16 Social entrepreneurship through the lens of the 'everyday': inquiring the rhythms of female micro-credit recipients

Pascal Dey and Laurent Marti

Introduction

Recent years have witnessed an increasing interest among academics as to whether, and to what extent, social entrepreneurship (SE) offers the requisite means for establishing an alternative form of capitalism (e.g. Baglioni, 2017; Dey, 2014; Driver, 2012; Horn, 2013; Nicholls & Teasdale, 2017; Shaw & de Bruin, 2013). While SE has become an integral part of a broader conversation about the need for radically transforming the purpose and function of business in society, differing perspectives on the subject matter do exist. On one end of the spectrum we find those purporting that SE puts a unique opportunity in front of us to realize a more compassionate, fair or 'humane' market economy (Driver, 2012). Commentators in this tradition have conceived of SE as an antidote against common 'sins' of capitalism (Baglioni, 2017), such as overly self-interested and profit-maximizing forms of doing business (Yunus, 2009). The general thinking is that by combining social and market logics SE precipitates not just a higher form of profit, but a higher form of economy (Driver, 2012). On the other end of the spectrum we find critical evaluations delineating SE as a Trojan horse of capitalist expansion. These critics have pointed out that social enterprises, by addressing essentially political goals with business techniques, represent an inappropriate invasion of the community sector by capitalist ideals (Paton, 2003). A related concern is that governments' use of social enterprise policies effectively transforms civil society into a 'governable terrain' (Carmel & Harlock, 2008) by normalizing capitalist 'virtues' such as enterprise, competitiveness, and innovation (Dey & Steyaert, 2012). Since social enterprises are said to be (overly) wedded to the logics of the market (Dart, 2004), SE is charged with causing a democratic deficit, a decline in political participation or decision-making (Eikenberry & Kluver, 2004; Horn, 2013). Thus, SE is perhaps less the alternative to market capitalism that many see in it.

Even if we applaud research addressing the alter-capitalist potential of SE (Shaw & de Bruin, 2013), our basic contention is that the relationship between social enterprises and capitalism remains poorly understood. This chapter addresses this shortcoming by sketching out a conceptual framework that allows us to relax the

binary opposition between ‘alternative’ versus ‘conventional’ around which the academic debate currently revolves. Theoretically, we draw on French philosopher Henri Lefebvre’s (2004; Lefebvre & Régulier, 1985) work on rhythms, everyday life and capitalism. We thereby use micro-finance as an illustrative vignette to focus on how debt – the paradoxical agent of both poverty alleviation and the financialization of poverty (Federici, 2014; Graeber, 2011) – works to engage female borrowers in repetitive production rhythms and repayment schedules underpinning the ‘accumulation process’ (Lefebvre, 2002).

Capitalism, everyday life and rhythms

Lefebvre’s work on rhythms, from which this chapter draws, marks a continuation of his previous investigations of capitalist survival and expansion (Lefebvre, 1976), and in particular his tri-part critique of everyday life (Lefebvre, 1991, 2002, 2005). Lefebvre’s work aspires to understand how capitalism shapes, and is shaped by, everyday life; that is, the aggregate of people’s routines, skills, experiences and trajectories. The basic premise thus is that capitalism, to survive, pervades “previously untapped areas of quotidian experience” (Edensor, 2010, p. 13) by ordering, channelling and negotiating people’s rituals, movements and ways of thinking according to the desideratum of commercial life and modes of production (Edensor & Holloway, 2008). Understanding capitalism according to Lefebvre requires addressing the everyday, locally and empirically, as ‘in the making’. Everyday life is more than just a sub-system within a larger system, but rather represents the very ‘base’ from which capitalism “endeavours to constitute itself as a system, by programming this base” (Lefebvre, 2005, p. 41). This ‘programming’ involves multifaceted and diverse attempts to make everyday life – including the activities directly related to work and consumption as well as the seemingly most intimate moments of leisure and privacy – coterminous with the accumulation of capital. An apt example of how people’s non-work-related time is transformed into the time of markets can be seen in how advertising companies use outdoor billboards to pitch products and services to commuters who spend a significant amount of their commuting time waiting or queuing (Cronin, 2006).

