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Women's Empowerment in the Context of Microfinance: A Photovoice Study

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This dissertation, WOMEN'S EMPOWERMENT IN THE CONTEXT OF MICROFINANCE: A PHOTOVOICE STUDY, by CAMILLE A. SUTTON-BROWN, was prepared under the direction of the candidate's Dissertation Advisory Committee. It is accepted by the committee members in partial fulfillment of the requirements for the degree Doctor of Philosophy in the College of Education, Georgia State University.

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ABSTRACT

WOMEN'S EMPOWERMENT IN THE
CONTEXT OF MICROFINANCE:
A PHOTOVOICE STUDY
by
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The assumptions underlying the relationships between microfinance and women's

empowerment are typically rooted in a financial paradigm, wherein the prevailing belief is that

increases in economic resources necessarily lead to increases in women's empowerment. This

results in a conceptual erasure of the multi-dimensionality of empowerment and disregards the

influences that microfinance has on women that extend beyond the economic sphere. This study

explored how 6 women in Mali perceive and experience empowerment in relation to their

participation in a microfinance program using photovoice. Photovoice is a qualitative

methodology wherein participants document, reflect on, and represent their community and

experiences using a specific photographic technique. The photographic collection that the

women generated, along with their narratives and oral testimonies, suggest that empowerment is

a complex construct that includes, yet extends beyond the financial paradigm. The findings of

this indicate that microfinance has positively and negatively impacted various dimensions of the

women's perceived empowerment. At the conclusion of the project, the women participated in a

forum and initiated policy changes at the microfinance institution with which they are affiliated.

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CHAPTER 1

THE PROBLEM

In this study I discuss microfinance and problematize some of the assumptions underlying programmatic approaches to women's empowerment that adhere solely to a financially-based paradigm. The failure to recognize the multi-dimensionality of empowerment reduces this construct to a simplistic measure, which essentially leads to a conceptual erasure of the strong influences that non-economic factors have on a woman's perceived level of empowerment. In this chapter I first discuss the purpose of this study followed by background information about microfinance. I then provide an overview of the research design, including the research questions, an introduction to photovoice methodology and Chandra Mohanty's transnational feminist theoretical framework. I conclude this chapter with a brief statement describing the implications and significance of this study.

Overview and Purpose of Study

The purpose of this study was to explore how a select group of West African women perceive and experience empowerment in relation to their participation in a microfinance program. I conducted a photovoice project with female microfinance borrowers in the West African nation of Mali. Microfinance describes a monetary lending system that provides people living in poverty with access to financial services to help them engage in sustainable income-generating activities. Many microfinance institutions include social goals, particularly women's empowerment, in their mission to alleviate poverty. The problem, however, is that the majority of research studies on microfinance assume that financial success necessarily leads to women's empowerment. In doing so, the understanding that empowerment is perceived differently

according to individual experience, culture, and socio-political contexts, has been largely ignored in the microfinance literature. This study is aligned with Mohanty's transnational feminist framework, as I encouraged the participants to use experience-based sites of knowledge and struggle to explore and define empowerment for themselves. Using photovoice methodology, the participants used visual imagery and narratives to address questions related to their perceived empowerment in the context of microfinance.

Background Information

To address the 1.4 billion people who live in extreme poverty, the United Nations announced the millennium declaration to eradicate poverty. In 2000 this international body drafted eight millennium development goals to be achieved by the year 2015 (Wagner, 2009). Two of the goals are 1) to end extreme poverty and hunger and 2) to promote gender equality and empower women (United Nations, 2008). International effort to eradicate poverty on a global scale is not a new mission, as nonprofit organizations have been involved in this work since the 1940's (CARE, 2009). However, the strategies to achieve this goal have changed over time. Historically, poverty alleviation efforts focused solely on giving charitable aid donations to the poor. The trend has now shifted to promoting development initiatives that assist the poor in helping themselves (Easterly, 2007). The driving force behind this approach rests on the assumption that sustainable development is the most effective means to eliminate poverty. Sustainable development, in the international development context, refers to initiatives that have the potential ability for communities to be self-sufficient, currently and in future generations, to meet the needs of its inhabitants in the absence of external aid (Kirsop, Arunachalam, & Chan, 2007).

One initiative that encourages sustainable development is microfinance. Microfinance is an economic initiative that Dr. Mohammed Yunus pioneered in Bangladesh in the 1970's (Adams & Raymond, 2008) as a means to provide financial services, particularly credit, to people who have little or no guaranteed source of income. Yunus devised a group-based monetary lending system that relies heavily on social collateral and community-level social dynamics. The success of Yunus' microfinance institution, Grameen Bank, generated global interest in microfinance as an effective poverty-alleviation strategy. In the three decades since its inception, microfinance has been successful in stimulating economic activity to improve the living standards of poor citizens. This has contributed to its rapid growth in the field of international development. According to Moyo (2009) there are currently at least 43 countries across 5 continents that are providing millions of poor people with financial services. Microfinance is now considered to be a key factor in the attempt to reach the United Nations Millennium Development Goal to reduce poverty by 50% by 2015 (United Nations, 2008).

In contrast to charitable donations, microfinance shifts the responsibility for self-sufficiency from the welfare-state to individuals (Duffield, 2005) to help them meet, at minimum, their basic needs. This is achieved by encouraging microfinance borrowers to create ways to engage in viable income-generating activities (Eade & Vaux, 2007). Smith and Thurman (2007), illustrate the sustainable development potential of microfinance in their portrayal of a microfinance borrower in Ukraine.   They detail a case wherein a woman had been poor and could not afford to send her son to school. Learning about microfinance, she applied and was approved for a loan. She used the loan money to start a small business selling school supplies to local students. This business venture has been very successful and she has gradually expanded it. This woman has also opened eight market stalls in her city and employs between

eight and twelve people. The marked success of this woman is not representative of all borrowers, but it does illustrate the theoretical concept behind microfinance. The assumption is that small business loans can help somebody become an entrepreneur and increase business productivity to improve living standards for people who previously unable to meet their individual and family's needs.

From the inception of microfinance, microfinance institutions (MFIs) have sought to empower communities. Now, in accordance with a paradigm shift within international development toward women's empowerment, MFIs have also shifted their focus to women. Coinciding with the United Nations Decade for Women, international nongovernmental organizations (INGOs) and donor agencies began to foreground gender issues in their development initiatives. The emphasis on women's empowerment is based on the assumption that women must be empowered in multiple spheres of life, particularly in the household, community, and labor force, in order to build sustainable communities (CARE, 2009).   In requesting donor investments and aid money, MFIs often state their goals with specific reference to women's empowerment. Lending institutions target women, because it is assumed that microfinance programs promote women's empowerment. The perceived correlation between female participation in a microfinance program and empowerment is based on the assumption that having access to financial services empowers women economically and socially (Hulme, 2000).

Problem Statement

The assumption that participating in a microfinance program leads to empowerment is typically rooted in a financially-based paradigm of empowerment. Within this paradigm, the

prevailing belief is that financial success necessarily leads to women's empowerment. As such, research that is conducted according to this assumption uses income generation as a proxy indicator for success. Leach and Sitaram (2002) problematize this assumption, calling it simplistic to assume that women who have increased their income are automatically empowered. To define empowerment solely in economic terms conceptually erases the multi-dimensionality of this construct.

According to Cheston and Kuhn (2002), empowerment encompasses both choice and power. To them it involves having options to choose from as well as having the power to choose among the available options. In the context of microfinance, adhering to a financially-based paradigm of empowerment is problematic, because it reflects the choice component of empowerment, but not the power component. For example, a woman who has increased economic resources as a result of her participation in a microfinance program may have more choices than she did previously, however it does not necessarily mean that she has the power to make more or different choices than she could before. Daley-Harris (2000) explains that women's power to make choices may be largely determined by the values of the society in which she lives. In this way, changes in income may not make a difference on a woman's perception of empowerment if women are generally disempowered as a group within her culture. Therefore, causal beliefs that presume an automatic direct relationship between change in income with change in empowerment are based on naïve assumptions.

