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> ICOR



EMPOWERING CHANGEMAKERS FOR A BETTER SOCIETY

## ‘ALL ABOARD? DISCRETIONARY WORK BY FRONTLINE WORKERS’

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### ABSTRACT

Social enterprises predominantly seek to serve the less privileged in society but not all who meet these criteria benefit. This paper examines how local agents of access exercise discretion to determine who gets access to essential resources that have bearing on societal welfare. In their role, they face the dilemma of appeasing organizational and community interests simultaneously. Using an inductive study of loan officers of the largest microfinance organization in Cameroon, we investigate how they distinguish between members that are worthy/unworthy of loans. Findings show that they engage in three main discretionary work associated with their role: role exploiting (subjectively incorporating personal and behavioural aspects of community member’s life in the evaluation process), role augmenting (subjective actions to circumvent organizational requirements beyond their job purview) and role obliging (leveraging embeddedness as imperative for moral obligation to help). These practices represent varying levels of discretionary room and rely on conditions of creativity, empowerment and relational ties. We contribute to the literature on discretionary work by expounding on the “how” focusing on employees. We contribute to the literature on microfinance by shedding light on the front end of the loan process as complementary to understanding loan performance. We also present some practical implications for microfinance institutions.