

# Organizing for Social Change Within Concertive Control Systems: Member Identification, Empowerment, and the Masking of Discipline

Michael J. Papa, Mohammad A. Auwal, and Arvind Singhal

*The Grameen ("rural") Bank organizes grassroots micro-enterprises for productive self-employment and social change among the poorest of the poor in Bangladesh. It provides collateral-free loans and various social services for the poor, but maintains a 99 percent loan recovery rate. Many of the bank's more than two million members, 94 percent of whom are women, attribute their present well-being to its ameliorative qualities. Using the theory of concertive control, we gained insight into why members and workers identify so strongly with the Grameen, how participation within this organization offers opportunities for empowerment, and how control systems operative within the bank account for its success. This theory also enabled us to examine how member and worker identification with the Grameen influences their evaluation of the disciplinary techniques that are part of the system. By examining the Grameen's organizational processes in terms of the theory of concertive control, we identify some of the paradoxes associated with democratic practices in organizations, and we draw insights about theory and praxis in organizing for social change.* **Key words:** Grameen Bank, Organizational Identification, Worker Empowerment

Since the end of World War II, scholars and practitioners have proposed, critiqued, or rejected a potpourri of alternative development mechanisms to solve the reconstruction problems of subaltern societies (Adams, 1990; Banuri, 1990a, 1990b; Brundtland, 1987; Chambers, 1983, 1986; Freire, 1970/1987; Haque, 1989; Rogers, 1976; Sardar, 1992a, 1992b, 1993). Of these, the organization of small-scale participatory micro-enterprises for grassroots self-employment and self-development has received much attention by members of the development community.<sup>1</sup> Over the past twenty years, the Grameen ("rural") Bank in Bangladesh has developed an approach to development organizing that has received acclaim worldwide. In fact, some of the Grameen Bank's projects have been hailed as exemplars of grassroots development (Auwal, 1994a; Auwal & Singhal, 1992; Food and Agricultural Association [FAO], 1987; Fuglesang & Chandler, 1993; Hossain, 1988; 1993; Rahman, 1988).

The Grameen Bank (henceforth, abbreviated as Grameen) offers an innovative approach to development organizing for, of, and by the poor (see, e.g., Auwal, in press). Grameen enables the poor, landless, and mostly illiterate people of rural Bangladesh to assist themselves, by extending them small loans, loan utilization training, and various social services (Papa, Auwal, & Singhal, 1995). Its clients use the loans to undertake myriad microenterprises from which they earn enough income to both repay the loan in a timely manner and, thereby, alleviate their poverty. The Grameen Bank extends loans without requiring any material collateral

*Michael J. Papa and Arvind Singhal are Associate Professors in the School of Interpersonal Communication at Ohio University and Mohammad A. Auwal is Assistant Professor in the Department of Communication Studies at California State University at Los Angeles. An earlier version of this paper was presented at the annual meeting of the International Communication Association in Albuquerque, New Mexico, May 1995. The authors would like to thank Professors James Barker, George Cheney, David Descutner, Sue DeWine, Judith Yaross Lee, Raymie McKerrow, and Dan Modaff for their helpful comments on preliminary drafts of this paper.*

TABLE 1  
REACH AND PERFORMANCE OF THE GRAMEEN BANK

Activity	Cumulative Figure (November 1995)
Reach:	
1. Number of Members	2,066,573
Women 1,943,136 (94%)	
Men 123,437 (6%)	
2. Number of Centers	61,099
3. Number of Villages Covered	35,505
4. Number of Operational Branches	1,046
5. Number of Bank Employees	12,000
Performance:	
1. Total Loans Disbursed	\$1.603 billion <sup>a</sup>
2. Loan Recovery Rate	about 99%
3. Member Savings in Group Fund	\$69.58 million
4. Member of Savings Outside Group Fund	\$13.81 million
5. Number of Houses Built	329,515

Note. From "Grameen update: November, 1995," *Grameen Dialogue*, January 1996, p. 16.

<sup>1</sup> 1 U.S. dollar = 39 Bangladeshi Takas.

but maintains a steady loan recovery rate of around 99 percent, which represents a rather unique philosophy and practice of microcapitalism directed at the poorest of the poor (Auwal, 1994b).

Grameen's social services address various client needs, such as health, nutrition, sanitation, and children's education. Research shows that Grameen has contributed substantially to advancement in the socio-economic status of its borrowing members (Auwal & Singhal, 1992; Food and Agricultural Organization [FAO], 1987; Fuglesang & Chandler, 1988; Papa, Auwal, & Singhal, 1995; Rahman, 1988; Shams, 1992). Currently, more than two million borrowers and their families benefit from Grameen's programs in Bangladesh (see Table 1). Furthermore, the social and economic successes generated by Grameen's programs have inspired similar projects on development organizing in about 70 countries worldwide, for example, the Amanah Ikhtiar Program in Malaysia and the Mudzi Fund in Malawi (Gibbons, 1990; Grameen Bank, 1995). In fact, many of the estimated 150 microenterprises launched during the past few years in the United States have adopted Grameen's organizing strategies (Gugliotta, 1993).

Despite its innovative approach to rural banking, the Grameen is similar in many ways to most modern organizations; specifically, it incorporates processes, rule systems, and structures that significantly control members' behavior while seeking to empower them. This raises an important question about development organizing. Specifically, are the empowerment opportunities available to Grameen workers and members worth the costs of submitting to these control systems? Thus, the purpose of the present study was to examine the empowering and controlling aspects of the Grameen's approach to development organizing. Although many studies show how Grameen's programs economically empower members, we focused on how its management style empowers *and* controls through communication patterns. In particular, we examined the organizational experiences of Grameen members and workers from the perspective of concertive control, which gave us insight into: (a) the forms of identification that link members and workers to each other and to the Grameen; (b) the ways in which members and workers empower themselves

social), they seek to identify ways they can act to secure those ends. As Albrecht (1988) concludes: "This is fundamentally an interactional process, where a sense of personal control results from believing it is one's communication behavior that can produce a desired impact on others" (p. 380).<sup>3</sup> The centrality of communication to the empowerment process is also noted by Craig (1994) and Deetz (1994), who claim that specific dimensions of empowerment are revealed when human decisions or actions are negotiated, coordinated, and codetermined. For example, a group of workers who have been sexually harassed by their immediate supervisor could meet to discuss how to address the harassment problem. On the basis of their discussion, they might decide to enact a threefold solution: (a) confront the harasser, (b) present a formal complaint to upper management, and (c) retain legal counsel to file a lawsuit against the organization. This mutually enacted decision shows how workers can empower themselves through specific communication strategies.

Importantly, the mere act of participating in workplace decisions does not provide sufficient proof that workers are empowered (Cheney, 1995; Stohl, 1995). Indeed, a number of researchers (e.g., Bernstein, 1976; Cheney, 1995; Monge & Miller, 1988; Strauss, 1982) have claimed that at least three factors must be considered before judging any organization's participative system as reflective of authentic democracy and meaningful worker empowerment. First, employee decisions should cover a wide range of issues that employees perceive as important. Second, there should be clear evidence of actual influence by employees. In other words, employees should be able to identify specific instances of producing and implementing decisions that are meaningful to them. Third, a truly democratic and empowering organization is one that practices participative decision making from the lowest levels of the hierarchy through upper-management levels and empowers lower-level employees to deal with higher-level issues (see the extended discussion in Cheney, 1995).

Empowerment evolves as a process in the Grameen Bank as workers and members collaborate with one another to uplift the poor and to sustain the humanitarian mission of the organization. First, Grameen workers and members participate in training programs to develop the knowledge, skills, and confidence to perform their specific organizational roles. These programs address the perceptual dimension of empowerment by providing information and building confidence among workers and members so that they can achieve desired goals through their own actions. Second, empowerment is displayed as an interactional process in the *activities* of workers and members. For example, Grameen workers participate in discussion fora in which they design social and economic programs for the poor. The workers are empowered to design these programs because top management believes that the best ideas emanate from field level employees. In addition, members (loan recipients) are required to devise their own small business ideas. Proposals for these businesses are generated in meetings that members hold in their homes or at the bank center. Member discussions focus on identifying potential business ventures, negotiating individual responsibilities, and determining the amount of capital needed to initiate business. Thus, the Grameen Bank offers clear opportunities for workers and members to empower themselves through making their own decisions and determining their own courses of action to reach individual and collective goals.

Although concertive control systems can empower workers in ways that elude them in traditional bureaucracies, these systems can also limit behavioral options open to employees. As Barker (1993) recently explained, the irony of this shift from

through certain means of communication; (c) the control or disciplinary mechanisms that guide behavior within the organization; and (d) the contradictions and paradoxes that members and workers encounter in a democratic organization.

Our analysis of development organizing within the Grameen Bank is structured in the following manner. We first illustrate the concepts of concertive control, empowerment, identification, and disciplinary techniques and then discuss our methodology. Next, we describe the social context, evolution, and organizational features of the Grameen Bank. Subsequently, we analyze the Grameen Bank's organizational practices and processes and illustrate our understanding of the empowering and controlling dimensions of the Grameen approach to development organizing. We examine episodes, stories, and metaphors gathered from Grameen members and workers. We conclude our analysis by raising certain questions development organizers must contend with as they seek empowerment for the vulnerable.

