Optimization of Social System Components in the Diffusion of Innovations in Traditional Islamic Society; Study of Grameen Bank in Bangladesh

Charolin Indah¹, Abdul Hakim²
¹²STID Al Hadid Surabaya, Indonesia
¹ircharolin@gmail.com, ²amranbakim132@gmail.com

Abstract

The diffusion of innovation in the context of developing traditional societies has its challenges with the many obstacles in the social system. Previous studies have proven that each social component has a significant role in facilitating the process of innovation diffusion to underprivileged societies. However, they need to discuss how to optimize these components to overcome the barriers of social systems in traditional communities. Meanwhile, M. Yunus created an innovation in the form of microcredit and successfully diffused it to Muslim women who live in poverty in Bangladesh. This study aims to investigate how Yunus optimizes the social system's components to successfully diffuse the program's innovation in the high traditional challenges. The method used in this study is a qualitative approach with a type of case study and analysis based on Rogers' theory of social system components. This study finds that social system barriers are overcome by 1) optimizing the role of reforming agents in optional decisions through interpersonal relationships; 2) optimizing local communication channels that are homophilous with friendship networks among lower-class Muslim women.

Keywords: Diffusion of innovation, Grameen Bank, Optimization of Social components, Traditional Islamic Society

Correspondence authors:
Charolin Indah, ircharolin@gmail.com

Article History
Received: 26 November 2022 | Revised: 03 December 2022 | Accepted: 09 December 2022 | Available online: 31 January 2022

How to Cite this Article

© 2023. The author(s). Tribakti is licensed under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License (CC BY-NC-SA 4.0)
Introduction

Islamic society has a very important activity in its development, namely communicating new ideas to make social change. Indardi further explained that the right communication process could encourage the formation of participation to facilitate efforts to increase community capacity. One type of communication is the diffusion of innovation to disseminate new ideas or ideas among members of a particular social system. In this case, the success or failure of the innovation diffusion process is strongly influenced by the existence of social system components that become supporting and inhibiting factors for the innovation adoption process. Rogers stated that in addition to the components of innovation and time, the parts that are equally important to consider for change actors are the characteristics of adopters, communication channels, and the role of agents in a particular social system. It is, therefore, important for reform agents to understand the influence of these various social components to make optimal use of them so that community development programs can run smoothly.

By utilizing all social components, the innovation adoption process will run effectively and efficiently, and the goals of Islamic community development will be easy to realize. However, if the effort to diffuse an innovation occurs in the context of obstacles from unsupportive social system components, it will certainly be a dilemma that needs to be solved. For example, in some cases of innovation diffusion, although the reforming agent brings the required innovation product, it must face rejection from the local community. Due to the strong norms of the traditional system of ancestors that are still maintained, innovative products from outside the social system, without considering the benefits, will be responded negatively from the level of customary structures to community members.

There is an interesting phenomenon, M. Yunus undertook the development of the Bangladeshi Muslim community by creating an innovative product in the form of

---

2 Gede Sedana, “Pemberdayaan Masyarakat Berdasarkan Pada Kategori Adopter,” *Dwijen AGRO* 3, no. 1 (2012);
microcredit. The microcredit program is an innovation targeted at women and is at odds with the context of traditional Islamic society there. This innovation has a high relative benefit, especially for the poorest rural women, as it provides an alternative low-interest loan that can free them from loan sharks. However, M. Yunus faced a complex dynamic with several barriers from the traditional Islamic social system. The microcredit innovation was born in a village called Jobra which has a strong purdah tradition. Purdah is a set of practices that uphold the Qur'anic injunction to maintain modesty and chastity for women. At that time, Bangladesh society adhered to the most conservative interpretation of Islam by prohibiting women from leaving the house or interacting with men who were not their immediate family.

The norm system, especially in the Jobra region, stipulates that men are not allowed to meet face-to-face or enter the home of a woman who is not their mahram. It poses a challenge for Yunus, as an outsider to the social system and male gender, to diffuse microcredit innovations to poor women. The challenge of system norms is exacerbated by the target's characteristic of being closed to microcredit innovations because they are considered contrary to their traditions. Women in Jobra believe that men can only do credit and money management issues. Likewise, the religious leaders - known locally as Mullahs - reject microcredit innovations to preserve the generations-old tradition of borrowing from moneylenders.

Although many of its members initially resisted the microcredit innovation, Yunus overcame these obstacles. He diffused the microcredit program innovation, especially in Jobra village, followed by other villages to establish Grameen Bank (bank of the poor) successfully. The increasing number of women members of Grameen Bank demonstrates its success. It was just a dozen in 1972 to 500 in 1979 and four years later, an almost 56-fold increase with a total membership of 28,000. Regarding the life quality aspect, after joining members of Grameen Bank, increase in the prosperity of the lives of women who have been able to buy decent food. They send their children to school and even renovate their homes from the development of their businesses independently. Some of their descendants even became managers of Grameen Bank, which established branches in other regions. This success shows that Yunus had his strategy in diffusing microcredit to the traditional Bangladeshi society. In this case, he optimized the social system component to overcome the barriers of the community's social system and increase the chances of adoption of an innovation.

