Using a Black Feminist Framework: A Study Comparing Bias Against Female Entrepreneurs in Caribbean Micro-banking

Caroline Shenaz Hossein

York University

Abstract

Activists in the global south have questioned microeconomic principles that allow for bias by educated males against poor women. A core aim of microfinance is to bring meaningful economic and social empowerment to marginalized business women by creating inclusive financial services. Using a Black feminist framework, I find that this has not been the case for all women with micro-banking in the Caribbean. This study of 491 individual interviews and focus group discussions holds that Caribbean people are stratified along multiple identities and female privileging creates a *women-disempowering effect* in the allocation of financial services to the urban poor. I argue that gender must be studied in relation to race and class in these cases. Middle-class Jamaican managers apply their own class bias, infused with racism, to reject certain segments of the poor. Afro-Guyanese are excluded from micro-loans as a consequence of class and race bias. Haiti's microfinance sector is exceptional, however, because co-operative lenders are sensitive to bias: They structure programs as a revolutionary tool for economic democracy to reach the *ti machanns* (micro-entrepreneurs).

Keywords: gender, microfinance, poor men, identity politics, racism, informal banks

---

Activists in the global south have questioned microeconomic principles that allow bias by male bankers against poor women clients. By the early 1980s, critical economists and community activists exposed gender bias against women in commercial banks, and this led to the creation of micro-banking programs for marginalized groups (Harper, 1998, p. 29; Hashemi, Schuler, & Riley, 1996, p. 636; Khan, 2009, p. 147; Matin, Hulme, & Rutherford, 2002, p. 274).[1] Nobel Prize winner Mohammed Yunus created the Grameen Bank in Bangladesh with this challenge in

[1] Goetz & Sengupta (1996, p. 45) argued that Grameen Bank first made loans mainly to male clients (only 39% of their portfolio went to women between 1980–1983) and shifted policy to target females by 1991.

mind: to give excluded poor business people access to financial services (Counts, 1996; Yunus, 2007). A core aim of microfinance is to bring meaningful economic and social empowerment to excluded women (Mayoux, 2001). However, it appears that microfinance is not as inclusive as it aims to be. Guyanese economist Thomas (1993, p. 5) has stated that culture affects the outcome of lending decisions in diverse cultural contexts. Using a Black feminist perspective in this study, I show that in the Caribbean region where there is a colonial legacy, the historically-rooted cultural politics of local-based elites have permeated the processes in micro-banking programs.[2] As a result, microfinance is misused as a tool to reinforce exclusion practices of large segments of the very people it was designed to help. In culturally diverse settings such as the Caribbean region, there is evidence to suggest that race-, class-, and gender bias by individual managers affects the lending decisions to economically active clients.

In this paper, I argue that gender identity in relation to class and race affects the allocation of financial services and that the identities of persons seeking a loan can negatively affect access at the micro level. Vonderlack-Navarro (2010) and Midgley (2008) discussed the importance of microfinance as a social work tool to assist underdeveloped communities—and also uncovered the issues that lurk within microfinance and may negatively affect women. Managers in microfinance view certain women clients as better investments, and exclude poor men in the ghettos (and certain women) whose behaviour does not conform to middle-class values. This case, with a sample of 491 persons, shows that middle-class educated staff persons apply their own class bias to reject those segments of the poor who are most different from them—issues relevant in the world of social work.

Micro-banking programs that are female-focused in Kingston's slum communities tend to exacerbate local conflicts between women and men, as well as between women. Even in the Jamaican microfinance sector, where educated women dominate as senior managers and staff persons, an anti-male bias is pervasive. It is class bias alongside anti-male bias that causes conflict and reinforces the exclusion of poor males from the Kingston slums (who also need micro-loans). Though I focus on the Jamaica case for this paper since it provides my larger sample, I draw on the other two cases of Guyana and Haiti for comparative reflections. Afro-Guyanese business persons, both men and women, are excluded from micro-loans as a consequence of educated male Indo-Guyanese managers' class and racial bias. Yet Haiti's case is exceptional: Haitian lenders are socially conscious and gender-aware. They take on microfinance as a revolutionary tool—an aspect that social workers may want to consider—to react against ingrained bias in their society.

A Black Feminist Framework in Micro-banking

In micro-lending one privileged group (e.g., managers, loan officers) bestows resources on a disadvantaged group (poor clients), and this is highly political. In the

[2] Much of this study is drawn from my doctoral dissertation (Hossein, 2012).

Caribbean region it is difficult to analyze a person's gender without also analyzing how race, class, and gender are interacting (Terborg-Penn, 1995). This study has applied a Black feminist framework to analyze class-, gender-, and race-based implications as it relates to microfinance, by focusing on the people who make loans and those who receive them. This has never been done for microfinance. Terborg-Penn's (1995) suggestion of using an African lens in examining issues of inequality is important in the Caribbean context because of the deep-seated prejudice directed against persons of African heritage. Managers in Jamaica and Guyana are socially removed from those poor entrepreneurs seeking a loan. This makes the evocation of identity biases plausible because identity politics figures heavily into how managers distribute economic resources to urban people. Caribbean female entrepreneurs in this study (208, or 71%) recognized the ingrained biases against them as Black women of a certain class background. In some cases, Afro-Guyanese and Afro-Jamaican women explained that gender is a secondary identity and that class or race are more significant than gender in terms of their access to micro-loans.

American scholar Hill Collins (2000) has explained in her classic text *Black Feminist Thought* that Black feminism is present in life and can be used both as a theory and a method. Wane (2002) also advocated that Black feminism bring us back to the "drawing board" to analyze issues about and to use practices that are community-focused that actually help oppressed groups. Black feminist thought has helped me as a scholar and practitioner to understand that one identity may trump others in micro-banking depending on the environment. One can use Black feminist thought as a way to examine intersecting identities and how they affect people of colour (Crenshaw, 1991; Hancock, 2007). Black feminist theorizing allows for an analysis in which Black people are central to the project and prompts thinking about ways to overcome inequality through interlocking identities (Mohanty, 1991; Oyewùmí, 2003; Terborg-Penn, 1995; Ulysse, 2007; Wane, 2002). In terms of using it as a method, a Black feminist method ensures that Africans and African-diaspora people are the principal subjects and that their voices are given a priority (Brewer, 1993; Few, 2007; Wane, 2002). A Black feminist framework allows me to examine how resources such as microfinance are allocated along identities and to study the interaction of such identities in relation to opportunities, which is particularly salient in the Caribbean where identities are stratified by race, space, class, and gender (Terborg-Penn, 1995). To study microfinance one needs to examine identities within their context as they tend to operate differently: One case may emphasize class or gender; and another, race.

