

Episode 73 - Dr. Rebecca Thomas and Dr. Jill Witmer Sinha: Microcredit, Women Entrepreneurs, and Nonprofits in Kolkata: Social Work's Local and International Role

[00:00:08] Welcome to living proof a podcast series of the University at Buffalo School of Social Work at www.socialwork.buffalo.edu. We're glad you could join us today. The series Living Proof examines social work research and practice that makes a difference in people's lives. I'm your host Adjoa Robinson and I'd like to take a moment to address you our regular listeners. We know you have enjoyed the living proof podcast as evidenced by the more than 150000 downloads to date thanks to all of you. We'd like to know what value you may have found in the podcast. We'd like to hear from all of you practitioners researchers students but especially our listeners who are social work educators. How are you using the podcasts in their classrooms. Just go to our Web site at www.socialwork.buffalo.edu forward slash podcast and click on the contact us tab. Again thanks for listening and we look forward to hearing from you. Micro Finance offered through community based nonprofit organizations provides access to loans for families who have no access. Non-governmental organizations provided microcredit has been recognized as one antipoverty tool and a conduit for financial assistance and capacity building. Indeed findings from a 14 year longitudinal study by the World Bank found that 40 percent of the entire reduction of poverty in rural Bangladesh was directly attributed to micro finance. Yet a number of high profile cases have brought criticism and concern regarding the for profit microfinance industry in India.

[00:02:05] These cases of profit making appear to be unethical or exploitative and triggered national concern in India regarding the rapid growth of the sector and issues of underpayment over indefiniteness rigid repayment schedules and little regulation of micro finance providers. Today's guests doctors Jill Witmer Sinha and Rebecca Thomas discuss their research among nonprofits in India. They present findings from a case study of one program in Kolkata India examining whether smaller non-profit community based microcredit loan programs are qualitatively and quantitatively different than they are for profit and often larger and micro finance counterparts. Their study highlights the array of complimentary services that micro loan clients use or have access to and the benefits of microcredit for women that may help bridge the economic divide between the haves and have nots in a shifting global landscape. Dr. Sinha is an assistant professor at Rutgers University's School of Social Work where she studies the relationship between public sector funding and non-governmental organisations and social service provision with a special interest in faith based and religious organizations and the growth and management of the non-profit sector and its role in providing social services. Dr. Thomas is an associate professor and chair of the policy practice concentration at the University of Connecticut School of Social Work. Her specializations include planning and program development and evaluation microcredit and micro finance social inclusion international development and poverty reduction in the global context. Dr. Kathleen Kost associate professor at the University at Buffalo School of Social Work spoke with doctors. Simha and Thomas by telephone I'm Dr. Kathleen Kost from the University of Buffalo School of Social Work. Here with me to talk about microcredit their work in India are Dr. Rebecca Thomas and Dr. Jill Sinha. Thanks so much for joining me today. I appreciate this.

[00:04:32] I was wondering if we could start with you sharing a little bit about what your work is in India with microcredit. Good morning. I'm Jill Sinha and I'm pleased to be here on the podcast with my colleague Rebecca Thomas. Dr. Thomases. Originally from India which has a tremendous amount in terms of at least for myself beginning to conduct research in a very very different cultural setting and context. We have the opportunity to work with a non-profit organization who started up a microcredit loan program. This is the organization that has now 30 years of experience in the

community and they've been providing a number of other services have a large school for children of private school and they do have a number of children who live with them. So to small orphanages they recently started a health clinic because very few persons are willing to work in the neighborhood. People who are HIV positive and so they have a health clinic now that particularly worked with HIV positive. They also have drug and alcohol counseling and treatment centers. So fairly extensive array of services and established organizations. They started a microcredit program in 2008. And so we've been working with them just to evaluate one of the outcomes of that program. I hadn't realized that the scope of the services. Why did they choose to start a microcredit work. I think they have done a considerable amount of work working with women providing multiple Suder services in terms of treating them trade along with basic literacy classes.