---

9 Muhammad Yunus, Bank Kaum Miskin (Tangerang: Margin Kiri, 2007), 79.
10 Yunus, 78.
11 Yunus, 98.

Tribakti: Jurnal Pemikiran Keislaman
Volume 34, Issue 1, January 2023

15
Many researchers have indeed carried out studies related to the diffusion of innovation, Saputrid and Mawasti, Likewise, with the theme of the influence of social system components as Hendry's research. Although these studies discuss the dynamics in the process of diffusion of innovations in rural communities and their supporting factors, their findings are not specific to diffusion strategies in the context of traditional community social systems with considerable barriers both from the factors of the norm system, social structure and adopter characteristics as faced by Yunus in Bangladesh. Meanwhile, this study wants to emphasize how the strategy of innovation diffusion in the context of traditional communities with considerable barriers through optimizing the opportunities of existing social components.

The research that discusses the work of M. Yunus in empowering the poor of Bangladesh has also been widely published as the work of Nurhayati, Chotimatullidiyah, Rafsanjani All of which discuss how Yunus established Grameen Bank. However, there needs to be a discussion regarding how the diffusion process of the microcredit program innovation with social system challenges as the focus of discussion in this study. The most recent studies on Grameen discuss the positive impacts from the economic and social perspectives of poor women. At the same time, the discussion of the diffusion of innovation needs to be more focused on optimizing the social system. Several other studies have focused on efforts to implement Grameen Bank modifications in the Indonesian context, namely the work of Sangantha and Aulia. Although the last two studies explain the process of Grameen Bank by M. Yunus as the initiator, they do not explain how the innovation diffusion process in the early days of its establishment. It is essential to discuss the process of innovation diffusion to understand the characteristics of microcredit innovation and its relationship with its acceptance in the community, including in Indonesia. In the context of community development, especially indigenous communities, an extraordinary approach is

---

15 Kusuma, “Peran Sistem Sosial Dalam Difusi Program Desa Wisata Pujon Kidul Kabupaten Malang.”
needed to diffuse an innovative product.\(^ {22} \) In this case, discussions about optimizing the social component in traditional societies are minimal. Moreover, until now, there are still many phenomena of Muslim women who are trapped in marginalization in the social structure of indigenous peoples, so they need to be educated and empowered to create equality of status as the opinion of Muslim thinkers.\(^ {23} \)

Therefore, this study discusses how the social component in the innovation diffusion process is optimized in such a way, especially in facing the barriers of the traditional community social system. This study takes a case study of M. Yunus when diffusing the microcredit program, especially in Jobra village. It was chosen to be the focus of the discussion because the success of the diffusion of innovation in this village eventually became a stepping stone for the expansion of microcredit adoption in Tangail village to establish Grameen Bank in all corners of Bangladesh successfully.\(^ {24} \) The purpose of this study is to analyze the efforts made by M. Yunus in optimizing the social component to diffuse microcredit innovations to Jobra women target adopters who have closed characteristics and social systems that are thick with custom (traditional Islam).

This study uses Rogers' diffusion of innovations theory, especially on social system components that are influential in spreading innovations. According to Rogers, diffusion of innovations is a particular type of communication which is the process by which new ideas are spread to the recipients of innovations.\(^ {25} \) The diffusion of innovation is the spread of ideas, actions or goods considered new by members of society. Spread here in the sense of knowing, giving an attitude to adopting the innovation. According to Rogers, the object of innovation diffusion refers to a society in which several social components influence the success or failure of innovation to be adopted.\(^ {26} \) In this case, the form of influence of the social component can be a driving factor for the acceptance of innovations in the social system or, on the contrary, will be an obstacle to the diffusion process itself.\(^ {27} \) Agents should consider this system component to carry out diffusion starting from the introduction, persuasion and decision stages of innovation adoption. The social components are a) community members as recipients of innovations; b) subjects who carry out diffusion; c) authority figures, social structures and system norms as well as homophily (similarities) and heterophily (differences).\(^ {28} \)

**Methods**

This study is a descriptive qualitative research type.\(^ {29} \) This study does not aim to make generalizations but to obtain in-depth meaning about M. Yunus' strategy in optimizing the social system of the Jobra community to diffuse the microcredit program innovation to the

---


\(^ {26} \) Rogers, *Diffusion of Innovations*, 66–67.

\(^ {27} \) Rogers and Shoemaker, *Memasyarakatkan Ide-Ide Baru*, 85.

\(^ {28} \) Rogers, *Diffusion of Innovations*, 60–66; Rogers and Shoemaker, *Memasyarakatkan Ide-Ide Baru*, 85–133.

