
Citizenship Learning, Participatory Democracy and Micro-Financing: The Case of Grameen Bank's Peer-Lending System in Bangladesh.

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ABSTRACT: This paper is about how Grameen Bank (GB) women borrowers engage in participatory democracy through attendance and discussion at their weekly centre meetings, proposing and approving loans, forming groups, selecting group chairs, and centre chiefs of Grameen Bank. Its collateral free group based micro-financing constitutes a fundamental process of democracy and is a vital source of citizenship and democratic education. These processes and skills facilitate power-sharing and improve one's sense of political efficacy, democratic engagement and increase an individual's sense of commonality. Moreover, the Grameen Bank Sixteen Decisions' campaigns provide citizenship learning to rural marginalized people. GB these activities generate women's leadership development opportunities in the community.

Acronyms: ASA: Association of Social Advancement; BRAC: Bangladesh Rural Advancement Committee; EPG: Empowered Participatory Governance; GB: Grameen Bank; MFIs: Micro-finance Institutions; NGOs: Non-Governmental Organizations; PB: participatory budget; SEWA: Self-help Women Association; UK: United Kingdom.

Introduction

The beneficiaries of the Grameen Bank (GB) Bangladesh are the marginalized people in Bangladesh. Its collateral-free group-based micro-financing constitutes a fundamental process of democracy and a vital source of citizenship and democratic education. Although it has no direct formal citizenship education program, Grameen Bank's women borrowers engage in participatory democracy through attendance and discussion in their weekly centre meetings, proposing and approving loans among GB borrowers, forming groups, selecting group chairs, centre chiefs, electing zonal representatives and Board of Directors of Grameen Bank. This participatory and deliberative democracy and citizenship education are very important to them because these skills facilitate to improve their sense of political efficacy, democratic engagement and increase an individual's sense of commonality among these marginalized women. Through these strategies and processes, GB borrowers' social and political capital development has been facilitated. They are aware of various issues that affect them like equality rights, dowry, teenage marriage, women's education, women's health development and local infrastructure development. GB, through its group-based micro-financing system, and its "Sixteen Decisions" (a combination of socio-economic civic messages) pays attention to the development of an active and engaged citizenship of the marginalized people in Bangladesh.

Chart 1 – Grameen Bank Sixteen Decisions

1.	<i>We shall follow and advance the four principles of Grameen Bank --- Discipline, Unity, Courage and Hard work – in all walks of our lives.</i>
2.	<i>Prosperity we shall bring to our families.</i>
3.	<i>We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.</i>
4.	<i>We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.</i>
5.	<i>During the plantation seasons, we shall plant as many seedlings as possible.</i>
6.	<i>We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.</i>
7.	<i>We shall educate our children and ensure that they can earn to pay for their education.</i>
8.	<i>We shall always keep our children and the environment clean.</i>
9.	<i>We shall build and use pit-latrines.</i>
10.	<i>We shall drink water from tube wells. If it is not available, we shall boil water or use alum.</i>
11.	<i>We shall not take any dowry at our sons' weddings; neither shall we give any dowry at our daughters' weddings. We shall keep our centre free from the curse of dowry. We shall not practice child marriage.</i>
12.	<i>We shall not inflict any injustice on anyone; neither shall we allow anyone to do so.</i>
13.	<i>We shall collectively undertake bigger investments for higher incomes.</i>
14.	<i>We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her.</i>
15.	<i>If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline.</i>
16.	<i>We shall take part in all social activities collectively.</i>

Grameen Bank (GB) Participatory and Citizenship Education

Despite the fact that Grameen Bank does not directly provide citizenship learning to its clients, the skills, knowledge, practice, confidence and empowerment gained through participating with GB constitutes a fundamental process of democracy and a vital source of citizenship and democratic education. GB's group lending allows its centre's borrowers to jointly review loan proposals and follow the sixteen slogans (see Chart -1) operational strategies that are based upon basic cooperative principles and democratic leadership development. Group chairs and the centre chief are selected from amongst the borrowers, by rotation annually, to ensure that everyone has an equal chance in leading GB groups and centres. These borrowers are unable to transfer their Grameen knowledge, skills, practice and leadership attributes to civic leadership and engagement within a democratic, participatory community decision-making process. The ability to convert this knowledge base will allow for fair and equitable citizenship identity, status and civic virtues. The GB borrowers are able to share their voices in the community decision making processes and get involved in participatory democracy and deliberative democratic process (Goetz & Gupta, 1996; Mynoux, 2009; Kaufman in Fung & Wright, 2003; Rahman, 1999; Isserles, 2003; Umar, 2004; Mahmud, 2004; Schugurensky, 2000).

Participatory democracy, deliberative democracy and citizenship education are very important because these skills facilitate equal power and improve one's sense of political efficacy, democratic engagement and increase an individual's sense of commonality (Fung & Wright, 2003; Marin, 2006; Pippenger and Bettina, 2008; Smith, 2005; Gaventa, 2006). Without this socio-civic, political and cultural capital development, the sustainable development of lower-income people is volatile and they will then be deprived of public resources (Quadir, 2007; Hickey and Mohan, 2005; Schugurensky, 2003). GB is well-known for its borrowers' poverty-alleviation economic outcomes (Ditch and Harper, 2007; Khandaker, 1996; Mahmud, 2004; Mynoux, 2007). Micro-borrowers are better economic actors than civic actors/activists in Bangladesh (Karim, 2001; Isserles, 2003; Matin, Sulaiman & Saleque, 2007; Selinger, 2008; Umar, 2004). However, the study by Rouf (2011) finds that GB women micro-borrowers community leadership development has also increased.