The current research indicates that, in addition to changes in income, the design and implementation of microfinance programs are also strong determinants of women's empowerment. It is for this reason that research that investigates the relationship between microfinance and empowerment must extend beyond the financial paradigm. Since

empowerment is an intrapersonal construct that grounds itself in personal perception and experience (Bolton & Brookings, 1996), exploratory studies that focus on how female borrowers perceive and experience empowerment may be most appropriate (Kabeer, 2001).

Research Questions

I used the participatory qualitative research methodology of photovoice to examine how female borrowers' participation in a microfinance program affects their own perceived empowerment. I did this by exploring how the participants made meaning of their experiences as microfinance borrowers.

Qualitative research designs are able to adjust to the data that emerges from the study (Bogden & Biklen, 2007), and this is particularly true for participatory research methods (Denzin & Lincoln, 2000). Recognizing that the research questions in a qualitative study are not static, and that they may materialize simultaneously with the findings (Weiss, 1995), Creswell (2003) suggests that the initial research questions in qualitative studies be stated in broad terms and remain open-ended to allow for the possibility of evolutionary development during the research process. Though the initial research questions were provisional and subject to change as my study progressed, they served an important role as they established boundaries to limit the scope of the study (Hatch, 2002). Photovoice researchers typically choose an initial general topic, and then ask the participants to decide on the specific questions, problem, and/or issues that they would like to address in relation to that topic. The topic that I proposed was narrow enough to focus the study, yet broad enough to allow for additional and more specific questions to emerge from the group discussions and/or from the data.

The three preliminary questions that guided my study were:

1)   How do the participants define and conceptualize empowerment?

2)   How does the involvement in a microfinance program affect the participants' perceived empowerment?

3)   What changes to microfinance programs do the participants suggest will better enhance loan recipients' empowerment?

During the course of the study, an additional research question emerged and was added

4)   How do the participants define and conceptualize poverty?

Methodology Overview

Photovoice methodology asks participants to document, reflect on, and represent their community and experiences using a specific photographic technique (Wang, Cash & Powers, 2000). Photovoice is grassroots activist research that is rooted in problem-based inquiry (Burris & Wang,1997) to address participant-identified concerns and community needs through exploration of a specific problem. This approach to inquiry adheres to a participant-directed research process (Wang, 1999) that analyzes social phenomena in a particular context (Hatch, 2002). Photovoice puts cameras in the hands of individuals who are often silenced in the political sphere so that they can represent their community and narrate their everyday experiences using their own voices (Foster-Fishman, 2005). Photographs are used to promote critical group dialogue that addresses the participants' self-identified needs, and the collective narratives that emerge from this dialogue are then used as a catalyst for social change. With an explicit intent to reach policy makers, photovoice is a potentially empowering participatory

research method that is committed to enacting social change for the purpose of community enhancement.

Theoretical Framework Overview

Chandra Talpade Mohanty's transnational feminist framework guided this study. Transnational feminism addresses a myriad of issues that adversely affect women of various races, religions, classes, and sexual orientations (Kaplan & Grewal, 1999). Mohanty's framework is specifically "attentive to borders while learning to transcend them" (Mohanty, 2003, p.2) in an attempt to struggle for economic and social justice, and it demonstrates the impact that individual actors can have on policy. Unlike other transnational feminist theories, Mohanty conceives of an effect of change that starts with the individual, then moves to the collective, before reaching the state/national/global level. Although she highly values organized collective movements, Mohanty also emphasizes the role that experience plays in advocacy.

Methodology and Theoretical Framework

Using photovoice in conjunction with Mohanty's transnational feminist framework was appropriate for this study, because the key assumptions that underlie this specific theoretical stance and this particular methodology are similar. Most notably, they share two main characteristics: 1) the belief that 'truth' exists in multiplicity, rendering any search for an objective/universal truth inane 2) the valuing of everyday experiences as a site of knowledge production.

Multiple Truths

Mohanty's (2003) framework acknowledges the many 'truths' are embedded in each experience. Recognizing the subjectivity and plurality of experience, Mohanty attempts, not to determine which version of 'truth' holds the most validity, but rather focuses on respecting the different knowledges that are produced through these experiences. In this way, Mohanty rejects the notion that there is a universal women's experience. Consistent with Mohanty's framework, photovoice methodology acknowledges that experience, perspective, and identity are all mitigated by demographic, historical, and social factors. Photovoice researchers encourage each participant to discuss his/her personal histories and experiences. They emphasize the importance of the participants telling *their* story, rather than trying to tell *the* story. This indicates that, within the context of photovoice methodology, there are many 'truths' of experience. Photovoice, however, also assumes that a geo-political reality exists; one that influences and partially shapes their everyday experiences. It is the connections between the participants 'truths' and this contextual reality that serve as the catalysts for political advocacy.

Valuing of Everyday Experiences

Mohanty's framework is appropriate for examining how everyday experiences can be sites of knowledge, from which to advocate and/or organize political struggle. Mohanty uses experience-based sites of knowledge and struggle to expose, challenge, and restructure the hierarchal power structures that are deeply embedded in oppressive globalized institutions. She argues against a hegemonic discourse that is constructed solely by the actors at the top of the power hierarchy, and asserts that the people who are currently at the bottom of this hierarchy must also have their voices heard so that they, too, can change policy and inform history.

Mohanty terms this *history from below*. Photovoice also draws heavily upon the participants' everyday experiences as a knowledge base from which to initiate social change. Photovoice constructs the participants as 'knowing subjects' who are the most appropriate people to identify and communicate their individual and community's needs and desires. It is for this reason that participants' lived experiences are central to all aspects of this methodology. Photovoice positions the participants at the center of the study and has them shape the majority of the research process. As such, the researcher acts as a facilitator, rather than an authoritarian director of the research process.

Recognizing the parallels between Mohanty's transnational feminist framework and photovoice, specifically their recognition of the multiplicity and subjectivity of 'truth' and their valuing of experiential knowledge, supported my decision to use this theoretical framewrok and this methodology in tandem to address the topic of women's empowerment in the context of microfinance.

Justification for This Study

Mohanty's framework is based on the understanding that knowledge is produced according to experiential referents, and that experience is constituted by the culture in which it occurs. Recognizing this contextual nature of experience, activism must originate from individual and collective experiences that are culturally, geographically, and historically grounded. Much of the academic literature on microfinance attempts to generalize the findings of a singular evaluation to national, and often global, contexts. I deviated from this tradition by situating my study in a specific geo-political location within a particular economic climate. This

practice fostered understanding of the participants' experience of empowerment in their localized and personalized context.

Photovoice is described as an empowering research model engagement due its participatory methods (Booth & Booth, 2003). Active involvement in activities that are geared toward social change has the potential to result in individual and community self-efficacy. Proponents of photovoice recognize the importance and empowering potential associated with having members of disenfranchised populations take control of decisions that directly impact their lives. When a major goal of microfinance is empowerment, it is only appropriate that the research process also has the potential to be empowering.

Implications and Significance of This Study

Since photovoice methodology has an emphasis on directly benefiting the participants and communities involved, I framed the implications of this study according to the participants' expressed concerns and the changes to the microfinance agency that they inspired. The significance of this study is both theoretical and practical. It adds to the body of literature on the subjectivity of women's empowerment as well as to the microfinance literature that originates in places outside of Bangladesh and India. In addition, the findings of this study can help microfinance practitioners critically examine existing MFI's to suggest ways in which they can more effectively promote women's empowerment.

CHAPTER 2

REVIEW OF THE LITERATURE

This study is informed by the literature surrounding microfinance, empowerment, and transnational feminism. In this chapter I review current research surrounding these three topics, and I present this literature review in five sections. In the first two sections I discuss poverty and the Grameen Bank model of microfinance, respectively. I then turn to a discussion on empowerment. I first offer definitions of empowerment, then report the research findings from studies that investigate the complex relationship between microfinance and women's empowerment. I end this section by presenting my own conceptualization of this construct as influenced by the World Bank Empowerment Framework. The final section provides detail about transnational feminism in general, followed by Dr. Chandra Mohanty's transnational feminist framework. I conclude this chapter by discussing the intersectionality between microfinance, women's empowerment and transnational feminism.