### Concertive Control Systems

Decentralized, participative, and democratic systems of control are becoming more prevalent in contemporary organizations as we begin what at least some observers have called the "postbureaucratic" age (Ogilvy, 1990; Parker, 1992; Soeters, 1986).<sup>2</sup> When control is embedded in the lateral, mission-centered, highly coordinated actions of a comparatively "flat" organization, a system of "concertive control" (Tompkins & Cheney, 1985) exists. In such concertive control systems, the locus of control shifts significantly from management to workers who collaborate to create rules and norms that govern their behavior. In some highly coordinated professional organizations (e.g., many high-technology firms), control emerges largely in a horizontal pattern of interaction among dedicated members (Mulgan, 1991). This collaborative process can be stimulated by top management or by workers who produce a value-based corporate vision statement "that team members use to infer parameters and premises (norms and rules) that guide their day-to-day actions" (Barker, 1993, p. 413). In one case, using the corporate vision statement as their guide, workers collaborate with one another to create social rules that "constitute meaning and sanction modes of social conduct" (Barker, 1993, p. 412). Such a subtle and internalized form of control can be even more tightly enacted, of course, when the employees themselves create the vision or mission of the organization.

#### *Empowerment*

When workers collaborate with one another to create their own social rules, opportunities for individual and collective empowerment can emerge. Although there are different ways to conceptualize workplace empowerment (e.g., Alvesson & Willmott, 1992; Blau & Alba, 1982; Conger, 1989; Conger & Kanungo, 1988; Pacanowsky, 1988; Vogt & Murrell, 1990), we advocate the view that empowerment is both a perception and a process. Consistent with this perspective, Chiles and Zorn (1995) argue that empowerment as a perception "is the symbolic construction of one's personal state as characterized by competence, or the skill and ability to act effectively, and control, or the opportunity and authority to act" (p. 2). Similarly, Albrecht (1988) observed that empowerment as a perception is a belief that one can influence people and events in an organization to achieve desired ends (see Greenberger & Strasser, 1986; Kanter, 1977). When individuals believe they can attain desired ends without interference from external forces (economic, political, or

management-designed control systems to worker-designed systems is that workers may create forms of control that are more powerful, less apparent, and more difficult to resist than that of the former bureaucracy. Cheney (1995) also offered insight into the irony of employee empowerment by observing that empowerment “is now seen as a double-edged sword: the employee with increased responsibility may also be the employee with 1 1/2 or 2 jobs to do” (p. 2).

### *Identification*

For concertive control systems to be effective in regulating worker behavior, the workers must *identify* with a set of value and factual premises that guide their decision making and work activities (Barker & Tompkins, 1994). These decision premises are accepted in exchange for incentives offered by the organization, such as wages and salary. As explained above, concertive control systems emerge when top management produces a value-based corporate vision that is intended to serve as a guide for member behavior and decision-making. Workers then exhibit their *identification* with this vision when, in making a decision, they perceive the organization's values or interests as relevant in evaluating the alternatives of choice (Tompkins & Cheney, 1983). Through identification, the decision makers' range of “vision” is narrowed “by selecting particular values, particular items of empirical knowledge, and particular behavior alternatives for consideration, to the exclusion of other values, other knowledge, other possibilities” (Simon, 1976, p. 210). Indeed, the organizational member “sees” that with which he or she identifies. When considering decision options, a member is limited to alternatives linked to his or her identifications; “other options will simply not come into view, and therefore will not be considered” (Tompkins & Cheney, 1985, p. 194).

In addition to worker identification with a management produced vision, another form of identification surfaces in interpersonal relationships within organizations (Cheney, 1983). Indeed, outside wholly coercive institutions, one's participation in a collective social role cannot be obtained without some identification between and among social actors (Burke, 1937). Furthermore, insofar as A and B's interests are joined, A is *identified* with B (Burke, 1950). Of course, to accomplish tasks and reach goals, organizational members must act together. And in acting together, a feeling of camaraderie can develop among system members (Barnard, 1938). However, in acting together, the interests of each party may not be mutually served. When two people collaborate in an endeavor, contributing different kinds of services and deriving different amounts and kinds of profit, “who is to say, once and for all, just where ‘cooperation’ ends and one partner's ‘exploitation’ of the other begins?” (Burke, 1950, p. 25).

The concept of identification is particularly important to consider when describing and evaluating concertive control systems. For example, workers exhibit their identification with one another (and with the team) by acting together and contributing similar and different kinds of services to attain individual and organizational goals. By acting together, workers empower themselves through specific communication strategies, such as negotiating, collaborating to reach decisions, and determining courses of action to achieve codetermined goals. For example, consider a group of workers who meet to discuss how to distribute work assignments more fairly among themselves and how to increase task efficiency. The decisions reached result in a more equitable distribution of tasks across departmental members and an

improvement in task performance. The sense of empowerment experienced in solving problems of mutual concern can increase the strength of interpersonal identifications within the department. Indeed, Lewin's (1947) classic research in small-group contexts supports this perspective. Specifically, Lewin discovered that participation and investment in group decisions influences members' commitments to the decision and to the group as a whole. However, organizational theorists must scrutinize those forms of identification that obscure the worker's vision and thereby prevent him or her from seeing the exploitation and oppression of the system in which he or she is embedded or focus the member's attention unduly on one part or level of the organization.

### *Disciplinary Techniques*

The concept of identification is clearly linked to concertive control systems. Also important to consider within these systems are disciplinary techniques. More specifically, worker-maintained systems of control include micro-techniques of discipline to regulate and normalize individual and collective action in organizations. When members internalize these disciplinary techniques (because of their identification with the organizational value system), they become part of "standard operating procedure." Of course, organizations cannot operate without some form of discipline. As Barnard (1938/1968) argued over a half-century ago, the master paradox of organizational life is that "to accomplish our individual goals, we must frequently relinquish some autonomy to the organizational system" (p. 17). Barker and Cheney (1994) extended this line of reasoning by arguing that organizational discipline is empowering because it allows members to create reality in partnership with others. However, discipline is also simultaneously constraining because it guides employee behavior in directions that are ultimately functional for the organization (Barker & Cheney, 1994).

A particularly rich description of discipline is provided by Foucault (1972, 1977). According to Foucault (1972), disciplines are "discursive formations." That is, Foucault refers to broad patterns of thought, behavior, and artifacts that center on certain themes (such as the shaping or perfection of the modern, "unique" person). Discipline functions as a social force in the organization "demarkating good behavior from bad, providing a context for organizational interaction, and, in general, shaping day-to-day organizational activity" (Barker & Cheney, 1994, p. 26). Thus, Foucault presents us with an embracing notion of disciplinary discourse. In viewing disciplines as discursive formations, he offers us a way of highlighting perspective-in-speech-use. As Whalen and Cheney (1992) explain:

Foucault and like-minded theorists offer us a way of speaking historically and empirically about "technical" discourse or "political" discourse or discourse on power as wide communicative arenas within which social actors operate and influence one another. Conceived this way, discourse represents both a world view and a system of meanings, usually taken for granted by actors, but providing them with cognitive and linguistic resources for persuasion. (p. 471)

Foucault contends that disciplinary discourse emerges in those social relations that serve to control, govern, and "normalize" individual and collective behavior. More specifically, disciplinary discourse leads to the construction of "apparatuses of knowledge and a multiplicity of new domains of understanding" (Foucault, 1980a, p. 106). Eventually, social production of the apparatuses of knowledge and domains of

understanding lead organizational actors to the conclusion, "That's the way we do things around here."

Although Foucault's perspective on discursive formations refers to systems of thought, communication, and action, he also provides us with insight into micro-techniques of discipline. Discipline is a social force that operates differentially and precisely on bodies. In fact, "discipline 'makes' individuals; it is the specific technique of a power that regards individuals as objects and as instruments of its exercise" (Foucault, 1977, p. 180). What Foucault means here is that the modern "individual," who so cherishes freedom and choice, also comes to internalize a whole set of ideas and practices that govern and shape him or her. These micro-techniques of discipline do not always involve crushing people; rather, discipline usually stems from training. What is implied in disciplinary practice is the malleability of human behavior. The act of training the body by subjecting it to disciplinary processes "creates both a docile body and a set of habits and orientations that forms the initial object of psychological science" (May, 1993, p. 43).

To clarify Foucault's description of discipline as a social force, an example will help. In a manufacturing organization, a new employee can be trained to operate a specific piece of equipment. Successful operation of this equipment requires following a complex series of steps that are to be repeated throughout the work day until the end of the worker's shift. A shift supervisor is responsible for observing and evaluating each worker's performance to ensure that the proper sequence of operational steps is followed and that the work is performed at an adequate speed. The repetitive nature of this task eventually results in what Foucault refers to as a docile body. In other words, the workers' physical actions become so routinized that they are repeated automatically without variation. However, the typical worker does not experience only bodily docility; eventually, mental docility occurs as well. The worker does not think about alternative ways to perform the task, and he or she ultimately reaches a point at which the actions can be performed without thinking through each step. Furthermore, in this process of learning how to operate the equipment the worker is initially aware of the external observation of the supervisor. As time progresses, however, the required steps become so internalized and the expected speed of performance so natural that the worker is no longer aware of this external observation. The disciplines associated with task performance become internalized; thus, the worker governs his or her own behavior.