Below, the first part of this paper discusses theoretical underpinnings and methodologies, concepts of participatory democracy and its various participatory budgets, their importance, different types of citizenship learning, citizenship education and their benefits to civic culture, political capital and political efficacy development among people. The second part of the paper will discuss GB's democratic loan proposal system, group chair and centre chief election processes and GB's sixteen slogans and their impact on clients' empowerment in developing their social capital and political capital in their lives. This part will also allow me to explore the role of GB in civic education and compare and contrast participatory budgeting with GB's loan proposal and disbursement system. The third section of the paper covers GB borrowers' attendance at weekly centre meetings and the possibilities of citizenship learning and public space development, civic cultural development and addressing various issues such as elite corruption, injustice within society, the sharing of community resources, women's equity rights development, political capital development in Bangladesh, the challenges of micro-finance institutions as it relates to civic education and political and citizenship learning for their clients. Lastly the paper draws its way forward and concludes.

The Importance of Citizenry Skills

Transparency International Bangladesh, during several years (1993, 1997, 2004, 2005, 2006, and 2007) declared Bangladesh as one of the top ten most corrupt countries in the world. Corrupt politicians, local elites and governmental officials have been misusing public resources, laundering state resources, taking bribes and misusing power for their own interests for a very long time. They avoid the public's interest and are unjust to people (Ahmad, 2002; Isserles, 2003; Hashemi, Schuler & Riley, 1996; Goetz & Gupta, 1996; Khan, 2003; Morduch, 1999; Quadir, 2003; Sawyer, 2005; Zafarullah, Siddiquee & Alam, 2001). Corruption has been systematically internalized in almost all spheres of the public sector and to effectively bring about change, protests and involvement in policy making process against corruption are crucial and necessary in Bangladesh. (Khan, 2003). Politics is not separable from daily life (Bently, 2005). The participatory budgeting programs are innovative policy making processes, which give citizens the opportunity to be directly involved in making policy decisions (Wamper, 2000). Moreover, public participation in public resource allocation, local planning, union council and municipal budget meetings, and other socio-political and economic discourses/debate are essential because local governmental institutions are not active in serving the poor for the public's common good in Bangladesh (Fernando, 1997; Quadir, 2003; Umar, 2004; Khan, 2003; Murdoch, 1999; White, 1999).

Neither governmental agencies nor non-government agencies are directly involved or committed to mobilizing local people and municipal dwellers to participate in local council budget review meetings (Ahamed, 1997; Khan, 2003; Rahman, 2006). People have low confidence in local representatives and political institutions too. This democratic deficit (Gaventa, 2006; Schugurensky, 2003; Luckham et al, 2008) creates political crisis/chaos in Bangladesh. However, there is an urgent need to create political will and to learn political efficacy. This will endow the political process with networking opportunities and participation in politics by ordinary citizen or by community initiatives. Poor people have not benefitted from local resources and power and have been excluded from getting involved in local government for decades. GB borrowers are increasing their participation in formal leadership roles in the local councils. For example, 98% of GB women borrower participants are engaging in community organizations and 94% do not face problems with this engagement (Rouf, 2011). In the 2009 UpZilla (Municipal Sub-district) Election, out of 481 seats, 114 Female Chairs (25% of the total) were elected from the GB women borrowers and their families. In addition, the number of women borrowers serving as councilors increased from 1,572 in 1997 to 1,950 in 2003; these results indicate that the number of women borrowers acting in formal leadership roles is increasing (Grameen Bank, 2009)

Even though NGOs/MFIs have had some success in poverty-alleviation programs, they have failed to act in the governance of corruption (Umar, 2004; Khan, 2003; Ahamed, 2004; Yunus, 2007; Zafrullah & Siddique, 2001; Transparency International, 2008). Economic programs such as those based in microcredit alone are not enough to empower poor people and sustain their development (Isserles, 2003; Mayoux, 2009; Karim, 2005; Mahmud, 2004). Citizenship education is essential to develop citizens' social and political capital development and to share community resources (Fukuyama, 2001; Gaventa, 2006; Merrifield, 2001; Schugurensky, 2003; Westheimer & Kahne, 2004). MFIs/NGOs have been working closely with grassroots community members for years. They have a large organizational setup, and are well-positioned to mobilize citizens, educate people on citizenship learning and facilitate participatory democracy in Bangladesh for public common good and justice.

Theoretical Underpinnings and Methodology

Here the paper talks about democracy, participatory approaches and participatory democracy – what it is, how it functions, and how it can make a difference. The researcher's literature review assists in the understanding of the concepts of participatory democracy, representative democracy, participatory budgets and their implications in the context of Bangladesh. Moreover, in this paper, the researcher uses his personal experiences working with Grameen Bank. In addition, he uses secondary data from Grameen Bank Bangladesh and scholarly materials.

Democracy

Democracy is a socio-economic and civic sustainable development process within society where all people have citizenship rights, such as the freedom to express their opinions about: the budget, public resources and policies which may prevent the power of the governments' constituents from being fully realized. However, this democracy can only remain active through citizen participation in civic affairs by a widespread sense of civic responsibility. In a democratic society, people have the opportunity to speak out and make choices in society. However, through the participatory democratic process, marginalized people get scope to empower themselves economically, socially and politically. However representative democracy, liberal democracy, (Merrifield, 2001) and thin democracy (Gaventa, 2006) institutions are limited in their ability to address the challenges of just and equitable development (Fung & Wright, 2003).