Poverty

International efforts to eliminate poverty around the world, most notably the United Nations Millenium Development Goal to reduce poverty by 50% by the year 2015, raise an important question about poverty. Who is poor? The term *poor* lacks a universal definition, yet different definitions may lead to different policy recommendations.   For example, Glewwe and van der Gaag's (2002) study examined survey data in the Ivory Coast. The findings of this study reveal that different people were classified as being poor based on the definition of poverty that was used. Therefore, in order to know to whom to target their services, it is indispensible that

development agencies decide upon which definition of poverty to use. Given the fluidity of available definitions, this is no easy task.

According to Maxwell (1999), poverty has been defined according to one's income, ability to meet basic needs, ability to sustain livelihood, amount of consumption, access to health care services, access to education, and vulnerability.   Hagenaars and de Vos (1988) distinguish between absolute, relative, and subjective poverty. They assert that absolute poverty is when an individual has less than an objectively defined minimum, relative poverty is when an individual has less than others in their society, while subjective poverty is an internal feeling centered on not having enough. This multiplicity of definitions implies that poverty is also difficult to measure.

The process of identifying poverty, that is deciding what constitutes poor, must occur before this construct can be measured. Laderchi (2000) explains that identifying the poor involves making choices regarding an indicator, a unit of analysis, and a poverty line. International development discourses usually abide by the standard put forth by the World Bank, which measures poverty in economic terms with income being the indicator, household being the unit analysis, and a poverty line of $1.25/day. In the context of microfinance, *poor* is defined differently as a function of the microfinance institution (MFI) and/or the nongovernmental organization the (NGO) providing the services. Some MFIs use consumption or income indicators relative to the cost of living in that region, while others define poverty in terms of assets. For example, Grameen bank only offers microfinance services to applicants for whom the value of their assets does not exceed the equivalent of 0.5 acres of land (Dowla & Barua, 2006). Regardless of the exact indicator, the goal for microfinance is to help the borrowers

escape poverty by increasing their income. Therefore, in the context of microfinance, poverty is typically defined in economic terms.

Microfinance

The underlying assumption of microfinance is that people can effectively strategize ways to escape poverty if they have direct access to an adequate amount of economic resources. Therefore, microfinance was deigned to engage people in economic activities that could help them to meet their basic needs. There are currently more than one thousand MFIs in operation worldwide that provides financial services to more than 18 million of the world's poor (Gibbons & Meehan, 2002), thus there is great variation among the financial services and program design that they each offer. In this section I provide a description of how Grameen Bank conducts its operations, since this is the pioneering model of modern microfinance that has been adopted and adapted by other microfinance institutions (MFIs).

Founding of Grameen Bank

In his book, *Banker to the poor: Microlending and the battle against world poverty* (1999), Dr. Mohammad Yunus describes the evolution of Grameen Bank. Yunus attests that it was his direct exposure to and communication with a woman who was continually indebted to a money lender that spawned his idea to start a specialized formal financial institution that provides credit to poor citizens. After returning to his native Bangladesh after studying receiving a Ph.D in economics at Vanderbilt, Yunus accepted a teaching position at Chittagong university. He passed a small village twice daily, to and from the university. One day he decided to stop and, by chance, started speaking with a woman who made bamboo stools from raw materials. In speaking with her he learned that she had engaged in a dreadful financial relationship with a

money lender. Rather than loaning her money directly, the money lender provided her with the raw materials that she needed to make the stools on credit. He then bought the stools when they were complete. The money lender overpriced the raw materials and underpriced the finished product, leaving the woman with very little profit. Making the equivalent of 2 cents (in USD) per stool, the woman relied on the money lender for the raw materials that she needed to make another stool. She informed Yunus that she had the option to sell the stools to a different buyer, but she would make even less profit if she did so, if any, due to the extremely high interest rate that the money lender would charge on the credit that she had taken. In this way, in trying to sustain her business to feed her family of five, her loyalty to the money lender was dictated by her inability to obtain credit elsewhere at a lower cost.

Appalled at the hard work that this woman put into making the stools and only receiving a marginal profit, Yunus and his students implemented a pilot project with this entrepreneur and forty two other people from her village who were in a similar situation. He loaned them a total of $27USD to the villagers, which was enough for all of them to pay off their creditors and to buy raw materials for their next stool. No longer tied to the money lender's stipulations, the stool makers were able to negotiate lower costs for the raw materials and sell the stools at a higher price. Yunus did not doubt their ability and willingness to pay back their loan, and he was soon repaid in full (Yunus, 1999).

Recognizing the limitations of his personal loans to impact poverty on a larger scale, he approached commercial banks with the idea to provide credit to the poor, backed with evidence from his pilot study. He claimed that people are not poor because of personal dispositions toward laziness or lack of intelligence, rather people are in impoverished situations because of their limited access to economic resources, including credit. Since formal banks had had an

unsuccessful history of loaning money to low-income households (Armendariz & Morduch, 2005), Yunus was met with much resistance. After exhausting the existing possibilities in the formal financial sector, he decided to open his own bank. Dr. Mohammad Yunus founded Grameen bank in 1976. It is the pioneer of the contemporary version of *banking for the poor* (Yunus, 1999), and it remains one of the largest microfinance institutions (MFIs) in the world.

Grameen Bank Lending Model

The Grameen Bank model of microfinance was designed specifically for, what Dr. Yunus terms, *the unbankable*. Poor people with no guaranteed source of income and no collateral have traditionally been denied loans from commercial banks (Park & Ren, 2001). As Dowla and Barua (2006) explain, in traditional models of commercial bank lending, it is the staff who screens and monitors borrowers as well as enforces loan repayments. They use information about the applicant's income and credit history to determine whether or not the applicant will be able to repay the loan without difficulty. In addition the applicants are required to put up some form of collateral to back their loan. These safeguards are in place to protect the bank from losing money on account of borrowers who default on their loan. Thus, poor citizens who have limited income, who have never had credit and who have no form of collateral are considered high risk borrowers under this model. The lack of credit history makes it difficult for bankers to distinguish dependable applicants from riskier ones, and without the provision of collateral it is difficult for the bankers to recuperate their money if a borrower defaults. Also, the time and cost that a bank would incur in monitoring the clients, particularly those in rural areas, would undermine its efforts to make money off of small loans. Yunus, however, in his determination to provide credit to *the unbankable*, uses social mechanisms to overcome some of the risks inherent

in lending money to those with limited income, no credit history and no collateral. His solution

lies is a group lending model.

I present the Grameen Bank group lending system according to how it is described in

Dowla and Barua's (2006) book *The poor always pay back: The Grameen II story*. The

Grameen lending model uses the power of community social dynamics to protect itself against

financial failure in its provision of money to *the unbankable*. As its name suggests, this model

distributes loans in a group format. It is a strategic model that transfers a lot of the bank's

responsibilities to the borrowers themselves in an effort to decrease administrative costs and to

promote higher repayment rates. Since the loans include a joint liability clause in which

individuals' actions directly affect the group, the borrowers screen and monitor their peers, as

well penalize defaulters. In addition, borrowers pay the weekly loan installments publicly in

community meetings. This promotes transparency in the community with regard to disclosing

the individuals and groups who do and do not pay their loans.

Grameen Bank Loan administration

Loans are given to individuals who are part of a small lending group. Individuals are not

responsible for repaying another person's loan, however the loans include a joint liability clause.

If a group member defaults on a loan then credit privileges for every other member of the group

are suspended. In this way, this lending model creates a system of collective responsibility for

each loan distributed to the group. The lending groups are self-selected, and are typically

comprised of people who live in the same community. Each group consists of five people, one

of whom is the designated chair person. It is the chair person's role to communicate with the

bank staff on the behalf of the group. This person is also responsible for collecting money

weekly from the other group members, and they pay the group's amount at the community meeting.