Situating Caribbean Microfinance

Micro-banking has a long tradition in the Caribbean region. Slaves held market days and organized informal banks[3] (Harrison, 1988; Katzin, 1959; Mintz, 1955; St.

[3] Informal banks are also known as Rotating Savings and Credit Associations (ROSCAs), which are unregulated financial groups run by ordinary people. See Ardener and Burman (1996) for more details on the mechanics of community-based banks.

Pierre, 1999; Witter, 1989; Wong, 1996). Harrison's (1988) study traced the work of the country *higgler* who struggled to make money in precarious social and economic times. Haitian women have also struggled to make ends meet for their families, and that is why they are revered as *poto mitan* (meaning "pillars of the family" in Haitian Kreyol; see N'Zengou-Tayo, 1998, p. 118; Tet Ansanm, 2008).[4] Across the Caribbean women have organized informal banks, such as Partner and Box hand, to help marginalized people access financial services (Ardener & Burman, 1996; Handa & Kirton, 1999; St. Pierre, 1999).[5] In Dominica, Penny Bank (a state-run bank opened in 1949) catered to the entrepreneurial poor (Barriteau & Cobley, 2006; Lashley, 2006). In many parts of the Caribbean—specifically in Jamaica and Haiti where poverty is high—micro-banking is an important poverty reduction tool for both bankers and social workers alike (CDB, 2010; Lashley, 2004a, 2004b; Tet Ansanm, 2008).

Microfinance in the English-speaking Caribbean region has been largely unsuccessful in terms of outreach (Chalmers & Wenner, 2001; Daley-Harris, 2004, 2006; Honig, 1998; Lashley, 2004a, 2004b; Tennant, 2008; Westley, 2005) compared to developing countries in South Asia (such as Bangladesh) or Latin America (such as Bolivia). In 2010, Jamaican and Guyanese micro-lenders reach about 10% of those clients who demand microfinance, whereas Haiti is an anomaly because it reaches 25% of the micro-entrepreneurs in spite of its inhospitable environment. Chalmers and Wenner (2001) explained that a relatively high standard of living and a highly educated labour force contribute to an aversion to self-employment. Haitian-American anthropologist Ulysse (2007, p. 83) finds that Jamaican higglers have an abundance of entrepreneurship dating back to slave times. There is little consensus on why Caribbean micro-lending (with the exception of the Dominican Republic) has not fared well compared to other micro-lenders in the industry (Economist Intelligence Unit, October 2008, p. 10; MIX, 2007, 2006).[6] Yet the microfinance literature, and particularly that of the Caribbean region, has not addressed issues of social exclusion in microfinance or the role of cultural factors in microfinance allocations.

Methods: Interviews and Focus Groups

When one works in slums, "getting access" to entrepreneurs requires creative research methods. In this study, I managed to meet with 491 people through interviews and focus groups, mostly in the slums of Jamaica, from May 2007 to

[4] The term *higgler* refers to market vendors, and traditionally these women vendors would buy and sell products between the rural and urban areas. In recent times, higglers have become regional and international in terms of their buying and selling, and travelling to the U.S. and other parts of the world such as Panama, Curacao, and Dubai in search of goods to sell at home.

[5] Partner in Jamaica and Box hand in Guyana represent various forms of informal banks.

[6] Navajas & Tejerina's (2006) report found that Haiti emerges as a performing microfinance country out of 23 countries.

October 2011. I spent eleven months in Kingston, Jamaica, the country that forms my main case, and comparative data was collected in Guyana and Haiti as well.[7] I interviewed and held focus groups with 291 female subjects out of 491 (59%). As noted in Table 1, 71% (208) of the entrepreneurs I spoke to were women. Thus, overall, a strong female voice is present in this study.

Table 1: A Significant Black Female Voice in the Study (sample size = 491)

	Jamaica	Guyana	Haiti	Inter-national experts	% Total
Entrepreneurs					
Micro-entrepreneurs in focus groups	77	6	45	0	
Individual interviews with entrepreneurs, 45 minutes on-site	156	23	0	0	
Total Entrepreneurs	**233**	**29**	**45**	**0**	**63%**
Others					
Individual interviews with stakeholders	46	39	35	8	26%
Individual interviews with bankers	28	11	13	4	11%
Total Sample	**307**	**79**	**93**	**12**	
Women					
Female perspectives	191	35	61	4	59%

Source: Author's field work was conducted from May 2007 to October 2011.

This study adopted a multi-method approach to researching the attitude and behaviour of micro-lenders and borrowers in three countries and nine low-income communities. The slums in Kingston, Jamaica, are for the most part located in the southwest part of the city south of Cross Roads, called "downtown." My focus groups were held in the poor areas of Bon Repos (Port-au-Prince) and in the town of Cayes in the southern part of Haiti. I carried out most of my interviews in Guyana in the slum of Albouystow—which is ethnically diverse and has a large Afro-Guyanese population—in November 2008 and again in the spring of 2010. Micro-entrepreneurs (*hustlas* in Jamaica, *hucksters* in Guyana, and *ti machanns* in Haiti) are the main

[7] On 12 January 2010, Haiti experienced a 7.0 magnitude earthquake that left about 300,000 persons dead and 1.5 million people displaced.

subjects of this study and were selected on the criterion that they wanted, had, or had had a micro-loan.

The qualitative methods I used included: (a) secondary materials, such as the following locally produced newspapers: Jamaica's national papers, *The Gleaner* and the *Jamaican Observer*, Haiti's *Le Nouvelliste*, and Guyana's private newspapers, *Kaieteur News* and *Stabroek News*; (b) interviews, both semi-structured and in-depth, of lenders, borrowers, and other actors; (c) focus groups; (d) surveys; (e) textual analysis of reports; and (f) ethnography and participant observation. Every effort was made to ensure data triangulation—collecting information from a diverse range of individuals and settings and using a variety of methods, with informed consent. This format allowed me to understand Black people's lived experience.

