Microfinance and Loan Officers' Work Experiences: Perspectives from Zambia

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I. Introduction

Microfinance, through loan officers,[1] delivers services that can be life altering for under-privileged clients (Canales, 2014), thereby making loan officers key actors of microfinance institutions (MFIs) that enable microfinance[2] to touch the grassroots. They are frontline workers who, through direct communication and relational ties with clients, are able to see, hear and even experience the social needs of MFI clients (Gray, 2013; Kar, 2013; Sarker, 2013). For instance, group-based microfinance programmes usually rely on work practices such as 'regular' visits by loan officers and frequent contact with borrowers through group/centre meetings, making the client–loan officer interface critical to realising the developmental goals of microfinance. In addition, loan officers are also responsible for recruiting and screening of potential clients, managing every element of a loan's process, training of clients, following up repayments (Dixon et al., 2007; Labie et al., 2009; Tomaselli et al., 2013) and maintaining MFI portfolio quality (Ross and Denzer, 2011). The sustainability and performance of microcredit/microfinance depends heavily on the efficiency of loan officers, who take much of the burden involved but operate in difficult work environments. They encounter huge pressures such as responding to clients' needs, rule enforcement and having to deliver against targets that will secure their jobs: large numbers of borrowers and high repayments.

However, in the process of delivering financial services, managers and clients not only come to depend on loan officers to maintain the quality of services provided, but also place varied and often conflicting expectations on them. Notwithstanding loan officers' critical role in the functioning of microfinance, less scholarship has focused on their work realities and how their everyday encounters at the grassroots with borrowers can leave them disillusioned with the seemingly 'noble' work of microfinance. Little is known, for example, about how social factors such as education, gender and location influence and complicate the work of loan officers in extending credit and other financial services to the poor. In addition, less is known about

[1] Other titles such as field staff, credit officers and fieldworkers have also been used to refer to such MFI employees. This study adopts the title of loan officers.

[2] Microfinance generally includes a range of financial services, including loans, savings deposits, insurance and money transfers provided to low income clients who lack formal financial access (Tomaselli et al., 2013). In this study we focus on provision of microcredit in a group-based lending methodology.

whether male and female loan officers consequently perform or are judged differently. As the analysis of two Zambian MFIs will show, these social factors do structure loan officer–client encounters and are capable of adding complexities to an already difficult job – especially for female loan officers. Examining how education, gender and location intersect can provide insight into loan officers' experiences with the poor and into the suitability of those employed to do the job. This is important because loan officers are the necessary intermediaries who really connect with clients to facilitate both social and economic transformation and, in the process, the institution's financial sustainability. Thus, study of the factors which contribute to their effectiveness as key actors in the field of microfinance does have implications for delivery of financial services at the 'bottom of the pyramid' (Prahalad, 2005) and for policies towards loan officers' recruitment and retention.

The remainder of this article is organised as follows: section two gives a brief overview of loan officers in literature; followed by section three on social cultural norms, which helps contextualise the findings. The study setting and methodology is outlined in section four. This is followed by a brief discussion of where loan officers' work takes place – the field and the office – to give a sense of the Zambian microfinance environment. Later, the section on findings first examines how these social factors (education, gender and location) come together in complex and messy bundles, producing divergent work performances and experiences at the grassroots, while section seven concludes with a discussion.

II. Loan officers in the literature

Loan officers are an important part of the 'people side of the equation' (Ross and Denzer, 2011) in microfinance and key to explaining the disparity between expectations of microfinance and its lived reality (Yang Hsu, 2014). They have a decisive impact on an institution's outreach as well as being crucial for establishing and maintaining the relationship between borrowers and microfinance institutions. As Shchetinin and Wollbrant (2013) observe, a loan officer is a key actor within the MFI and determines the success of microfinance, both in terms of social missions and financial performance. In addition, loan officers manage every element of a loan's process and are expected to produce and control as many loans as possible (this is the outreach aspect), build up large portfolios (which is related to the sustainability aspect), and to maintain excellent portfolio quality (Canales, 2014). The role entails spending the vast majority of their time in the field, interacting with clients and building relationships; thereby creating what Canales (2014) calls a 'high level of "localism"'. Yet the 'field' is often an open space in which loan officers and clients can informally (re)shape lending policy as well as negotiate microfinance practice. In the literature, loan officers are reported to usually work with insufficient resources and in excessively harsh conditions (Holtmann and Grammling, 2005). Nevertheless, there is a credible consensus amongst scholars that loan officers remain by far the dominant decision-makers in microloan granting (Rahman, 1999b; Siwale, 2006; Agier and Szafarz, 2010; Kar, 2013; Canales, 2014).

In examining the actual work of microfinance and its impact on poverty, several studies have documented different client profiles and found microfinance to be largely female dominated (Goetz, 2001; Elyachar, 2005; Bateman, 2011; Gardeva and Rhyne, 2011). Others have focused on microfinance and its consequences for debtors – especially women (Rahman, 1999; Sanyal, 2009; D'Espallier et al., 2013). Relatively few qualitative studies, however, have examined loan officers' own profiles or compared how male and female loan officers constitute and experience their actual work. Findings in South Asia have indicated varied experiences and found such work to be mundane and less attractive to well-educated younger men and women when compared with government/official jobs (Goetz, 2001; Ahmad, 2002). Furthermore, many MFIs operate in environments where it is even difficult to find well-educated graduates who are also socially motivated and willing to work with the informal sector (Canales, 2014; Holtmann and Grammling, 2005). Others claim, however, that, in practice, certain problems faced can be gendered (Ahmad, 2003; O'Reilly, 2006). For example, in Bangladesh, Ahmad (2003) found that fieldwork posed a greater challenge for women given prevailing socio-cultural constraints, while graduates preferred governmental to non-governmental (NGO) jobs because they offered higher rewards and social status. Loan officers elsewhere have been considered to be over-worked and under-appreciated (Rahman, 1999a; Baumann, 2004; Kar, 2013), making retention problematic. Canales (2014) rightly observes that their work is gruelling in nature and has traditionally received low status. While research in South Asia has generally found many loan officers to be younger men and women drawn from middle-class rural families, with secondary or higher education but unable to enter the civil service, much less is known about loan officers in sub-Saharan Africa (SSA), where microfinance is still evolving, and, in particular, the social factors that structure their encounters with clients and other work experiences.