Foucault's (1980a) triad of formative discipline includes rules of right, knowledge, and power. Rules of right are the seemingly natural procedures and norms that enable the exercise of power and allow for the control of individuals' actions. In short, rules of right are captured aphoristically by the statement, "That's the way we do things around here" (see Barker & Cheney, 1994). Within organizations, the rules of right provide a formal, structural delineation of power akin to Weber's (1947) ideal type of "traditional authority." In the exercise of power, certain "truths" emerge and become the taken-for-granted knowledge base within a social system. The effects of this knowledge base reinforce and reproduce relations of power within the system. Thus, knowledge, power, and rules of right "represent the essential elements necessary to create the disciplines that define parameters for doing business in the firm: what gives the organization (as a system of relations) shape, control, and order" (Barker & Cheney, 1994, pp. 25-26).

Micro-techniques of discipline both punish and reward. Foucault (1977) refers to

“micropenalties” as the practice of “making the slightest departures from correct behavior subject to punishment, and of giving punitive function to the apparently indifferent elements of the disciplinary apparatus” (p. 178). Within this disciplinary apparatus, “[E]verything might serve to punish the slightest thing; each subject finds himself [sic] caught in a punishable, punishing universality” (p. 178). Conversely, disciplinary systems also reward by means of awards. People are judged against a norm or average in a way that continually creates ranks. Those judged to be significantly better than the norm are rewarded by the fact of the judgment itself.

The methods for training the docile body to accept and internalize the disciplinary apparatus are threefold: hierarchical observation, normalizing judgment, and examination. Hierarchical observation makes surveillance an integral part of production and control. The acts of looking over and being looked over are central means by which people are linked together in a disciplinary space. Indeed, control depends on an optics of power in which the body is subject to a continuous and uniform gaze that monitors each movement of the productive process while checking and, if necessary, correcting in order to achieve maximum efficiency (Foucault, 1977). Normalizing judgment, the second component of Foucault’s disciplinary apparatus, proceeds from an initial premise of formal equality among individuals (e.g., everyone within a system has the same ability to perform). Micro-penalties are then established in which more and more areas of life, too trivial and local to have been included in the legal web, are captured by power. For example, micro-penalties can be associated with time (lateness, absences), activity (inattention, negligence), behavior (impoliteness, disobedience), talk (idle chatter), and the body (lack of cleanliness, disrespectful gestures). Foucault concludes: “The perpetual penalty that traverses all points and supervises every instant in the disciplinary institutions compares, differentiates, hierarchizes, homogenizes, excludes. In short it *normalizes*” (p. 183).

The procedure that brings surveillance and the normalizing judgment together is the examination. In examinations, people are measured and classified in all ways considered relevant within a given disciplinary space. Foucault (1977) explains that the examination combines the techniques of an observing hierarchy and those of a normalizing judgment. More specifically, the normalizing gaze is a type of surveillance that makes it possible to qualify, classify, and punish. The gaze establishes over individuals “a visibility through which one differentiates them and judges them” (p. 184). The visibility of this process of judgment and punishment is central to the disciplinary apparatus; thus, examinations are highly ritualized events. Displayed in the examination is “the ceremony of power and the form of the experiment, the deployment of force and the establishment of truth,” which “manifests the subjection of those who are perceived as objects and the objectification of those who are subjected” (p. 185).

Constant surveillance in the form of the normalizing gaze eventually induces self-control on the part of organizational members and results in what some have called an organizational personality or an organizational conscience (Merton, 1968; Presthus, 1962; Reissman, 1949; Ruitenbeek, 1963; Scott & Hart, 1979; Thompson, 1961; Whyte, 1956). “Power no longer needs to unleash its sanctions and instead its objects take it upon themselves to behave in the desired manner” (Garland, 1990, p. 146). As Foucault (1977) explains, the perfection of power should tend to render its actual exercise unnecessary, for the objects of power should be caught up in a disciplinary apparatus of which they themselves are the bearers. In this final



comment, it becomes clear how Foucault's views on power and the micro-techniques of discipline are central to concertive control systems.

A strong relationship exists between micro-techniques of discipline and employee identification with an organization. As Barker and Cheney (1994) have observed, "[D]isciplinary mechanisms are perhaps most potent when they are grounded in highly motivating values that appeal to the organization's actors" (p. 30). Galbraith (1967) made a similar point in arguing that member identification with organizational goals and values can be a powerful motivating force, particularly in nonprofit enterprises. For example, Galbraith explained that scientists, engineers, and technicians associated with the Jet Propulsion Laboratory (operated on behalf of the National Air and Space Administration by the California Institute of Technology) identified strongly with the goals of the lab and were deeply proud of their contributions to the enterprise. Galbraith concluded that it would be inaccurate to suggest that pecuniary compensation could be a more dominant motivating force than member identification with the goals and values of this organization.

Knoke and Wood's (1981) examination of member commitment in 32 voluntary associations in Indiana also supports this perspective. In these voluntary associations, Knoke and Wood discovered that member commitment can be best understood by focusing on the degree to which members *internalize* organizational norms and values. For instance, many volunteer organizations rely on purposive incentives that "stress organizational aims, community duty, collective ends, sacrifice, and altruism as membership benefits derived from commitment of personal resources" (p. 13). In addition to these purposive incentives, Knoke and Wood found that offering widespread opportunities for decision-making and influence can have a significant impact on raising member commitment levels in voluntary associations.

Although value-based appeals can increase the degree to which members display commitment to the organization, the use of these appeals raises important questions about individual freedom and the nature of work life. When workers identify so strongly with these organizational values, they may lose critical distance in evaluating the fairness of the micro-techniques of discipline they have collectively created, or in which they have heavily participated. Foucault (1980b) recognized this very issue when he observed that "power is only tolerable on the condition that it masks a substantial part of itself. Its success is proportional to its ability to hide its own mechanisms" (p. 86). Thus, it is important for organizational researchers to focus on how member identification with a collective may obscure a member's ability to evaluate objectively the micro-techniques of discipline that are part of concertive control systems.

Our rationale for selecting the theory of concertive control was three-fold. First, the Grameen Bank has empowered its members and workers to create their own norms and rules for the execution of economic and social development programs. For example, field workers are given the authority to devise their own plans for social and economic development without having to seek approval from upper level administrators. Also, Grameen members themselves meet to develop small business ideas and to decide how to handle such problems as loan defaults. The discussion fora in which these rules and norms emerge increase levels of identification within member and worker groups as well as provide clear examples of empowerment.

Second, the bank's loan programs establish a system in which members and workers monitor and control each other's behavior. For example, members pressure

one another to repay loans since one member's failure to repay can jeopardize others' credit opportunities. Bank workers also have created a concertive control system by pressuring one another to work long hours and forego vacations to maintain the Grameen's successes in improving the lives of the poor. Top management does not *require* twelve-hour work days, or seven-day work weeks; rather, bank workers have created these norms.

Third, the theory of concertive control provided us with a framework for understanding how member identification with value-based appeals masks the mechanisms of discipline. Thus, by focusing on members and bank workers' stories, accounts, and metaphors, we searched for themes and examples that reveal the ways these two groups socially construct rule systems that govern their behavior. More specifically, we framed our examination of stories, accounts, and metaphors by first addressing the following question: *Is a value-based consensus revealed in the interactions among Grameen members and workers?* In addition, we examined our interviews with members and workers to discern how each group's identification with the Grameen Bank produces opportunities for empowerment, as well as masks, their ability to evaluate objectively the micro-techniques of discipline they create and sustain for themselves.

This examination led to four specific questions. First, *how do Grameen members and workers describe their identification with the organization?* Second, *how do Grameen members and workers "empower themselves" through their affiliation with the bank?* Third, *how do Grameen Bank members and workers describe and evaluate the micro-techniques of discipline they have collectively created?* Fourth, *what sorts of paradoxes and contradictions do members and workers encounter in a democratically structured organization such as the Grameen Bank?*

### Analysis and Interpretation

Using the aforementioned conceptual scheme, we present our interpretation and critique of the Grameen Bank's approach to organizing for social change. 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 authors in 1991, 1993, and 1994, and involving a total time period of 16 weeks; (c) 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 (d) several documentary films and reports 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, 1984, 1982/1987b, 1993a, 1993b).

Following appropriate permission procedures, our field survey was pre-tested and then administered by the second author, who is a native citizen of Bangladesh, with the help of two Bangladeshi university students. This survey instrument was used in 1993 and consisted of closed-ended demographic questions (e.g., age, sex, health, and economic status) and open-ended questions that focused on the social and economic changes experienced by members since their affiliation with the bank. Probing follow-up questions were asked when appropriate to gain a deeper understanding of member experiences with the Grameen Bank. Using this survey instrument, some 270 Grameen Bank members in nine village centers (incorporating 30

members each) in three different regions of rural Bangladesh were interviewed. The field observation and interviews with the Grameen Bank members were recorded carefully by the three 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 bank members were conducted in their neighborhoods, workplaces, and homes. The interviewers 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 Grameen Bank workers ( $n = 20$ ) to gain different insights into the bank'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 the in-depth personal interviews.

