the messages the members offered to us (and the bank workers as well) and their behavior. This contradiction was clearest in terms of the members' views toward dowry. We explain this contradiction in part by identifying the mixed messages that emanate from the Grameen organization. Some expect dowry to be eliminated from the centers (consistent with the sixteen decisions); others strive for a reduction in how often dowry is taken or given within the centers.

Clearly, some level of coorientation is needed for a development program to be successful. First, member-worker coorientation is necessary so new members can learn about small business development, loan repayment, and changes in social behavior. Second, member-member coorientation occurs in a social learning environment in which stories are shared about how to respond to commonly experienced problems. Third, field-worker-top management coorientation occurs in a similar social learning environment. In this socially constructed environment top management sustains a clear understanding of the day-to-day problems experienced by the field-workers in executing a development program.

There were also some limitations we encountered in working from coorientation theory as well as in executing the communication network analysis. On the one hand, coorientation is part of the development process. Indeed, through creating a social learning environment in which people learn from one another, the Grameen Bank promotes member-member and member-worker coorientation concerning economic activi-

ties and social development programs. This coorientation is necessary for the Grameen model to work in organizing the poor for social change. However, what is the impact of this coorientation? Do members and workers give up anything through their affiliation with the bank? Coorientation theory did not provide answers to these questions.

In terms of method, we encountered problems in the execution of the network survey. For many questions we received very similar responses from the respondents. For example, when asked if they understood and agreed with the sixteen decisions, almost every respondent answered yes. It was not until we began probing further into specific issues (e.g., the exchange of dowry) that we received more insightful responses that uncovered the contradictions that exist between what members say and what they practice. Because of the "canned" responses we received to many of the objective questions, we have abandoned our planned focus on aspects of communication networks not covered here (e.g., a statistical analysis of the link between level of coorientation and economic success in operating a small business). Because of the problems we encountered in the field with our objective questions, we recommend that future researchers place greater emphasis on open-ended questions with probing follow-up questions.

By examining the Grameen Bank from the theory of concertive control we gained a very different and informative perspective on the bank's operations. Although coorientation among workers is partly responsible for the success of Grameen's loan programs, it sustains an oppressive environment for the workers. The workers have socially constructed a system of concertive control in which they compete with one another to maintain the bank's high loan recovery rate. The pressure created by this system of concertive control is overwhelming at times as the field-workers work overtime and closely involve themselves in the day-to-day business operations of the members.

There is also a concertive control system operative among the members. This control system is clearest in terms of socially constructed norms regarding loan repayment. Members pressure one another to repay loans because failure to do so can jeopardize the loans of other center members. Also, our survey interviews indicated that some members so strongly identify with the bank that they may lack objectivity in determining which aspects of the bank's programs are in their best interests.

As discussed previously in this article, concertive control systems are simultaneously restrictive and empowering. In the case of the Grameen Bank, the workers have created a control system that is largely responsible for their success in transforming the lives of millions of poor Bangladeshis. Also, the members sustain a system of control that guarantees them continued access to credit for economic and social development. However, the analysis provided in this article stressed more of the negative side of these control systems than the positive. In subsequent analyses of our field interviews it will be highly useful to examine those discus-

sions in which members and workers talk about the empowerment they have experienced as a result of the control systems they have created and sustained. By focusing on these discussions, we hope to gain a deeper understanding of the concertive control systems created by the Grameen Bank workers and members.

From the critical studies paradigm we selected feminist theory. Specifically, we turned to three feminist theories: liberal, cultural-dualist, and materialist. First, with respect to liberal feminism, we recognized the necessity (at some level) of working within the established social structure of Bangladesh to help empower women. A country with such traditional cultural views concerning the roles of men and women cannot tolerate an immediate change to a culture that equally values men and women. However, this perspective is also confining. How can equality be promoted between men and women in Bangladesh when the men in power resist attempts at change?