Lefebvre’s (2004) treatise on rhythms, which only appeared posthumously, expands some of his earlier work on the controversial and shifting relationship between the everyday and the circuits of capitalist accumulation. In vernacular as well as academic diction, rhythms index repetition, ordering and regularity. They manifest themselves in different phenomena such as the heartbeat (physiological rhythm), the tides (natural rhythm), after-work drinks or pedestrian movements (social rhythm) or workers’ movements in the assembly line (rhythms of production). While different interpretations of rhythm do exist, many of which focus exclusively on its temporal dimension (Simpson, 2012) – different speeds, slow-downs, arrested developments, (ir)regular beats, etc. – rhythms are understood here as spatio-temporal constellations or unities (Schatzki, 2009, 2010). In Lefebvre’s (1996) words: “Every rhythm implies the relation of a time with a space, a localized time, or if one wishes, a temporalised place” (p. 230). While each rhythm has its time (its regular

intervals, its stops and beginnings, accelerations and slow-downs, its duration) and its space (the specific location in which it takes place, or the way in which it defines space in particular ways), rhythms differ in terms of the specific forms of spatial and temporal existence they prompt (Smith & Hetherington, 2013), and the kind of finalities (capitalist accumulation, intimacy, friendship, etc.) they precipitate.

A central focus of Lefebvre's critical investigation are linear rhythms,¹ which he conceives of as rhythms originating from human and social activities, especially those of work. Linear rhythms according to Lefebvre are characterized by the type of rational and calculative space-time constellations associated with commerce – as the billboard example (Cronin, 2006) has suggested. Linear rhythms are thereby seen as an 'imposition' (Meyer, 2008), since they set and codify time and shape space to determine how people move (Vedula & Kim, 2018).

The model of the factory offers an emblematic account of how linear rhythms work to rationalize production (to maximize productivity) by strictly determining people's rhythmic movement in time and space: like in a well-oiled machine, factories allocate each worker a *position in the labor process* (notably the assembly line); *define the movements* they need to perform; give them a certain amount of *time to complete a task*; define when they are allowed to *take a break*; and offer workers housing close to the factory to reduce their *commuting time*. The factory offers a point in case of how linear rhythms "create quotidian disciplinary conditions" (Reid-Musson, 2017, p. 2) which compose people as a productive force (Edensor, 2010),

However, while the factory is indicative of how people are fully aligned and controlled in space-time to cohere to the principle of maximum performance, a recurrent tension acknowledged by Lefebvre is that linear rhythms pertaining to work are never fully successful in subsuming everyday life to the sphere of production and consumption as there always remains something that escapes the economic imperatives that try to colonize everyday life (Edensor, 2010). It is this excess of everyday life, caused by the complex entanglement and confrontation of dominating rhythms with multifarious vital, natural and cyclical rhythms of nature, the body and the cosmos (Lefebvre, 2003), that capitalism's regular rhythmic unfolding is disrupted and made 'irregular'. Such becoming irregular (Lefebvre, 2004) creates openings in which the person is (temporarily) detached from the regular unfolding of linear space-time (Shields, 1996) upon which the accumulation process is based.

We now use the case of micro-finance to demonstrate the 'use value' of Lefebvre's work for understanding SE.

Empirical vignette: micro-finance

Introduction to micro-finance

Micro-finance was propelled to prominence following the award of the Nobel Peace Prize to Muhammad Yunus and Grameen Bank in 2006. The Grameen Bank

addresses poverty by offering small loans to people, mainly women, in Bangladesh who would otherwise be unable to secure financing. Unlike traditional banks which offer loans to people with collaterals, micro-finance institutions like Grameen give loans to poor people without such securities. The credit risk associated with the absence of collaterals is addressed through joint liabilities: rather than giving money to individuals, borrowers are asked to create groups of 5–10 people who act as co-referees (during the application phase) and later as co-guarantors for each other's loans (Ghatak & Guinnane, 1999). Studies suggest that groups of female money lenders ensure a repayment rate of above 95% (Anthony & Horn, 2003; Panjaitan-Drioadisuryo & Cloud, 1999). Women are thus conceived as lower portfolio risks if compared to men as they are associated with fewer write-offs and fewer provisions (D'Espallier, Guérin & Mersland, 2011).² Women who receive the loans are expected to make small investments to generate revenue and to eventually lift themselves out of poverty, thus capturing most of the surplus generated by the loan.