In addition to the personal interviews described above, some 50 Grameen members and an estimated 25 bank workers were interviewed informally in field visits by the three authors in 1991 and 1994. Thus, our analysis draws interview data from approximately 320 members and 45 field workers.

### The Social Context for and Evolution of Grameen Bank

When the Grameen Bank began to operate in the mid-1970s, resource constraints and various facets of the poverty syndrome (Chambers, 1986) gripped Bangladesh. Widespread unemployment, food deficits, and famines resulting from frequent natural disasters (e.g., floods and cyclones) overwhelmed the people. For the landless, illiterate, and rural poor, the poverty syndrome was excruciating.

Frequent exploitation worsened the poverty syndrome for rural Bangladeshis. For example, village elites often intercepted government or foreign aid intended for the poor (Bangladesh Rural Advancement Committee [BRAC], 1980). Most of the poor could not request loans from banks because they were illiterate and could offer no material collateral. In their desperate attempts to obtain bank loans, the poor would engage the assistance of middlemen who often pocketed a portion of the loans (Auwal & Singhal, 1992). Finally, the poor were exploited by local village moneylenders who charged exorbitant interest rates (FAO, 1987).

Poor and uneducated women in Bangladesh were even more vulnerable. Women there are generally socialized to see themselves as inferior to and dependent on men (Chaudhury & Ahmed, 1982). They perform most household chores (e.g., preparing meals, raising children, and collecting firewood) and help their men in raising and harvesting crops. Their valuable work, however, brings them few economic or social rewards. They are expected to suffer indignities without complaint, since their parents and husbands consider them to be economic liabilities. If a family member has to starve, an unwritten law dictates that the family should sacrifice the mother, wife, or sister because she does not contribute to the economic well being of the household (Yunus, 1982/1987b, 1987a). Furthermore, the social and illegal practice of dowry takes a heavy toll on the morale and economic status of poor women and their families.

Against the social and historical backdrop described above, the Grameen Bank

began operating as a university-based action research project in 1976 (Auwal & Singhal, 1992; Hossain, 1988). Muhammad Yunus, Grameen's founder and managing director, initiated the bank project with the goals of: (a) extending banking facilities to the poor, (b) eliminating exploitation of the poor by the rich, (c) creating self-employment opportunities for the poor, and (d) promoting micro-organizations for social empowerment of the poor (Grameen Bank, 1986). Originally, the project was associated with a local bank in Chittagong. Borrowers initially received very small loans that were repaid in weekly installments. Bolstered by initial successes, the project expanded its operation to different poverty-affected districts in Bangladesh. Continued successful operations, reflected in several evaluation studies, impressed several public and private banks to provide loans and grants for the project. Eventually, in 1983, the project was institutionalized as a full-fledged bank when the Bangladesh government promulgated a special law authorizing the Grameen to provide loans without collateral to the poorest of the poor. The Grameen Bank has since grown into a large organization.

The organizational structure of the Grameen Bank includes branch offices, area offices, zonal offices, and a head office. Branches are the field-level operational units located in villages. Seven field staff workers headed by a manager run a branch, which looks after 30 to 60 Grameen Bank *Centers*. Each center consists of six to eight *Groups*, which are the basic organizational units and five members in each. Area offices, generally 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. About 90 percent of the Grameen Bank's 12,000-member staff works directly with clients and live in villages where they work. This proximity helps staff to maintain regular contacts with clients and to guide clients in the execution of Grameen's loan and social development programs.

### Concertive Control: Identification, Empowerment and Disciplinary Techniques

We now turn to the idea of concertive control to understand member and worker identification with the Grameen Bank, aspects of empowerment, and the micro-techniques of discipline that regulate member and worker behavior. The theory of concertive control provides insight into the Grameen Bank's programs of participatory management for workers and mutual accountability for loan recipients. These programs offer workers and members opportunities for empowerment and economic and social rewards that can only accrue if one abides by the disciplines sustained by the bank's participants. Finally, concertive control systems within the bank draw our attention to the paradoxes members and workers encounter in maintaining a democratic organization.

#### *Worker-Sustained Systems of Concertive Control*

The Grameen Bank requires all field workers and lower-level managers to attend motivational programs that describe the humanitarian mission of the organization. These programs present inspirational talks that illustrate employee contributions to alleviating human suffering and uplifting the poorest of the poor in Bangladesh. The motivational programs also highlight the recognition the Grameen Bank has received from international agencies, scholars, and entrepreneurs. The motivational programs offered to Grameen members are similar in some ways to the post-entry

training offered to U.S. Forest Rangers. Kaufman (1960) explained that one purpose of these training programs is to instill in the minds of rangers the "importance of the Forest Service job to the welfare and strength of the nation" (p. 173). In addition, the post-entry training programs help to reaffirm the "faith" of the rangers in the work they perform (Bullis & Tompkins, 1989; Cheney & Tompkins, 1987).

In these motivational programs, a "team" metaphor emerges that is central to both worker identification with the Grameen and the concertive control system that governs worker behavior. Indeed, our interviews with bank workers included frequent references to the ways in which the Grameen is similar to a team. For example, Muhammad Sobhan, a Grameen field worker from Chittagong, remarked: "We work in the field as a team to support and help one another to administer loan programs and deliver social services. We always know we can count on one another for help when a problem emerges" (personal interview, March 21, 1994). When the Grameen Bank receives an international award, each team member shares the glory, again strengthening worker identification with the organization.<sup>4</sup> In fact, in a recent field visit, the first author observed that a *New York Times* article was posted on the bulletin boards of several branch and zonal offices. The title of this article was "Yunus Recommended for Nobel Prize by President Clinton." When one field worker was asked why this article was posted on the bulletin board, he responded: "It makes us so happy to be part of the Grameen Bank and to work with Professor Yunus. He deserves a Nobel Prize, and he is gracious in saying how all of us workers are part of what makes the Grameen Bank work" (personal interview, March 19, 1994).

When bank workers use the team metaphor, they primarily frame their membership in positive terms and focus on how managers and field workers labor together in pursuit of common goals. For example, Atiquar Rahman is a Grameen Bank field worker who works on the outskirts of Dhaka. He regularly works twelve-hour days, and he often works for months at a time without a single day off. When asked why he works so diligently, he stated: "How can I let down the other field workers and the poor people we serve? We work together with management as a team, and in working together we help the poor to improve their lives" (personal interview, March 21, 1994). This dedication to working together permeates the entire organization and shows how strongly workers identify with one another and the goals of the Grameen.

The Grameen field workers' use of the team metaphor is consistent in a number of ways with Berggren's (1992) examination of teamwork in the automobile manufacturing plants of Sweden and Japan. First, Berggren observed that teamwork is characterized by a lack of labor-management tension. This dimension of teamwork is reflected in comments by Grameen's field workers that they work together with management in pursuit of common goals. Berggren also notes that the members of work teams tend to feel pride in the work they accomplish. Consistent with this observation, Grameen's field workers report feeling great pride in helping the rural poor to improve their lives. Finally, Berggren argues that in teams there can be intense pressure for workers to exhibit maximum performance and meet production goals. For example, in some work teams, employees are expected to work overtime and to remain at work until production goals are met (see Graham, 1993). In the Grameen Bank the pressure to remain at work until all assignments are completed is clearly evidenced in field worker descriptions of their typical work week. Indeed,

many field workers reported regularly working twelve-hour days, seven days a week, for months on end.

The forms of worker identification revealed in our field interviews can be compared to Etzioni's (1961) description of moral involvement in organizations. Etzioni notes two types of moral involvement: pure and social. Pure moral involvement occurs when a worker internalizes work norms and identifies with authority. Such moral involvement is reflected in the workers' commitment to goals established by Grameen's founder Muhammad Yunus and in their strong work ethic. Social moral involvement refers to worker sensitivity to pressures from primary group members. Consistent reference to the team metaphor and the fact that workers push one another to succeed provides evidence of this form of involvement. Both pure and social moral involvement "designate a positive orientation of high intensity" (Etzioni, 1961, p. 10) and are most likely found in value-based and non-profit organizations such as churches, political parties, and social movements.

The intensity of worker commitment to the goals of the Grameen Bank is reflective of a "paradox of sociality" (Stohl & Cheney, 1996) that sometimes surfaces in democratic organizations or in employee participation programs of more traditional organizations. Grameen's field workers feel a tremendous sense of pride in helping the poor improve their lives; however, to accomplish the goals of the bank the workers must sacrifice almost every aspect of their personal lives, including other forms of participation in family and community. Indeed, field workers relentlessly advocate the vision of Muhammad Yunus to uplift the poor, and their personal lives are considered secondary to their work with the bank.