Representative Democracy

This is characterized by the election of policy makers, but direct democracy is finding new expression in participation for governance work. On the other hand, in representational democracy, the public bestows their attorney as their electoral representative for their wellbeing. Parliament is an extension of the deliberative networks and a process of political debate and exchange, which in practice is totally different in Bangladesh. Lappe (2009) comments that public life in Bangladesh is ugly and alienating. Citizens become political objects and become inactive, which deters their public participation in communal activities and inclusion in the decision-making process. Therefore, (Fung and Wright, 2003; Gaventa, 2006; and Schugurensky, 2004) worry about the ugly democracy and democratic deficits mechanism for political representation because of its ineffectiveness in accomplishing the central ideals of democratic politics: facilitating active political involvement of citizenry, forging political consensus through dialogue, devising and implementing public policies that ground a productive economy and healthy society and, in more radical egalitarian versions of the democratic ideal, assuring that all citizens benefit from the nation's wealth.

Participatory Democracy

This concept is different from representative democracy (Mansbridge, 1995; Schugurensky, 2000; Fung and Wright, 2003; Smith, 2005; Gaventa, 2006; Martin, 2006; Kahne, Westheimer and Rogers, 2004; Baker and Silvey, 2008; Piper and von Lieres, 2008).

For example, Schugurensky (2003) comments that participatory democracy is not token consultations, disempowered people and control over power; rather it is an inclusive process of deliberation that leads to real and substantive decisions. The researcher thinks that it is shared decision-making and governance between government, civil society and people that create transparency in public resource governance. For example, participatory democracy exists in Porto Alegre, Brazil and Montevideo, and Uruguay through the participatory budget system. This makes governance transparent, efficient and creates spaces for civic learning and redistribution of political capital in Porto Alegre and many other places. However, representative democratic process supports a neo-liberal agenda, creates inequalities, corruption and prevents benefit of democracy to many people. Therefore, the role of citizens in representative democracy is somewhat passive.

Contrarily, participatory democratic activities like participatory budgeting and empowered participatory governances (EPG) and the community renewal program UK are necessary in communities because as Fung and Wright (2003) asserted, representative democracy is unable to accomplish the idea of facilitating active political involvement of the citizenry. Although the participatory democracy concept is new, it is very popular in different countries like participatory budget in Porto Alegre and the neighborhood governance councils in Chicago for school improvement plans. Hence many contemporary political thinkers prefer participatory democracy for community development. Gaventa (2006) states that the participatory democratic approach can be useful for removing democratic deficit and providing good governance of local agencies/associations/NGOs.

The concept of participatory government is referred to by a variety of names by different scholars: Empowered Participatory Governance (EPG) and deliberative democratic governance (Fung and Wright, 2003); beyond the ballot (Smith, 2005); neighborhood democracy (Leighninger, 2008); deepening democracy (Gaventa, 2006; Fung and Wright, 2003), direct democracy (Merrifield, 2001); everyday democracy (Bentley 2005). All of these thinkers prefer participatory democracy working side by side with representative democracy. The inclusion of both is necessary, because democratic representative political elites and state agencies use representative democracy for their own purposes, where a majority of people's interests are excluded. Participatory budget innovation in Porto Alegre creates an opportunity for ordinary people to participate in public budget debate. It is a tool for inclusion of disadvantaged people in the deliberative decision making process. It is also used in GB group chairs and centre chiefs election process, loan proposals and approval systems. GB centre members are collectively involved in loan proposals and approval processes. (Please see chart-2). These are processes that enhance participatory democracy. As a result deliberative democracy and living democracy increases among marginalized people with the consequent decline in representative democracy and democratic deficit in Bangladesh.

Participatory democracy is necessary in Bangladesh because as Aristotle said democracy based on elections is more aristocratic than democratic. In representative democracy, politicians tend to forget their electoral promises once they are in office and become involved in corruption scandals. Arrogance and betrayal of electoral promises are serious problems. The elected representatives find their legitimacy seriously eroded. Most educational systems pay little attention to the development of an active, critical and engaged citizenship. Schools do not promote citizenship; rather stress is on profit as motive for business leadership and followership (Yunus, 2008). However, citizens' socio-political culture promotes social economy and makes people active citizens, which can revive the democratic deficits in the society.

Participatory Budgeting (PB)

Participatory budgeting meetings in the community by community members can match local needs to actual public expenditures and can enhance their civic empowerment in the communities that are reflected in the “Beyond Election” film and Fung and Wright, (2003) and Smith (2005). Daniel Schugurensky (2004) comments that participatory budget is a tool for democratizing democracy. Many other political scholars like Kaufman, (2003), Baker & Silvey, (2008); Piper and Lieres, (2008), Smith, (2005) have researched participatory budgeting and found that it manages to combine popular engagement at the municipal council level for infrastructure development and the monitoring of the city budget. Corruption has decreased in areas where it has been instituted. For example, in India, local government budgets doubled to approximately two million rupees per Panchayet (Fung and Wright, 2003). Similarly Grameen Bank Bangladesh’s loan approval system follows participatory development approach that guarantees that poor people will have equal access to credit in the bank. GB’s participatory loan approval democratic process abolishes bribery and injustice in approving loans from the bank. It is one of the fastest growing programs in Bangladesh.

By March 2009, the dollar amount of GB cumulative loans disbursed since inception was \$7, 777 million; cumulative loans repaid were \$6,910 million. The total number of members was 7,751,119 (female 7,512,682, male 238,437). There were a total of 141, 773 centres (associations) in Bangladesh. GB expanded its credit operations in 83,967 villages though its 2,545 branches by 18,000 staff members. (GB Monthly Report March, 2009). GB, with its extensive peer lending operations can also influence the clients’ community space development. The relationship with the poor allows the GB to inaugurate itself as the friend of the poor. Other Bangladeshi MFIs follow GB credit policy. However, none of the MFIs provide basic citizenship education to the poor people. Hence many studies challenge GB’s economic micro financing sustainable development. Many articles have been written on GB. However, all of them comment and analyze its seductive economic performance and contribution to poverty alleviation in Bangladesh (Goetz & Sen, 1997; Rahman, 1999; Issrerles, 2003). GB follows a democratic process for electing group chairs and centre chiefs by rotation annually that gives all members an opportunity to develop their leadership qualities in their community life.