\(^ {29} \) Prof. Dr. Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R&D* (Bandung: Alfabeta, 2013), 225.
Optimization of Social System Components, Charolin Indah, Abdul Hakim

Expected targets. The approach taken is a literature study using documentation techniques. On secondary data sources, namely three books written by Yunus, namely: a) Bank of the Poor; b) Tackling a World Without Poverty; c) Social Business Capitalism System that favors the Poor. Supporting data sources are research on the work of M. Yunus, such as a) Grameen Bank Social Business; b) M. Yunus' Social Business in Mobilizing the Capitalism of Bangladesh's Poor; c) Yunus' thoughts on Grameen Bank; d) Islamic values in the Grameen Bank.

In this research, To validate the data used, to increase diligence and source triangulation techniques. The technique is done by 1) triangulating sources from books by M. Yunus as the primary data source and other supporting data; 2) increasing persistence by making repeated observations of these data sources. Meanwhile, the analysis method uses the Miles and Huberman model. The form is 1) collecting data by carefully reading all documents in the data source, then giving special marks to data that is considered essential and adding the author's interpretation in an integrative manner; 2) condensing data by first selecting important data according to the central theme of the microcredit innovation program and the social components of the Jobra community system, then focusing data related to the efforts made by M. Yunus in diffusing the program innovation. Next is to summarize the collected data related to the quality and comprehensiveness in each stage of innovation diffusion and continue by simplifying and classifying data in efforts to optimize the social system in the process of diffusing microcredit innovations; 3) presenting data that makes it easier for the author to conduct analysis related to exciting findings from the strategic steps taken by M. Yunus based on the opportunities and obstacles. 4) concluding (verification) by conducting interactive analysis by repeatedly verifying with valid evidence, data and findings related to M. Yunus' efforts in optimizing opportunities and minimizing or resolving obstacles from existing social components.

Result and Discussion

Opportunities and Obstacles for Diffusion of Microcredit Program Innovations to Marginalized Muslim Women

The data findings show that the diffusion of microcredit program innovations in the Jobra community has more dominant social component barriers than utilized opportunities.

---

31 Yunus, Bank Kaum Miskin.
32 Yunus, Menciptakan Dunia Tanpa Kemiskinan.
34 Nurhayati, “Social Entrepreneurship Muhammad Yunus Â€œGrameen Bankâ€œ.”
36 Rafsanjani, “Studi Kritis Pemikiran Muhammad Yunus Tentang Grameen Bank.”
38 Islamil Nurdin, Metode Penelitian Sosial, 171–72.
It is the basis for the need for strategic steps in optimizing opportunities from its social system components. The first obstacle comes from members of the social system itself. In contrast to Rogers' innovation diffusion theory, where agents prioritize the innovator group as their initial target, Yunus chose Muslim women who tend to be conservative as early adopters. Due to the urgency of the microcredit innovation, it is urgently needed to solve this group's helplessness.

The microcredit program was planned by Yunus for Bangladesh’s poorest social groups in Jobra village, which faces the threat of prolonged famine, but is shackled by traditional Islamic culture. In trying to solve the socio-economic problems there, he finally found the weak social layer of the poor, namely women. They are full-time workers in the informal sector, such as rice threshers, weavers, and even beggars, the majority of whom are the backbone of the family. Although some are still married, many are abused in the form of domestic violence or exploited to provide for their families while their husbands spend lavishly. Based on social mapping in Jobra, Yunus concluded that the cause of the women's poverty was not a lack of life skills but the absence of credit institutions that could provide loans to the poor and hungry like them. Therefore, Yunus created a microcredit program oriented towards the poorest women like them. The innovation was to provide loans at a low-interest rate (20% per annum), without complicated procedures and conditions, with low daily and weekly instalments, and to allow the women to manage the loans through their groups. Yunus' microcredit program has a relative advantage for its targets who need alternative credit to survive. In addition, the compatibility of this innovation is concrete and beneficial because, in the pilot phase with 42 borrowers, the repayment rate reached 98%, thanks to the technical credit that is easily accessible to these illiterate women. However, there are many challenges from social system factors that hinder the diffusion of microcredit innovations when they are first introduced, especially the conservative nature of potential adopters.

The conservatism of Jobra women can be seen in the rejection of the microcredit program for fear of sin if they borrow and manage money without the intermediary of their husband or male guardian. These women prefer to preserve their religious traditions despite the need for microcredit innovations. This reluctance is closely related to the discriminatory tendencies of local economic policies, especially for women, making them powerless, as is the social construction of traditional societies.

---

40 Rogers, Diffusion of Innovations, 328; Rogers and Shoemaker, Memasyarakatkan Ide-Ide Barn, 94.
41 Yunus, Bank Kaum Miskin, 36–37; Yunus, Menciptakan Dunia Tanpa Kemiskinan, 48.
42 Yunus, Bank Kaum Miskin, 44–45.
43 Yunus, 108.
44 Yunus, Bisnis Sosial Sistem Kapitalisme Barn Yang Memihak Kaum Miskin, xi–xii.
45 Yunus, Bank Kaum Miskin, 63; Yunus, Bisnis Sosial Sistem Kapitalisme Barn Yang Memihak Kaum Miskin, 205.
46 Yunus, Bank Kaum Miskin, 59.
47 Yunus, 79–80.
conservative Islamic teachings influences banking policies not to grant loans to women, especially illiterate ones like the poor women in Jobra village.49