Findings

My research contends that micro-banking outreach can be stunted by identity politics and that lenders who are culturally distinct from the borrowers have ingrained prejudices that determine who gets a micro-loan (Jamaica and Guyana cases). Yet socially conscious and gender-aware lenders in Haiti rebel against society's ingrained class or racialized politics. Social workers can take lessons from each of the cases to correct issues of bias in their work. Around the world, it is assumed that microfinance targets female clients, but in the Guyana case the main micro-lender reached only 22% female clients in 2010 (author's survey data, May 2010). In Guyana race and class affect female hucksters' ability to get a micro-loan; so, too, does their gender, as Afro-Guyanese women generally have less access to loans than men. When micro-lending operates in an exclusionary manner to favour clients based on class, race, or gender, these biases may contribute to inequalities if the lender does not program appropriately for the social context—as they do in the Haiti case.

Exclusionary Microfinance in Jamaica

The Global Entrepreneurship Monitor study (Kelley, Bush, Greene, & Litovsky, 2010, p. 17) found that Jamaica's poor women are the frontrunners in petty commerce. Despite high levels of female unemployment and a generally patriarchal society, there is a pronounced feminization in universities (ESSJ, 2008; Henry-Wilson, 1989; Mohammed, 2000; PIOJ, 2004, p. 25). Portia Simpson-Miller, the country's (first female and dark-skinned) prime minister and businesswomen, as well as Audrey Marks of Paymaster and Thalia Lynn of Island Grill, has shown that certain women will rise to powerful positions. Mullings (2005, pp. 1–5) showed middle-class Jamaican women as managers in banks have increased the participation of educated women in the workforce; yet this feminization of managers has led to increasing social power of *browning* (a local term to refer to light-skinned Black people) women. As some women have made inroads into male-dominated jobs, they challenge the gender stereotypes of women in the workplace. In using a Black feminist framework, I found that an increasing female influence in banking does not

lead to gender inclusiveness in micro-lending: Poor Jamaican men and certain women from marginalized areas in Kingston (who need loans the most) are denied financial services.

The Jamaica case revealed how gender privileges an applicant. In Kingston, micro-bankers, most of whom are women, tend to privilege (certain) women over men in the allocation of loans; but they also demonstrate a class bias in their granting of loans. Female lenders are disinclined to provide loans to poor males living in the slums because they view them as underperformers at school and define them as lazy (Miller, 1991, pp. 78–79; PIOJ, 2004, p. 19). At least 75% of their microfinance clients are women, and my survey data as of October 2009 found that 73% of the microfinance lenders were female, of which 78% were female loan officers who earned between US$9,534 and US$20,000 a year, excluding bonuses (interviews: manager, Jamaica, February 2009; senior-level manager at JNSBL, August 2009). Female-focused microfinance programs reveal that loan officers select female clients to protect their own financial incentives (e.g., bonuses) as they are tied to performance results (Armendáriz & Morduch, 2007, p. 280). Staff members, who in this case are middle-class women, lend to borrowers they feel comfortable with and do not take risks with those they perceive as too different. The fact that middle-class women dominate as staff and make loans to certain female clients increases tensions at the local level. When certain women are singled out for loans, these same women are vulnerable to domestic violence, as the men in their lives are angry as a consequence of being rejected from these financial programs (Maclean, 2010, pp. 513–515; Rahman, 1999, p. 72).[8] This exclusion of men combined with privileging of women is what Armendáriz and Roome (2008, p. 2) refer to as a *disempowering effect* on women because of the domestic conflicts that ensue.

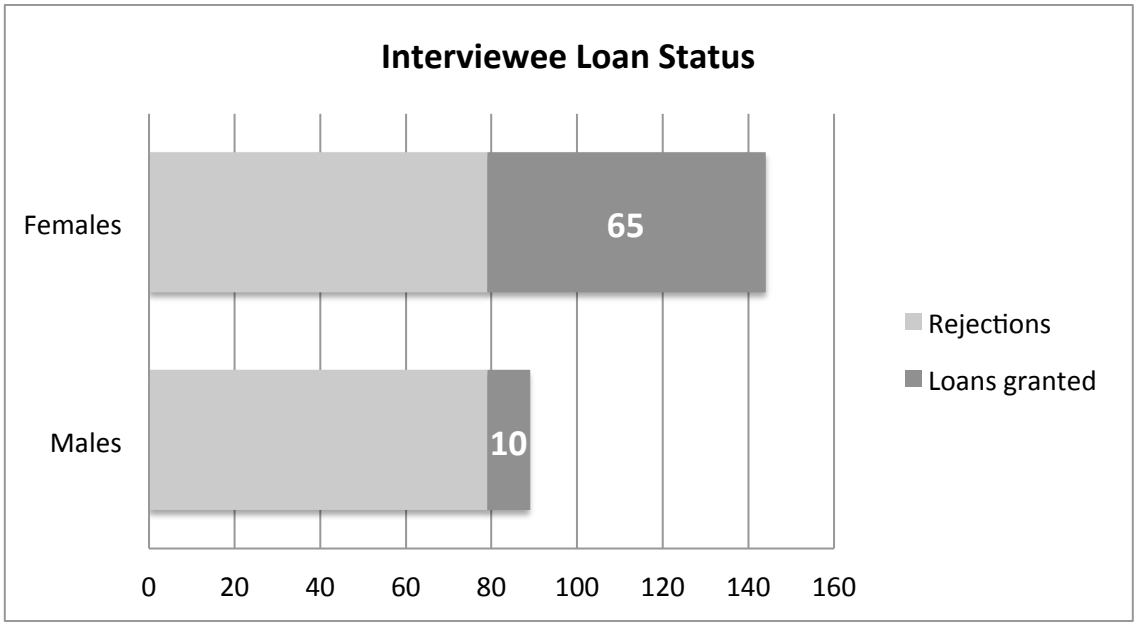
Caribbean scholars such as Barriteau (1998) and Miller (1991) have thoroughly debated the male marginalization thesis with regard to the ubiquitous underperforming Black men living in Kingston's garrisons (political slums in the city). Jamaican academic Harriott explained that "there is this idea that poor men can't be responsible and money will go to the bar; whereas, women are more likely to invest the money.… Maybe women are less of a risk" (interview, academic in Jamaica, 29 September 2009). It is evident that societal expectations are narrow when it comes to the role of poor males, and there is a need to broaden the definition of "masculinity" in Jamaica so that it includes marginalized males. Caribbean feminists such as Barriteau (1998) have dismissed Miller's (1991) male marginalization thesis, finding that it discounts female oppression and inequalities. Miller's (1991) thesis is relevant in this study because he took a class stand by redefining the concept of patriarchal domination, arguing that wealthy males (usually fair-complexioned) oppress not only women but also disadvantaged males from the ghettos (interview, E. Miller, 31 October 2009). One stakeholder who works extensively in peace-building in the inner cities remarked: "It is not [just] *any*

[8] Ahmed (2008) discusses how male exclusion in Bangladesh hurts women's empowerment by not including "high-minded" (supportive) men in the process.