Our examination of worker stories, such as the one shared by Atiqur Rahman, also provided us with clear evidence of empowerment. The Grameen fosters fora that allow workers to negotiate decisions and pursue courses of action. In these discussions, employees receive noble ideas to consider and discuss. The goal is to reach a value-based consensus regarding courses of action for improving the socio-economic status of the poor. More specifically, Grameen workers enjoy decision-making autonomy in branch and area offices where substantive planning takes place. Essentially, field workers are the planners of Grameen's programs. Nine persons working in a branch create an annual plan and pass it on to their supervisory area office. The head office integrates the plans received from the grassroots level to facilitate overall organizational planning and to set realistic goals to be achieved within specific periods of time. The head office rarely interferes with the planning, aside from offering broad guidelines or linking local plans to the corporate vision of uplifting the poorest of the poor. By giving employees the responsibility for creating social and economic programs for the poor, the Grameen sustains a culture of empowerment. First, because the head office trusts and respects the judgments of Grameen's field workers, the workers develop a sense of pride in their accomplishments at alleviating rural poverty. This is consistent with Albrecht's (1988) view that empowerment can be experienced as a perception since Grameen's workers have internalized the belief that their personal actions influence the poor in a desirable way. Second, empowerment has an interactive dimension in the Grameen Bank, as workers collectively determine their own goals and the means of attaining them in branch meetings.

Muhammad Sobhan, a Grameen worker from Chittagong, gave us insight into the emergence of empowerment among field workers. "I could never imagine working

another job where I can have so much influence in helping others. Professor Yunus trusts us and respects our judgments. We decide together in the branch what needs to be done to help members, and we put the plan into action” (personal interview, March 21, 1994).

Sobhan’s comments also reveal how Grameen’s workers experience empowerment as both perception and as interactional process (Albrecht, 1988; Chiles & Zorn, 1995). Specifically, the perceptual component of empowerment is evident in Sobhan’s recognition that his personal efforts are helpful in improving the lives of the rural poor. In addition, the interactional dimension of empowerment is apparent in the observation concerning branch meetings where workers collectively develop social programs and economic plans to implement in the field.

Although Grameen workers shared many stories with us that indicated how they were empowered to help the poor, other stories suggested that team membership has its costs. For example, Muhammad Sarkar 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 (two members had ceased loan repayment), he felt personally responsible for solving the problem. The two members had taken out a loan to manufacture and sell bamboo products (baskets and trays) and cane mats. However, due to the theft of their raw materials and the illness of one member, they were forced to close their small shop. Sarkar met with the non-paying members and attempted to persuade them to resume loan repayment. When that did not work, he offered to help them manufacture products for sale until they could find another worker. Sarkar eventually wound up working an extra two hours a day (added to his normal twelve-hour day) so that the loan recipients could keep their business functioning (personal interview, March 23, 1994).

Perhaps the most revealing aspect of Sarkar’s story is the guilt he felt whenever he walked into the local 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. Sarkar felt that he was failing as a field worker; his disgrace was greatest when he compared his loan recovery record to the posted records of his co-workers. Although he had experienced immense *personal* satisfaction while working at the Grameen, he, in fact, considered quitting his job because he felt incapable of sustaining the high standards his coworkers had established. When the members operating the small business finally resumed loan repayment, Sarkar decided to stay with the Grameen. He was both relieved and thrilled when the delinquent members returned to the center. As he stated, “I feel like I am again contributing to the success of the Grameen and that I am not a burden to my coworkers” (personal interview, March 23, 1994).

The preceding example shows how Grameen field workers create an environment of concertive control. Upper management does not pressure the workers to sustain a 99 percent loan-recovery rate; however, the workers place incredible pressure on one another. Field workers so strongly identify with the Grameen’s continued success that they will work long hours, forego vacations, and do whatever is required to insure that members continue to repay their loans. Essentially, peer pressure is sustained through conversations in which workers emphasize the importance of working together in pursuit of common goals. In these conversations, the workers exhibit their interpersonal identification with one another as team members, as well as their identification with the mission of the Grameen. Fazle Manik, a Grameen

field worker from Comilla, offered us insight into these forms of identification: "We know our best efforts are needed for the social and economic programs to work, that is why we [workers] rely on each other so much. We know we can count on one another for help if we have a problem in a center. Our work with the Grameen is important because no other program in Bangladesh can help the poor as much as we do" (personal interview, March 22, 1994).

Although peer pressure is a part of the concertive control system operative within the Grameen Bank, there are other forms of peer pressure that are not entirely dependent on common adherence by employees to shared organizational values. For example, peer pressure can be linked to an individual's competitive desires to perform as well as or better than one's co-workers. Furthermore, if promotions or favorable assignments are linked to high levels of worker performance, the pressure to perform takes on another dimension. Alternatively, when friendships are formed among co-workers, an individual worker may feel pressured to perform a fair share of work so as not to burden others. Indeed, Muhammad Sarkar, a Grameen field worker, made this very point when talking about his reasons for working so hard to sustain a high loan recovery rate. As explained above, he did not want to be a burden to his co-workers. This form of peer pressure does not require common adherence to shared organizational values. However, it is a form of peer pressure that offers additional insight into what motivates workers to perform in given situations.

When a Grameen field worker experiences problems with loan recovery in a given center, the punishment 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 the Grameen's goal of uplifting the poor that they socially construct standards for performance that place extraordinary pressure on everyone to succeed. For example, in many branch offices, Grameen workers have established a workload norm that consists of seven-day work weeks and twelve-hour work days. Muhammad Sobhan, a Grameen field worker from Chittagong, commented that these long work days are essential to the success of the Grameen Bank: "If we did not work as hard as we do, we would not be able to maintain a high loan recovery rate in our centers, and help loan recipients who are having problems with their businesses" (personal interview, March 21, 1994). 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" (p. 436).

Two types of paradoxes are linked to the control practices maintained by the workers. First, as mentioned earlier, there is a paradox of sociality. Workers are empowered to play an integral role in helping the poor to improve their lives; however, the level of work required to reach organizational goals borders on the inhumane. Second, workers experience a "paradox of control" (Stohl & Cheney, 1996). This paradox surfaces when workers appreciate the perceived freedom that comes with creating their own control system, yet they actually experience less freedom within the work group because they must all keep an eye on one another to reach codetermined goals (see Deetz, 1992 for a discussion of how participative programs can move from interest solidarity to member self-surveillance). In the Grameen Bank, the control paradox arises when field workers collectively establish



goals for their branches in terms of loan recovery. However, the workers experience less freedom in this system because of how carefully they monitor one another's performance. A worker who experiences a decline in loan recovery rates is criticized and made to feel unworthy as a field worker or teammate.

Despite the substantial pressure workers place on one another, they exhibit remarkable commitment to the Grameen Bank's goal of empowering the poor. Atiqur Rahman made this very point after sharing his story about some potential loan defaulters: "We do pressure one another to recover loans, but look at what we do. When we first enter a village we see such little hope and such suffering. We are part of a program that gives people hope and lifts them from suffering. We experience no greater happiness than seeing how Grameen membership helps the poor improve their lives" (personal interview, March 21, 1994). Another Grameen worker also linked aspects of the organization's disciplinary system to his success in helping the poor. Shamsul Hoque, a field worker in the Gazipur district, explained: "The Grameen is different from any other bank because of the discipline of its staff. I'm not allowed to accept even a glass of water at my client's doorstep, so that I'm not partial to them in the future. It is this discipline of the Grameen Bank which makes us tick" (personal interview, August 12, 1991).

Foucault's (1977) observations concerning the training of the body by subjecting it to disciplinary processes is relevant to how Grameen workers are trained, as well as to how they live in the field. In fact, one of the main purposes of Grameen's training programs for prospective field workers is to eliminate by self-selection "those who do not have the stamina or inclination for the physically demanding nature of field work" (Fuglesang & Chandler, 1993, p. 74). The problems and discomforts of living in rural Bangladesh (e.g., excessive heat and humidity, limited transportation and communications equipment, mosquito infestation, annual monsoons, etc.) are daunting even for the most dedicated person; hence, trainees are exposed to poor, rural living conditions early in their training experiences. Also, trainees and field workers are encouraged not to use bicycles so they can better understand the hardship of the landless who are chronically without transport (Fuglesang & Chandler, 1993). However, even if bicycles were available, many workers could not use them because of poor road conditions. In fact, many workers walk barefoot for up to ten miles a day because the mud on rural roads is so deep it would destroy their shoes (Counts, 1990). Thus, the daily life of a field worker is a physically strenuous and monotonous one that requires both a disciplined mind and body.

Another aspect of discipline that is central to the Grameen's operations is the strict system of monitoring worker performance. The performance of every bank worker is followed on a daily basis. If loan disbursement or repayment figures drop during a particular week, there is reason for concern and remedial action. This ongoing monitoring and evaluation of worker performance creates a situation of strong mutual accountability (Fuglesang & Chandler, 1993).