The cultural-dualist perspective was appropriate for our analysis since Bangladesh is a country that clearly separates men and women in public and private spheres. Men are given the freedom to operate in the public, economic sphere, while women are restricted to the domestic sphere. The Grameen Bank deals with this dualistic structure by showing women how they can bring the economic and domestic spheres together in the same environment. However, the unity of these two spheres for women only sustains the male claim to superiority in the public realm.

The materialist feminist perspective yielded the most significant insights into the programs of the Grameen Bank and how they empower women. First, the Grameen Bank places men and women on equal grounds in terms of how each group relates to the means of production in an underdeveloped economy. The bank accomplishes this by giving men and women equal access to credit for business development. This is a very important part of women's economic emancipation in Bangladesh. Without access to credit, women have few opportunities to contribute to the economic well-being of their families. Second, the Grameen Bank has reduced the power base of an oppressive group (moneylenders) by offering credit at reasonable rates. However, the bank has not been entirely successful in this regard. As explained in the concertive control section, one woman was actually driven to seek the services of a moneylender because she was fearful of defaulting on a Grameen loan and limiting the credit opportunities of her fellow center members.

The example of the Grameen member who sought out the services of a moneylender brings to the surface the dialectical tension that exists between emancipation and control in development programs. By weaving our theoretical strands together we conclude that the attainment of field-worker/member coorientation through social learning is part of how people learn to become participants in development programs. Clearly, at a basic level, member-worker coorientation is needed for people to understand how the development program works. If an inter-

active learning environment is created in which participants learn from one another, social support for the development program emerges. Importantly, this social support can increase member commitment to the development program. Conversely, coorientation among members concerning organizational values and activities can create a system of coercive control in which members become their own oppressors. However, this insight is too simplistic because it does not consider the emancipatory outcomes of membership. Whenever a person enters a development organization, that person's membership requires a surrendering of some individual rights. Thus, the key issue to consider is how the dialectical tension between emancipation and control is managed. If membership brings with it rewards that outweigh the costs of surrendering individual rights, then continued membership is justified. On the other hand, if the controls associated with membership serve to limit emancipation possibilities, then exiting the system may be the best alternative.

Theoretically, this multiple frames view suggest that an organization for human development like the Grameen Bank is an ensemble of many elements and forces. The success of Grameen Bank can be attributed to a conjuncture of many elements that include, but are not limited to, its unique philosophy of human development, its human relations programs, communicative networks, the meanings that its members make of their experiences, organizational metaphors, and so forth. Relying on only one explanation would be myopic. While it is difficult to review an organization in light of numerous theories, it is worthwhile to look at an organization through an eclectic collection of theories. Such a combination of theories gives us a richer understanding of how and why an organization functions as it does, how it is perceived and interpreted by its members, and how it contributes to social change. The findings of the present study suggest that future organizational and development research may benefit from adopting a multitheoretical framework.

In terms of implications for praxis, this study sets the stage for debate among development scholars and practitioners. The issue these groups must confront is how to organize for social change without silencing the voices of those receiving assistance. People can not be organized into collectives without some sort of control system that orients and guides member behavior. However, how can control systems be created in which members retain a voice in establishing their own path to development? Development scholars and practitioners must confront this issue in order to create and sustain programs that focus more on individual-level emancipation than on collective control.

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Notes

¹ A version of this paper was presented at the International Communication Association Conference, Sydney, Australia, July 13, 1994.

² Until 1991, the Grameen Bank charged 16% interest for the loan amount and credited an additional 4% interest on the capital to the emergency fund. In 1991, when all government-run institutions raised the salary of their employees by 30%, the Grameen Bank canceled the emergency plan and increased the interest rate to 20% to match its employees' salaries to those of the government banks.

³ Muhammad Yunus, the founder and managing director of Grameen Bank, has won several prestigious international awards, including the Phillipine's Magsaysay Award for "Community Leadership" in 1984; the Aga Khan Award for Architecture, 1989, given for designing the Grameen Bank's housing program for the poor; and Belgium's King Baudouin Development Prize, 1992.

⁴ In 1995, \$1 (U.S.) = 39 takas.

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