Loans are distributed to the individual borrowers at different times according to a 2:2:1 design. This staggered model allows only two groups members to receive money at the outset of the loan period. Two other members of the group receive their loan four to six weeks later, only if the initial two members have repaid all of their weekly loan installments to date. The group's chair person receives his/her loan after another four to six weeks if the four members have consistently paid their loan installments on time. Therefore, each group member must fully pay their loan installments in a timely fashion in order for each individual to receive a loan.

At the end of the loan term, which is typically one year, the lending group is eligible to apply for a larger loan, provided that their payment history has been good. This cycle continues as long as the group continues to request loan money and remains is in good standing with the bank. The initial loans are very small, but can increase with each loan renewal. Conversely, if a group member defaults on a loan, the entire group is reprimanded and experiences the consequences. As individual borrowing privileges are contingent upon the group's performance, the group members pressure one another to repay their loans. This peer pressure is a way for each individual to ensure their own eligibility for future loans.

In addition to pressure within the small lending groups, this model of microfinance also uses community level peer pressure to encourage loan repayments. Since the lending groups are small, there are usually a few lending groups within a residential community. Grameen Bank staggers the group loans so that each group in the community receives their loans, and consequently is eligible for loan renewal, at different times. If one group defaults on their loan,

the bank threatens to suspend loans for the entire community until that group pays on their loan. Since the loans are staggered, the group(s) that is/are near the time for loan renewal typically puts pressure on any defaulted groups to repay their loan. This encourages each lending group to monitor the other lending groups so that the community as a whole remains eligible for credit. Thus, this model can be conceptualized as both small group and community-based joint liability.

The group liability clause is Grameen Bank's strategic ploy to take advantage of the knowledge that community members have of one another and the social dynamics that exist between them to perform the tasks of client selection, monitoring, and enforcing repayment. To establish lending groups, individuals will try to select only the people who they believe will repay the loans on time (Armendariz & Morduch, 2005). Since the groups are community-based, the group members usually live and work close to one another, which allows opportunities for peer monitoring. If a group member claims that they are unable to pay their installment for a specific week, the other members can cross-reference with other community members to verify that person's recent revenues and consumption habits. If it is apparent that the individual had a bad week for business, and their prior payment history has been good, the other members may cover that person's loan for the week and expect to be paid back. If they realize that the person is being dishonest and is trying to skip out on the loan, they may use social sanctions, such as informing others and isolating the person from the community, until the person pays their share. The effort that individuals put into selecting their group, peer monitoring and enforcing payment relates directly to their individual penalization for the group's inability to pay the installments on time.

Grameen Bank and Financial Discipline

The initial loans that the clients receive are small by Western standards (up to $100), however it may possibly be the most amount of money that the borrowers have had access to at once. To discourage them from spending frivolously on the front end, which may decrease their ability to repay the loan at a much later date, Yunus created a nontraditional repayment model. Traditional bank loans lend clients a set amount of money for a specified amount of time. At the end of the loan term, which may range from a few months to years, the client then repays the loan. Grameen Bank, in contrast, uses a weekly payment plan in which the total amount of the loan plus interest is divided by fifty. The clients pay this amount weekly for fifty weeks, beginning as early as two weeks after the loan is administered, at the end of which the loan is repaid in full. Requiring the borrower to pay weekly establishes a culture of credit discipline. The clients have a payment routine (Jain, 1996) that better reflects their income patterns than having to pay a lump sum repayment at the end of the year (Johnson & Rogaly, 1997).

The loan payments are made as a group at weekly community meetings. This minimizes the number of transactions, as the staff keeps groups, not individual, records. A Grameen Bank representative travels to a loan centre, which is the meeting point for approximately eight loan groups. All of the borrowers are required to attend these meetings, as stated in the conditions of their loan. The chairperson of each group presents their group's installment money for the week. This is performed infront of all of the loan recipients in the community, so everybody knows who is and who is not paying on their loans. In some communities, defaulting on a loan is a social casualty, so to save face, individuals work hard to repay the loans. Overall, through client selection, monitoring, and enforced repayments, the Grameen Bank group lending model takes

advantage of the social and economic sanctions that peers can put on one another that banks are unable to do (Aremdariz & Morduch, 2005).

Grameen Bank reports a repayment rate of 98% (Dowla & Barua, 2006). Even with its success, Grameen Bank has evolved in more than thirty years of operations to diversify its range of services. The bank went through a restructuring process in the 1990s so that it could better meet the needs of its clients. The new structure is termed Grameen II. The lending model is virtually the same, but this MFI has extended its services to provide a variety of other loan and savings mechanisms. Some of these include higher education loans, education scholarships, housing loans, life and home insurance, and pension plans.

Benefits of microfinance

In this section I discuss the main benefits of microfinance, which are protecting borrowers from financial hardship, encouraging savings and diversified income, allowing borrowers to access resources that are necessary for survival, and increasing the number of educated youth.

protection against financial hardship.

The economic dimension of poverty is both a cause and consequence of financial vulnerability. People who are poor are vulnerable to experiencing more extreme forms of poverty as a result of unforeseenevents, such as natural disasters, medical emergencies, and/or the unexpected death of the primary wage earner in the household. Facing financial disasters makes it even more difficult to get out of poverty, thus reducing financial vulnerability is a critical component of poverty-eradication efforts. Microfinance has the potential to provide protection from financial risk (Mosley & Rock, 2004), while offering other immediate and long-term benefits for individual borrowers and their families. Previous studies demonstrate that there

are economic benefits associated with microfinance in Bangladesh (Mahjabeen, 2008), Bosnia

and Herzegovina (Dzafic, Rovcanin, & Grzinic, 2008), and South Africa (Makina & Molabola,

2004), making it a popular poverty eradication strategy (Kidder, 1997).

   savings and diversified income.

   Savings and diversified income are two ways that participation in microfinance programs

can help to protect households against potential financial hardship (Park & Ren, 2001). In

recognition of this, a growing number of MFIs are increasingly stressing the importance of

savings and are encouraging borrowers to engage in various forms of income-generating

activities. For example, Grameen Bank incorporates mandatory savings plans for borrowers and

directs 5% of a client's loan toward a savings account. Money must remain in this account for

three years before it can be withdrawn, and even then it has a minimum balance restriction

(Dowla & Barua, 2006). Savings practices help to reduce financial vulnerability by providing

access to funds in times of emergency. The discipline of forced savings programs also allows

families to plan for the future and achieve long-term financial goals, such as financing their

children's education. In addition to increased savings, studies have found that many

microfinance borrowers have been encouraged by MFI staff to diversify their income. They

heed this advice by either building a business that offers a variety of products/services, or

starting multiple small businesses (Armendariz & Morduch, 2005). Diversified income also

diversifies risks, and this reliance on multiple sources of income helps to protect entrepreneurs

against unforeseen events that may have drastic consequences on their business or in another

aspect of their lives.

access to resources.

The benefits of microfinance extend beyond savings and strategizing ways to increase income. Another key benefit for microfinance borrowers, who are successful in their endeavors, is the ability to access resources that are critical for survival. Unfortunately, many of the world's poor are unable to afford an adequate amount of nutritional food for the family, medical care, or other health related services. For microfinance borrowers who live in regions where malaria routinely afflicts and kills people, for example, an increased income may allow families to take preventative measures, such as purchasing treated mosquito nets and buying malaria medicine to protect them against the potentially fatal disease.

increased number of educated youth.