Drawing upon Lipsky's (1980) original work on street level bureaucrats, loan officers are almost like street bureaucrats because they mediate the distribution of microloans and can exercise a relatively high degree of discretion over who accesses financial services. Although some studies have attempted to explore how these 'street bureaucrats' affect outreach of MFIs in SSA (Nissanke, 2002; Volschenk and Biekpe, 2003; Baumann, 2004; Mukama et al., 2005; Siwale and Ritchie, 2012), limited qualitative research has focused on the grassroots experiences of loan officers in terms of how certain social factors make their already difficult job even more challenging. This paper therefore seeks to highlight actual work challenges and experiences of loan officers and, inevitably, their suitability. It does this by examining how education, gender and location (office and the field) interact to affect loan officers' effectiveness but also reveal the varied perceptions of who best suits the role and why, in other cases, the work might be inappropriate for women and the highly educated in particular. The paper further argues that loan officers' work experiences need to be anchored in their specific socio-cultural context because the values, beliefs, attitudes and behaviours which employees bring into the organisation are shaped by those prevailing in the society at large (Granovetter, 1985). These socio-cultural particularities of different societies therefore matter in how microfinance development engages the poor. Further, as later discussions will show, physical locality (the field), together with gender and education, amongst other socio-cultural factors, can significantly alter perceptions of the job and experiences thereof. In highlighting how these factors structure loan officers' encounters, the paper contributes to a growing body of literature that critiques the seeming universality of microfinance as it is implemented in different contexts.

III. Social cultural norms

Doing microfinance in different contexts and with varying cultural, political and economic climates is bound to generate experiences and challenges for microfinance frontline workers that are unique to those particular areas. For example, the practices of traditional societies in SSA have long publicly prioritised men, age, power and social status (Beugre and Offodile, 2001; Blunt and Jones, 1997; Kuada, 2010; Taylor, 2006). Beugre and Offodile (2001, p. 537) further note that: ‘Cultural patterns such as respect for elders, respect for authority, family orientation, etc., appear to characterize most African countries.’ This means that social structures in Africa, in contrast to most in the West, tend to be hierarchical, authoritarian (Takyi-Asiedu, 1993) and quite high when it comes to power distance (Hofstede, 1980). Durojaye et al. (2014), in their paper, ‘Harmful Cultural Practices and Gender Equality in Nigeria’, also find that the patriarchal tradition prevalent in most African societies (including Zambia) lends a high social status to men first and then age. Further, in his book, ‘Women’s Rights’, Terry (2007) also observes that these African cultural practices often render women weak and subservient to their male counterparts. For Zambia, Barwark and Harland (2008) and Taylor (2006) specifically note that social–cultural constraints have nearly always socialised women to be passive and subservient. In another study, Milimo et al., (2004) note that men in Zambia are socialised to acquire characteristics of leadership and decision-making, while promoting women’s dependence on and subordination to men. Consequently, women in general can have less voice, less autonomy and fewer opportunities and lowered self-esteem. This can have implications for group lending methodology where membership to the group is open to men as well. In cases like this, men tend to dominate the proceedings as well as decision-making. It is worth noting, however, that no social institution lasts forever – these customs are losing ground in many contemporary settings but are still being preserved in informal and family environments. Interestingly, microfinance primarily operates in and with the informal, meaning that so often loan officers are conflicted with such expectations in doing fieldwork because clients expect them to be ‘culture-fit’ (Beugre and Offodile, 2001) in their approach.

As Zambian society has such expectations, work outcomes and experiences can be gendered and problematic not only for female loan officers, but for women in general. Within dominant Zambian relationships, gender is not just a positioning device but also a way to stratify and differentiate individuals (Mik-Meyer, 2011). What further amplifies these unequal structures is the notion of socio-economic status; usually constructed in terms of access and contrasting levels of material resources (Kraus et al., 2013). Although cultures may differ in their expressions of social status, measures such as educational attainment, wealth and property, annual income and occupation status have been used as indices of social position (Gray and

Kiss-Gephart, 2013). For instance, Ainsworth and Semali (1998) and Bujra (2006) note that education, in addition to poverty, has in a number of studies in Africa been used as a proxy for 'socio-economic status'. Bujra further argues that, in Africa, the well-educated (the majority being men) still enjoy some prestige, while higher levels of qualification are perceived as the passport to well-paid jobs. That being the case, a university degree in Zambia and in most parts of the sub-region can be perceived as a powerful differentiating status symbol. Given that perception, all those who graduate from university can automatically associate with prestigious jobs and many other fringe benefits as well as secured employment (Takyi-Asiedu, 1993). As later discussions show, graduates in this study found their loan officer role demeaning of the attained university degree, while MFI managers categorised them as belonging to a higher 'class' in relation to clients they served. While culture is therefore important for understanding loan officer–client interactions, the term itself is complex and heterogeneous as it can carry varied meanings to people even of the same society. However, for the purposes of this paper, the focus is on three social–cultural factors: gender, education and location. These three were clearly evident in loan officers' conversation and appear to have had significant influence on their work experiences. As Kraus et al. (2013) observe, one's social classification can in practice shape the ways in which they perceive and respond to their social environments on a daily basis. Thus, this background knowledge of some Zambian socio-cultural norms helps frame the focus and findings of the paper on loan officers' work experiences.