Jamaican male but poor young men from the marginalized areas who are denied fair participation … yeah … *not the uptown boys*. Youth from the ghettos are not the ones [clients] accessing micro-loans" (interview, community activist, 29 July 2009). It is likely from my research that an anti-male bias against inner-city males is as prevalent as the inequalities women face in the country (interviews: B. Chevannes, 22 October 2009; community activist, 29 July 2009). These negative perceptions of poor Black men from the downtown ghettos (Gray, 2004) undoubtedly affect the lending processes of the staff. What is telling here is that gender biases against males overlook and impact the very people (young, poor males) it is supposed to help.

Most Jamaicans do not dispute that people in the slums, including males, are under-represented in schools and various professional sectors (interviews: senior banker, 29 July 2009; community activist, 31 March 2009). More than half (60%, or 17 out of 28) of the micro-lenders interviewed claimed that they "do not treat men and women fairly" and that a clear preference for women does in fact exist. Figure 1 depicts the low level of access to loans for hustlas. Only ten of all loan recipients were male applicants. Women hustlas, constituting 62% (144) of the sample, received 87% of all loans. While nearly one-half of all female applicants (45%, or 65 out of 144) were successful in obtaining loans, only 11% (10 out of 89) of male applicants were able to obtain a loan. This data indicates that vital economic resources, designed to assist in the development of the inner cities, have been diverted away from poor men.

Figure 1: Female and Male Access to Microfinance in Jamaica



Source: Author's data collection in six Kingston slums from February to October 2009.

The reasons Jamaican lenders give for not lending to poor males are reminiscent of slave and colonial times. On the plantations, white racists referred to Africans as "lazy." Male hustlas are aware that there is an operative bias in microfinance against them in favour of their female counterparts. This use of name-calling to explain exclusion in micro-lending by middle-class, educated staff persons—who are mostly female—exposes the hierarchal class legacy from the colonial period that continues to frame the social relations in Jamaica. A senior microfinance person stated, "I prefer to give loans to women. It is young men between 16 and 30 years old in high crime areas who are so violent." In all-male focus groups, men stated that they believed they had to take particular care regarding their physical appearances or they would be automatically rejected for a loan (focus groups: Tivoli Gardens, 25 August 2009; Arnett Gardens, 22 August 2009; interview, Shortman, 9 April 2009). One male hustla said, "Yuh need fi wear tie, put on nice cologne, and dress up and den dem talk to yuh" (interview, Tweety-bird, date withheld; focus group, Tivoli Gardens, Jamaica, 22 August 2009). In other words, men from the ghettos feel they need to wear ties and cologne and adopt business attire in order for micro-bankers, who are mostly female, to speak to them. As a result, men perceive the anti-male bias as a conspiracy against them because they argued that microfinance managers, who are mostly female, prefer women clients.

Micro-bankers would apply their own class biases to a definition of "good character" that does not fit with "certain women" living in the downtown slums. Microfinance allocation in Kingston slums also excludes certain types of women who have various "baby fathers" (those who have had children by different partners). The female lenders make class-based judgments about women who fit within their own social mores without considering the consequences their bias may have for other members from the same community.[9] These women were stereotyped by loan officers as promiscuous, labelled as having "loose morals" or as "slack" (focus groups: Maxfield Park, 16 May 2009; Arnett Gardens, 20 March 2009). One loan officer views women who have had children by different men as a potential risk (interviews with Jamaican businesswomen: Tricia, 3 June 2009; Baby G, 5 May 2009; Ionie, 3 March 2009). In the downtown context single mothers are the norm, and in my work there it was not viewed as a bad thing. A 42-year-old female hustler named "Baby G," who owned a sewing business and was the single mother of four children all by different men, argued that she was constantly rejected for a micro-loan because of her lifestyle (interview, 25 July 2009). According to Baby G, a loan officer "downgraded mi" (insulted me) when they asked, "How many baby fathers do you have?" and "Was the last man any good?" From a business standpoint, one could argue that a businesswoman who has multiple partners also has access to other persons to support her loan (ibid.). Instead, class-identified staff and managers judged her unmarried lifestyle as immoral because it did not conform to uptown norms.

[9] In the Jamaica case, 37% (86 out of 233) of those interviewed had from two to five children, and 20% (46 out of 233) had more than five children.

Women-dominated microfinance programs appear positive, but when more closely examined they reveal inequality in their exclusion of poor males and certain women. Jamaican scholar Tafari-Ama (2006, p. 189) argues that allocation of subsidies to certain community members contributes to local conflicts. Microfinance managers who choose certain women for their programs contribute to local conflicts when these scarce resources go only to certain types of women in a community. By using a Black feminist framework I was able to expose the inter-conflicts occurring among and between Black women. Within the same social class, poor men and women can perceive themselves as pitted against each other in a scramble for scarce resources (Miller, 1991, p. 136; Tafari-Ama, 2006, p. 189; Ulysse, 2007, p. 150). The discretion of powerful female lenders (who are educated and lighter-complexioned) over which of the poor citizens can have loan access not only aggravates relations between the sexes, but complicates gender relations among women: "rich higglers" versus "poor hustlas." When a manager selects "certain female clients" with whom to do business, this also comes at the exclusion of males, and actually creates a disempowering effect for women because domestic violence increases (Bedford, 2009, p. 49; Rahman, 1999, p. 72; also interviews with micro-entrepreneurs in Jamaica: Marcia, 12 May 2009; Millie, 6 May 2009; Big Reds, 31 March 2009). Many women clients knew they were favoured over their male counterparts (interviews: Mrs. Burrell, 18 April 2009; Miss Paddy, 27 March 2009). However, not all women received loans, given the tier-system in selecting certain kinds of women, ones that conformed to middle-class moral codes.