Microfinance has been linked to increased educational opportunities for youth. According to Yunus (2007), microfinance has contributed greatly to the increased numbers of formally educated youth in rural Bangladesh, many of whom have finished high school. Higher household incomes help families afford to pay for school fees, books, and uniforms. It also helps parents to manage the household expenses without relying on their children to earn wages. Yunus writes "virtually every Grameen family has all of its school-age children attending class regularly – quite an achievement for borrowers who were mostly illiterate" (p.59). The current conditions and contexts within which some people live may give the impression that higher levels of education may not have any considerable impact. However, Yunus provided an anecdote of personally meeting current doctors and university students studying in Bangladesh as well as abroad who are the children of the first generation of microfinance borrowers (M. Yunus, personal communication, March 3, 2010). To him, this was evidence for his assertion that increasing the number of educated youth promotes intergenerational sustainability, as the

children may be afforded opportunities to secure employment or expand their parents' business after they finish school. Other benefits associated with microfinance are positive changes in self-esteem, increased self-efficacy (Mosely & Rock, 2004), adult's access to literacy education and business training (Dunford, 2002). Additionally, Mutua (1996) asserts that microfinance has been a critical agent in altering the social perceptions of the poor, as MFIs overtly challenge the stereotype that the poor are only consumers, and that they are ineffective entrepreneurs who cannot be trusted with credit.

<div align="center">**Empowerment**</div>

In this section I first discuss various definitions of empowerment followed by presenting a review of the research literature that investigates empowerment in the context of microfinance. I end this section by describing my own perceptions of empowerment, which shaped my approach to this study.

Definitions of empowerment

Empowerment is a multilevel construct (Varekamp et al., 2009) that is defined in various ways, and is often related to the concepts of power (Ahnby & Henning, 2009), democracy (Renblad, 2003), autonomy (Varekamp et al.), authority and responsibility (Mathieu, Gilson & Ruddy, 2006), command over own rights (Bankoff, 2001), social justice (Planas & Civil, 2009), and mobilization of vulnerable groups (Ahnby & Henning). As Rappaport (1984) observed, empowerment is most often defined in its antonymic form, as evidenced by its common descriptors; powerlessness (Rappaport), alienation (Wahlin, Ek, & Idvall, 2006), and lack of control (Planas & Civil). Though it lacks a single standard definition, the consensus among scholars is that empowerment operates at the individual, group, and community levels (Varekemp et al.).

Microfinance and women's empowerment

In addition to providing economic benefits, most MFIs also incorporate a social component in their missions. Yunus envisioned microfinance as being a capacity-building initiative to help poor citizens to improve their quality of life. He described quality of life in terms of empowerment, and related it to increased access to resources and social spheres that many people living in poverty typically cannot access (Yunus, 1999). These include access to education, receiving an adequate level of health care, better housing conditions, improved social relations, and a sufficient amount of food (Coleman, 2002). Thus, unlike strategies to eliminate poverty, empowerment is not solely dependent upon economic factors. The problem arises, however, when MFIs adopt a financial sustainability approach (Mayoux, 1998), and fail to acknowledge the multiple dimensions of empowerment.

Literature on microfinance and women's empowerment

There is limited research literature that discusses changes in and/or issues associated with women's empowerment in specific reference to them being microfinance borrowers. Of the published studies, the majority focus on microfinance programs that adhere to the financial sustainability approach, which defines and measures empowerment solely in economic terms (Mayoux, 1998). Within this approach, the prevailing assumption is that female borrowers who successfully increase their income are necessarily empowered. This is problematic, because it addresses only the economic component of empowerment, and fails to acknowledge the multidimensionality of this construct. Tuuli and Rowlinson (2007) assert that "[attaching] only one understanding to the empowerment construct will ultimately hinder research and practice" (p. 4). In addition, Mayoux cautions that an underlying assumption of the financial sustainability

approach is that the women retain control over their incomes and have decision-making agency regarding their increased resources, which may not always be the case. Also, within this approach there is no emphasis on challenging gender-based oppression as a means to promote women's empowerment.

The few studies that have extended beyond the scope of financial conceptualizations of empowerment (De Mel, Surest & Woodruff, 2009) have had contradictory findings. It has been found that microfinance programs are beneficial to women, with positive correlations between participation and empowerment (Holvoet, 2005). It has also been found that there is a negative impact of microfinance programs on women, and that they may even be disempowering (Kim et al., 2007).

Findings from the studies that show evidence of empowerment potential have reported that female borrowers experienced increased bargaining power in the community and in their families (Mayoux, 1998), increased decision-making within the household (Simanowitz & Walter, 2002), higher levels of self-confidence (Hunt & Kasynathan, 2001), and the ability to influence community-based politics (Sen, 1999). Higher levels of self-confidence and other aspects of empowerment are related to the design and implementation of the microfinance program more than to increases in income levels. For example, the women in Hunt and Kasynathan's study valued the knowledge and training that they received from the program more than their ability to contribute financially to the household. In places where women have been excluded from education and other forms of formal training, the MFIs that offer literacy and business training as part of the program help female borrowers to access social spheres that they previously could not access. The group structure of microfinance lending programs encourages women to be more actively involved in the community as well as participate in local political

processes. In addition, the lending group model often leads to the formation of women's social networks in the community. Some women's groups have taken advantage of these networks to challenge the existing social and cultural norms that discriminate against them (Swain & Wallentein, 2007). There are several instances where female microfinance participants have united to successfully challenge male violence against women in the community (Sen).

In contrast to the previously discussed findings, studies that have found a negative relationship between microfinance participation and empowerment show increased burdens for female borrowers as well as increases in domestic violence. Borrowing money from an MFI requires a time commitment to attend weekly meetings in addition to participating in training sessions that the MFI may offer. The increased workload associated with borrowing from an MFI has been reported to increase exhaustion and health issues for some women, and is sometimes considered to be burdensome (Daley-Harris, 2000). Also, starting or expanding a business can place heavy demands on an individuals' time. Women have reported feeling less empowered because their work commitments take time away from their children, making them feel less confident in their role as a mother. However, the increased time demands are not always perceived as burdensome. The women in Kabeer's (2007) study reported work overload. However, since they were happy with the results, they did not consider the work to be a burden.

Findings with regard to microfinance and domestic violence are contradictory. In contrast to the previously discussed studies that report decreased levels of domestic violence, other studies have found that female microfinance borrowers are at an increased risk for domestic violence in their homes (Kim et al., 2007). Leach and Sitaram (2002) assert that the reason female borrowers may be at increased risk is due to men's perceived emasculation and lower self-esteem, which may result from the reversal of traditional income-based gender roles.

In addition, men may also be hostile and frustrated about their exclusion from microfinance programs that only offer loans to female clients (Leach & Sitaram).

This review of the literature highlights that changes in income level, as well as the design and implementation of microfinance programs may impact empowerment. Therefore, research that investigates the relationship between microfinance participants and empowerment must extend beyond the financial sustainability paradigm to explore multiple dimensions of empowerment, not just economic. A narrow scope of empowerment may lead to misleading conclusions (Tuuli & Rowlinson, 2007) therefore it is most appropriate to incorporate multiple aspects of empowerment in research. In this study I conceive of empowerment as a multilevel construct in my attempt to explore how female microfinance borrowers perceive and experience empowerment.

Empowerment in the context of this study

I believe that empowerment is a subjective construct that is more closely related to internal feeling than external behaviors. As Keiffer (1984) points out, "an empowered person does not pretend to have more power but instead feels more powerful," (as cited in Wahlin, Ek & Idvall, 2006, p. 371). It is for these reasons that Rappaport (1984) asserts that empowerment ought to be defined and described by the ones involved. Therefore, throughout this study I was interested in how the participants experience empowerment according to their own conceptualizations of the construct.

Though I asked the participants to address the research questions according to their own definitions of empowerment, I recognize that my own conceptualization of this construct impacted this study. My own view of empowerment and what it incorporates influenced the

ways in which I conducted this study, particularly with respect to the type of questions that I asked. Therefore, it is important to disclose my personal conceptions of empowerment that I brought to this study.