IV. Methodology

The two institutions (here referred to as L and S) studied are amongst the largest and longest established loan enterprise institutions. Both institutions are licensed by the Bank of Zambia as deposit taking microfinance institutions. Negotiations for obtaining research access began with the chief executive officers; without their assent, fieldwork would not have been possible. Entry into MFI S was facilitated by the researcher's previous work with the organisation, while MFI L was less enthusiastic and more guarded. Access to MFI L was, in the end, only achieved through the Association of Microfinance Institutions in Zambia (of which MFI L is a member). The association issued an introductory letter and a research fee of about £30 equivalent was paid to them. I waited ten days of further negotiations with top management for the go ahead to visit branch offices and interview loan officers. Nonetheless, there were still concerns that the research would 'disrupt' loan officers' ongoing work. Gaining access was therefore a 'social process of negotiations' (Bondy, 2013, p. 1) and situationally specific. Daily access subsequently involved continuing negotiation and renegotiation with middle managers as well as loan officers.

Fieldwork was carried out in July and August 2010. Qualitative methods of data collection were primarily employed, including interviews and observational research. This paper includes questionnaire responses from 68[3] of 104 loan officers. A questionnaire was used to collect data on loan officers' ages, educational backgrounds, family and gender with a view to exploring how these impacted upon their experiences of microfinance work. Semi-structured interviews were conducted with seven branch managers (of which two were female) and four senior managers (one from human resources). In addition, 20[4] of 68 loan officers from branches in the Copperbelt and Lusaka provinces were then interviewed. The 20 loan officers were purposefully selected in order to elicit data on their varied experiences and perceptions of microfinance work based on gender, marital status and education divide. As it turned out, availability of loan officers to interview became one of the key constraining factors to a bigger interview sample. These interviews, all in English, were semi-structured, using open questions to elicit participants' interpretations of everyday experiences (Goddard, 2004; Maykut and Morehouse, 1994).

While statistical data can provide generalised results, interviews, less formal conversations and observations can do justice to the voices of loan officers (Knibbe and Versteeg, 2008) and give insights into the actual realities of their work as constructed in the field. This flexible and open approach to research allowed loan officers to voice their experiences in ways which the researcher could probe further. Interviews with top management differed. They were asked about their respective organisations and what they thought about loan officers' recruitment and work practices. In this study, it was necessary to respond to suspicions about my research

[3] For this study, a total of 68 loan officers of 104 were studied: 74% male and 26% female, with most employed in their respective MFIs for two years or longer, a third for less than a year. Loan officers in some of the rural branches could not be reached with questionnaires because of time and financial constraints.
[4] The interviewees consisted of eight females (five married and three single) and 12 males; their ages ranged from 21 to 35 years old. However, the average age for all the 68 loan officers who completed questionnaires was approximately 25. The work experience of the loan officers in both MFIs ranged from six months to five years, with an average tenure of two years.

and identity. Loan officers asked why they were the focus of my research and repeatedly asked ‘who are you?’ and ‘who are you doing this research for?’ After giving further explanations and assurances about confidentiality and stating that I was not hired by management to do the research, I asked respondents to give their informed consent and also whether their accounts could be tape recorded. Although none openly objected to tape recording, their often noisy surroundings and unstructured schedules made clear, uninterrupted recordings difficult. In these circumstances, tape recording was abandoned in favour of in situ note taking, further developing the notes later for data analysis.

Data were analysed using NVivo, qualitative data analysis software for working with textual data. This involved an iterative and reflexive process (O’Dwyer, 2004) and a careful reading and re-reading of the data. Once in NVivo, data was analysed through open coding and tree nodes to ‘pull down’ (from data) key patterns and thematic areas and search for interrelationships and meanings behind data narratives. I also utilised a simple Excel spreadsheet for sorting out loan officers’ attributes such as age, gender, education level and marital status.

As microfinance involves close personal interaction with clients, it was important to observe how loan officers went about their work in a real field setting. Direct observation proved particularly useful (Kosny and MacEachen, 2010), in addition to verbal explanations in informal conversations. Although this allowed me to gain a sense of the fluidity of loan officers’ daily work, I believe that my very presence may have influenced how loan officers responded to ongoing challenging situations in the field. All quotations in the text are verbatim, but some have been condensed for easier reading.

V. Explaining location: the office and the field

Although Zambia has, in the last decade, reached lower middle income status and achieved an average annual growth of about 6.4% during the last decade and a GDP per capita of $1,800 in 2013, poverty is still widespread (UNDP, 2013). For example, the World Bank (2014) notes that, despite an impressive growth rate, poverty remains a significant problem in Zambia, with 60% of the population living below the poverty line and 42% considered to be in extreme poverty. Also worth noting is that most MFI clients in Zambia are women, making their livelihoods in the informal economy, and, on average, have education levels not exceeding high school grade. FinScope study (2010) reveals that most are unbanked and can also be inferred to live in poverty because poverty is also associated with level of education. The poor and MFI clients alike live at the margins of society economically and face incessant challenges of poverty. Microfinance institutions have therefore emerged to provide these unbanked populations with formal financial services in a country where financial exclusion is estimated at 62% (FinScope, 2010).