Ultimately, when they experience financial difficulties, system norms require women to rely on reinterpretation. It is the second barrier to the diffusion of microcredit program innovations. In some studies, loan sharking is equated with 'Riba',50 and this has been going on for generations, shaping the economic traditions of the Jobra community, including its women. It is shown when they learn about microcredit innovations that come from outside the system; they tend to be afraid, worried and hesitant to adopt them because they are contrary to custom.51 The majority of these devout Muslim women believe in the norm that money is something that men should hold. They are the ones who have the right to manage the family's finances, even though the breadwinner is primarily a woman. With the reinforcement of religious values, they claim to be afraid of sin if they violate this provision.52 This understanding arises from the doctrine of parents and society since childhood so that it grows into a collective behaviour pattern for Bangladeshi women in Jobra village. The norms of this system received complete legitimacy from the local clerics (mullahs), who became the most influential figures.53 The sanctions for violating this norm include customary sanctions, as demonstrated by the many cases of domestic violence by their husbands when they try to access family finances.54 In addition to hindering the potential acceptance of innovations, the system norms also made it difficult for Yunus to find adopters with innovator characteristics.

In terms of the homophily component, Yunus faced considerable challenges with system norms that increased the heterophily gap between him and his target adopters. In this case, the interaction patterns of Jobra women are intensely coloured by purdah provisions, resulting from a mixture of customs and subjective interpretations of local clerical leaders. The purdah norm prohibits women from talking freely with non-mahram men, especially those outside the social system.55 It is just that this belief was nurtured over generations by the mullahs to become a system norm for the villagers. Yunus found it very difficult to interact with the Jobra women as a male agent, as he was constantly avoided and suspected. Not only were the women reluctant to accept the idea of microcredit, but they were also reluctant to meet and talk to Yunus because he was not their mahram. This system norm is an obstacle because the initial innovation diffusion process requires the agent to build closeness with the target adopter.56 One way to build relationships with potential adopters is to increase the homophily aspects of similarity in the region, culture, age, gender, social status, etc. In this case, both terms of region and culture, Yunus does not have these similarities because he is an outsider. Similarly, gender and social status are also very different. Apart from being a non-mahram, Yunus was considered a brilliant and wealthy man, which

---

49 Yunus, Bank Kaum Miskin, 52.
51 Yunus, Bank Kaum Miskin, 79–80.
52 Yunus, 75.
53 Yunus, 105.
54 Yunus, 76.
56 Rogers and Shoemaker, Memasyarakatkan Ide-Ide Baru, 105.
made it difficult for him to mingle with women and understand their lives and needs up close.

In addition, if in many innovation diffusion studies, Community leaders play an essential role in facilitating the diffusion process, but this differs from the diffusion of the microcredit program in Jobra. Theoretically, these community leaders are parties who significantly influence members of the social system. This influence usually arises because of charismatic leadership, in which they are considered the guardians of tradition. It is corroborated by the findings in several studies, which mention that religious teachings can be combined with norms in society so that there is a close relationship between religion and culture (local traditions), primarily supported by the interpretations of religious leaders. In the context of Jobra society, the traditions that developed at that time were heavily influenced by the Islamic teachings interpreted by the mullahs. As such, they occupy the highest position as influential figures for members of this village social system. However, the credit innovation characteristic of targeting women and reducing the role of the package has been perceived as an idea that goes against their customs. The heterophobic initiator, outside the system and of a different gender, makes these religious leaders a significant obstacle to the diffusion of microcredit innovations. These mullahs have interpretations that deviate from the general teachings of Islam; hence, Yunus calls them false mullahs. The form of rejection from these false mullahs is the slander that Grameen Bank is a Christian organization, thus breaking the purdah rule. They aggressively encouraged Jobra women to borrow from moneylenders instead. The mullahs also threatened that if women insisted on joining Grameen, they would not be given an Islamic burial when they died. This threat only reinforces women's reluctance to accept microcredit innovations and turns them from the early-to-late majority adherents to the conservative group.

Although Yunus is classified as an agent outside the social system, it does not mean that there is nothing that can be optimized from his factors. He is a lecturer and official from a leading university in the Chitagong area whose social background is very different from the Jobra women as his primary target. These women are 95% illiterate and come from the poorest strata of society. By referring to his success in empowering the Jobra farmer group in the previous period, Yunus had the opportunity to gain the community's trust as someone who could solve the poverty problem there. Moreover, despite coming from a pure economic background, Yunus was able to mingle with and be trusted by the poor farmers until they

58 Rogers and Shoemaker, Memasyarakatkan Ide-Ide Baru, 115.
60 Mu’allimah, “Nilai-Nilai Islam Grameen Bank Dalam Pemikiran Muhammada Yunus.”
61 Yunus, Bank Kaum Miskin, 109.
63 Yunus, 107.
adopted the three-party farming he initiated. If utilized optimally, this ability to build trust is enough to facilitate its role in directing Jobra women's innovation decisions through optional, group or even authority. Although they have to face many obstacles from the social component, they overcome them by optimizing their role as reform agents by taking advantage of existing opportunities.