Group Chair and Centre Chief Democratic Election Process

Grameen Bank’s group chairperson and centre chief election process, loan proposal and approval system follow participatory democratic systems. For example, each year, group chair and centre chiefs change to ensure that everyone has an equal chance to lead the groups and centres by rotation to develop their leadership in the community. The centres (associations) take responsibility in motivating their members by creating a sense of discipline and spirit of cooperation among themselves. Centres are also responsible for bringing about change in social and economic conditions (Bidimala 1978, p. 12).

For example, five poor neighbors form a group. Group members select their own group chair and group secretary from amongst themselves. Six groups (30 members) make a centre. Centre chiefs are elected from group chairs by the six group chairs and group secretaries. The first round is where elected centre chiefs, chairs and secretaries lead groups and the centre for one year. The following year a new centre chief and group chairs are elected.. They are co-signers of the groups’ accounts, centre’s accounts and emergency accounts. They review and recommend loan proposals for the members. Every year, group chairs, group secretaries and

centre chiefs change democratically. It is a participatory democratic selection process where group members select their centre chiefs, chairs, and secretaries. This participatory, social networking democracy process mobilizes the rural poor at the grassroots micro level to develop their social capital. (Amin, Becker and Bayes, 1998; Mayoux, 2009; Mahmud, 2004; Kapor, 2002; Parpart, Shirin and Kathlen (2002) and Hickey & Mohan, 2005).

Under this process all members of the centre gain a chance to be centre chief, group chair, and group secretary by rotation. This practice helps develop borrowers' decision-making power in the family and publicly. These activities provide women with leadership development opportunities in the community. It also develops their public space interactions in the community. Hence GB's Consultative Loan Proposal, Leadership Development and Sixteen Slogans are several strategies that promote citizenship learning and participatory democracy. The consultative loan proposal and approval mechanism; selection of group chairs and centre chiefs, board of directors, loan collection installments from borrower locations; GB sixteen slogans; built-in GB peer lending program are also processes and strategies that promote informal citizenship learning participatory development and democratic process among GB women borrowers. However, the problem is these clients are unable transfer their social capital skills to outside orbit community public sphere and to get close to power.

The Board of Directors of Grameen Bank is comprised of 13 members, nine of whom are elected by the borrowers. The Board is responsible for bank policies and decisions. This is one aspect of clients' participation from the grass roots to the top levels of policy making. Again it is another process to help the women develop leadership skills (Fuglesang & Chandler, 1995). However, Aminur Rahaman's (1999) findings indicate that there are still some hidden transcripts in GB like women are vulnerable and become victims of male violence and are trapped by the system.

Compare and Contrast Participatory Budget (PB) System with GB Loan Proposal and Disbursement System

Participatory budget has evolved over the years into a two-tiered structure where citizens can participate as individuals and as representatives of various parts of civil society in Porto Alegre. PB, in that city, drew the poor into the decision-making process and addressed the needs of the urban poor. Local workers were hired to help organize the process. There is a positive relationship between participatory budgeting and city financing. (Orleans Citizen Participation Project, 2009). Fung and Wright (2003) found that Porto Alegre city's revenues increased after the introduction of PB. Several micro-finance institutions (MFIs) have also been following participatory loan approval process in their credit disbursement since 1980. However, their goal is the extension of credit instead of the provision of citizenship education to the people in the community (Hashemi, Schuler and Riley, 1996; Holcombe, 1995; Goetz & Gupta, 1996; Umar, 2004; Rahman, 2006).

GB's loan proposal and approval process and election of group chairs and centre chiefs constitutes a fundamental process of democracy. It is an example of a democratic financial transaction because the two most needy group members, other than group chair and group secretary, first propose loans for their businesses. The respective group members sit together and review their proposed loans at weekly centre meetings where all members, all group chairs, group secretaries, and centre chiefs and the bank representative are present. All members review loan proposals and the loan seekers' performance, attendance at weekly meetings and loan utilizations. With consensus, all centre members and bank representatives recommend the

agreed loan amount to the bank at centre meetings. Then the bank approves the loans. After two weeks, a second round takes place with two other members of the same group who propose loans for their businesses. The same democratic procedure follows for the second round of loan proposals and approvals. Group chair receives loans in the last instance. This is a democratic loan approval system that develops borrowers as economic actors because of the dense provision of a credit program against civic activities. Women borrowers are busy utilizing loans, repaying in weekly installments in addition to their domestic chores. This process makes women economic performers and credit-worthy instead civic actors in the society. The large provision of credit programs of NGOs deters their social mobilization programs. However, GB borrowers' credit and non-credit activities together can generate women's development as it relates to democratic behavior that they can use in other socio-civic-political contexts. Unfortunately, their civic engagement and political efficacy is not as strong as economism.

GB's loan proposal system is an example of participatory and deliberative democracy. This loan approval system can compare with the participatory budget system of Porto Alegre where community members review together their municipal council budgets and discuss other different community issues such as street pavement issues, drainage and sewerage issues, etc. However, GB borrowers are unable to transfer and use their practiced participatory loan proposal skills, leadership development knowledge, skills and attitudes in other economic, social, political and cultural resource issues like local council budgets, local infrastructure planning, sharing and community distribution of resources, neighborhoods irrigation issues, health issues, community forestation and community school issues. Here GB borrowers confine their participatory loan proposal practiced skills for simply that of GB loan transactions. However, GB provides an opportunity for women to develop their democratic leadership and have a say in the operation of their communities through GB's group chairperson, and centre chief selection annually.