Doing microfinance and reaching the unbanked therefore makes location important for loan officers. Much of their work takes place out of their offices – in the field. As Canales (2014) observes, loan officers spend the vast majority of their time in the field interacting with clients and building relationships. Unlike in the office, work conditions in the field can be very challenging to loan officers. Out there, effort is judged differently as loan officers are not dealing with fellow professionals but with clients in their own 'local' environments. The office as used here portrays an image of a generally clean, organised and predictable space with clear job roles and accountabilities. In contrast, the field can be informal, unstructured and unpredictable as most MFI clients tend to operate small businesses that are either home-based or trading in unstructured, makeshift open markets. In this study, the markets and other places I went to, together with loan officers, tended to be congested, dirty, dusty and muddy, and with no proper sanitation. Reaching clients in some of the places involved travelling on run down, congested minibuses, walking or riding motorcycles on potholed, rugged roads with little concern for personal safety. In addition, the shanty towns where many of the clients lived were not the safest of places for those loan officers who worked late in the night in order to meet debt recovery targets. Thus, out in the field, loan officers' work is negotiated, fluid and emergent. Formality and structure gives way to informality and at times messiness as dealings can become relational. The conditions in the field as noted elsewhere can therefore be excessively harsh (Holtmann and Grammling, 2005) and, in the Zambian case, also presented basic logistical problems that were particularly challenging for female loan officers.

VI. Findings

Throughout interviews and conversations, all loan officers – regardless of their level of education or gender – complained about the informality of their work environments, especially in the field. They recounted their work to be exhausting, eventful and mundane at the same time. The routine nature of the job and the relational aspects of debt collecting were particularly unsettling to most loan officers. However, successful credit delivery at the grassroots relies more on informal interactions with borrowers and on loan officers 'stepping' into the particular social environments of the clients.

For this study, it is worth noting that, of 68 loan officers, only 18 were female, in direct contrast to the gender of their clientele, who were predominantly women. Of the 18 females, nine were married with children. A breakdown by institution revealed that 13 of 45 and five of 23 loan officers were female at MFI L and MFI S respectively. This pattern was no better in terms of gender parity at management level. At the time of the study, the most senior positions in the two MFIs were all held by men and, at operational level, there were more male branch managers than female. Another interesting contrast worth exploring is the education levels of loan officers employed and the consequent implications for work performance.

According to FinScope (2010), the overall education profile of the adult Zambian population is low, with more than half (56%) having primary school education or lower and, within that, 8% having no formal education whatsoever. Only 6.7% have college and university education.[5] Loan officers here revealed that the majority of MFIs' clientele had primary school education or lower and others (mainly older women) had no education at all. In contrast, the findings show that most loan officers had a diploma or a lesser qualification, and only a tiny number had university education. For instance, earlier work in 2004 (Siwale, 2006) reported 40% as having diplomas, but this category rose to 82% by 2010, the time of the study. Those with just a school certificate, on the other hand, halved in number from 30% to 15% over the same period. However, a significant decline was noticed in the number of loan officers with university degrees. In 2010, 3% of loan officers at MFI L were university graduates, while the figure for MFI S went down to zero from 28% in 2004. Interestingly, the educational levels of male and female loan officers were not significantly different. While they all together

[5] This category has seen an increase in graduate numbers in the last five years as a result of private universities' participation in the provision of higher education.

identified themselves as a group of loan officers, important differences emerge in how they performed and experienced work by attending to the intersection of education, gender and location, and examining how these social factors re(shaped) loan officers' work and their institutions.

Education level

Those interviewed gave mixed reactions when asked about the influence education levels had on loan officers' abilities to do their jobs and suitably relate to clients. In their responses, most senior managers initially claimed to be satisfied with loan officers' education attainments but, when it came to describing interactions in the field, variations emerged. University graduate loan officers were routinely referred to as 'over qualified' for grassroots level work. In an interview with the MFI S chief executive officer, he asserted that 'university graduates do not fit in well', while another senior manager claimed that, as performance was more important than level of qualification, diploma holders worked better.

> 'I think in Zambian MFIs, diploma holders perform better than university graduates. Diploma holders easily accept any type of a job.' (Operations manager – MFI L)

A local microfinance specialist was of the view that 'realities on the ground' did not favour university graduates, as they quickly moved on to other attractive, higher status jobs.

> 'A loan officer is one who is prepared to work outside the office – in the field. But the question to ask is: are these graduate loan officers ready to work in filthy difficult conditions? If not, then there is a gap between loan officers and clients. Loan officers have to be trained to work with people of a different "*social class*".'

The Head of Credit at MFI S echoed similar judgements about graduates 'not being suitable' thus:

> 'The work is not attractive to degree holders as it tends to *demean* their qualification. This leads to high turnover. Currently there are no degree holders working as loan officers in our organisation. However, we need more educated loan officers now than before because of the new products and our new status as a licensed deposit taking MFI.'

A non-graduate branch manager added:

> ‘Being too educated (meaning university graduate level) can be a setback in forming relationships especially with people of a *lower class*. These graduates don’t want to be where the poor people actually are, they don’t want to eat – aah – let me call it ‘‘street food’’ because they feel they are too educated for that kind of life. They do not last on the job.’

Managers are here using education as a differentiating representation and by implication, higher educational level equates to a ‘high social class’ or belonging to a different social category to those with lower or little education. Most MFI clients lacked such educational credentials and therefore fell into a ‘lower class’. The expressions ‘social class’ and ‘lower class’ emerged from the interview data and were not anticipated from the onset. That managers and others use the term ‘class’ in describing suitability of graduate loan officers at this point is interesting. However, it is outside this paper to probe into the multiple uses of the term ‘class’ and what they meant by it. Nonetheless, it can be deduced from the conversations that, when they use ‘class’, it is not used in an analytical sense but in a common sense, everyday usage of ordering and in the context of questioning the appropriateness of graduate loan officers to relate to MFI clients. Managers also used education to mark distinctions not only with clients but also between graduates and other loan officers both in the office and the field. For example, one manager thought diploma holders performed better in the field, while another wondered whether graduates might be more appropriate for deposit taking MFIs that go on to operate more like commercial banks. The inference was that, out in the field, university degree holders (regardless of gender) worked less well with the poor than loan officers with lesser qualifications. Therefore, while managers branded those with diplomas as ‘down-to-earth’ and hardworking, graduates were soon judged to be ‘over qualified’, not committed enough and rather detached from the grassroots. So what did the graduates make of the job they did and of the interactions with clients?