The monitoring and evaluation of worker performance became particularly clear to us in the branch offices when field workers returned from their village centers. Although exhausted from a long day's work, bank workers would begin counting and recording the loan repayments as soon as they sat down at their desks. Each member counted the money in full view of the other branch members and the branch manager. The pace of the counting and recording operations is fast and clearly stressful. As we learned in talking with a number of field workers, the stress

they feel is linked to the immediacy of the evaluation they receive. "Lagging performance is quickly discovered and corrected, and good performance is quickly rewarded" (Fuglesang & Chandler, 1993).

The counting of loan repayments at the end of the day is reflective of Foucault's (1977) three-fold disciplinary apparatus. The public counting of loan repayments constitutes a daily *examination* for workers. *Hierarchical observation* occurs as the counting and recording of statistical information is performed in full view of the manager. The manager (and the other coworkers) then offer a *normalizing judgment* in the feedback given to the worker about his or her performance.

Grameen workers willingly accept the various forms of discipline associated with their jobs because of their strong sense of identification with the bank. The interviews we conducted with field workers provided evidence of two types of organizational identification. First, the workers identify strongly with the Grameen Bank's mission of uplifting the poor. Shamsul Hoque, a Grameen Bank field worker from the Gazipur district, provided a clear example of his identification with the Grameen Bank: "I feel like the engine of change. An engine that gets its fuel from the vision of Muhammad Yunus and water from the dreams of the poor and the landless" (personal interview, April 21, 1991). A bank administrator from Dhaka also provided an example of how strongly workers and members identify with one another: "The members get addicted to the workers' dreams and the Bank workers get addicted to the members' dreams" (Counts, 1990, p. 23).

Sills's (1957) observations of workers in volunteer organizations seem to be relevant here. According to Sills, volunteers are powerfully motivated by the emotionally satisfying experience of helping others. They care about what happens to those seeking their assistance and they are guided by a warm and sincere desire to right human wrongs. Clearly, Grameen's workers are motivated by similar concerns in their work with the rural poor.

The second form of organizational identification that was reflected in our interviews was how the workers strongly identified with their branch office co-workers or team members. They support one another, but they also criticize each other, particularly when loan recovery rates fall below the 99 percent repayment level. Mazibur Rahman, a Grameen worker from Madhabdi, addressed this issue: "We are always ready to help each other because field work is so difficult. But we cannot forget what we are here to do. If some members default on loans, there will be less loans available for others. We keep track of each other's loan records and we pressure each other because the high recovery rate is what allows the Grameen to continue" (personal interview, March 22, 1994). This form of identification is more interpersonal in nature; however, as observed earlier, it raises the question of where cooperation among workers ends and exploitation begins.

How do these forms of worker identification influence their description and evaluation of the disciplinary techniques practiced within the organization? Our interviews with Bank workers indicate that they see only the positive aspects of discipline. Field workers are reminded by branch managers that if they break discipline, the Grameen Bank collapses (Fuglesang & Chandler, 1993). Atiqar Rahman, a field worker from the Dhaka area, expressed this very sentiment: "Discipline and self-control are demanded of us but it is the backbone of our success" (personal interview, March 21, 1994). Thus, bank workers do not criticize the disciplinary techniques that are part of the Grameen because they recognize that

TABLE 2

## THE SIXTEEN DECISIONS OR THE SOCIAL WELFARE CONSTITUTION OF THE GRAMEEN BANK

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 it 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-patrines.
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.

*Note.* From *Participation as process: What can we learn from the Grameen Bank, Bangladesh* (p. 122) by A. Fugelsang and D. Chandler, 1993, Dhaka, Bangladesh: Grameen Bank.

the group chairperson, receives his/her loan when the second set of loanees have also established their repayment credibility.

Because Grameen members share collective responsibility to repay loans, they sustain a system of peer support and peer pressure that replaces the need for material collateral in ensuring credit discipline. 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. They make this kind of decision because they identify strongly with Grameen's philosophy or corporate vision (i.e., members must help one other to succeed). However, their motivation for helping one another is also linked to the Grameen's system of collective responsibility for loan repayment, which creates a strong sense of material interdependence among group members.

For Grameen members, the group and the center provide fora for their individual and collective empowerment. The members share experiences about financial, health-related, educational, and other social activities directed by the bank. Also, in every center meeting they renew their pledges to fight socio-economic, health, and nutritional problems by reciting various slogans, including the Sixteen Decisions (the Social Welfare Constitution of the Grameen Bank—see Table 2).

As members share their stories of success and renew their commitments to help one another, they realize that they have the power to make their lives better. Also, once members believe they can improve their lives through their own efforts (experiencing empowerment as a perception), they can identify specific actions to bring about positive change. For example, women members in a town adjacent to Nageswari were concerned with the continuing practice of dowry in their community. They negotiated a solution among themselves by deciding not to give or take dowry in the marriage of their children. To avoid being victims of clandestine dowry

discipline is central to the success of the organization. Importantly, the absence of any critical comments concerning the disciplinary techniques used by Grameen workers may be reflective of a “paradox of consensus” (Stohl & Cheney, 1996), in that group cohesion is achieved at the expense of the vitality of oppositional or minority voices. Most of the field workers we interviewed talked about the discipline that is maintained in the branches and described personal sacrifices that were required to meet loan recovery goals. Yet, no field worker criticized these practices and expectations. Seemingly, consensus has been reached among field workers concerning the discipline necessary to reach organizational goals; however, how much are workers pressured to accept these demanding goals? Furthermore, if opposing views concerning discipline and goal attainment have been silenced, what prospects exist for sustaining workplace democracy within the Grameen Bank?

The total support that seems to exist for Grameen’s disciplinary standards also provides evidence of limits to worker empowerment and the form of workplace democracy practiced within the bank. On the one hand, Grameen’s workers are given decision-making autonomy to identify and establish social and economic programs for the poor. There are two ways to describe this type of empowerment. First, a type of structural empowerment emerges as management grants workers the authority and freedom to pursue specific courses of action. Second, as noted in our interviews, the workers experience immense personal satisfaction in collectively creating these social and economic programs and witnessing their impact on the poor. However, there also appear to be limits on the range of matters that can be addressed by field workers with the bank’s disciplinary standards as the clearest instance of a non-negotiable issue. When certain issues or decisions cannot be subject to employee review and modification, there are clearly restrictions on opportunities for their empowerment (see e.g., Bernstein, 1976; Cheney, 1995; Monge & Miller, 1988; and Strauss, 1982 for further discussions of this issue).

### *Member-Sustained Systems of Concertive Control*

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 learn how to operate small businesses, to establish trust among themselves, and to learn how to sign their names. These meetings help to promote the perceptual component of empowerment (see e.g., Albrecht, 1988; Chiles & Zorn, 1995) by instilling confidence in new members and by providing them with information concerning how they can form and operate small businesses.

After approximately 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, the equivalent of \$35 to \$70). The group is empowered to make these nominations, but the corporate vision of the Grameen advises them to select the neediest members. 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 in time. After several weeks, when the first two borrowers have established their credibility by repaying their weekly loan installments, two other group members, who are also nominated by consensus, receive similar loans. The fifth person, usually

practice, they arranged marriages between their sons and daughters. However, on one occasion, the Grameen members found out that a local bridegroom was demanding a bicycle and a radio as dowry. At the end of the wedding ceremony, the women of the center told the bridegroom that he could leave with either the bride or the dowry he demanded, but not both. To avoid social embarrassment, the bridegroom eventually left with the bride. This example underscores the social empowerment that emerges among Grameen members as they meet ritually in the centers to socialize, discuss ideas, and determine actions they can take in the face of demanding situations. In addition, this example shows how empowerment is an interactional process (Albrecht, 1988; Chiles & Zorn, 1995) in which members collectively identify specific courses of action to improve their lives socially and economically.

Although Grameen members empower themselves through collectively identifying and enacting solutions to solve personal and business problems, there are aspects of their participation in the bank that are not reflective of authentic democracy. For example, Stohl and Cheney (1996) describe a “paradox of formalization” that can occur in democratic organizations. A paradox of formalization occurs when certain aspects of democracy are institutionalized in a way that, in the long run, can actually inhibit the democratic process. Indeed, Cheney (1996) has found that the Mondragon cooperatives in the Basque Country of Spain are now encountering some limitations to their own democratic practice now that some of their decision-making procedures are well-established, legitimized, and even routinized. In this case, such a paradox is reflected in the regimented behavior that occurs in every center meeting when Grameen members recite the Sixteen Decisions and other slogans that are linked to socio-economic, health, and nutritional problems. The Sixteen Decisions and the slogans are given to members by field workers. So, members are given information that is intended to serve as a guide for their lives, rather than developing a guide for themselves. As Papa, Auwal, and Singhal (1995) observed, “the Grameen’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” (p. 215, emphasis added).

Grameen members have become empowered economically through their affiliation with the bank. The economic empowerment they have experienced is, in large part, related to a loan repayment system of mutual accountability. However, mutual accountability among center members has led to a powerful system of concertive control in which members themselves threaten delinquent borrowers with expulsion from the bank if they do not resume loan repayment.