Chart 2 – Compare and Contrast Participatory Budget VS. GB Consultative Loan Approval

	GB Consultative Loan Proposal and Approval	Participatory Budget
1	GB's consultative loan process proposes and approves loans at GB's weekly centre meetings by poor women borrowers. Only unisex members attend the meetings, develop social networks only among borrowers. The loan proposal is a deliberative democratic process, but unfortunately borrowers are unable to transfer these skills to other community issues/spheres.	Different classes, sexes, ages of the Porto Alegre city dwellers meet annually to discuss municipality budget, policies and review the achievements of the discussions. City budget review is open to all. Develop social networks in the community and closeness to power elites which are helpful to deliberative democracy.
2	First round of loans to group chairs and centre chiefs. They receive loans after general members receive loans. It is an intensive leadership development program among lower-income people. However, no empowerment or civic competence is developed among borrowers.	PB participants get citizenship learning education, exposed to various community issues, community public resources that empower them to be civic virtues. It is a process for healthy democracy. Here everyone is free to talk within the guidelines about developing people's voices and choices and developing civic competence
3	Loan proposed, reviewed and decisions made jointly by members and GB field staff. No elites or government officials involved in this process. Provide credit literacy basics, but no citizenship learning, active citizenship learning or transferable learning to other public spheres issues	Civilians express their community needs, pass opinions on to council resource allocations, but they are not the final decision makers. However, Porto Alegre's PB innovation is an example of citizen volunteerism for community good, which is absent in Bangladesh.

		Porto Alegre's PB learning that is transferable citizenship learning to other public spheres of the community
4	Attendance at weekly centre meetings regularly and maintenance of good loan repayment track is necessary to be a good borrower	Attendance in the PB budget review meetings is voluntary, but participating is encouraged.
5	The GB weekly centre meeting is a place for loan proposals, loan installments to be discussed. As well as loan delinquencies, insurance and savings to be discussed. No public budgets and public resource sharing, and no review of community public planning, local council policies or other public issues	Council's PB review gathering is not only to review budget, but also to discuss various community issues, and plans like issues on community street pavement, community clinics, schools, sewerages and livestock and land disputes issues. This democratic approach puts more pressure on City Hall, neighborhood groups and other organizations to follow up on the commitments they make.
6	Borrowers are continuously discussing and sharing their business issues, personal issues, but not community/public issues	Civilians meet at town halls when municipal councilors/staff can hold meetings. Here collective interest is preferred and used to develop political efficacy and political capital development among neighborhoods.
7	Elites have no power in terms of dominance / hierarchy.	Discuss misuse of power, councilor corruptions, if any by city elites. It is a process for good governance of public resources for public common good.
8	Consultative loan approval process keeps borrowers credit-worthy and active creditors.	PB is a process of civic enlightenment and effective engagement in PD which should result in inclusive democracy, allows people to become active citizens, and non-formal and informal citizenship learning
9	Microfinance institutions MFIs / NGOs are service delivery organizations that do not become involved in citizenship learning education. Government are coercive when it relates to NGOs citizenry skills development activities	It is a process of political socialization to develop political culture in public sphere. Porto Alegre municipality, TCHC, Panchayet India all promote citizenry skills development education, discussions. NGOs are mobilizing people to attend the PB meetings.

Although GB loan approval process follows participatory development approach, its operational procedures are designed for bank's own interest. Hence the bank borrowers are unable to transfer this knowledge, skills, practice to other community context and contents. It is because GB and other MFIs focus their training on credit basics instead citizenship education to their clients. The credit basics training to clients make borrowers credit worthy instead of active citizens in the community. Hence Merrifield (2001) and Schugurensky (2003), place emphasis on citizenship learning that focuses on identity, legal status (born or acquired) accompanied with various rights and responsibilities to make caring citizens and active citizens in the community. With Benn (2000), the emphasis is on people's citizenship abilities to negotiate and cooperate with others, deal with difference and conflict, listen constructively to others and obtain information from libraries, the Web, and public meetings. The whole process helps the people to understand how local government works and how national government works. These are the attributes of active citizenship. Important citizenship attributes are knowledge of one's rights and attitudes for rights. (Benn, 2000; Merrifield, 2001; Schugurensky, 2003). Citizenship learning and participatory democracy learning includes association, communication and collaboration teaching. Through this process, marginalized micro-borrowers resolve conflicts collectively in their neighborhoods (Rouf, 2011).

Schugurensky (2000) remarks that citizenship learning facilitates citizens in political enlightenment and engagement, which focuses on knowledge of the political structure and deliberative skills because it has three areas: knowledge, abilities and dispositions. This

citizenship learning develops citizens' critical consciousness that is essential for full citizenship (Gaventa, 1999). Participatory democracy and citizenship learning are both political enlightenment and engagement process. However, micro-loan borrowers citizenship critical consciousness did not developed because GB and other MFIs are not directly involved in citizenship education to develop borrowers democratic space in the society. Hence borrowers' voices, choices and critical consciousness remain mute. However, Merrifield (2001) asserts that citizenship learning through doing seems to be a key route to active citizenship, although there is little hard evidence of this. If everyone participates in political life, they learn better participation and everyone benefits. Schugurensky (2004) comments that a good process of participatory democracy with appropriate enabling structures for participation improves citizens' enlightenment and encourages their engagement.