Graduates’ voice and perceptions

As microfinance primarily targets the poor, particularly women, those with little or no education and the socially marginalised, graduates in interviews routinely used words that signified some degree of stratification when describing their experiences with those targeted by their institutions.

> ‘This job needs someone who can *bring themselves low* and ‘‘fit into’’ the local environment. These people we deal with are *slow to learn*, and one needs to repeat the same things over and over again.’

Another followed with:

> ‘Surely I am wasting my time; after spending four years at the university how do I end up doing this? To come and start dealing with people who can’t even speak English and in certain cases can’t even reason with you. In short, I feel *degraded* as a graduate.’

To further make a point, another added:

> ‘When we were being interviewed they told us that loan officers were key and so I thought the role had some status – but, oh no, we are nowhere. And what graduate can work like this? Besides, you don’t need to be a graduate to work as a loan officer. It just needs someone who can assimilate things and act. Things out there are tough and rough. I find it depressing, even though I do like working with the poor, but the conditions under which we operate are not good enough.’

These graduates talked more about aspects of the job that tended to demean their attained education relative to their peers in more formal working environments. Consequently, graduate loan officers here had two options: reach down to or distance themselves from the uneducated and poor. However, the original social goal of microfinance ethos entails delivering microfinance that is inclusive at the grassroots – making the poor have a voice. In the field, this could include a willingness to ‘step in the mud’ or eating what was referred to as ‘street food’ and being extra friendly. Yet, from a graduate’s perspective, the distancing strategy was the more appealing; hence the tension and dislike of the job as it shifts into the field. As revealed in interviews, all graduates found the working environment in the field (described as dusty, muddy and dirty) plus profession marginalisation at odds with the education level attained.

However, it should be noted that it is particularly in the external context of the field that university graduates talk of 'bringing themselves low' and, like their managers, they too use education to set themselves above the clients with whom they interacted. Terms such as 'lower class' and 'street food' were directly field related and did not apply to the work they performed in offices. This is because microfinance as originally configured thrives on forming social relationships with clients and maintaining a presence in the community for outreach and service delivery. At issue here is what Gray and Gephart (2013, p. 674) refer to as 'cross-class' encounters.

Contrary to their initial expectations, graduate loan officers found themselves in the lowest paid and least prestigious jobs and often supervised by non-graduates. The work they did when in the field and out of the office was, in their words, 'degrading'; thereby creating a discrepancy between their expectations of the role and the realities of the job. They also thought that working in dirty environments did not glorify their job in the eyes of others – especially their peers.

> 'I would rather be in management positions making decisions rather than in the field, coming back with dusty shoes. Maybe diploma holders would be happy with this environment and they seem to be doing well. I am not content with the present job.' (Female graduate)

It is apparent that university graduates entered MFIs expecting good office environments and a professional status (similar to that of credit officers in formal banking). However, as the extracts above show, they were soon 'disillusioned' with the situations they encountered as well as their apparent low status both inside and outside their MFIs. These sentiments, however, should not be taken to mean that graduates actively resented working for MFIs. Rather, they disliked particular aspects of the job that took them into crowded markets and, when they had to do doorstep collections, effectively turned them into 'debt' collectors. Performing these activities made them look less important, 'invisible' and intellectually unchallenged in comparison to office workers. As observed by others (Baumann, 2004; Holtmann and Grammling, 2005; Kar, 2013; Canales, 2014), this is a low status occupation and loan officers feel they are stigmatised and lack professional recognition. However, senior managers at the two MFIs revealed that they are likely to attract and retain more graduates where MFIs operate like retail banks, thereby providing more office-based employment, away from the 'invisibility' of the field. These varied perceptions about graduates and their own experiences do, however, have serious organisational implications. For instance, how and what kind of induction was offered at the start of the job? A more reflective thought is as follows: is there value in recruiting graduates as loan officers if doing so might compromise MFIs' client outreach and entrench social exclusion of poor people they are meant to serve?

The 'doing' of microfinance work: the gender factor

Development agencies have been keen to mobilise more women in poverty relief programmes (Molyneux, 2002). Microfinance itself has been promoted as a tool to empower female clients; yet the presence of women in staff and management positions is not reflective of the client base. Some MFIs in Pakistan and South Asia have, however, had an explicit recruitment policy for greater female representation in their workforces and empowerment of women clients. Johnson (2004) also finds microfinance to be gendered by design and purpose and notes that it has often targeted and worked with women, also proving most sustainable when women are the leading re-payers. However, are loan officers' work experiences gendered?

Gender and location – the office

As earlier described, location can be seen to represent two levels. Work is done in offices and when out in the field with clients. Within the confines of the office, loan officers' experiences seemed neutral, as all worked with inadequate resources such as computers and office space. In the office, all loan officers were expected to carry out paperwork and account for their workloads and loan portfolios. Within this environment, gender was insignificant in how they related to each other, but could be active in influencing their field experiences and ultimately determining their suitability for grassroots work. The following quotation from the head of credit at one of the MFIs was revealing:

> 'Some clients have indicated preference for male loan officers on the grounds that they found most females to be rude, disorganised, late to meetings and relatively slow in processing loans. An institution's perspective is that male loan officers tend to be

> more productive due to mobility advantages. For example male loan officers can use motorbikes, walk long distances and work late. So, I know that implicitly, most branch managers prefer male loan officers because they work late and cover larger areas in a day than females do.’