Women micro-entrepreneurs interviewed in this study believed that micro-credit allocated exclusively to them complicated their personal lives unjustifiably, claiming that the deep frustration felt by the men they lived with has serious consequences for them (Rahman, 1999, p. 72). Gender bias in microfinance contributes to domestic violence. During an all-male focus group, a young man who owns a barber shop in Trench Town recounted that he used to "punch up" his baby's mother (a visiting relationship) because of the tension over finances, including a time when she got a loan. Frustrated over his social situation, he explained, "When a mon cyant be a mon, he cyant do nuttin." In other words, this subject felt that a man who cannot earn a living and provide for his family is not a man. Bedford (2009, p. 62) found that in Latin America and the Caribbean region there were "wounded masculinities" that had a negative impact on women and families. Men who are chronically unemployed feel societal pressure to make a respectable living and to provide adequately for their families, and when a Jamaican man is unable to carry out these functions, he is perceived as a social failure (Gray, 2004). Aware of this perception, he releases his anger on women. Ahmed (2008, p. 122) also found in her study on masculinity in Bangladesh that the exclusion of men from lending programs exacerbated violence in the household.

Women in most places want their men to succeed because it contributes to the well-being of the family. Faye, a 49-year-old vendor from Maxfield Park, argued that "Yuh can't leave mi man down like that. We is all di same inna 'ere" (Translation: You cannot leave my man down like that. We are all the same in here [in the slum];

anonymous interview, 20 March 2009). In other words, what I learned was that many women did not feel it was reasonable to exclude men from microfinance programs. Men and women of the same class grouping are in this struggle together. Entrepreneurs like Faye felt that programs that reject men (e.g., their husbands, brothers, and sons) who belonged to the same social class were an affront to them as a family. Generally, female hustlas were not supportive of programs that focused only on women because they believed that their sons and husbands deserved the opportunity for financial success.

Being Black in Guyana Is a Disadvantage in Lending Programs

Microfinance in Guyana operates in polarized political environment, where an authoritarian state has siphoned economic resources away from the Afro-Guyanese for its rural East Indian supporters (Hossein, 2012; Williams et al., 2007). Williams, Cummings, and Marshall (2007, p. 106) found that Afro-Guyanese were denied access to economic programs and experienced stress over not having enough money to live on. Cultural narratives by Indo-Guyanese reported in Williams et al. as well as in my study were racist to Afro-Guyanese (Gibson, 2006; Kissoon, 2010; interview, U.N. expert, 4 May 2010). Yet, the reality is that Afro-Guyanese women hucksters have a long tradition in micro-enterprise, including leading informal banks like Box hand and other saving clubs and in the village movements (Besson, 1996; Daly, 1974; Greenidge, 2001; Smith, 1964; St. Pierre, 1999). Over the years, subsidized micro-credit projects have had a female focus, but these programs failed. East Indian managers running these programs saw loans, especially large ones, as bad risks when allocated to Afro-Guyanese and did not believe their enterprises could be sustainable.[10] Guyana's case suggests that race is more important than gender in accounting for the discriminatory allocation of credit. All 29 hucksters who tried, and are still trying, to get a loan argued that it is their race—being Black—and to some extent also class, but not their gender, that has excluded them from microfinance.

Black and *dougla* (a local term for mixed-raced persons) hucksters consider microfinance programs to be inherently biased against Blacks. Bucky, a mixed-raced, 21-year-old huckster of used clothing stated, "Most people [Indian-Guyanese] get through without a thrill [have no obstacles in microfinance] … If he [his or her] hair [is] straight [reference to Indo-Guyanese]. It's about race, and straight hair can help you" (interview, businesswoman Bucky, Guyana, 24 April 2010).

Micro-bankers discriminate against Afro-Guyanese because of their race, and there are also gendered and class biases as seen when educated male bankers deny Black women equal access to loans. Although the numbers for the Guyanese sample are extremely small, they suggest that Blacks are excluded from the possibility of obtaining loans. In my findings, 30% of the men who applied for loans received

[10] Interviews: community leader, 7 May 2010; senior official at the Ministry of Finance, 15 April 2010.

them, versus 11% of the women. Among the five people who obtained loans, three of those were Indo-Guyanese males; however, not a single Afro-Guyanese male obtained a loan, despite the fact that only 4 of the 29 loan applicants were Afro-Guyanese men.[11] Only two women obtained loans: one African and one East Indian. The fact that financing is largely managed by East Indian managers explains why East Indian males are more likely to access credit, and why only one Afro-Guyanese woman got a loan, a very small one. Though it is not certain, it is quite possible that being a Black woman is particularly disadvantageous.

Female Privilege Can Complicate Family Life in Haiti

In Haitian society, white men and *mulatres* (mixed-raced) dominate big business and influence politics; and the *elite noirs* (educated Blacks) men have also had stakes in politics since independence. While in some middle-class families, men and women share decision-making, this has not been the norm (anonymous interviews: two senior-level microfinance managers, 14 October 2010; community activist, 3 October 2009). In lower-income households, women are revered as the *poto mitan* because of their work in the informal sector (N'Zengou-Tayo, 1998; Tet Ansanm, 2008). At the first-ever *Microfinance Colloquium* (28–29 September 2010), it was stated that 77% of the Haitian microfinance clients are women (USAID, 2008) and that female ti machanns access loans from micro-lenders who are predominantly educated males. This picture resembles that of many micro-credit programs in other parts of the world, where poor women receive loans from educated male managers, and this arrangement does not appear problematic.

Increased debt from microfinance that women shoulder has increased burdens on them and allowed male partners to reduce their financial responsibilities in some communities (Ahmed, 2008, p. 124; Bedford, 2009, p. 47; Goetz & Sengupta, 1996, p. 56; Vonderlack-Navarro, 2010, p. 124). Unlike the Jamaica case, where the exclusion of men from loans resulted in anger, Haitian men did not seem upset that women benefited from loans. However, Haitian men would reportedly renege on their financial contributions to their families, thus increasing pressures not only on women, but on children who get drawn into the work, too (Bon Repos focus groups, 2011; Rahman, 1999, p. 72; Vonderlack-Navarro, 2010, p. 128;). Vonderlack-Navarro (2010), who has written for social workers, makes the caution that as these microfinance programs aim to emancipate Honduran females from abusive unions, the women responsible for the repayment of loans depend on their children to work in the family business as well. Thus, once again, microfinance that targets one gender over another has a negative impact on the women it tries to help. With males excluded from access to loans, there is now a commensurate burden and added stress on women (and children) to repay the debts. Microfinance for Haitians appears to be

[11] It might be argued that this low success rate stemmed from the fact that few Afro-Guyanese males applied for loans—perhaps because they did not think they had a chance.

a mixed blessing: Women can access loans, yet there may be extra burdens placed on them.