[00:06:11] And it just seems like a natural fit to after the completion of training to be engaged in some profit making or income generation schemes and certainly working as an NGO to generate income through microcredit format seemed like a natural segue in this process. I wonder if you could tell our listeners a little bit more about what microcredit is. I know it's been in the news quite a bit with Yunus and all of this sort of controversy that's been going on with him in Grameen Bank and in India. If you could to say a little bit more about what microcredit is and maybe how it works with these women and this NGO sure I could get a first crack at it the way we sort of see microcredit is that it's providing small loans for income generating pivots to people living in poverty in developing countries. It's a means of self employment enterprise that generates income. It's working with small loans for people that don't have capital to borrow again. And this idea that poor people have the capacity to have great ideas have the capacity to borrow and have the capacity to pay back except that they don't have bank structures from which they can borrow so they become subject to exploitation by loan sharks or any other mechanisms and even increasingly for profits that see microcredit as a good strategy for benefiting too. And so because of the high return rates so that's what microcredit is quite different from micro finance micro finance is a series of other support services that go. In addition to the small loans for loans are primarily women in the process. So you want to sort of take off from there. You sort of envision like that is one of the criticisms Rebecca mentioned concern that for institutions financial industry that wants to make a credit.

[00:08:33] It's been shocking to realize that very very recent and extreme poverty. I think in our paper we quote you know living under one to two dollars a day. It's very difficult for us in this country to imagine what that means. But repayment rates have consistently since the Grameen Bank obviously one of the earliest and longest models make payment rates are fairly high which makes it attractive to investors. But at what cost. As I mentioned it's so one of the criticisms is that as microcredit moves into becoming more of a for profit model with larger institutions interested in offering some type of very small loans to people who don't have other access to other types of formal credit there's a real concern where's advocacy or where's the watchdog protecting not charging exorbitant interest rate on these small loans and interest rates do appear to be very high partly because they repay it publicly or a monthly repayment or a very short period of time and they would have incremental amount back which makes it possible. So that's definitely the largest criticism at this point. I think one of the strengths are some of the strengths of microcredit. Again repeating a little bit of what Rebecca said. The first is that it provides a form of credit to persons who have very few other types of they don't have any other type of legal or formal access to credit. And so that makes them very vulnerable to borrowing from persons who were loansharks. Well there's very little control or monitor monitoring or protection.

[00:10:01] So microcredit certainly has that as a strength and we really argue or we really look at what the venue or the organization that's providing the microcredit and what's the relationship as a loan recipient. And so our sense is that when it's not a for profit model but it's rather provided through an NGO or nonprofit organization and obviously the size of the program is also very important so that when there is opportunity for there to be a relationship between a person who is

managing the program and the loan recipients there are tons of opportunity there for an organization has all the services to then supplement their loan. Giving money to start something new but they can supplement it with other types of services. So an example that we look at the portion about 60 percent of the families who had received a loan also were using a number of other services that the nonprofit offered in particular education to their children. Sometimes informal education sometimes formal education. But still a kind of education that many families depending on their income level would not be able to provide even informal education for the children the cost would not be able to sustain the cost of that. So that's definitely one of the biggest benefits that we see that again social networking and the role of the nonprofit organization to act in some form as a collective or a place where people have access not only to services but also activities to begin to advocate for themselves and begin to organize as a community around specific needs. Thank you.

[00:11:30] I was just thinking as you were sharing that information about the support of the nonprofit for these women who are now really in a sense working with micro credit assistance and just the impact that that would have not in addition to the financial resources that are available to them as you say with education but also other sorts of challenges that might be met because now they may be either outside of the home or away from their children. Have there been issues like that that have come up by just thinking as you were saying so the social relations the context of a family and how that might be impacted by by these additional resources when you're poor you're figuring out multiple ways in which to earn income. So women have always worked both inside and outside the home trying to generate a source of income for themselves and for their families. The domestic work in households be it running errands being sort of selling something from the farm bringing from rural areas into the city. So I mean women have in lots of ways both manage household chores and responsibilities along with figuring out both formal and informal mechanisms of generating income. I think if you if you sort of envision an environment where people are eking out an existence for less than a dollar a day to support themselves and for their families you have to quickly understand that women are working constantly. But in the context of microcredit I think it provides an environment because the way microcredit programs are often structured is women collectively in a group of five or six that have some sort of way of thinking through a business plan have a support system where they collectively meet once a week or twice in a month to report back into exchange to give back what it is that they have borrowed in small portions and in some cases some people do a savings program in this process itself.