It is therefore unsurprising that all MFIs reported to have fewer female loan officers. Having more men in positions of loan officers is strategic for these MFIs because male loan officers are not only more mobile but are able to coerce and instil fear in female borrowers into repaying their loans. Managers were keen to give me the public script that female loan officers were just as good, but the hidden script read differently – ‘men are particularly encouraged to apply’.

Gender in the ‘field’ and social context

As with education, the visibility of challenges loan officers face as influenced by the social factor of gender is brought to the fore when they go out in the field and interact with clients. Microfinance is relational and, in the field, the social identity of gender was actively accentuated by one’s age and marital status, which produced differing experiences. Loan officers reported that, in the field, clients in general tended to bestow privilege first on male loan officers, then on female loan officers who were older and married, then on the young and single. Zambia, like most African countries, operates on gerontocratic principles; that is, age is supposed to be respected, even revered (Beugre and Offodile, 2001; Taylor, 2006), and the overall gender hierarchy remains male dominated. Women are nearly always socialised to be passive and subservient (Barwark and Harland, 2008). A female branch manager observed that:

> ‘Much is generally expected of females than males when it comes to respecting elders and that is our cultural norm. A female loan officer is expected to be suitably dressed to maintain ‘‘self-respect’’ and conform. In addition, they are expected to be sympathetic, submissive and merciful. In a way, clients take advantage of female loan officers. But I have also observed that clients are more respectful towards married female loan officers than singles.’

A male loan officer added:

> 'Some clients (with arrears) generally argue that female loan officers are usually disrespectful. I think this has to do with our cultural norms where a woman is not expected to shout at a man or an elderly woman! I have, however, observed that female loan officers do discriminate in treating their clients. They tend to have respect for male more than female clients and this can create a lot of tensions within groups.'

These two narratives seem to indicate the complex relational challenges embedded in the cultural perspective (Hofstede, 1980) by suggesting that, when in the field, both loan officers and clients tend to play the 'cultural card' against each other to leverage outcomes. This raises the question whether gender might therefore 'empower' loan officers differently. In this study, we find heightened tensions at the intersection of gender and location for female loan officers as a result of unequal power relations based on socially constructed images of them as 'soft', 'motherly' and 'submissive'. Others have found female fieldworkers' authority publicly questioned (Ahmad, 2002; O'Reilly, 2004). I observed that clients exploited the traditional social identities of 'mother' and 'woman' while challenging the business identities of loan officers whose job it was to ensure that loans were repaid regardless of clients' circumstances. Having left the office, loan officers become vulnerable to manipulation by clients as they are repositioned as either 'mothers', 'daughters' or 'sons'. However, this 'cultural card' worked against female loan officers more than it did with men. This suggests that microfinance fieldwork could be more problematic for females than males, resulting in job dissatisfaction and a relatively high early 'drop-out' rate (Goetz, 2001; Isaia, 2005; O'Reilly, 2006). Discussions with loan officers' supervisors and male loan officers suggested that, comparatively, female loan officers displayed integrity and passion for their work but, out in the field, women suffered more from the 'cultural card' being played against them by their clients. So, although all loan officers pointed to difficulties managing their cultural expected positions while ensuring they remained true to their institutions' goals and business models, this dilemma was more pronounced among females who were, in most cases, expected to subordinate themselves to elderly women, men and male authority figures.

These perceptions suggest that, because of wider cultural expectations, female loan officers' work was made even more challenging; women were therefore viewed by some of their managers and clients as less suitable than men. It is important to emphasise that this deemed unsuitability of female loan officers may be contextually situated. For example, female clients in Jordan, Pakistan and South Asia have been reported to prefer fellow female loan officers to men, especially in credit programmes that incorporate education in gender equality and reproductive health (Goetz, 2001; Ahmad, 2002; Isaia, 2005). In this study, negative perceptions about female loan officers may have been overstated because of wider poor credit culture and loan delinquency as an ever pressing issue at the time (Dixon et al., 2007; Siwale and Ritchie, 2012). To deal with loan delinquency, female loan officers had to be aggressive, tough and 'manage like a man' (Wajcman, 1988, p. 160). All female loan officers talked about the conflict between their feminine side and the expected masculine approach to the job – that of 'debt collecting'.

It is worth noting, however, that the experiences of female loan officers were not homogeneous. Married female loan officers in particular used metaphors of 'juggling' (Emslie and Hunt, 2009) and 'dilemma' to express how they felt about the job. Combining these was notably challenging:

> 'Married female loan officers generally find it hard combining endless work demands with domestic chores. I work so hard, leaving the office late and reporting very early just to ensure paperwork is done and loans are disbursed on time. I have even become a 'bad wife', at least from my husband's perspective. There is a lot of pressure in this job because our minds are ever engaged – it's psychological!' (Married female loan officer – S)

It has been widely acknowledged that women take more responsibility for household labour and childcare (Posig and Kickul, 2004; Grönlund, 2007; Gregory and Milner, 2009) and that gender moderates the relationship between family–work conflict and job performance (Yavas, Babakus and Karatepe, 2008). In this study, married women described how they worried about office tasks while they were at home (for example, having 'sleepless nights' over clients in arrears) and about how their work sometimes left them exhausted. Some felt their work to be so stressful and tiring that family life was seriously affected. As in most societies, Zambian women predominate in performance of household chores, while men tend to have fewer tasks and are less likely to work around the house after their wage earning activities (Milimo et al., 2004; Taylor, 2006).