On the other hand, the Jobra community has a unique channel of communication among the female members of the system, namely the "friendship channel". In some previous studies, women usually have friendship networks and form groups to channel social and even spiritual needs. This channel is a manifestation of the localized communication pattern developed there. As is the communication system of traditional communities in general. The Jobra community has also developed interpersonal communication channels rather than mass media. The condition of most system members who are illiterate and have low economic levels does not allow them to access mass media or buy radio or television. Even so, Rogers explains that there are communication channels that agents can utilize to diffuse their innovations, namely interpersonal channels, mass media and media forums. He further explained that interpersonal channels are more dominantly used in the context of traditional societies. In the context of the Jobra community, due to the intense pressure of system norms, women are more comfortable expressing their grievances to their husbands and neighbouring women, forming informal friendship networks. In other words, this network of friends can be an opportunity to receive microcredit programs if utilized optimally. Based on the explanation, it concluded that Yunus could utilize two opportunities. It is a strategic step to overcome barriers to the diffusion of innovations from the local community's social system, namely first optimizing his role as a reformer and second using homophilic communication channels with local friendship networks between Jobra women.

Strategies for Optimizing Agent Role Components in Interpersonal Relationships

Theoretically, Rogers explained that agents could carry out three forms of influence in directing the innovation diffusion process: the role in directing optional, collective and authority decisions. However, in diffusing the microcredit program, Yunus as a reform agent, emphasized the role of generating optional decisions rather than group decisions and authority. It is based on the assumption that the strict traditional Islamic system that hegemonizes the micro-credit program is not a good fit for the community. Jobra women, making them reluctant to take a role in the public sphere, including, in this case, organizing

---

64 Yunus, 37.
67 Rogers, Diffusion of Innovations, 245–46.
68 Yunus, Bank Kaum Miskin, 72.
69 Rogers, Diffusion of Innovations, 412–14.
or relying on the decisions of groups outside the family. The rules of purdah severely limit their behaviour, and the patriarchal culture forms a mentality of dependence only on the husband / legal guardian and not on other social groups. Likewise, with the assumption of social structure in Bangladeshi society, especially Jobra, the ruling party's position is still dominated by religious leaders (mullahs) who are pretty interested in the "perpetuation" of traditional Islamic values. The micro-credit innovation is a threat to the mullahs' influence among Jobra women that has been going on for generations.\(^{71}\) It is therefore argued that the biggest obstacle to the diffusion of innovation is the defamation of the mullahs. Yunus' role focuses more on this aspect of optional decisions rather than collective decisions or authority. Yunus' prominent role in generating optional innovation decisions for poor Jobra women is as follows:

The first is the effort to generate a need for change. It Yunus helps Jobra women to recognize their needs and encourages them to change their habits. So they are willing to borrow from the grameen bank, which accommodates the microcredit program and no longer to the moneylenders. The way Yunus builds the needs of the target is in line with Fatayati's findings on building harmonious relationships in the family by prioritizing interpersonal communication.\(^{72}\) Related to this role is also explained by Rogers that reform agents can do various ways to be able to realize adopters through their needs to create a desire for change.\(^{73}\) They do this by raising the needs of these working women to survive the famine and save their children's lives from disease or starvation and the famine that threatens them.\(^{74}\) The theme of children is indeed the main topic for awareness activities because it utilizes the nature of Jobra women as mothers and their psychology to ensure the survival of their families. The love theme of mothers and their children is also directed so that mothers as parents should strive for their children's education since they are in the family by developing an unyielding attitude in the face of all difficulties.

Yunus generates these needs by utilizing friendship relationships among poor women in the same village area. This network of friends is a potential social capital for Yunus' interpersonal communication so that he can efficiently disseminate innovations to all target adopters. This finding is a new type of awareness-raising that differs from previous studies.\(^{75}\) Yunus technically generated the needs of potential adopters by going directly to the field, touring every corner of the village and trying to meet directly with Jobra's women by inviting one of his students.\(^{76}\) This meeting was problematic due to strong purdah customs. Still, Yunus overcame this by using his students as intermediaries, which was more homophilous and will be explored in the next chapter. The first woman he managed to talk to was Sufiya Begum when he accidentally passed by her slum home. Despite her reluctance to meet face-

\(^{71}\) Rafsanjani, “Studi Kritis Pemikiran Muhammad Yunus Tentang Grameen Bank.”


\(^{73}\) Rogers, *Diffusion of Innovations*, 413; Rogers and Shoemaker, *Memasyarakatkan Ide-Ide Baru*, 99.


\(^{76}\) Yunus, *Bank Kaum Miskin*, 73.
to-face, she answered Yunus' questions and discussed her weaving work. Like the discussion with Sufiya, Yunus also engaged several Jobra women in informal discussions about their work, responsibilities and need for credit solutions. In these discussions, Yunus did not necessarily criticize the reintier practices of the paikars to minimize initial resistance. Still, he focused on making them realize that debt bondage was making their lives more complex and that this problem needed to be resolved. Through their network of friends, women who have realized their needs will indirectly pass on the awareness to their female friends, and then the process will expand to each group of adopters simultaneously. In this way, Yunus does not have to hold many meetings with women resistant to the male gender. Still, he utilizes the network of friends to become an extension of Yunus' role in conducting needs awareness to other potential adopters in the social system.