Smith (2005) studied 57 types of diverse democratic innovations from the world that are related to citizen participation in the political decision-making process. His six broad categories of democratic innovations are electoral innovations; consultative innovations; deliberative innovations; co-governance innovations; direct democracy innovations and e-democracy. Moreover, Fung and Wright (2003) mention that four types of deepening democracy initiatives such as neighborhood governance councils in Chicago; habitat conservation planning; participatory budget in Porto Algere Brazil, and Panchayat reform in West Bengal can aspire to deepen the ways in which ordinary people can effectively participate in and influence policies which directly affect their lives. This discussion-based democracy, 'Empowered Participatory Governance' (EPG) deliberative democratic processes achieve effective schools, safe neighborhoods, protection for endangered species and sensible urban budget allocations more effectively than alternative institutional arrangements. (Fung and Wright, 2003) Such diverse kinds of two-way information flow and democratic innovations can be initiated by Bangladesh state agencies in collaboration with NGOs for the good governance of public projects.

However the problem is party politicians, local elites and municipal councilors do not include NGOs and the general public in public decision making teams to improve school programs, pavement construction, public infrastructure development, and neighborhoods' security in Bangladesh. Microfinance agencies and NGOs like City Savers, ASA, BRAC, Desh Foundation, and Annesha provide microcredit to the disadvantaged people in the slums of Dhaka City while charging high interest. Sadly, these MFIs, municipality extension workers, and councilors are not involved to empower slum dwellers or provide citizenship education/citizenship learning. Porto Alegre solved its city's social and economic problems through participatory budget debate. Citizens' participation in the PB creates citizenship awareness and empowers them and develops their social and political capital and political efficacy. The outcomes of PB reduce corruption and increase infrastructure development in low-income neighborhoods. It also increases public voices choices and bargaining power of the people.

The participatory budgeting system creates a revolutionary citizenship development process that allows citizens to be active, vocal and negotiators in Porto Alegre. Bangladesh can learn from Porto Alegre PB public debates. Its municipal employees, councilors, NGOs can organize public to discuss city budgets and consolidate all opinions and then make consensus decisions on sewerage, pavement, public sanitation, clinics, schools, development of childcare centres and garbage management. Public activism and strong voices with active participation are needed. NGOs can mobilize the public to gather in town halls meetings that provide them with civic education on deepening democracy and living democracy where the values of inclusion of marginalized people for fairness and mutual accountability of the agencies are

priorities (Lapp, 2009). Here, the power of money cannot influence political decisions. Yet the problem is if these EPGs cannot produce many outcomes, then they are not very attractive reform projects for the public (Fung and Wright 2003).

Empowerment of Women and Communities

Empowerment adjusts power relations so that they are in favor of those who have exercised little power over their own lives and give them freedom of voice, choice, equality and justice through dialogue in their familial life and communal life (Martin, 2006). Baker and Silvey (2008) assert it is both a process and an outcome of a development project. However, Mayoux (2009) challenges the MFIs assumptions about the automatic benefits of microfinance for female empowerment because MFIs and their borrowers are unable to take risks to challenge the existing exploitative power structure in the community. Hence borrowers are unable to explore alternatives, learn political literacy, connect and engage with community political diversity and to make local council elites accountable to good governance. It is because MFIs are not directly involved in educating borrowers in citizenship learning, civic and political education. Although in many countries, different micro-financial institutions like SEWA India, PROSHIKA, BRAC, Nijara Kori Bangladesh, and PROMojero Bolivia and Grameen America follow the GB peer lending model; these MFIs have few strategies to facilitate networking among borrowers for their political capital development (Isserles, 2003; Mayoux, 2009; Murdoch, 1999). Despite the advances made in Grameen Bank's peer-lending system, further involvement in social and civic capital is needed in order to contribute to borrowers' citizenship learning for their sustainable development in Bangladesh.

The Grass Root Management Training (GMT) in India providing training to micro entrepreneurs had an impact on women's involvement in the community. They became active citizens by learning through doing (Merrifield, 2001). The Antagonish movement in Canada is able to make people to be public participants through co-ops and credit unions (Schugurensky, 2005). MFIs all together are serving 31 million poor rural women in Bangladesh (Alamgir, 2009). As the GB and other micro finance institutions (MFIs) are close to the grassroots and are serving mostly the rural people with lowest status in Bangladeshi society, there is a scope for MFIs to provide non-formal citizenship learning basics to their borrowers. There is a huge potential to discuss civic basics, adult education basics, democracy basics, public health basics, environmental basics, and credit literacy basics in the weekly centre meetings, although the GB and other MFIs are not directly involved in adult civic education. Even governments do not support and promote citizenship education through NGOs.

However, Hugo Chavez supports the participatory democracy where marginalized working poor participate in the community council meetings and decide resource sharing collectively. The same is found in the Zapatista movement in Mexico. The minimalist micro-credit approach cannot ensure micro-borrowers socio-economic political automatic holistic development. Without citizenship learning, dominance of free peoples' human rights, social and civic rights knowledge is absent. Citizens' participation cannot be ensured by electoral innovations, rather, multifaceted innovations like consultation, deliberation, and co-governance can influence free equitable community well-being for all.

Participatory Approaches: PRA

Hickey and Mohan (2004) and Kapor (2001) talk about the NGOs participatory development approach. In the words of Hickey and Mohan (2004), although NGOs and participatory development is a new discovery, they prefer service delivery technical projects. However, the participatory development approach emphasizes the active participation of people in designing, planning and managing community development issues and people's basic rights issues and promotes citizenship development and participatory democracy (Schugurensky, 2000). Moreover, according to Sen (1999), it is a process of developing individual capabilities through gaining education and skills in order to empower individuals to fight for a better life, the goals of good governance, democracy and economic liberalization. However, the problem is although GB and all other MFIs are working closely with local marginalized people and following a community participation approach, the primary objective of most of these groups is financial efficiency rather than promoting group solidarity and mentoring citizenship learning in Bangladesh.