In contrast to Mathieu, Gilson & Ruddy's (2006) assertion that empowerment is an isomorphic construct, meaning that it holds the same meaning across levels of analysis, I conceptualize empowerment as metamorphic. The meaning attached to empowerment is malleable, and may differ as a function of the individual, geography, history, and/or socio-political context. In the context of this study, I conceptualize empowerment as a multi-dimensional construct that is ever-changing, influenced by cultural contexts, and a product of multiple experiences. Since this study concerns itself with issues within international development, I turned to the World Bank's empowerment framework for both a theoretical and practical guide for my own conceptualization of empowerment.

World Bank Empowerment Framework

The empowerment framework that the World Bank developed (Alsop, Bertelsen & Holland, 2005) consists of two main components; agency and opportunity structure. Agency is the ability of an individual to make deliberate choices for oneself, whereas opportunity structures determine the degree to which participants can transform their agency into action. Within this framework, economic, social, political, and psychological resources are indicators of agency. The institutional policies that govern which choices are available to certain people as well as how individuals make choices, are called opportunity structures. Opportunity structures influence the amount of power an individual has to act on their agency. According to this framework, both agency and opportunity structures determine an individual's degree of

empowerment. In addition, this analytic framework consists of three domains (the state, the market, and the society) and three levels (macro, intermediate, and local) that represent various geographical, economic, and socio-political contexts. My study will focus primarily on the third domain and the third level, the society and the local, in which the participants are social actors at the community level.

Transnational Feminism

For the purpose of this paper the Global North refers to countries in North America, Western Europe, Australia, and other, often called, Western countries. The Global South refers to many of the countries in Asia, Africa, Latin America, and other, often called developing and/or third world countries.

Transnational feminism foregrounds the junctures at which identities intersect, overlap, and diverge. Analyzing power relations from these points of collision situates gender in a tightly interconnected web that also includes sexism, racism, heterosexism, and all other *isms* (Moallem, 1999). This examination of gender in relation to other identities is deeply anchored in post-colonialist ideologies. Post-colonial theories analyze the historical and current effects of colonialism in a global context (McEwan, 2003), and examine oppressive structures in relation to the geographical, socio-political, and historical contexts in which they operate. In transnational feminism, the practice of relational analysis results in a contextualized understanding of the power dynamics embedded in the interplay of gender, economic, racial, class, and historical conditions (Alexander & Mohanty, 1997).

Transnational feminism is perhaps better conceptualized with the term *transborder feminism*. Where *nation* implies "a unified entity" (Shohat, 1997), *borders* is a more inclusive term to incorporate the various concrete and abstract demarcations of ethnic, economic,

religious, sexual, and other identities that describe women from different backgrounds. Transnational feminists shift these borders to create spaces within which constructive dialogue can occur. Borders shift by culturally situated and historically grounded beings (Mohanty, 2003), acknowledging and respecting the differences that exist between women of various backgrounds. These differences are used as a site in which to create an oppositional stance (Mohanty), which allows feminists to identify common struggles and learn to work together across political, race, class, and disability borders. This practice results in a global network of feminist communication built upon the visibility of women's heterogeneous experiences that occur across, among, and within these borders. In this way, transnational feminism is conceptually a borderland where the borders shift, overlap, intersect, and bleed into one another. It is a framework within which individuals and communities can straddle, cross, and move through multiple borders of identity simultaneously in common struggles for equality. Transnational feminism is also grounded in the understanding that, when necessary, these borders can be moved, re-inscribed, and overwritten.

History of Transnational Feminism

Transnational feminism was not the first attempt to create an international feminist movement. The last century had witnessed various examples of women's organizations that connected women from different countries, including the Women's International League for Peace and Freedom and the Women's International Democratic Federation (Moghadam, 2000). However, there was little activity in the international feminist movements during the decade following the civil rights movement in the United States, which was the time of the second wave feminism. Due to the clashes between women in the Global North and women in the Global South, feminist activities during this era were mostly limited to national struggles (Thayer,

2010). It was not until the 1980s, when the world's economic structure shifted to a global free

market economy, that feminists from across the globe began to communicate and unite in

advocacy activities (Moghadam, 2005). This international feminism was termed transnational

feminism for its focus on issues that transcend national boundaries to connect feminists from

various backgrounds to identify and restructure inequitable gender relations against a backdrop

of globalization. Changes in socio-demographic factors in the Global South, advances in

technology, as well as the rapid change in global economic structures are all partially responsible

for the creation of this transnational feminism.

 Desai (2002) notes that globalization includes "a complex set of relations that are built on

preexisting patriarchal, racial, and ethnic practices" (p.16). The restructuring of the global

economy instituted new concerns that affected women across the globe. Thus, it was the

common struggle against globalized capitalist practices that motivated women of different

classes from both the Global North and Global South to form transnational feminist networks of

communication and allegiances across national, class, and racial borders with the intent to effect

national and transnational change.

Transnational Feminist Critiques of Universal Feminisms

 Transnational feminists reject theoretical perspectives that reflect a hegemonic binding of

women that ignores cultural, historical, and geographical influences from analyses of gender

relations (Alexander & Mohanty, 1997). They argue that there are various manifestations of

oppression, each of which affects individuals differently as a function of time, place, and

identity. In contrast to many of the other international feminisms, transnational feminism is a

solidarity that emerges from a site of active struggle composed of different, and perhaps

conflicting, perspectives from which feminists of various backgrounds identify common struggles (Mohanty, 2003). This concept of solidarity directs its focus toward a political praxis, encouraging women of diverse backgrounds to strategically draw upon their differences to work for common interests.

Transnational Feminism in Practice

In addition to theorizing about how gender relations are situated within other forms of political and social relations, transnational feminists also have a commitment to activism. They attempt to create "new sites for action at the local, national, transnational levels in which to enact new political, economic, and cultural practices" (Desai, 2002, p. 16). Recognizing that the structures of oppression differ as a function of various contextual factors, transnational feminist activism is not a single mass movement. Instead, it is comprised of many smaller social movements that are culturally, historical, and geographically grounded. In this way, transnational feminism incorporates place-based political activism (Osterweil, 2005) as well as transnational political practices.

Transnational feminism is a model of an intricate, yet complex, web of small entities that work with and for one another to address related concerns. These entities are usually locally-based organizations that address issues that directly affect the communities in which they are based. This way, feminists who have a contextual understanding of their specific locale can address the issues that are pertinent to that community. Recognizing the limited ability of community-based activism to dismantle the expansive hierarchical structures of power that accompany globalization, local grassroots organizations link with one another as well as with larger organizations (Naples, 2002). These linkages are an attempt to use local struggles to

disrupt and inform global politics (Naples). Different organizations with common concerns and goals connect across borders to create a transnational network of communication. The political advocacy that occurs in these transnational networks is a means to improve social, political, and relations between local and international actors.

It is the standpoint of valuing differences and diversity that characterizes transnational feminism. However, it is this same standpoint that poses difficulty for decision-making within transnational feminism. Transnational feminists have the difficult task of deciding which global issues to prioritize in its advocacy activities. Even with a similar orientation toward globalization, the issues that are salient for women in the global South may be different from those that affect women in the global North. Also, there are differences in priorities within each of these broad geographic categories of women. Transnational feminism addresses this dilemma in two ways: 1. It emphasizes the need for historically and culturally grounded social movements. This is based on the assumption that community-based organizations, which typically have rich, contextualized understanding of local policies, are in the best position to respond most effectively to the issues that directly affect their specific community. 2. Though it addresses inequities in many spheres of patriarchal and paternalistic models, transnational feminism prioritizes its advocacy concerns with basic human rights.

Transnational feminists advocate for government accountability for women and men's basic human rights. Recognizing that deciding what is and what is not a human right is heavily influenced by culture, and defining it is not a straightforward process, some transnational feminists turn to The United Nations Declaration of Human Rights (UNDHR) for a broad definition (Brenner, 2003). The UNDHR includes education rights, the right to living standards that promote adequate health and well-being, anti-torture rights, religious freedoms, among

others (United Nations, 2009). Human rights in specific reference to women are the fundamental

rights of women to experience a life that does not automatically bring them harm or ill will

solely as a function of gender. The focus on human rights is motivated by the assumption that

"women are prevented from exercising their rights [because] they do not know of the existence

of such rights" (Wing, 2002, p. 172). Thus, transnational feminists advocate for and bring global

awareness to human rights issues. Other issues that are outside of the scope of human rights,

such as equal pay for women and voting rights, are considered important, but in transnational

feminism they come secondary to advocating for basic human rights.