In addition, while providing awareness to the Jobra women, Yunus also performed a dual role of establishing a close relationship. This study found that the external agent and target adopter can be built through character similarity or value understanding in the perspective of a reality the target likes. This finding also adds to the assumption of the role of agents, according to Rogers, in multiplying aspects of homophily not only limited to similarities in age, social status and gender to gain the trust of potential adopters in diffusing an innovative product. Yunus' technical approach to minimize the effects of resistance when conducting awareness-raising was to approach the women he met by using their children as material to break the rigidity of the relationship. It is shown when Yunus first met Sufiya; he did not immediately ask questions like a surveyor to his informants but tried to praise the children's funny behaviour and mingle with those who were playing near their mother. Although Sufiya initially ran into the house when she saw Yunus coming, it was when she saw how easily he got along with the children that she came out and met Yunus. The Jobra's woman saw that the non-mahram man could make the child happy, indirectly building trust in the stranger and reducing the effect of suspicion. It shows that this form of kinship can fulfil the homophilic aspect of Yunus' relationship with the Jobra woman, namely the similarity of values in 'affection & attention' to the child.

In addition, Yunus developed an empathetic attitude to build trust with Jobra women, especially towards the condition of his potential adopters. With this empathetic attitude, Yunus can easily guide and direct them to understand the relative benefits of microcredit innovation. As in several studies, this empathetic attitude is also very much needed for reform agents with a leadership personality to improve society. Technically, building trust begins with the first meeting with each potential adopter, which is utilized in such a way as to understand their characteristics and needs. Yunus used this understanding to diagnose the problem, realize the need and eventually convince them to accept microcredit. It is in line with the third and fourth assumptions of the reform agent role theory that a high degree of

---

77 Yunus, 44–46.
78 Rogers, Diffusion of Innovations, 350.
79 Yunus, Bank Kaum Miskin, 44.
empathy is required to diagnose the problem from the client’s perspective and encourage their enthusiasm for change by being oriented towards their needs.\(^81\)

Yunus would often travel around the village looking for opportunities to interact with Jobra women. He was aware of the norms of the purdah system that restricted their interaction and could cause fear if Yunus promoted his program directly. Moreover, these poor women were not the kind of innovators who were curious about microcredit even though they desperately needed it. On one occasion, Yunus deliberately sat in the middle of an open field surrounded by target houses to be easily seen. Yunus’ student Nurjahan was engaged to act as an intermediary to go back and forth to deliver messages from Yunus to the women in their homes about microcredit, its system and its usefulness in meeting their needs. At one point, there was a moment of heavy rain, which forced Yunus to be invited into an empty house with about 25 women peering in on his conversation with one of them.\(^82\)

Although they had known Yunus for a long time, they were still reluctant to accept the microcredit program. Yunus could empathize with the psychology of women who feared the sin of breaking the custom of purdah, so he took the opportunity to discuss directly with them the problem of their hesitancy towards alternatives to reintenir loans.\(^83\) He patiently answered their concerns one by one until they showed interest in learning more about the microcredit program.

In this case, Yunus emphasized the urgency of microcredit as a solution to their financial problems to survive. He also emphasized the importance of his innovation as the only way out of the cycle of poverty so that women could save their children from starvation and give them a chance for a better life. It is done by borrowing from the Grameen bank with easy technicalities that are less burdensome than the practice of reintenirers. Due to the barriers of system norms and a closed character, Yunus did not present the idea alone but involved his students. Their first task was to build trust with the target audience before introducing the microcredit innovation. It is said that Yunus instructed one of his students, Nurjahan, to approach Ammajan Amina through an intensive and natural relationship. He eventually became Amina’s close friend and confidant. He trusted Nurjahan and directed him to accept the microcredit program.\(^84\) In this case, Yunus deliberately made female students become agents of reform. The task of approaching prospective adopters is, at the same time, a treatment for them to appreciate the problems of the poor so that idealism grows to empower them. The appointment of female "employees" is also a strategic step in overcoming the problem of resistance from the norms of the purdah system that hinder Yunus. It also creates a homophiliac relationship pattern in interpersonal communication.