[00:13:56] Yes there has been critique about has been all women feeling far more pressured. I think that there is some truth to that but I don't believe that it is radically any different from just sort of everyday living or figuring out how it is that they are going to generate income for themselves for their families. They have figured out a mechanism in which to work with their families with a spouse be with their son be with other women in their household or even with their children were they are helping to produce something outside our homes or quite close to their home where they're juggling both household responsibilities along with business enterprise. The reason why I ask the question actually is because there's been some anecdotal evidence of the use of microcredit in Africa where the credit has been given to the women and lots of support to them and the children and it's changed the dynamic with their husbands with the men in their lives and we're just now. It's a it's a project that I've been involved in but we're just now hearing that some of the women have dropped out or disappeared or been found dead and there's been some concern on our part about maybe some risks. So maybe we need to work a little bit with the men because the relationship within the family has changed because of the power differential that's now occurred between the husband and wife. I guess that's why I asked the question any time there's resources brought into the family and only one partner is sort of targeted for those resources. It certainly can change the environment in the family the context of those power relations.

[00:15:52] So that's why I asked the question and so I'm glad to hear that that's not something that

you're finding anyway. And we're just beginning to take notice of it because we hadn't expected it. That's why I ask. But I also wonder if you could say a little bit more about outcomes for the children. The introduction of additional resources now within the family unfortunately we don't have as much follow up data as what we would like. We've started a process of doing much more an in-depth interview process. Families that have received a loan for at least a year. And we do have questions about how are they investing or you know how much additional income really are they seen. And what are the ways that they invest in it. And so one of the questions specifically is about education or tuition or books pertaining to children. But we don't I don't think that we can report on that need at this point unless it's to be anecdotal. And I just want to follow up a little bit here comment. And certainly we've aware of gender differences and the dynamics of changing income power structure. And I'm just again because it is really true that in the two there are two very different sites where the loans have been dispersed are two different communities and the two communities in a way the social dynamics between the women who are named as the one recipient is different. And our program manager talked a little bit about those differences.

[00:17:19] Unfortunately he has experience in the community and I think to really conceptualize the way he works with those two different groups in both of those communities as Rebecca said the women have in the business is very much as family businesses and even in the one site it's actually women have been working as prostitutes. And it was shocking to me to find out that a woman to be a prostitute to be married to oneself and to have children and to maintain her home again because of the poverty that the families living in every source of income is used. So those women tended to they tend to have more ownership of their businesses if they started a startup business rather than really being in the first community in the other community. There's been a very long term family business model. And so even though it's the woman who receives the loan she very much is using that. Typically she's reinvesting or helping to expand or support an existing family business. And so it's very interesting. They have a very different context and try to live in a culturally sensitive way just to ascertain you know who's making most of the decisions or how much of a difference is it making because the woman's name is on the loan that she literally receives the loan and that she goes to meetings every week and she does the repayment. So is that supporting her role as a as a business partner or is it continuing a relationship that had already existed in that community. And again it's something that we have some items on the interview but we don't have that data yet. So it'll be interesting to see if these differences between the two sites and how that as compared to other literature in other areas.

[00:18:52] And I I also I'm just wondering because this is such an urban context. I don't know where your research was but I do wonder if in a rural context or a place where women had fewer Maredady had less mobility or less visibility outside of the home whether that's different because of our area being so urban the area that I'm referring to. Actually there's two of them in in Africa. Both of them are relatively remote in terms of certainly not urban. Larger villages but not urban but that's an important point in terms of visibility. So I I appreciate that. I'm wondering to where do you see your work going. What are some of your next steps in this. My work has primarily been focusing on addressing social issues through addressing the issue of poverty to figuring out ways either educating or creating an environment where people can find employment and gain a livable wage here in the United States. My work has been primarily looking at issues related to terror and poverty reduction and creation of social capital in that context itself. As I say as more and more of my work has been focusing on international related issues and connecting international development and sort of watching closely the Millennium Development Goals or the Copenhagen commitments my interest is far more sort of leading in the area of international social work and poverty reduction in the global context given sort of how small our world is becoming. So for me I'd like to sort of be involved in the larger movement of poverty reduction to create more sustainable economies.