My Critique of the Transnational Feminist Frameworks in General

In the relationship between local and global, general transnational feminist frameworks

conceptualize the local level as being the collective. This places an overemphasis on the

activities that originate in community-based movements, grassroots organizations and/or NGOs

(Desai, 2002), and virtually ignores the role of individual experience. As Thayer observes, "the

focus [in transnational feminism] is on how already existing entities respond to opportunities and

obstacles in a globalizing context, rather than on the processes by which movements come into

being and sustain alliances" (p. 5). This overlooks the roles that individual agency and

experiences play in the transformation of power relations on a national and international level.

Transnational feminist theorists admit that globalizing changes "reshape the everyday lives of

women in different parts of the world" (Naples, 2002, p.1), however, they neglect to demonstrate

the ways in which the everyday lives of women can shape national and global politics in return.

I argue that the local, conceptualized at the organizational level, is not localized enough to

achieve the goals that transnational feminism hopes to achieve. The potential to influence policy

resides in the nexus of relations between the individual and the collective. To deepen the

understanding of complex gender and power relations, the concept of the local must originate at the individual level. For such a framework, I turn to Chandra Talpade Mohanty.

Chandra Mohanty's transnational feminist framework

As a transnational border-crossing female, having grown up in post-independence India and now living in the United States, Mohanty self-identifies as an antiracist feminist who is committed to decolonization and anticapitalism. Her transnational feminist framework is "attentive to borders while learning to transcend them" (Mohanty, 2003, p.2) in an attempt to struggle for economic and social justice. It is an inclusive feminism, grounded in everyday experiences, because she asserts that it is from everyday struggles that individuals develop a critical political consciousness. For Mohanty, this political consciousness is the initiating force behind transnational feminist critiques and challenges to the contemporary systems of domination. Mohanty's framework demonstrates the impact that individual actors can have on policy. She asserts that the formation of transnational political networks occur because of the experiences, efforts, and struggles of each participating feminist. Although she highly values organized collective movements, Mohanty also emphasizes the role that individual experience plays in advocacy. To her, in order to be effective against systematically oppressive institutions, feminist struggles of resistance must permeate everyday life.

Mohanty's framework privileges individual agency and experience, but only to the extent that it is placed in a comparative context. The comparative context occurs in the collective where individual actors, due to personal experiences with various struggles, choose to work together for a common cause. It is within this collective that critical dialogues occur, eventually leading to participation in transnational networks, in attempts to affect global change. Advocacy

activities are firmly grounded in experiences. Therefore experience, both individual and collective, plays a crucial role in Mohanty's transnational framework.

Mohanty's framework prioritizes *history from below* (as described in chapter 1). Two ways to transmit this history is through narratives and politically conscious testimonies. Experience plays two major roles in these practices: 1. Experience is the precursor to developing a political consciousness. 2. Third world women's experience-based narratives are a necessary tool in Mohanty's decolonizing mission.

The deconstruction of the image of the "*average third world woman"* (Mohanty, 2003, p. 22) is necessary for a borderlands crossing of feminist struggle. Mohanty, like other transnational feminist theorists, critique Western feminists for creating a hegemonic representation of women in texts, within which third world women have been spoken for by Western feminists. Through writings on women from the global South, Western feminism speaks about *an average third world woman*. Mohanty asserts that this is a discursive colonialization of women in the Global South, reflective of imperial practices. This *third world woman* was uprooted from her history, removed from her geopolitical context, and transplanted away from her ethnicity to appear in Western feminist texts as a "singular, monolithic subject" (Mohanty, p.17). This erasure of contextual identities implies a homogeneity of women who live in the Global South, and according to Mohanty is a figment of exoticized fantasy and imagination. The concept of an *average third world woman* does not exist in Mohanty's framework, because to validate her existence is to contribute to the perceived erasure of historical and cultural heterogeneity that exists among women from the Global South. Mohanty's heterogeneous representation better reflects the multiplicity of class, ethnicity, religion, and various identities that lead to multiple, different, and sometimes conflicting experiences for women who live in the Global South.

Mohanty adamantly argues that to dismantle the hegemonic creation of the *average third world woman* necessitates a deconolonization of Western representation of from the Global South.

The decolonizing tool that Mohanty uses is marginalized women's narratives. This is in direct opposition to the feminist theorists who problematize experience-based texts. Joan Scott, in her classic 1991 essay *The Evidence of Experience*, vehemently critiques experiential forms of knowledge production. She problematizes its empiricist roots, claiming that no experience exists outside the parameters of the discursive practices in which that experience occurs. According to Scott, this forms a body of knowledge that is constituted by the same historical, political, social, and cultural discourses that it seeks to resists. In contrast, Mohanty encourages experience-based narratives from marginalized women. Whereas Scott denies the possibility of contextually constituted experience to be a valid way of knowing, it is *because of* its origins in historical, social, political, and cultural contexts that Mohanty believes that experience is an appropriate site for knowledge production. Mohanty asserts that to theoretically erase these contextual influences is to naively understand gender as a simplistic, dualistic power struggle between men and women, rather than as just one factor in a complex web of patriarchal, paternalistic, capitalist, racist, imperialist dominating forces. The marginal narratives that Mohanty encourages draw upon personal experiences to demonstrate the heterogeneity of culture and diversity that exists among women from the global South.

Writings from women who reside in the global South are on the rise, as evidenced by the popular works of Nawal El-Saadawi from Egypt, Rigoberta Menchu from Guatemala, and Isabel Allende from Chile. This is important for Mohanty, who believes that women from the Global South of various backgrounds writing about their individual and collective experiences is the most effective means to dismantle their homogenized image. Drawing on their personal and

collective experiences, narratives from the Global South demonstrate that though their identities may intersect and overlap in certain ways, it does not necessarily lead to a commonality of experience. The authors' self-representation in these narratives is not to be simply a journaling of experience. Rather, Mohanty explains that the marginal narratives of which she speaks consist of the authors critically reflecting on their experiences in relation to the cultural contexts in which they occur. This is based upon the postcolonial discursive notion of using counter-telling to rewrite history (Shohat, 1997). The contextual narration of everyday experience illuminates others about the complexity of oppression and its various manifestations according to situatedness.

Mohanty believes that in order to achieve equitable gender relations, feminist struggles must reflect the needs, identities, cultures, histories of all women. For this Mohanty emphasizes the importance of political consciousness. According to Mohanty, the interconnected processes of remembering, reflecting, and re-inscription results in a heightened awareness of daily struggles, particularly with regard to how they connect to the broader systematic structures of domination. The act of remembering and reflecting on our own histories allows us to rewrite the histories that others have created of us. For Mohanty, writing is a means of remembrance and reflection, and it "often becomes the context through which new political identities are forged" (p. 78). Thus, she conceives of writing as a precursor to developing a strong political consciousness.

Testimonies are purposeful in their attempt to enact social change, and they achieve the same objectives as writing with respect to remembering and reflecting. However testimony is a more inclusive term and practice than writing since the act of writing itself, in some contexts, can be an elitist practice. It is a form that is available only to the educated who are comfortable

expressing themselves through literary prose, and a particular emphasis on writing excludes the large number of individuals who are illiterate in this world. This exclusionary practice would undermine her attempt to create an inclusive framework, so Mohanty eventually moves away from emphasizing the importance of the specific act of writing, and re-centers her focus on testimonies. Mohanty's use of the term testimonies refers to politically charged vessels that individuals can use to document and record common struggles for the purpose of improving the entire collective, not only for self. Individuals create testimonies "as participants in revolutionary struggles" (Mohanty, 2003, p. 81), yet these testimonies reflect the broader implications of the specific oppressive forces that affect the community. Testimonies immigrate between the borders of the individual and the collective, as they draw upon and directly reflect individual experiences, but they "speak from within a collective" (Mohanty, p. 81). In this way testimonies, oral and written, can be conceptualized as collective experience-based narratives that are historically and culturally grounded in the specificity of the locale in which they originate. They create a space for individuals to take control and exert power in resistance to the institutional forces they seek to destroy. In this way they create and maintain a political consciousness aimed at overwriting colonized narratives with experiential histories.