Yunus has different steps from the diffusion theory in the fifth role, planning the adoption action. Theoretically, community leaders are used as opinion leaders to spread innovation to the early and late majority groups. Still, this study found that the innovator group is encouraged to invite women who are the majority of early and late followers. Those are because religious leaders are the most significant threat to innovation acceptance, so it

\(^81\) Rogers and Shoemaker, *Memasyarakatkan Ide-Ide Baru*, 100.
\(^82\) Yunus, *Bank Kaum Miskin*, 75.
\(^83\) Yunus, 77.
\(^84\) Yunus, 80–81.
would be a waste of energy to focus on them. Yunus recounts that the most considerable prejudice often comes from religious issues rather than bureaucrats and bank employees who accuse him of being "anti-Islam". In this case, Yunus did not utilize local leaders but optimized social assets through a network of friendships between Muslim women. The focus of the early adopters of the microcredit program was the poorest women who had almost nothing to eat. These are primarily people who have been abandoned by their husbands and struggle to feed their children by begging. The selection is based on ease in raising awareness and arousing needs due to the pressure of their subsistence conditions. Once this group has been successfully adopted, they will be the opinion leaders for most of the other women who only dare to watch the agents' moves from afar but dare not ignore the rumours from the mullahs about the microcredit innovation. In this case, the first female adopter should take the initiative and explain how the bank works to the second person, her friend. Once the second person is impressed by the first person's input, she asks to join the borrower group, and then the first and second person look for the third, fourth and fifth person. Thus, the diffusion process is carried out gradually through word-of-mouth persuasion techniques until early, late and even old followers join small groups coordinated by a female coordinator of their choosing. In this case, the agent's role is to energize the opinion leaders and facilitate them in the formation of borrower groups.

Yunus' sixth role was to maintain an innovative program of loan repayment bottlenecks for borrowers. He created a system of low-cost instalments made daily to a handpicked coordinator and then deposited with a staff member who makes weekly rounds. With this system, borrowers only need to deposit around 5000 IDR, which is easily affordable for low-income women. In theory, this role is important in order to keep innovation sustainable. With regular instalments, borrowers feel less burdened to repay their loans and ultimately minimize the potential for bad debts. Likewise, as women successfully repay their loans and solve their problems, they will be more confident and not easily give up participating in Grameen membership despite criticism from their families and even threats from Mullahs. Yunus initially used a betel leaf vendor in the middle of a field to serve as a loan repayment coordinator because women often passed by him on their way to shop. However, despite using a simple daily recording system of names and ticks, this mechanism was eventually evaluated and replaced with a new system because of the difficulties that arose due to the community's unfamiliarity with record-keeping. For this reason, Yunus took the initiative to utilize the network of borrower groups.

In this case, Yunus coordinated the borrower groups into a centre. A centre is a village-level federation with a maximum membership of eight groups. Every week the money collected from the group leaders is handed over to the centre leader, who submits the instalments to the grameen bank officer. The officers do all the record-keeping, ensuring the

---

86 Yunus, 108.
87 Yunus, *Bank Kaum Miskin*, 63.
88 Yunus, 67.
89 Rogers, *Diffusion of Innovations*, 413.
instalment amount is correct according to the deposit and that all members pay regularly.\textsuperscript{91}

It is based on the assumption that women are dedicated and disciplined in doing everything, especially regarding their work and related matters. In addition, with agents frequently interacting with the target through visiting each centre, they will quickly recognize problems that arise, resolve them, and at the same time strengthen women's decision to remain in the microcredit program.

In the seventh role, termination, Yunus also optimized local social capital, namely the network of friends among poor women, by directing the group to manage credit independently. In some previous studies, the agent's role in empowering beneficiaries with illiterate characteristics can be done through education and training so that they are not entirely dependent on social worker programs.\textsuperscript{92}

However, the findings of this study show that external training and the like only sometimes have to be done. Self-reliance is built based on adopters' initiatives by optimizing their social capital and local assets. In this case, Yunus organized Jobra women into small groups with the consideration that finances should be done optimally. It is because each group member feels responsible for the sustainability of the group to benefit from microcredit sustainably.

The data shows that when women wanted to adopt the innovation, they were required to create groups of five, creating a sense of security and mutual support, reducing bad behaviour from borrowers, and making borrowers more reliable in the process. Each group was required to repay the loan according to a daily and weekly schedule. If there was insufficient credit, it was considered ineligible for a larger loan the following year.\textsuperscript{93}

As the microcredit program evolved, Grameen Bank still trusted its customers and did not use the courts to resolve bad debts like conventional banks.\textsuperscript{94} Grameen considers every borrower trustworthy, so the success or failure of Grameen will depend on the relationship between the bank and the borrower. With such a good relationship, it is possible to control disciplined repayment behaviour by leveraging trusting relationships and a sense of solidarity within each borrower group to solve their problems. It is also a strategic move by Yunus to overcome the limited human resources of collectors in the field and the obstacles of slander from local system norms. Likewise, Yunus' efforts in empowering Muslim women through the Grameen Bank organization are included in concrete steps to realize the Movement for women's equal rights, especially in law and family.\textsuperscript{95}

\textbf{A Strategy for Optimizing Homophilous Communication Channel Components}

In overcoming the many problems of the social system to apply his theory, Yunus did not only rely on familiarity with the target, but first, he created a homophobic strategy using student intermediaries to build trust. After trusting to get, the student acted as a message connector to introduce the microcredit innovation to Jobra women. According to Rogers,

\textsuperscript{91} Yunus, 64.
\textsuperscript{92} Kusuma, “Peran Sistem Sosial Dalam Difusi Program Desa Wisata Pujon Kidul Kabupaten Malang.”
\textsuperscript{93} Yunus, \textit{Bank Kaum Miskin}, 66.
\textsuperscript{94} Yunus, 72.
the reforming agent is usually a stranger to the target/members of the social system. This condition causes obstacles to the adoption of an innovation.\textsuperscript{96} To overcome this, the reforming agent should maintain a close relationship by increasing the homophily aspect. It also happened to M. Yunus, an outsider to the Jobra village community. Moreover, the traditional purdah system norms created a considerable gap between him as a man with non-mahram status and the woman as the target of his innovation.