[00:20:46] To think about microcredit microfinance as just one of the multiple strategies of

intervention but that recognizing microcredit is operating out of a system of informal economies and somehow that policies need to change. Where there is much more of a broader safety net for people in poverty. So looking at the no policy structure that would create an environment for fair and equal education for reducing the gender bias is for creating an environment where there is increased literacy both for children and for adults. And within the context of really operating with the premise that if people have the resources to live safely to engage in an enterprise where they can earn money and provide for their families then we will have a much more peaceable poverty reduction environment. So the sort of that's my big frame working me maybe with NGOs looking at partnerships with other other organizations that have similar goals and supporting enterprises like these either through technical assistance you know or some ways of providing resources that could take a much more equitable environments. Jill I wondered if you could speak as well about where you expect this work in India to go and what may be some next steps you mention some comparisons between the two sides. And I wondered if you and Rebecca would be expanding some of that work. I definitely think one of the short term vision would be just to be able to expand looking not only at this one site but really I'm just really curious about this question about. Are there significant differences about when a loan is provided through a community based organization that relational aspect and the social networking that's available and access to supplemental services. And how significant is that as opposed to somebody who really is just getting money and who's repaying it.

[00:23:01] Even though the model of microcredit the group model aims to support at least the small groups support within usually groups of four or maybe larger eight or ten individuals who one person has alone. And not until they pay back a certain amount to other individuals in the group. And so it's supposed to be creating a structure and network where those individuals will support one another. And I think there's extremely wide variation in how well that group system works and how rigid an organization is enforcing that group structure. Certainly those are some of the dynamics that are very interesting and organization that we work with some places people are trust one another a bit more. The groups work better but when there's not a lot of trust that to begin with people will sign on as a group because they have to. But that doesn't mean that those types of relationships really become mutually supporting and asked about things like child care or helping one another with inventory or business. I don't really think that's happening in our situation but I'm very curious again about the social networking piece and how important that is to loan recipients and the role of a larger critical piece. Not only comparing a non-profit model or a community based model where there are other supplemental services that are offered and a place to develop those relationships and social capital versus money only kind of model but I'm also curious from a larger standpoint or structure again. As Rebecca said Well where's the role for advocacy.

[00:24:23] And there's some very met an individual who is in the issues here for a conference but she was she was highly critical concerns are very much that it is actually the nonprofit organizations that are controlling the money rather than more of a social movement type approach to be self advocacy by the poorest of the poor which was very highly critical of any type of intermediary or middle person who's actually seen their loans and controlling the loans and the payback system. She felt that it's repressive and that would be the larger criticism I think with for profit for profit microfinance industry in India. So that will be a larger just getting it ways and how do we friendship between different venues and what are the different benefits or criticisms that go along with each of them. I realize that our listeners may not really be aware of the nuances the context of the two sites that you have. And my understanding is that they're both in Kolkata and I wondered if you could say a little bit more about about the two sites and maybe the groups of women families that are involved in and how they might be different or the same. OK well maybe I could sort of start descriptive and then maybe have to sort of add more to that descriptive. I grew up in Calcutta and we presidency LCT. And that changed to Kolkata is one of the sites is called the Newmarket area. And then you have to sort of reframe what this new market means because it's a market that's

been there through the British rule and so it's really an old old market. But what surprised me and we've always shopped there as kids.

[00:26:12] But what really surprised me was behind the new market in very prime location is an enormous enormous slum structure or informal housing that has been erected and the government has actually been trying to reclaim that space. But obviously to no avail. So that's really the first location. It's in prime property access to local shopping areas and including vegetables and it's a natural venue for people where they have business plans to be engaged in buying and selling of whatever products. And so that's one group the second group is in Loku Mars area and that's an area that I'm not familiar with in terms of the geographical location but it's an area where it's various established neighborhoods. And if you drive past that it could be very similar to any Valley neighborhood and again it's very geographical space. If you sort of drive through it sort of housing that's established brick and mortar people are dressed as would be any Bengali would be dressed as. Sorry that sort of made out of cotton woven thread. People are wearing Paula and shako which is sort of the symbol of marriage with this Hindu with the red sign of marriage. And so I would think it would be a very establish long old neighborhood that has local traditions. So that's sort of the geographical space that maybe Joe might want to talk about. Two different groups just briefly so in New Market which is really the old old market. I haven't. I know I'm just reading very quickly from the program manager who said their families immigrated to Takahara probably 60 to 70 years ago as immigrants they have a different culture than the dominant local culture because they have established businesses. There's a sense that there's a bit more competitiveness actually around the group process.