Consider the case of Shokhina, a mother of three children from Barmi-Sreepur. She took a personal loan of taka 5,000 and a house loan of taka 10,000 from the Grameen Bank. Shortly after receiving these loans her husband became seriously ill, and she used all of her capital in his treatment. Shokhina was bankrupt and could not afford the loan payments. She was ashamed of her predicament and stopped attending the center meetings. Instead of receiving support from her fellow center members, they began to chase and taunt her. The center chief eventually helped the bank manager to meet with Shokhina by surprise. After listening to her problems, she was asked to surrender the house she had built with the housing loan; however, her personal loan was rescheduled and she was offered a small additional loan to continue the treatment of her husband.

Despite the fact that Shokhina dealt with substantial personal hardships and eventually paid all of her debts, her group members wanted her expelled from the bank. They were worried that their future credit opportunities would be jeopardized by someone who was an unacceptable risk. Fortunately, the bank manager prevented this expulsion, and she received another housing loan (personal interview, August 9, 1991).

Grameen members pressure one another to repay their loans, which creates a powerful system of concertive control. The level of pressure felt by members is clearly reflected in the story of Rehena, as told to us by her husband Azizar Rahman in the village of Chakjagatpur. Rehena had taken a loan from the Grameen Bank without her husband's knowledge. When she failed to repay the loan, she was insulted and threatened by fellow center members. Her feelings of humiliation and failure were so strong that she attempted suicide. Her husband prevented the suicide and later lamented: "When it is difficult to feed ourselves, how can we repay the installments?" (personal interview, August 11, 1991).

The stories of Shokhina and Rehena provide evidence of a control paradox that is linked to democratic processes within the Grameen Bank. Members have the authority to maintain credit discipline within the center, but to sustain discipline, they must closely monitor one another's behaviors and actions. The fact that Shokhina and Rehena were chased, insulted, and taunted by fellow members for not paying their loans reveals how control can get out of hand in a democratically-run organization. In addition, consider the fact that Shokhina's temporary cessation of loan repayment was linked to her husband's serious illness. Nonetheless, the members of her center wanted her expelled from the bank even after she repaid her loan. This is a clear instance of members' perceiving that control is more important than compassion, even when a person is in need of help.

Tasmiah, a Grameen loan recipient from Chittagong, gave us further insight into how members perceive the concertive control systems operative within the centers. Tasmiah ceased loan repayment after her husband divorced her and took her loan money. When she told her story to a friend who was also a member, she received criticism rather than sympathy. This led Tasmiah to seek out a local moneylender for a loan, despite the fact that the moneylender may have trapped her into a relationship of permanent economic dependency. Fortunately, the moneylender turned her away because he thought she was not credit-worthy.

When we asked Tasmiah how she felt about her friend's criticism, she said that at first she was saddened and hurt. However, soon she realized that her friend's response was understandable. They had joined the Grameen Bank together. Tasmiah's friend had endured sleepless nights with crying children who were hungry because there was no food in their house. "My misfortune is my responsibility. How can I ask someone else to suffer? We pressure one another to repay our loans, but what choice is there? If one member does not repay a loan, other members suffer because their credit opportunities are limited. I do not want to hurt the lives of the members of my center" (personal interview, March 22, 1994). This statement demonstrates the strong sense of interpersonal identification that exists between and among Grameen's members, and it is also consistent with French and Raven's (1959) description of referent power. Grameen members push themselves and one another to work diligently because they identify strongly with one another. This interper-

sonal identification compels Grameen members to act in ways that insure continued credit opportunities for their fellow group members.

As we analyzed the transcripts of our field interviews with Grameen members, the strength of their identification with the organization became clear. Before acquiring membership in the Grameen, they suffered from hunger, oppression, injustice, bondage, and servitude. After becoming involved in the Grameen's economic and social programs, they developed a sense of hope as they gained control of their lives and emerged from abject poverty. Rabeya, a woman whose husband is a Grameen member in the village of Barnal, provided us with an example of her family's life before and after affiliation with the bank:

At the end of the day, what my husband brought from his wages did not make a full meal for us. We felt hungry all day. Those were really hard days. We had no peace at home. Nobody believed us. Nobody lent us anything, nor did the grocer allow us to buy anything on credit. Now we have peace at home. People believe us. We have a sense of community among the Grameen Bank members who consult with each other. Even though my husband is a member and I am not, we, the wives look after each other. This is a great sense of community that has happened due to the Grameen Bank. (personal interview, August 9, 1993)

Most Grameen Bank members share similar experiences. The Grameen Bank alleviates their wants and provides a smooth escape from poverty, vulnerability, and socioeconomic injustice. Given the incredible life transformation that occurs when members have access to capital, it is hardly surprising that they identify so strongly with the bank. Joygon Begum, a Grameen member from Nikrail village, provided the most succinct description of her identification with the bank when stating: "The Grameen Bank gave me life—so I will stay with it until the day I die" (Counts, 1990, p. 1).

Many of the stories we gathered described how Grameen's programs empowered and emancipated the members from oppression. The overriding theme was relief from poverty and hunger since they became members of the bank. Almost all the descriptions went somewhat like this:

Previously, we suffered from hunger, now we do not; previously, my husband/wife used to work for others at nominal payment, now we are self-employed; previously, we could neither feed our children nor send them to school, now we do; previously, people did not believe us creditworthy, now they do; previously, we did not have a tubewell/pit latrine, now we do; previously we could not think of living in a tin roof house, now we do; previously, we had only one piece of rag per person, now we can afford new clothes; previously, we had worries all the time, now we do not; previously, we did not have the courage to handle money, now we do; and so forth. (Auwal, 1994b, p. 164)

The stories from Grameen members indicate how strongly they identify with the Bank. Because the bank represents their only means of escape from poverty, hunger, and oppression, they show their gratitude by giving 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. They publicly proclaim their commitment to the bank and provide evidence of their shared value consensus by faithful attendance at weekly meetings, by chanting the Sixteen Decisions, and by expressing their support and commitment to Grameen's programs. Their complete identification with the bank is most clearly exemplified in how they describe their relationship with the bank. They are not merely loan recipients who engage in business transactions with the bank; they *become* the bank.

The level of identification displayed in member stories and accounts also provides us with evidence of a possible “paradox of representation” (Stohl & Cheney, 1996). Specifically, the active members appear to have become coopted by the dominant interests that are behind Grameen’s participative system of governance. They do not question worker directives or recommendations, and they express total commitment to Grameen’s programs because the bank has played such a clear role in transforming their lives. When such strong levels of identification and commitment are present, how likely is it that members will identify options for their empowerment that are unique or in some ways disagree with the Grameen’s particular approach to development organizing? Furthermore, if members never disagree with field workers or bank officials, how democratic is the Grameen’s approach to development organizing?

Grameen members support one another, but they also criticize one another when bank policies are not followed. For example, Jamini, a Grameen member from Chittagong, was criticized by her fellow group members for not purchasing a pit latrine, one of the Sixteen Decisions that all Grameen members embrace. Although she was saving her earned income to build a more permanent home, Jamini realized the health benefits of the pit latrine and used a portion of her savings to purchase one (personal interview, March 21, 1994). Such examples reveal how members have invested themselves in the Grameen Bank through their strong identification with the system. Because of this identification, members have internalized the system they have created. “When this happens, the members readily accept that they are *controlling their own actions*” (Barker, 1993, p. 434, emphasis added). Clearly, this is a circular process initiated by member identification with the organization. When members identify strongly with an organization, they only see decision options that are consistent with organizational values. They do not question these values because they have internalized them. Thus, members believe that their actions are entirely under their own control.

The strength of member identification with the bank shows clearly in their actions, especially in the discipline they exhibit in response to field worker directives. For example, when our survey interviewers met the Grameen Bank official in Barmi-Sripur village and told him of the purposes of our study, he sent word out for all branch members of the village to assemble at a designated place. Within 10 to 12 minutes, all the members had gathered. One of these members was Rokeya, who had not slept the previous night because of her sister’s wedding. Despite her physical condition, Rokeya responded to the Grameen official’s request, a reflection, according to the bank official, of her commitment to the bank. This event, however, could also be interpreted as a sign of rigorous and effective discipline fostered by the Grameen and reflect its control and command orientation. Members are conditioned to uphold the priorities of the bank over their personal lives. Such unquestioned commitment is reminiscent of Foucault’s (1980a) observations concerning the taken-for-granted knowledge base in a social system. Discipline is so instilled in the bank members that they accept bank worker directives because these directives represent “rules of right,” or, more simply, “the way we do things around here.” Member responses to directives from field workers and bank officials also provide us with additional evidence of a control paradox within the bank. Freedom of choice is central to the practice of democracy; however, Grameen members do not see that



any choices are available to them when asked to perform a certain act by a field worker or bank official. Rather, they perform the act requested of them because they know that the field worker or bank official is watching their actions.

A final aspect of member identification with the Grameen is reflected in the disciplined physical behavior of the members in the center meetings. Professor Yunus believes that the culture of poverty is represented in the physical stance and behavior of the landless. "It is expressed in the bent back, the fallen glance, and the low inaudible voice" (Fuglesang & Chandler, 1993, p. 86). Grameen workers train members to look at them directly when they talk, to stand straight, and to speak loudly and clearly. In addition, during the meetings, they shout slogans and carry out a program of physical exercises together. Taken collectively, these practiced behaviors are intended to create group solidarity, as well as to show members how they can stand and move forward together.