Citizenship learning

Grameen Bank had no direct formal basic citizenry education among borrowers for their civic capital development (Wall Street Journal, November 2001). However, borrowers' understanding and role in groups and centres, through social networks, can resolve problems and barriers in federating people towards local representative councils and lead the community to improve their ability in community economic development. Although GB's micro-lending program claims that it is not a pure economic program rather a social business that promotes marginalized peoples' total development. However the question is does GB's micro-credit (MC) program evenly emphasize the promotion of borrowers' economic, social (education) and civic development? If yes, what are the programs, policies, strategies, and tools that GB has initiated and implemented that promotes the microcredit integrated approach.

As social networks have a powerful and effective influence on the exchange of ideas for political socialization, civic development, and on influencing individual behavior towards collectivism and solidarity among group actors; hence GB can organize and facilitate this process in different open house discussion meetings. The participatory social networking democratic process mobilizes the rural poor at the grassroots micro-level to develop their social capital (Goetz & Sen, 1996; Amin, Becker & Bayes, 1998; Mayoux, 2002; Mahmud, 2004; Kapor, 2002; Parpart, Shirin, and Kathleen (2002)., Hickey & Mohan, 2004). GB borrowers are gradually moving to make their space in all local councils and regional councils and participate in the public decision-making processes. For example, in the 1996 local election, 1230 clients of GB participated and won in the local council election of their own initiative; however, this figure is very nominal compare to the GB economic site (Grameen Bank Annual Report 1997, 2009).

However, the single-minded profit-oriented micro-credit minimalist approach cannot facilitate borrowers' social and political capital development far; what is needed is a multi-faceted integrated micro-credit approach for poor people to network among MFIs with client collaboration in Bangladesh. GB as a group based collateral-free integrated micro-credit program operates in Bangladesh. Such integrated programs are essential in Bangladesh because social networks encourage friendships, cooperation; create collectivity and solidarity among

people, and lobby for power sharing arrangements (Portes, 1998; Putnam, 2000; Fukuyama, 2001).

According to the Grameen Bank Annual Report of 2005, 58% of the families of Grameen borrowers have crossed the poverty line. The remaining families are moving towards the poverty line. However if we compare Grameen borrowers electoral success with their economic achievement, we can draw an assumption that the social and political empowerment process has started among credit recipients; however, political achievement is not as strong as its economic achievement. Quardir (2003) identified the reason as being that micro finance institutions see and work with single elements of the segment of the problem. Professor Badruddin Umar (2002) stated that NGOs preach a kind of economism instead of a political progressive consciousness. Their goal is the extension of credit instead of socio-political development. In this way political outlook is hijacked. Why are GB and other NGOS not directly involved in political education? As the government regulates NGOs and citizenship learning in Bangladesh, these institutions think it would be risky and an extra burden for them to encourage borrowers to encourage networking among them and mobilize them for citizenship education (Khan, 2003).

Rahman (2006) comments that NGOs activities can help consolidate the political rights of citizens, and ensure responsive government in Bangladesh. However, NGOS have shifted away from its initial focus on promoting political mobilization to the apolitical delivery of basic services. They have become providers of goods to poor consumers rather than facilitators of collective action and empowerment. However, in 1997, Proshika and Nijera KORI formed an institutional alliance which sponsored 44,138 women candidates for 12,894 Union Council seats and 12,822 of these positions were captured (Karim, 2001). This huge win is one illustration of the triumph of bottom people in the rural power structure. Still these figures are comparatively a very low ratio to the number of poor people. This affects and results in negative consequences for the poor.

In the future, a significant amount of representation can come from bottom people, if MFIs can organize and use social networking to become successful in representing local councils. Proshika and Nijera Kori Bangladesh have taken an active role in promoting a politics of the poor in 1997. However, government closed PROSHIKA and Nijera Kori activities because of their involvement in politics. NGO Affairs Bureau (NGOAB) is monitoring and regulating NGOs. However, the massive provision of credit program of NGOs mutes their social mobilization program. Therefore it is necessary NGOs rethink the inclusion of political activism agenda in their arena. Currently, the BRAC TUP program is engaged in social mobilization and advocacy programs. However it is engaged in this work on a small scale.

Citizenship learning can provide people with knowledge to achieve three citizenship rights: civil rights, social rights and political rights (Marshall, 1964; Chari-Wagh, 2009). It teaches different types of citizenships: responsible citizens, participatory citizens and critical citizens (Schugurensky 2005). Civic education enhances people's democratic knowledge, skills, practice, close to power and resources. Through participation in the groups, GB women can gain and transfer a number of vitally important democratic skills and citizenship knowledge (Schneider, 1999). They can collectively organize themselves through Grameen centres and can be pro-active as it relates to petitions, protests against corruption and other social problem-solving activities. Through organizing, networking and participating, community debate forums they can criticize issues, events, municipal policies and budget allocation etc. The whole participation process enhances public speaking skills. Moreover GB borrowers can develop

their civic cultural development and political efficacy in the community; in addition to their understanding of micro business.

Borrowers' leadership practice through group chairperson and centre chief rotation system, from the discussion, it is clear that while GB does not explicitly get involved in public affairs. However, GB 12th, 13th, 14th and 16th slogans are messages to promote civic culture in the neighborhood. These slogans are a consciousness-raising program that clients have to follow. For example, the 12th slogan is 'we shall not inflict any injustice on anyone; neither shall we allow anyone to do so.' This is one kind of citizen rights awareness creation; and civic activities that promote a rights-based approach. However, GB itself is not directly involved in challenging, nor advocating and protesting against existing power structures and for good governance on behalf of its clients. However, MFIs/NGOs can directly include this citizenship learning and civic culture development agenda in their organizations with governmental support.