[00:28:20] And so it's only amongst members of that group who know each other very well. They actually have more cohesion and in the locker Mart area these are women where they've had more of their own start up or they have probably a bit more ownership in their enterprise and there's a note from the program manager that there's more social cohesion amongst those group members who are receiving money. However they have less experience in running the business and that group at Newmarket. I wonder too if your sense of kind of level or degree of social capital that members of the two groups had or have were similar. It's interesting to me that as you framed the description of the group as a new market that they were actually not originally from that area though certainly they've been in that area for 60 or 70 years that the American codex that would be fairly well established but apparently it's not in India. There is a cultural heritage to take a law that is very distinct regional differences through differences the interaction those differences nuances that get picked up if you're local. So yes they belong to the neighborhood but they are not often they say as Rebecca noted they control prime real estate. That gives them some power. I think that they use that power effectively. And I know that there is also I think what we call a gatekeeper. I don't understand politics at all. Very very important. Maybe Rebecca could comment on that. So there's you know who do they know that actually a government official or a representative and a local council type thing. But there's some very interesting layers. Just think about it.

[00:30:08] Calcutta isn't the state of West Bengal and the state of West Bengal is known for being engaged in politics and poetry and literature. And so it's often thought of as a regional cultural context. There is lots of civic engagement so the discussions and dialogues are highly passionate if you are in that environment and also understand for a long term the state of West Bengal and primarily in the Caucasus and neighboring surrounding areas have had a framework of operating much more from a community based approach rather than of a capitalistic approach was rigid see compared to Bombay and Delhi and other major cities. And so politics is very much live in these neighborhoods and they are as much at the grassroots level. It's a graphic it's local leadership. And in some ways I don't want the label labeled as quid pro quo but there is social protection in such contacts because you know if people didn't feel empowered in a particular neighborhood they would have been totally out there. So there's certainly a sense of political connections that are long

and far easier than that. Sounds like these are in both locations. They're able to fulfill those core functions if you will of a community in terms of the social control and social support and mutual support and the sort of economic context as well. It sounds like the members of this who are getting the microcredit and have.

[00:31:55] It's all relative obviously but relatively high levels of social capital and that there are they do have some have connections in which to draw resources and connections as you say with with jobs that they've had in the past and work that they have done and they just expand that. Is that sort of a correct interpretation I would agree with that. Yes for 70 percent. End it's complex. Poverty is very real. Oh absolutely. Absolutely. It's truly relative to that situation but the participants in your in your study are able to do in some ways capitalize on that and then move forward with it which is a really important contextual issue. I think so. It's very exciting to be able to I think to recognize that in people and then help them continue to foster that create larger networks if you will. Let me ask you this What drew you to this work. Because micro credit work is not the typical sort of social work. I wonder if you could speak to a little bit about what attracted those first to you. I think I'm not a PC I'm a background actually. Masters of identity and the psych degree and then a Ph.D. in social welfare so I get a lot of traditional social workers. But I think one of my framework the world view is that poverty can be addressed. Many many people have a resilience or would have the ability to solve a lot of the other problems. And that's not necessarily talking about per person to have physical or mental severe disability but certainly just say understanding that poverty does create such inequality of resource access and opportunity. There's a great deal of dignity if if persons can engage in work and have an honest wage for that work I think that's an ideal that all social workers aspire to According dignity.

[00:34:00] And really just looking at a macro level the structures that allow injustice to continue is what I'm interested in. And so that's my interest in economic justice and also I have I think a very high view of community grassroots a lot of other researchers around religious congregations or smaller nonprofit organizations that are community based. I think that they do tremendously difficult work and I have such a great admiration for small and midsize nonprofits that are really committed to their mission. And so what I would like my work is to raise awareness about what organizations are doing the funding that they need to do it. I think part of the reason why Jill and I can sort of work closely together is I think we come from a similar world view of thinking I definitely operate from a human rights and social justice framework like my undergraduate work was tied to looking at theology and sort of defining a vocation rather than a profession. So early on my thinking has been really guided by by the social justice human rights framework along with Peace Studies and Social Work. And then my master's was in social work and I've done a considerable amount of work with ties to community development and community capacity building. Recognizing that the people have the ability to engage in ways of earning an income to support themselves and for their families. I definitely operate from a macro perspective and see a close linkage between social work involved in all levels of how we live and finalize and social workers need to be involved with the individual with the groups communities with families and you know policy.