The homophilius communication strategy is a more specific effort to overcome barriers from the purdah system norms to maximize the role of agents in the diffusion of innovations. In this case, Yunus realized that the diffusion process of the microcredit program would be challenging to achieve without women's trust in the reforming agent. In the context of solid purdah social norm barriers, one way is to increase the similarities between the two by modifying communication channels through homophiliac media. Likewise, appointing women employees is part of the effort to overcome social system challenges. These employees will travel to meet villagers by walking kilometres to establish closeness, introduce the microcredit program, and explain the procedures for forming loan groups.\textsuperscript{97} Yunus chose those with a socially conscious spirit. He forged their mentality by directly accompanying prospective adopters from the introduction stage to confirmation despite criticism from religious leaders.

According to this theory, the interpersonal communication channel is identical to the type of direct communication between the source of the innovation and the target adopter. The use of media is usually done in mass communication channels only.\textsuperscript{98} However, this study found that direct communication is difficult without media intermediaries in the context of considerable social system barriers, especially related to heterophily source assumptions. Yunus' student employees are the media to diffuse the microcredit program to Jobra women and minimize their resistance. In addition to utilizing aspects of gender similarity, Yunus also developed close relationships and similarities in the struggles of fellow women in an attempt to build homophily. As for Yunus' move to use the Jobra women's children as a reason to establish familiarity, the trust he gained would not be as great as when the female employees introduced and promoted the microcredit program. It is because the process of innovation diffusion requires a series of stages until confirmation, which requires intensive communication between the agent and the potential adopter. Such intensive interaction is quickly done with fellow women, including in trying to convince Jobra women to use microcredit and address issues due to the pressure of system norms within a few years after the microcredit program was successful in Jobra village. The number of adopters quickly expanded to surrounding villages and throughout Bangladesh. It is due to the optimization of local interpersonal communication networks, namely the network of friends between women. This finding is also a differentiator from previous innovation diffusion efforts that placed the agent portion more dominant.\textsuperscript{99} The existence of homophiliac

\textsuperscript{96} Rogers and Shoemaker, \textit{Memasyarakatkan Ide-Ide Baru}, 98.
\textsuperscript{97} Yunus, \textit{Bank Kaum Miskin}, 109.
\textsuperscript{98} Rogers and Shoemaker, \textit{Memasyarakatkan Ide-Ide Baru}, 119–20.
\textsuperscript{99} Fatonah and Afifi, “Difusi Inovasi Teknologi Tepat Guna Di Kalangan Wanita Pengusaha Di Desa Kasongan Yogyakarta.”
communication channels towards agents in the women's friendship networks can stimulate and direct the adoption process to be more efficient.

**Conclusion**

The process of innovation diffusion in the context of traditional communities such as Jobra village has its complexity due to the many social system barriers. The social mapping results show the diffusion process of the microcredit program innovation. It has more social component barriers from the aspects of closed (conservative) adopter characteristics, purdah system norms, rejection of conservative religious leaders and aspects of heterophily as strangers outside the social system. However, M. Yunus can overcome these obstacles by optimizing his role as a reform agent who emphasizes the role of optional decisions in interpersonal communication by utilizing homophiliac communication channels and optimizing social capital in the form of friendship networks between Muslims women in Jobra.

The technical strategies carried out show unique findings in the form of a modification of the agent role theory according to Rogers, namely by 1) raising the subsistence needs of women to survive the famine; 2) building close relationships with the principle of homophily through gender and value equality; 3) encourage the adoption of microcredit programs oriented to the needs of the target to save their families and children; 4) optimize the innovator group as opinion leaders by utilizing the social capital of the friendship network among poor women; 5) form borrower groups in managing regular instalments as an effort to maintain the sustainability of innovation as well as training termination. Meanwhile, the strategy of selecting homophiliac communication media uses students as intermediaries for delivering messages. It is a more specific effort from M. Yunus to overcome the obstacles of the purdah system norms while maximizing the role of agents in interpersonal communication. With these findings, it is hoped that it can become a new reference for reform agents, especially when they want to diffuse their program innovations in the context of a traditional society with all its dynamics.

**References**


IP, Wachukwu, Onyema JI, and Amadi SN. “Socio-Economic Impact of Grameen Bank Income Generating Loans on Rural Women of Tangail District Department of Agricultural Finance, 2 Department of Entomology Key Words: Income Generating Loans, Rural Women, Socio-Economic Impact” 8, no. 2 (2015): 135–39.