Focusing in the ensuing vignette on female micro-entrepreneurs, rather than on micro-finance institutions directly, allows us to take a closer look at the everyday lives of micro-finance's primary beneficiaries to see how becoming micro-entrepreneurs affects women's everyday lives. We thereby use secondary data as our main source of information.

Rhythmanalyzing female micro-entrepreneurs

Becoming part of micro-finance has a direct, immediate effect on women's everyday lives as it affects their repetitions, movements and pauses in time and space (Wozniack, 2017). To take a simple example: many women who receive micro-loans used to be engaged mainly in activities such as child rearing, housekeeping and subsistence farming. Becoming a micro-entrepreneur thus has a potentially disruptive effect on their temporal rhythms as they might spend less *time* at home – with their children, the neighbors and relatives – and spend more time in the fields and in marketplaces. Similarly, becoming a loan recipient changes the spatial movement of women as they might need to travel to faraway places to sell their produce at regular markets. What is crucially at stake in these cursory examples is the prioritization of linear rhythms – the rhythms of production and commerce – over all other types of non-commercial rhythms.

The inclusion of women in the rhythms of financialization is based on a simple principle: debt is used to recode women's everyday life in terms of investments and losses so that women's daily practices and movements are committed to production schemes and repayment schedules. While various scholars have pointed out that micro-finance discursively envisions women as profitable economic agents (Girón, 2015; Radhakrishnan, 2018), it must be stressed that the transformation of women into 'indebted people' is not merely a discursive phenomenon, but an inherently rhythmic one. As Wozniak (2017) aptly points out, debt shapes women's subjectivity and sense of being as they are trained to adapt their existential rhythms

of private everyday life to the requirements of commercial life; this adaptation of everyday life is wide-ranging and includes “hours of sleep and waking, meal-times and the hours of private life, the relations [...] with their children, entertainment and hobbies, relations to the place of dwelling” (Lefebvre, 2004, p. 82). So conceived, we can see that linear rhythms that aim in the direction of compliance with the programs of debt service become the norm – they impose themselves on the entirety of women’s everyday rhythms.

Particularly noteworthy in regard to debt’s linear rhythms are lending schemes which impose a distinct “chrono-normativity” (Freeman, 2005) on women by making their everyday practices and experiences follow timely dictated patterns in conformity with repayment deadlines. Repayment schedules convey the essential idea that the best way for any debtor to “avoid ‘house breaking’ or harassment is to repay loans on time” (Mader, 2013, p. 20). The chrono-normativity of debt creates a situation where women are compelled to adjust their rhythm of life to be able to repay their loans on time. The gravity of debt repayment’s chrono-normativity can be sensed in female borrowers’ on-going hustle to make ends meet by cutting down on essential goods and services. Research shows that women are at times only able to meet their financial obligations by reducing spending pertaining to, for instance, the nutrition of their families, the education of their children, or the health services of their relatives (Brett, 2006).

Alternatively, Taylor (2011) reports how micro-finance borrowers in parts of India reacted to the rhythmic disciplining and chrono-normativity which came with flows of credit, by accessing extra loans from traditional moneylenders whom micro-finance was supposed to displace, such that “informal moneylending has therein adapted and expanded alongside the rise of microfinance” (Taylor, 2011, p. 499). Female borrowers often seem to have little choice but to take on greater levels of debt to meet basic needs. As a result, they might end up in a vicious cycle of indebtedness and debt repayment.

Evidently enough, the severe rhythmicity and chrono-normativity of repayment schedules designed to ensure predictable cash-flows is at odds with female borrowers’ varied income streams, spending habits and private circumstances. Also, the rhythmicity of repayment schedules turns a blind eye to the vagaries and contingencies of people’s natural and social rhythms: people fall sick, they get injured or they witness personal tragedies such as the death of a close family member. Unless properly insured, such happenings are antithetical to mechanical rhythms, to linear time-space, since it is very difficult to attune and integrate them to the rhythmic organization of commercial life. Put differently, injuries, death and illnesses operate arrhythmically by causing ruptures in the linear rhythmic flows of micro-finance.

The essential mismatch between financial rhythms and the everyday lives of female micro-entrepreneurs generates various risks. For instance, the inability of a woman to repay a loan on time requires that the other women of her self-help group step in for her. If the group as a whole is not able to repay, then the entire group is not

eligible to receive further loans. Research shows that stigma regularly accompanies the experience of not being able to repay the loan and there is a burgeoning literature on (mainly male) micro-entrepreneurs, especially in the field of agriculture, committing suicide to escape the stigma associated with insolvability (Ashta, Khan & Otto, 2015).