Ti machanns explained that small business financing has given them independence and a voice in household decisions and has garnered respect from men (focus group, 9 October 2009).[12] While all women stated that loans contributed to increased incomes, ti machanns (30%, 14) interviewed admitted they gave their loans to their male partner or husband either to leverage his business activities or to keep the peace. Orphise, a 50-year-old cola vendor and breadwinner, explained to me that her husband is in charge of the family and makes all decisions (Bon Repos focus group, 9 October 2010). So it does not appear that female-focused microfinance has interfered in the cultural patterns between men and women. In the Bon Repos focus group, the female traders agreed that if a man was in the household, he was in charge—even when he did not have a job. Consequently, Marie Rose, a 42-year-old bar owner, told me that she gives her micro-loan to her male partner when he needs it for his own activities (ibid.). Haitian stakeholders I interviewed remarked to me that their women would act outwardly submissive to their male counterparts, and that was done to ensure family peace and to negotiate their own power in the home. While academics like Ahmed (2008), Rahman (1999), and Goetz & Sengupta (1996) have criticized loan programs that do not give women control over their loans, it may be that Haitian women are making strategic decisions on the best ways to use their loans. Similarly, Kabeer (2001, p. 83) contends that some Bangladeshi female borrowers also make calculated decisions when they confer their loans to their men's businesses, which tend to be bigger than theirs. A Black feminist perspective helps to recognize that Haitian women may be making decisions for the betterment of their families.

Haiti's case illustrates that micro-credit can be inclusive in a racially stratified environment. Lenders (whitened and foreign managers as well) are politically conscious and espouse an "economic democracy" philosophy for microfinance. When local managers are aware of the identity biases in a society, they can organize a program to mitigate any political interference in the allocation of financial resources. The majority of individuals involved in micro-lending are Black Haitians who are engaged in cooperative banks and are one or two generations removed from the female traders they serve. There appears to be a gendered and class consciousness among these lenders who grew up seeing their mothers and aunts work hard in the informal sector. Findings of this social background reveal that cooperative lending has a grassroots influence which affects how decisions are being made. In fact, the radical rhetoric of economic democracy that these lenders take on has personal risks (Haitian Truth, 2012).

[12] This focus group was carried out in Haiti before the earthquake, so perspectives may have changed.

Conclusions

Micro-lenders in each of the cases were comfortable talking about gender identities because they felt their programs reached women. In exclusionary microfinance programs, where race and class interacted with gender, micro-lenders in Jamaica and Guyana appeared less inclined to discuss race and class identities as markers for exclusion. Consideration of how gender relations operate within a particular context is vital to understanding a bias in allocation of financing. As demonstrated in Jamaica and the other two cases in Guyana and Haiti using Black feminist theorizing, gender was not the main factor influencing loan allocation for borrowers. To understand each situation, I had to consider other biases that affected the entrepreneurs, particularly those of class and race.

Jamaica's context is different from the many countries in the world where the implementation of microfinance has proven successful. In this case, more women as leaders in microfinance has not resulted in gender-inclusive microfinance, as these female managers were biased against certain women (those with children by more than one father) and male youth from the ghettos. Jamaican men, who are less educated and thus should also be targeted by microfinance programs, are excluded from them. Microfinance's exclusive focus on women, as seen in the Jamaica case, has left men out of the programs and put women in a precarious position because of the domestic conflict that arises when men feel rejected (Montgomery, 1996; Rankin, 2002). Black men and certain women remain on the fringes of lending resources because of inherent biases of educated middle-class female micro-lenders, who subscribe to a colonial mentality. It is worth noting that social workers and people investing resources to uplift the lives of women should take care to ensure these economic resources do not disadvantage the very women they try to help.

Using a Black feminist approach one finds multiple identities affecting access to finance. In the Jamaican context, gender oppression is also accompanied by class discrimination; and in the Guyana context, women feel oppressed because of a systemic prejudice against their African ancestry, yet it is the privileged males rejecting them for loans. In fact, racial and classed identities can be more important factors than gender in decisions about who will be excluded from—or included in—micro-credit programs. Guyana's case shows that race embedded in a classed discourse overrides the gender identity. Indo-Guyanese received loans, and the East Indian credit agents and managers, most of whom were educated males, excluded poor Afro-Guyanese clients, most being female. Hence, the gender dynamic is only one factor in a complex interplay of identities interfering with fair lending processes.

The findings presented here for the Guyana case support the argument that a woman's gender may not be the only identity disadvantaging her, but also her race and class position. Indo-Guyanese male bankers exhibit deep-seated racism against Afro-Guyanese that discourages the allocation of loans to them. Indo-Guyanese micro-lenders stereotype Blacks as bad business people to justify their cultural prejudice. Afro-Guyanese reported that it is their race—that is, "being a Blackman"—that denies them access to economic resources. This racism embedded

in class bias is pervasive in the society, and for this reason Afro-Guyanese women have resisted this social exclusion by organizing Box hand (an informal bank) to give excluded people not only access to finance but to restore the dignity of a people rejected from microfinance programs.

While the domination of one gender penalizes the other gender in Jamaica, or one race privileges another's access to credit in Guyana, this has not been the case in Haiti. Haitian microfinance, led by educated men (who share similar social origins) are reaching the needs of the most excluded group—that is, poor women, many of whom are single mothers. And there do not seem to be negative repercussions within the gender dynamic of such males making loans to poor women. Haitian female clients find overall that male managers are trustworthy and honest with them. Upon closer inspection, the males who run microfinance programs come from a social class similar to that of the masses, or they know female family members with similar class origins and are committed to ensuring that financial services are inclusive. In fact, these male managers organize financial services specifically to avoid the gender, racial, and class prejudices that pervade Haitian society. These (male) managers take on a progressive and revolutionary rhetoric wherein micro-loans are a tool for economic empowerment of those classes demeaned by the wealthy. As a result, poor female vendors view these male lenders as responding to their needs and taking personal risks to advocate for them, and they did not report any bias to me. Thus, inclusionary micro-lending occurs in Haiti apparently because programs are administered by socially conscious lenders.

References

Ahmed, F. (2008). Microcredit, men, and masculinity. *NWSA Journal, 20*(2), 122–155.