The nature of work and the target culture of MFIs meant starting early as a loan officer and working late into the night and at other times, as well as undertaking weekend work. Although all loan officers complained about the culture of long working hours, women with domestic commitments were more disadvantaged. As Rutherford (2001) has observed, an organisational culture supporting long working hours tends to have an unintended effect on women in the workplace. Women are less likely and able to comply with those expectations because they do not have as much access to the resource of time as men do. Even though these MFIs did not publicly support the culture of long working hours, the hidden script did. Males could make client follow-ups at night and also stay late at the end of the working day. Starting the day earlier than 8am or working later than 5pm was not an option for most female loan officers with childcare and domestic commitments. However, within the spaces of an office, working such long hours and weekends was perceived as a sign of commitment. Female loan officers who left at 5pm were therefore privately criticised by their male supervisors for not conforming to the dominant managerial culture. The effort they devoted to their households could leave them with less time to devote to the demands of securing targets on client numbers and protecting their portfolios at risk and ultimately their jobs.

Married female loan officers had another dimension that added to their unique experiences of work with personal implications. Working in the field brought with it undue accountability to their husbands. The married female loan officers I talked to reported that their husbands did not approve of them using motorbikes (though efficient for mobility) or being given a ride by male colleagues. Husbands also worried about their wives' vulnerability and safety when they worked long hours into the night following up defaulting clients:

> 'You see, loan officers' work knows no boundaries and so a married woman has to ensure that her husband feels safe and assured especially when dealing with male clients. We have to account for our whereabouts each time we go home late. You cannot stay long on this job. You have to move on to something less vulnerable and stressing.' (Married female loan officer)

Another:

> 'The job is too risky because at times you have to go alone with the client to their home. As a female dealing with male clients, their wives think I am just their girlfriend. This partly explains why fewer women do this job.' (Married female loan officer)

Married women here admitted to the strains that accountability of this sort had upon relationships, and more importantly, raising questions of trust. Informal conversations with some of the married male loan officers revealed that they would not allow their wives to work as loan officers. They pointed to a lack of public respect, emotional stress, physical exhaustion and vulnerability when out in the field. This feeling is well-captured in the quotation below:

> 'I will be honest with you. I would not like to see my wife work late in the night, be taken advantage of by other men and come home dirty, sweaty and worn out. My wife worked as a loan officer before I married her and I do not see how she could have continued in that role especially now that she is expecting our first baby.' (Male loan officer/supervisor)

Pressure also came from within organisations. Some senior managers (all male) were of the view that married women in general lacked due commitment to work because of their family obligations. When I asked some female loan officers to comment on this perception, one stated that, 'getting pregnant while on this job is seen as a ''disruption'' from management's position'. Loan officers' work is target oriented, meaning that a pregnant woman may not have the physical mobility required to meet set targets. A senior manager at MFI L candidly asserted that:

> 'In our business, constant interaction is very important in ensuring loan repayment and because of that clients do not like changing loan officers as it takes time to build relationships. So my view is that this *maternity leave* tends to affect the work of female rather than male loan officers. From where we are standing, these privileges can be disruptive. So male loan officers work without much interruption, which is good for

group dynamics. Besides, the work requires a lot of effort and sweating so males are more preferable.’

Realising he was talking to a female researcher, he added:

> ‘But when it comes to integrity, honesty, attention to detail and people skills, ladies can outperform men. From my point of view, female loan officers are more suitable to village banking because they are more patient and, besides, the majority of our clients are women.’

It is apparent that although, on paper, there is a policy to guarantee that female loan officers can take maternity leave when required, the reality was that they did this at their own risk. Elsewhere, women fieldworkers have been reported to feel they have to further ‘prove’ themselves by being ‘twice as good’ as men (Goetz, 2001; O’Reilly, 2006).

> ‘The job requires fitness as it involves a lot of walking. It also requires time, which most ladies do not have. So the women who have made it are the *ruthless* and *tough* ones. *Soft ones* have either resigned or been fired, as meeting targets is an issue in microfinance. A female loan officer has to become a ‘‘man’’ to do the job.’ (Single male loan officer)

The implications here are that, for female loan officers to be effective in the field, they may have to deny their feminine characteristics and become more like men. Understandably, women workers are portrayed as passionate about their work but to survive on the job, they have to actively manage tensions between traditional social identities, business identities and the expectations of their organisations.

VII. Discussion and conclusion

This paper has shown that the work of loan officers at the bottom of the pyramid can be difficult, as it is dominated by managing social relations and at best conflicting expectations. When we study loan officers as agents of social change, it is necessary to take into account their personal, organisational and external social factors, as all these dimensions actively interact to influence how they then perform and relate with the poor at the grassroots. Several studies have highlighted the challenges loan officers face in doing grassroots work (Goetz, 2001; Ahmad, 2002, 2003; O'Reilly, 2004; Agier and Szafarz, 2010). However, this paper has further suggested a more nuanced point of view, highlighting ways in which the factors of education, gender and location come together in a messy bundle to construct the work and performance of loan officers, resulting in differing judgements and experiences. Evidence shows that it is out in the field, at the interface with clients, that loan officers are most vulnerable, regardless of their gender or social status. However, this vulnerability is more pronounced and challenging for women because of additional cultural and social constraints. Out in the field, female loan officers were often expected to be submissive (Barwark and Harland, 2008) and 'motherly' in their approaches and occasionally their authority could be publicly challenged whenever they were regarded as breaking unspoken and implied femininity rules (Kosny and MacEachen, 2010). For example, being aggressive in loan collection was perceived as an expression of masculinity – not expected of women – yet, it is a strategy that was found to 'work'. In addition, married women often experienced work–family conflict. As noted elsewhere, the social construction of gender makes motherhood less openly negotiable (Grönlund, 2007) and women continue to take most responsibility for organising and conducting childcare and related domestic work (Milimo et al., 2004; Van dee Lippe, 2007). Meanwhile, limited support, if any, was availed to those affected and the MFIs here did not have stated human resource policies regarding work–family life balance, meaning that loan officers were expected to be ever available. It is therefore not difficult to see why numbers of female loan officers have been declining, given their office and fieldwork demands as well as the cultural and social pressures placed on them. Rather than women adopting a masculine approach, Budhwar et al. (2005) suggest that organisations should instead value the 'unique style and attitude' that female managers (in this case, female loan officers) bring to the workplace, encouraging their interpersonal skills to benefit client popularisation of microfinance at the grassroots.