[00:35:50] I think I think we play a critical role in how those disputed just so that's sort of my frame of working on. Thank you for that I absolutely agree it's in some ways it is about that the flutter of the butterfly creating a wind that spans the entire world and that what happens in coal coal a car. Is that how you center Rebecca the impacts impact here and because the world continues to get very small I wonder if you could speak a little bit more about the role of social work in the work that you're doing in India and whether or not there are Indian social workers that you work with or not. I think social work in India Softworks got a long history in India. You know you have to. And a lot of sort of social work is done in community context. So it's a lot of organizing it's a lot of sort of mobilizing and linking social work operates very much from that premise but the individual

interactions happen in groups or in environments where services are rendered. We don't particularly have a systematic social welfare state nonprofits and religious institutions play a critical role in poverty alleviation in India itself. Our work with this NGO that we have had a long history is very central to an important work that they do in Konica specialty. Certainly they are known nationwide. This organization is established in the heart of the city that has a passion for the city and is very committed. Now they might not have traditional social workers but they are very much community organizers doing community work in neighborhoods that are culturally appropriate. What are we as social workers do as connections.

[00:38:04] I think they like the partnerships they like the you know sometimes when you're so busy doing the work that you don't take time to sort of reflect on the good work you are doing. So I think the role of evaluation the role of a much more streamlined them of IDing services I think sort of creating databases the mechanisms for reporting which would augment more of leveraging dollars to the organization itself. So I think those kinds of work I think providing internships providing sort of meaningful exchanges because there's lots that we can learn from the organization they are doing vital important work in a way that's compassionate. Jill did you want to add anything. I love this quote I'm reading from a PowerPoint that Rebeck and I use and were one of the bullets I'm sure Rebecca read this but it is that communities which foster caring enable organized action. And so and I note about so many ways that it's a person speaking from a very pragmatic level if there were social or social workers working with the organization. But even whether they were from that context or internationally some of the deep concerns would be just really educating women about hygiene nutrition health. As Rebecca said there's not a systematic welfare state. So things like access to medical care paying for medicines sanitation and hygiene simple things humming this as well as issues around literacy education support in those areas will be welcomed I think by various different and Teoh's organizations working working with the very poor.

[00:39:45] And also I think that more so again my I'm not complete trained person so thinking more at an organizational level in a macro system wise level as well as supporting community organizing or community action that is locally based. Need. For instance microcredit there was a wonderful report written it was called No footsteps to follow. And one of the identified one of the things that they identified was just really a need for training for persons who are coming up just at the supervisory level. But in terms of persons who are actually managing the programs who are actually going out and visiting sites and working directly with loan recipients is a great need for really mid level managers in the industry and for training and for evaluation. And I think a great deal of need for transparency in the process and have an ability to Washougal defined when unjust practices are taking place. So I think those are also areas that not only advocacy but training evaluations for those who have an interest or MBA as well. I wonder before we close. Perhaps you could say a little bit about if there was anything that surprised you about the work that you did there what you found something that you hadn't really expected or maybe hope to expect but wasn't sure you were going to get. This is not a surprise necessarily because the greatest joy is just looking at people are so thankful that the conflict is so different and people are. No I don't mean to say that people are naive or simplistic in any way. Loan recipients are truly grateful and their smiles and their excitement and their idea that they have their optimism that somebody is giving them a chance. It's not fair.

[00:41:36] It's not that they didn't have that urge to better themselves to better their families to do something and so they get so excited thinking about how they could do that if they just had a little bit of money and it's just it's really fun. It's really really fun and so having an opportunity to visit with women are with their families at their place of business or when they come in to meet with the program manager has just been it's humbling and it's a real joy as well. That's a part for me sort of having grown up in Calcutta and Somalia with the signs and the sounds the element of surprise just huge housing in the area where I was totally familiar with and yet was not familiar and so to be have access to to a world you know that is very organized and systematized and people are living in

ways that are both joyful and hard. Like Jill I think the program sort of allows for greatness as an opportunity and opportunities to and still we can't be naive about sort of thinking there might be room for different kinds of exploitation but we have to sort of believe that we are doing is meaningful and that it's exciting and it has all kinds of opportunities I think for real meaningful partnership thank you so much for sharing your work and best of luck to you. Thanks so much. You've been listening to Dr Rebecca Thomas and Jill Witmer Sinha to discuss the role of microcredit and social entrepreneurship and bridging the economic divide among women in Kolkata India. Thanks for listening. And join us again next time for more lectures and conversations on social work practice and research. Hi I'm Nancy Smyth professor and dean at the University at Buffalo School of Social Work.

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