Ardener, S., & Burman, S. (1996). *Money-go-rounds: The importance of rotating savings and credit associations for women.* Oxford, U.K.: Berg.

Armendáriz, B., & Morduch, J. (2007). *The economics of microfinance* (2nd ed.). Cambridge, MA: MIT Press.

Armendáriz, B., & Roome, N. (2008). Gender empowerment via microfinance in fragile states. *ULB Institutional Repository* 2013/14347, CEB Working Paper N° 08/001, Université Libre de Bruxelles, 1–25.

Barriteau, E. (1998). Theorizing gender systems and the project of modernity in the twentieth-century Caribbean. *Feminist Review, 59*, 189–210.

Barriteau, E., & Cobley, A. (2006). *Enjoying power: Eugenia Charles and political leadership in the commonwealth Caribbean*. Kingston, JM: University of the West Indies Press.

Bedford, K. (2009). *Developing partnerships: Gender, sexuality and the reformed World Bank.* Minneapolis, MN: University of Minnesota Press.

Besson, J. (1996). Women's use of ROSCAs in the Caribbean: Reassessing the literature. In S. Ardener & S. Burman (Eds.), *Money-go-rounds: The importance of rotating savings and credit associations for women* (pp. 263–289). Oxford, UK: Berg.

Brewer, R. M. (1993). Theorizing race, class and gender: The new scholarship of Black feminist intellectuals and Black women's labor. In S. M. James & A. P. A. Busia (Eds.), *Theorizing Black feminisms: The visionary pragmatism of Black women* (pp. 13–30). London: Routledge.

Caribbean Development Bank (CDB). (2010). *Biennial social development report*. St. Michael, Barbados: Author.

Chalmers, G., & Wenner, M. (2001). Microfinance issues and challenges in the Anglophone Caribbean. Working Paper. *Inter-American Development Bank Sustainable Development Department, Micro, Small and Medium Enterprise Division Microfinance.* Washington, DC: Inter-American Development Bank (MIF).

Crenshaw, K. (1991). Mapping the margins: Intersectionality, identity politics, and violence against women of colour. *Stanford Law Review, 43*(6), 1241–1299.

Counts, A. (1996). *Give us credit: How Muhammad Yunus's micro-lending revolution is empowering women from Bangladesh to Chicago* (1st ed.). New York, NY: Random.

Daley-Harris, S. (2004). *State of the microcredit summit campaign report 2004*. Washington, DC: Microcredit Summit Campaign.

Daley-Harris, S. (2006). *State of the microcredit summit campaign report 2006*. Washington, DC: Microcredit Summit Campaign.

Daly, V. (1974). *The making of Guyana*. Oxford, UK: MacMillan Caribbean.

Economic and Social Survey Jamaica (ESSJ). (2008). Kingston, JM: Planning Institute of Jamaica (PIOJ).

Economist Intelligence Unit. (2008, October). *Microscope on the microfinance business environment in Latin America and the Caribbean*. Commissioned by the IDB.

Few, A. L. (2007). Integrating Black consciousness and critical race Feminism into family studies research. *Journal of Family Issues, 28*(4), 452–473.

Focus groups, Bon Repos, Haiti, 9 October 2010.

Gibson, K. (2006). The dualism of good and evil and the East Indian insecurity in Guyana. *Journal of Black Studies, 36*(3), 362–381.

Goetz, A., & Sengupta, R. (1996). Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh. *World Development, 24*(1), 45–63.

Gray, O. (2004). *Demeaned BUT empowered: The social power of the urban poor in Jamaica*. Kingston, JM: University of the West Indies Press.

Greenidge, C. (2001). *Empowering a peasantry in a Caribbean context: The case of land settlement schemes in Guyana, 1865–1985*. Kingston, JM: University of the West Indies Press.

Haitian Truth. (13 June 2012). Prominent Haitian banker gunned down. Retrieved from http://www.haitian-truth.org/prominent-haitian-banker-gunned-down

Hancock, A. (2007). When multiplication doesn't equal quick addition: Examining intersectionality as a research paradigm. *Perspectives on Politics, 5*(1), 63–75.

Handa, S., & Kirton, C. (1999). The economies of rotating savings and credit associations: Evidence from the Jamaican Partner. *Journal of Development Economics, 60*, 173–194.

Harper, M. (1998). *Profit for the poor: Cases in microfinance.* London: Intermediate Technology Publications.

Harrison, F. V. (1988). Women in Jamaica's informal economy: Insights from a Kingston slum. *New West Indian Guide, 3/4*, 103–128.

Hashemi, S., Schuler, S. R., & Riley, A. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development, 24*(4), 635–653.

Henry-Wilson, M. (1989). The status of the Jamaican woman, 1962 to the present. In R. Nettleford (Ed.), *Jamaica in independence: Essays on the early years* (pp. 75–104). Kingston, JM: Heinemann Caribbean.

Hill Collins, P. (2000). *Black feminist thought: Knowledge, consciousness, and the politics of empowerment* (2nd ed.). New York, NY: Routledge.

Honig, B. (1998). What determines success? Examining the human, financial and social capital of Jamaican micro-entrepreneurs. *Journal of Business Venturing, 13*, 371–394.

Hossein, C. S. (2012). *The politics of microfinance: A comparative study of Jamaica, Guyana and Haiti* (Unpublished doctoral dissertation). University of Toronto, Toronto, ON.

Kabeer, N. (2001). Conflicts over credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh. *World Development, 29*, 63–84.

Katzin, M. (1959). The Jamaican country higgler. *Social and Economic Studies 8*(4), 421–440.

Kelley, D., Bush, C. G., Greene, P. G., & Litovsky, Y. (2010). Gender entrepreneurship monitor report. Babson College. Retrieved from http://www.babson.edu/News-Events/babson-news/Pages/121411Global-Study-of-Women-Entrepreneurs2011.aspx

Khan, S. (2009). Poverty reduction efforts: Does microcredit help? *SAIS Review, 2*, 147–157.

Kissoon, F. (2010, May 5). Arrival and enigma: Fascism and the Guyanese East Indian mind. *Kaieteur News*.

Lashley, J. (2004a). *Microfinance in the eastern Caribbean and delivery options* (Report). Cave Hill, BB: Sir Arthur Lewis Institute of Social and Economic Studies (SALISES), University of the West Indies.