As the example of suicide shows, the subjugation of everyday life to the rhythms of micro-finance does not designate a harmonious process. For instance, there is much evidence that micro-finance generates marriage conflicts and cultural tensions, as women are offered new spatial and temporal freedoms through their activity as micro-entrepreneurs. However, while our foregoing elaboration might have suggested that micro-finance reduces women's agency to the "lifetime management of themselves as financial portfolios" (Noys, 2012, p. 12), the point to note is that the linear rhythms of micro-finance are never fully successful in aligning the everyday lives of women with the broader circuits of capitalist accumulation. Consider, as just one example of the excess of everyday life, a study from India which showed that "a significant number of recipients of microcredit used the loans not to support their entrepreneurial ventures, but to begin moneylending activities" (Taylor, 2011, p. 499). Thus under the increasingly seamless matching of micro-finance with the requirements of transnational capital, some female borrowers appropriated the linear rhythms of micro-finance by using microloans to become moneylenders themselves. This indicates that vital rhythms and practices are not necessarily submitted to the accumulation process in that female actors are able to parasitically engage with the linear rhythms of micro-finance so as to pursue their own interests.

Becoming moneylenders themselves suspends the dominant space-time of microcredit as they essentially step outside of the pressures of repayment schedules. This 'stepping out' not only represents a moment of clandestine resistance against the dictate of capital, but an opportunity to produce 'profane time and space' – that is, a type of space-time that has not been programmed, and that hence cannot be fully subsumed to the accumulation process (Halvorsen, 2015). This profanation forms just one example of how the everyday can be disconnected from its regular (i.e. linear or commercial) use and how it can be made available for alternative usages. Interventions into the rhythmic unfolding of micro-finance thus bring into being openings for "creative activity as distinct from [commercial] activity" (Lefebvre, 2004, p. 43) by suspending, at least temporarily, processes of exchange-value production.

Concluding discussion

This necessarily tentative and fragmented attempt to bring the field of research on rhythms, everyday life and capitalism together is important in that it enables us to probe the merit of Lefebvre's work in addressing an important, but still under-explored, question: how is SE related to market capitalism? While the few studies

explicitly addressing this question tend to emphasize either the structure of the whole or details of a part, Lefebvre's work brings these opposing perspectives closer together in continuous movements between partially overlapping points of view. Our theoretical reading of extant research on micro-credit, which cannot do justice to the complexity and richness of the subject, has pointed out how female money lenders' everyday practices, routines and movements are at once connected to the reproduction of capitalism, while at the same time including at least the possibility of intermittent moments of rupture and excess.³

Rhythms thus offer a conceptual language and analytic sensibility for investigating how multi-layered rhythms – linear (commercial), social, natural, cyclical, physical rhythms – relate to one another in shifting and often contested ways (Borch, Hansen & Lange, 2015). In this way, a rhythm perspective helps us sense the futility of asking whether SE is capitalist or alter-capitalist: SE is neither fully connected to the accumulation process nor completely liberated from it, but a complex overlapping of liberating and reactionary dimensions. Indeed, the truth that is largely going unaddressed in polarized discussions is that SE reactionary and reformist dynamics are not mutually exclusive, but intertwined in complex and shifting ways.

Consequently, although it might be very difficult for social enterprises to be completely 'alternative' – that is, outside or against capitalism – Lefebvre reminds us that there are always intermittent moments of transgression and excess which deserve being studied.

NOTES

- 1 The idea of linearity might appear inapt in our post-Fordist times where 'non-linear' or flexible forms of labor, such as the gig economy, digital nomadism, or home-working, have become increasingly popular. However, we keep the notion of linearity in this chapter to retain a sensitivity toward how particular work-related rhythms achieve aligning the rhythms of everyday life with a commercial rationale.
- 2 Perhaps interestingly, research indicates that male loan recipients are more successful in setting up formal businesses (Banerjee, 2013).
- 3 This duality of micro-credit is also evident in extant research which suggests that the broader effects on women's empowerment are at best mixed (e.g. Stewart et al., 2012; Bali Swain & Wallentin, 2009).

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