The findings on how gender is played out in the field need to be anchored in their specific socio-cultural context. The socio-cultural particularities of different societies matter. Understanding local norms and being sensitive to the environment is critically important for the success of grassroots work. Working with the poor, in different places and with varying cultural, political and economic climates, is bound to generate experiences and challenges for microfinance loan officers that are unique to particular areas. As has been noted, the practices of traditional societies in SSA, for instance, have long publicly prioritised men, age, power and social status (Beugre and Offodile, 2001; Blunt and Jones, 1997; Kuada, 2010; Taylor, 2006). For instance the analysis has shown that gender is important as a way to differentiate individuals, but gender also orders (Mik-Meyer, 2011) and is more likely to be applied as a 'social relation of domination' (Holvino, 2008, p. 11). When gender intersected with the field, differing experiences of interacting with clients emerged and women loan officers were then harshly judged. These practices can have implications on work performance and effectiveness. These findings highlight the significance of Granovetter's (1985) view that the values, beliefs, attitudes and behaviours which employees (and in this case, clients) bring into their organisations are variously shaped by wider society. In this case, loan officers' experiences were significantly gendered and shaped by pressure to conform to established societal values and target oriented cultures within their organisations; yet were least prepared and supported to manage these.

This paper also argues that, where education is used as a symbol of status, loan officers of higher educational levels can struggle to interact with the poor, with costly repercussions on MFIs' client mobilisation and organisational sustainability. As demonstrated here, those of lesser education (diploma level and below) found the 'social class' barrier less difficult to manage than those with university degrees. Graduates could not easily popularise microfinance at the grassroots, but easily identified with managerial positions. As such, they soon became frustrated and 'irrelevant' to bottom-up developmental work. These graduates may have equated their education with jobs and prospects that would distance them from directly interacting with the poor. It is not surprising, therefore, that when it came to work in the field, graduates considered themselves (and were perceived by others) as misfits. At issue here is occupational marginalisation. Careers were not thought to be made in the field. The field was in effect a 'dead zone'. This finding has important human resource implications. The employment of university graduates could have serious implications for client outreach as MFIs unintentionally distance themselves from the very poor and illiterate women they originally intended to serve. As Solomon (2003) noted, the educational background of frontline staff (loan officers) needs to be understood in order to appreciate whether and how they ‘fit’ into the microfinance lending methodology and the actual field situation in which it is practised.

Thirdly, the contribution this paper makes is in bringing the views and experiences of loan officers into the limelight together with ‘the behind the scenes’ of how microfinance actually works. Loan officers are the people who mediate and facilitate the delivery of microfinance services to the poor. This paper has therefore added to the literature that highlights the importance and complex work of alleviating global poverty through microfinance. Ross and Denzer (2011) observe that strengthening the people side of the equation will go a long way to ensuring that microfinance institutions do their part and remain financially sustainable. Consequently, MFIs’ managers need to recognise that sustainable success depends upon careful attention to employee retention and capability. Marginalising loan officers’ experiences could stifle their tacit knowledge, resulting in reduced numbers of poor people accessing credit and other financial services. These findings also point to the need for management to be socially responsible to their employees and consider work policies that are sensitive to specific work environments to partly address the issue of female underrepresentation, as reported in this study. If the status quo stands, MFIs here could face chronically high levels of turnover and an alarming gender gap. Managers who recognise the critical role of loan officers in extending client outreach may give them the necessary support, such as realist induction to help narrow the expectation gap. Although this research has focused on loan officers in Zambia, it is likely to have broader resonance. Many African MFIs seek to extend their client outreach but their continuing disregard for loan officers’ field experiences could make the much espoused ‘bottom-up development’ programmes such as microfinance less relevant to the poor and less effective in contributing to the first Millennium Development Goal of female empowerment and poverty reduction. Undoubtedly, comparative studies with loan officers from other countries in SSA could aid investigation into inter-country differences in relation to education, gender and location. Further study could investigate how emotional labour is performed and exploited by both loan officers and clients to further their outcomes and manage power relations.

Notes

1. Microfinance generally includes a range of financial services, including loans, savings deposits, insurance and money transfers provided to low income clients who lack formal financial access (Tomaselli et al.,2013). In this study we focus on provision of microcredit in a group-based lending methodology.

2. For this study, a total of 68 loan officers of 104 were studied: 74 per cent male and 26 per cent female, with most employed in their respective MFIs for two years or longer, a third for less than a year. Loan officers in some of the rural branches could not be reached with questionnaires due to time and financial constraints.

3. The interviewees consisted of eight females (five married and three single) and 12 males; their ages ranged from 21 to 35 years old. However, the average age for all the 68 loan officers who completed questionnaires was approximately 25. The work experience of the loan officers in both MFIs ranged from six months to five years with an average tenure of two years.

4. This category has seen an increase in graduate numbers in the last five years as a result of private universities ’participation in the provision of higher education.

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