Given the strength of member identification with the Grameen, how do the members describe and evaluate the disciplinary techniques practiced within the organization? Our interviews with Bank members indicate that they see only the positive aspects of discipline. When Tasmiah recounted her struggles with loan repayment, she noted that it was discipline that allowed her to succeed. "I may be exhausted at the end of a long day's work, but this discipline is necessary for us to provide for our families" (personal interview, March 22, 1994). Fazila Bewa, a loanee from Dhopajani, advanced a similar perspective: "Indiscipline tends to lead to defaults in loan repayment" (Ray, 1987, p. 101). Discipline, on the other hand, allows members to stand together and move forward together (Fuglesang & Chandler, 1993).

The absence of criticism concerning the discipline that members must exhibit to maintain their membership in the bank is suggestive of a consensus paradox. In our interviews, members talked repeatedly about the discipline that is needed to maintain their membership in the bank and to operate small businesses. Yet, no member offered criticisms of the disciplinary standards. It appears that consensus has been reached among center members concerning the discipline that is necessary to remain in good standing within the organization; however, how much are members pressured to accept this discipline? And, if they are pressured to accept these disciplinary standards, there are certainly limits on the form of democracy practiced within the Grameen Bank.

Grameen members' dedication to maintaining credit discipline is central to their financial success and to the continued operation of the bank. However, the members' complete commitment to these disciplinary standards may also provide evidence of how their empowerment opportunities are limited. As noted earlier concerning the field workers, there appear to be limits on the range of issues that can be addressed by loan recipients. On the one hand, in center meetings members devise plans that are empowering both economically (e.g., developing small business ideas) and socially (e.g., eliminating the practice of dowry). On the other hand, certain issues fall outside members' consideration. The importance of maintaining credit discipline is perhaps the clearest instance of an issue that is non-negotiable. Hence, although Grameen's members are clearly empowered to design their own economic development activities, they are not empowered to negotiate different standards of credit discipline within their centers.

## Conclusions

In this article, our analysis of the communicative practices and organizational patterns of the Grameen Bank was informed by the theory of concertive control. This theory effectively illuminates several practical aspects of the Grameen Bank and gives us insight into issues in organizing for social change. In this concluding section, we consider the insights we derived about concertive control systems, as well as the practice and paradoxes of workplace democracy.

Prior descriptions of concertive control systems in organizations (Barker, 1993; Barker & Cheney, 1994; Barker & Tompkins, 1994; Bullis & Tompkins, 1989; Tompkins & Cheney, 1987) have not drawn adequate attention to the potential empowering dimensions of these systems. The descriptions of empowerment provided in this literature have been limited to explanations of what occurs when management grants workers the authority to establish their own rules, norms, and task objectives. Although a shift in locus of control from management to workers is indicative of empowerment on some level, it can be a somewhat superficial form of empowerment in which workers pressure one another to perform at high levels. In the present study, we identified clear examples of individual and collective empowerment within a concertive control system as Grameen's members and workers collaborated with one another to uplift the poor and sustain the humanitarian mission of the organization. These examples provide evidence of meaningful empowerment for organizational members who recognize that they have the ability and opportunity to reach desired goals by acting together.

The empowering dimensions of concertive control systems, however, may be influenced by the type of organization in which the system exists. Barker's work (Barker, 1993; Barker & Cheney, 1994; Barker & Tompkins, 1994) focused on a manufacturing organization struggling for survival in the competitive computer circuit board industry. Conversely, the Grameen Bank is a non-profit, value-based organization that targets the poorest of the poor for social and economic development programs. This organization has produced many individual success stories of people lifting themselves from abject poverty. The workers, because of the central role they play in creating and executing social and economic programs, feel a tremendous sense of pride in what they do. Hence, the empowerment experienced by Grameen bank members and workers is substantially different in kind from that experienced by employees in most manufacturing organizations, in which success is measured primarily in terms of profits. One possible direction for future research is to compare and evaluate the varying forms of employee empowerment that surface in different types of organizations that rely on some form of concertive control system.

The present investigation also extends previous work on the communicative dimensions of empowerment. Except for research conducted by Pacanowsky (1988) and Chiles and Zorn (1995), the work on empowerment by communication scholars has produced few clear examples of how empowerment can occur through communication. In this article, we show how empowerment is an interactional process of people working together to produce solutions to commonly experienced problems. Grameen members meet in small groups to design business plans that lead to economic self-sufficiency. Grameen field workers meet to discuss new social and economic interventions to improve the lives of the poor. The present research, however, is only a start. We need to explore further how individual and collective

empowerment emerges through communication between and among organizational members. Furthermore, researchers need to evaluate carefully employee empowerment within organizations. As Cheney (1995) observed, how much empowerment is experienced by the employee who collaborates to create new work rules that result in him or her having 1½ to 2 jobs to do?

Organizational identification is a central component of concertive control systems. One limitation with prior work, however, is that the targets of identification have been restricted to the organization, work team goal attainment, or the mission statement created by workers or management. In the present article, we draw attention to a neglected component of identification, namely, interpersonal identification. Importantly, the forms of interpersonal identification described by Grameen's members and workers are somewhat different in kind from the types of identification previously reported. Grameen members feel a deep, personal connection with their fellow center members. Similarly, bank workers are motivated and committed to helping one another and the members they serve in rural villages. The camaraderie and group solidarity we witnessed between and among bank members and workers is reflective of close interpersonal identification. Future research is needed to determine how such identification emerges within organizations. Researchers should also attend to the benefits and the potential costs of high levels of interpersonal identification in value-based organizations.

The finding that most surprised us in this investigation was the lack of critical comments from bank members and field workers concerning the disciplinary techniques practiced within the organization. To explain this finding, we need to focus on the interplay between identification and empowerment in organizations. In the Grameen Bank, both members and workers exhibit high levels of organizational, group, and interpersonal identification. In addition, members and workers report clear examples of individual and collective empowerment. When levels of identification are so high, and empowerment is so meaningfully experienced, is it surprising that the mechanisms of discipline are masked from members and workers? Furthermore, we believe that the levels of identification and empowerment reported by members and workers explain how the paradoxes of democracy are lived out in this organization. Neither members nor workers "see" nor realize the paradoxes associated with their participation in the bank because they identify so strongly with the institution and with each other. In addition, the empowerment experienced through membership is so great that the disciplines are never questioned. Future research is needed to explore more fully the interplay between identification and empowerment in organizations. In addition, we need to know more about how various types of identification and empowerment influence organizational members' understanding of disciplinary mechanisms and the paradoxes of democratic participation.

This article also has implications for understanding the practice of workplace democracy. The success of the Grameen Bank is linked to the levels of worker and member participation within a democratic organizational framework. The paradoxes of participation uncovered in this investigation, however, underscore the need to reflect on organizational democracy as a *process*, which is itself open to democratic discussion, debate, criticism, and modification (see e.g., Cheney, 1995; Deetz, 1995). The need for debate and potential modification of rules became particularly clear to us concerning the disciplinary standards upheld by both members and workers. Thus, one important area for future research is to identify and evaluate those

organizations in which the democratic process itself evolves to meet the changing needs and concerns of members. Additionally, researchers need to question whether or not democratic organizations can sustain group cohesion and solidarity without silencing oppositional or minority voices.

Overall, the Grameen's model of development organizing has had a significant positive impact on the lives of millions of poor Bangladeshis. Our purpose has been to note some of the surprises, contradictions, and paradoxes encountered in an avowedly humane and democratic organization (see e.g., Cheney, 1995; Stohl, 1996; and Stohl & Cheney, 1996 for more developed discussions of this issue). Worker dedication to the Grameen's mission is an integral part of the bank's success, but how much does unquestioned dedication leads to an oppressive environment? Member adherence to bank rules guarantees continued access to credit, but is such rule adherence always preferable to supportiveness in times of need? These are questions that should be addressed within the Grameen Bank, as well as within any humanitarian organization whose goal is to bring about social change.

### Endnotes

<sup>1</sup>The term *subaltern* applies those nations colonized and exploited by Western powers. These nations are found mostly in Asia, Africa and Latin America.

<sup>2</sup>Edwards (1981) originally identified three strategies of control in organizations: simple, technological, and bureaucratic. Simple control is the direct, personal control of work by supervisors who oversee the performance of subordinates. Technological control emerges from the physical technology used in an organization. Bureaucratic control emanates from hierarchically based social relations within an organization. This form of control is based on rational-legal rules that reward compliance and punish noncompliance. Concertive control is built upon these three traditional control strategies. This form of control represents a shift in the locus of control from management to workers who collaborate to create their own control systems.

<sup>3</sup>The interactional/influence perspective of personal control was originally developed by Parks (1985) who claimed that communication competence is grounded in one's beliefs about the effects of one's communication. More specifically, Parks argued that communication competence is the ability to control or influence the environment through a hierarchy of levels.

<sup>4</sup>Muhammad Yunus, the founder and managing director of Grameen Bank, has won several prestigious international awards, including the Philippine'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.

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