Lashley, J. (2004b). Microfinance and poverty alleviation in the Caribbean: A strategic overview. *Journal of Microfinance, 6*(1), 83–94.

Lashley, J. (2006). Enterprise development and poverty alleviation in Dominica: The Role and motivations of Eugenia Charles. In E. Barriteau & A. Cobley (Eds.), *Enjoying power: Eugenia Charles and political leadership in the commonwealth Caribbean* (pp. 214–238). Kingston, JM: University of the West Indies Press.

Maclean, K. (2010). Capitalizing on women's social capital? Women-targeted microfinance in Bolivia. *Development and Change, 41*(3), 495–515.

Matin, I., Hulme, D., & Rutherford, S. (2002). Finance for the poor: From microcredit to microfinancial services. *Journal of International Development, 14*, 273–294.

Mayoux, L. (2001). Tackling the down side: Social capital, women's empowerment and micro finance in Cameroon. *Development and Change, 32*(3), 435–464.

Microfinance Exchange (MIX). (2006). *Country Profiles*. Retrieved from http://www.mixmarket.org

Microfinance Exchange (MIX). (October 2007). Championship league 2007: *Latin America and Caribbean 100*. Retrieved from http://www.themix.org /publications/mix-microfinance-world/2007/10/2007-league-champions-latin-america-and-caribbean-0

Midgley, J. (2008). Microenterprise, global poverty and social development. *International Social Work, 51*(4), 467–479.

Miller, E. (1991). *Men at risk*. Kingston, JM: Jamaica Publishing House.

Mintz, S. (1955). The Jamaican internal marketing pattern: Some notes and hypotheses. *Social and Economic Studies, 4*(1), 95–103.

Mohammed, P. (2000). *The construction of gender development indicators for Jamaica*. Kingston, JM: Planning Institute of Jamaica.

Mohanty, C. T. (1991). Under western eyes: Feminist scholarship and colonial discourses. In C. Talpade, A. Russo, & L. Torres (Eds.), *Third world women and the politics of feminism* (pp. 51–80). Bloomington & Indianapolis, IN: Indiana University Press.

Montgomery, R. (1996). Disciplining or protecting the poor? Avoiding the social costs of peer pressure in micro-credit schemes. *Journal of International Development, 8*(2), 289–305.

Mullings, B. (2005). Women rule? Globalization and the feminization of managerial and professional workspaces in the Caribbean. *Gender, Place and Culture, 12*(1), 1–27.

N'Zengou-Tayo, M. (1998). *Fanm se poto mitan*: Haitian woman, the pillar of society. *Feminist Review: Rethinking Caribbean Difference, 59*, 118–142.

Oyewùmí, O. (2003). *African women and feminism: Reflecting on the politics of sisterhood*. Trenton, NJ: Africa World Press.

Planning Institute of Jamaica (PIOJ). (2004). Males in focus. *Ja People*, *9*(1).

Rahman, A. (1999). Micro-credit initiatives for equitable and sustainable development: Who pays? *World Development, 27*, 67–82.

Rankin, K. (2002). Social capital, microfinance, and the politics of development. *Journal of Feminist Economics, 8*(1), 1–24.

Smith, R. T. (1964). *British Guiana*. London: Oxford University Press.

St. Pierre, M. (1999). *Anatomy of resistance: Anticolonialism in Guyana 1823–1966*. London, UK: MacMillan Education.

Tafari-Ama, I. (2006). *Blood, bullets and bodies: Sexual politics below Jamaica's poverty line*. Kingston, JM: Multi-Media Communications.

Tennant, D. (2008). *Policy report for the Jamaican MSME sector* (Report). Kingston, JM: Private Sector Development Programme.

Terborg-Penn, R. (1995). Through an African feminist theoretical lens: Viewing Caribbean women's history cross-culturally. In V. Shepherd & B. Brereton (Eds.), *Engendering history, Caribbean women in a historical perspective* (pp. 3–19). London: Currey.

Tet Ansanm (Producer). (2008). *Poto mitan: Haitian women, pillars of the global economy*. [Motion picture]. Watertown, MA: Documentary Educational Resources.

Thomas, C. Y. (1993). Macroeconomic planning and the needs of the small business sector. *Transitions.* Georgetown, GY: University of Guyana, Institute of Development Studies.

Ulysse, G.A. (2007). *Downtown ladies: Informal commercial importers, A Haitian anthropologist, and self-making in Jamaica*. Chicago, IL: University of Chicago Press.

United States Agency for International Development (USAID). (2008). *Recensement sur l'industrie de la microfinance Haïtienne: 2007–2008.* Contract # GEG-1-04-02-00011-00. Port-au-Prince, Haiti: Strategic Management Group.

Vonderlack-Navarro, R. (2010). Targeting women versus addressing gender in microcredit: Lessons from Honduras. *Journal of Women and Social Work, 25*(2), 123–134.

Wane, N. (2002). *Back to the drawing board: African Canadian feminisms*. Toronto, ON: Sumach Press.

Westley, G. (2005). *Microfinance in the Caribbean: How to go further* (Technical paper series). Washington, DC: Inter-American Development Bank Sustainable Development Department.

Williams, L. C., Cummings, L., & Marshall, B. (2007). Economic stress and well-being in urban Guyana: A microanalysis. *Transition, 37*, 90–116.

Witter, M. (Ed.). (1989). *Higglering/sidewalk vending: Informal commercial trading in Jamaican economy* (Proceedings of a symposium). Mona, JM: Department of Economics, University of the West Indies .

Wong, D. (1996). A theory of petty trading: The Jamaican higgler. *Economic Journal, 106*, 507–518.

Yunus, M. (2007). *Banker to the poor: Micro lending and the battle against world poverty*. New York, NY: Public Affairs.

Author Note

Caroline Shenaz Hossein, Department of Social Sciences, York University.

Judith Teichman, Louis Pauly, and Njoki Wane of the University of Toronto deserve much credit for making insightful remarks to earlier drafts of this work; Linda Peake of York University provided excellent feedback on an earlier draft of the Guyana section. I also am grateful for the U.S Fulbright, University of Toronto's Center for International Studies, and the Royal Bank of Canada for funds that made my field work possible.

Correspondence concerning this article should be addressed to Caroline Shenaz Hossein, Department of Social Sciences, Business and Society Program, 4700 Keele Street, 7th Floor, Ross South Building, Toronto, ON, M3J 1P3, Canada. Email: chossein@yorku.ca