Weekly Centre Meetings and Scope of Citizenship Learning

The Grameen Bank's group formation system helps women to work collectively with their neighborhoods and to interact freely amongst each other. Here, the GB is bringing women together on a weekly basis not only to pay their loans, but also to share experiences, support one another's businesses, to keep their families healthy, to mitigate neighborhoods conflicts by themselves and encourage borrowers to engage in different community activities like involvement in school committees, pavement committees, village development meetings, irrigation committees, and village development committees etc. However, the GB does not have a citizenship learning program and a civic action program for borrowers to link them with multidimensional community issues and activities for their common good. GB does not even have a strategy for linking borrowers with local community councils or other lobby groups. Therefore, many scholars are not in agreement with the assertion that GB provides sustainable development to its clients, because GB's loan service delivery-oriented clientalistic program has been unable to empower the poor to transfer and use their democratic practices to develop their citizenry skills along with their economic capital development, which is necessary for their sustainable development in the neo-liberal capitalist society (Hashemi, Schuler & Riley, 1996; Goetz & Gupta, 1996; Isserles, 2003; Murdoch, 1999; Umar, 2004; Quardir, 2003).

The Mahila Sarvangeen Utkarsh Mandal (MASUM) in Maharashtra, India and the Self-employment Women Association (SEWA) in India included gendered citizenship rights education at the grass roots level with emphasis on both 'individual rights' and 'group rights' although its scale is very small. The MASUM microcredit programs create an image of women as ideal, dutiful, hardworking, resourceful, responsible and efficient at the familial and community level (Chari-Wagh, 2009). However, Fernando (1997) challenges Bangladeshi MFIs/NGOs and described them as micro-credit services providers' instead of civic educators. They are a community economic development agency that does not provide citizenship education or advocacy skills to develop the skills of women to enter the public spaces or the society or empower poor women in the community.

The GB realizes its minimalist micro credit approach was unable to contribute to borrowers' holistic socio-civic and economic development. Therefore it designed 16 slogans in 1984 that the field employees have borrowers follow and apply to their familial and community life. However, recently the GB has focused on covering its costs from its own investment income (financial sustainability). To achieve this new GB commercialization strategy, GB field

staffers are heavily engaged with more loan investments. Along with the GB, this neoliberal agenda has swept other MFIs integrated approach to consciousness raising and civic education. Now the weekly centre meetings are a place for loan transactions instead of a socio-civic-economic information-sharing centre. Borrowers become economic actors' instead of civic actors in the society. Borrowers' automatic civic empowerment along with their economic emancipation failed. Hence the GB borrowers' democratic and innovative election process, products, and 'the scale and transferability' (Smith 2005) still is in question along with the NGOs/MFIs contribution to Bangladesh's political system development. The Grameen borrowers' and other MFIs democratic innovation practices can be transferred and applied to a public deliberative decision-making process if the citizenship learning agenda is included in their training program and the government supports it. Here the question is who is going to pay for the citizenship learning training costs to the MFIs because the MFIs are run by their own income. Government or donors may fund and support the MFIs and request that the MFIs include citizenship learning basics in their operation.

Conclusion

Citizenship education and community development go hand in hand (Merrifield 2001). Therefore, to make healthy communities, to develop human capacities and meet the poor's deep need to connect MFIs borrowers with others, to express their values, is the essence of living a good life (Lappe, 2009). GB group-based micro credit and its Sixteen Decisions campaigns mobilize marginalized people to develop their participatory democratic behaviors among GB micro-borrowers. Similar programs that drive political mobilization activities among people need to work closely with the country's emerging NGOs in order to push forward to develop new relationships, connections between civil society (NGOs) and marginalized people in Bangladesh. It is necessary because the country faces serious challenges in democratic participation by the disadvantaged people and policy formulation for the working poor.

Hence the author agrees with Merrifield (2001) and Tom Bently (2005) that four types of desired civic education are important in Bangladesh. The types of desired civic education include empowering/awakening people to become subjects of their own, ability to participate actively in public debates and mentor democratic culture among citizens. These types of civic education can be incorporated into MFIs/NGO programs supported by government. GB micro-borrowers democratic leadership development skills could be accelerated if it can include civic popular education to awaken people to become subjects of their own development and empower them. Inclusion of citizenship learning with MFIs participatory development approach can empower people to become active citizens and actively participate in civic activities and political debate/discourse in the society. Bangladesh can learn from PRIA Education India and Panchayet India (Ghatak and Ghatak, 2002), who provide deliberative democracy and participatory democratic knowledge to people through its 'citizenship learning' training program. Moreover, these democratic institutions are revitalizing local councils, and democratic dividends to public strengthen democracy from bellow- for community common wellbeing.

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The researcher Dr. Kazi Abdur Rouf completed his PhD degree from the Ontario Institute of Studies in Education (OISE), University of Toronto in 2011. Currently he is researching on the “Grameen Bank Women Borrowers Private Space and Public Space Development in Patriarchal Bangladesh” under Professor Jack Quarter, the Founder of the Social Economic Centre, University of Toronto. Rouf has worked in several micro-credit programs, Small and Medium Enterprise development (SME); and in women’s development organizations, community schooling, community forestry, environmental development, social economy organizations, community based cooperatives, micro-finance institutions (MFIs) evaluation and organizational capacity building of social businesses in different countries like Grameen Bank Bangladesh, UNDP Namibia, UNDP Lesotho, UNHCR Afghanistan, Pakistan, Philippines, India, USA and in Canada. Rouf has working experience in health and nutrition education, agricultural management, community development and social business project management.

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