Intersections Between Microfinance, Women's Empowerment, and Mohanty's Framework

Microfinance has created economic opportunities for many women, engaging them in the paid workforce in communities where few job opportunities exist (UNIFEM, 2000). The current literature suggests that participating in a microfinance can contribute to women's empowerment (Mayoux, 2001), however there is also evidence demonstrating that microfinance can have negative effects on empowerment. The contradictory findings, void of participant-defined notions of empowerment, justify the need for more studies that are devoted to this topic. To

capture the multi-dimensionality of empowerment, studies that investigate the relationship between microfinance participation and empowerment should be guided by a theoretical framework that acknowledges the multiplicity and contextualized nature of experience. Mohanty's transnational feminist framework privileges experience as a means of knowledge production, thus it enabled me to investigate female microfinance borrowers' perceptions and experiences with empowerment.

In chapter 3, I describe the research design that I used in this study to encourage the participants to use experience-based sites of knowledge and struggle to expose, challenge, and define empowerment for themselves using photographs to help tell their stories. Drawing upon Mohanty's concept of *history from below*, my description of photovoice demonstrates visual imagery can effectively communicate the voices of marginalized individuals and communities to include their experiences in global practices of history-making.

CHAPTER 3

METHODOLOGY

In this chapter, I first discuss the policy-oriented standpoint that shaped this study. I then present ethical considerations followed by an overview of photovoice. Next I describe the situational context of this study followed by a description of the data collection and data analysis methods that I used for this study. Lastly, I discuss issues of quality and trustworthiness of this study.

Introduction

This study inserts itself into the gap that so often exists between scholarship and practice. This empirical research is rigorous, theoretically grounded, and methodologically sound with the intent to reach a broad academic audience across a variety of disciplines. This study is also grass-roots activist research with an acute orientation toward social change. Drawing upon Tierney's (1994) assertion that "research is meant to be transformative; we do not merely analyze or study an object to gain greater understanding, but instead struggle to investigate how individuals and groups might be better able to change their situations" (as cited in Waghid, 2000, p.27-28), the findings from this study will be used to inform policy and to directly benefit the participants and their communities. This dissertation transcends geographic, historical, ethnic, class, educational, and ideological boundaries to engage people and to bridge connections between the Global South and the Global North, academia and communities, poverty and sustainability, activism and political power, voice and representation with policy.

I used qualitative research methods to explore the participants' subjective experiences with empowerment in relation to their participation in a microfinance program. Qualitative researchers analyze social phenomena in a particular context (Hatch, 2002), and a qualitative

approach to inquiry is appropriate for exploring how participants make meaning of their experiences (Marshall & Rossman, 2006). The specific qualitative methodology that I used in this study is photovoice. Photovoice uses participatory research methods to situate the participants at the center of the study by encouraging them to lead the research process as they visually represent and narrate their everyday experiences (Foster-Fishman, 2005). The intention of photovoice projects is to benefit the participants and community involved, and the main objectives are three fold: 1. for participants to identify, record, and reflect on community needs 2. to promote critical dialogue 3. to reach policy makers to enact social change toward community improvement (Wang & Burris, 1994, 1996, 1997).

Ethical Considerations

IRB approval

Ethical approval for this study was obtained from the Georgia State University (GSU) Institutional Review Board (IRB) on Wednesday June 2, 2010. I declare that data collection occurred within the approval period for this study (6/2/2010 – 6/1/2011).

To abide by international research guidelines as stated in the GSU IRB, I obtained a letter of approval from a Malian official, representing the headquarters that governs the microfinance institution from which the participants were recruited. In addition, I also obtained a letter of approval on behalf of the international nongovernmental organization (INGO) that provided logistical support for this study.

Confidentiality

I have assigned a pseudonym to replace the real names of each participant and the interpreter. I also assigned a pseudonym to stand in for the name of the microfinance agency and the collaborating INGO. The pseudonyms, rather than actual names, are used in this study and in

study records. All collected data contains pseudonyms and is void of any personal identifying information. Therefore, the study records do not connect the individual participants to the data. The data, inclusive of photographs and audio files, are stored on a password protected laptop. Only I have the appropriate passwords to access the data on the laptop. While in Mali, the data were stored in locked safes that remained in a discreet, hidden location in my locked apartment. In Atlanta, the data are stored in a filing cabinet in my residence. All transcribed documents are coded with pseudonyms and they contain no identifying information about the participants. The findings of this study have been summarized and are presented in group form. When an individual is identified, their pseudonym is used.

Photovoice Overview

Caroline Wang and Mary Ann Burris developed the photovoice methodology in the early 1990s as a means to engage people from marginalized communities to actively engage in the political arena to discuss issues that directly impact their community. Via the medium of photography, photovoice participants document and represent their community strengths and concerns from their own perspective. Photovoice follows in the tradition of including visual representation in research because of its ability to transmit messages (Wang, Morrel-Samuels, Hutchison, & Pestronk, 2004) and to ignite social critique (Stanczak, 2007).   According to Stanczak, visual "images help us to ask what we know about the social world and how we know it" (p. 9), and they are a valuable resource to communicate various aspects of social structure (Emmison & Smith, 2000). For these reasons, two key underlying assumptions of photovoice is that visual images can influence policy (Wang et al., 2004) and that photography is an effective way to initiate dialogue with policy makers.

Photovoice was born out of three distinct theoretical frameworks: empowerment education for critical consciousness, feminist theory, and documentary photography. Freire's concept of empowerment education for critical consciousness purports that individual and community involvement are necessary to achieve social equity (Carlson, Engebretson, & Chamberlain, 2006). To mobilize individuals into becoming change catalysts in their community, the critical consciousness approach encourages critical group dialogue in an attempt to foster critical understanding and critical action (Freire, 1973). Feminist theory is grounded in the assumptions that knowledge is experiential (Ramazanoglu & Holland, 2005) and that "power accrues to those who have voice, set language, make history, and participate in decisions" (Spence, as cited in Wang & Redwood-Jones, 2001, p. 564). Documentary photography lies in the nexus between aesthetic photography and photojournalism. It is at once humanistic, emotional, and compassionate as it is radical and political (Kuo, 2007). Documentary photographers consciously attempt to create historical documents against a contextualized backdrop of cultural, economic, social, and political environments as a means to express the social conscience through visual imagery (Wang, 1999). Documentary photographers attempt to capture the everyday lives of a specific group of people to produce an emotional testimony of their experiences (Jing & Yun, 2007) as they address social policies with image-based evidence in an attempt to bring critical awareness to social issues (Im, 2007).

Drawing upon these three theoretical frameworks, photovoice researchers use participant-created and participant-defined images as tools for community advocacy. This practice deviates from the tradition of outsiders' attempting to represent the 'other' (Freidenberg, 1998) by asking the participants to represent their reality from their perspective (Wang, Burris, & Ping, 1996). In

this study, I asked the participants to create photographic images that communicate their subjective experiences with empowerment in relation to their role as a microfinance borrower.

Situational Context

Mali is a land-locked country located in the western region of Africa. Mali spans a large geographic region, making it the 7th largest country on the African continent, sharing its borders with seven other nations. The population of Mali exceeds 14 million, of which the majority live in rural areas. The northern part of Mali has an arid desert climate; thus more than 90% of the population lives in the southern semi-tropical region of the country. One million people are concentrated in Bamako, Mali's capital city. Islam is the dominant religion in Mali, and French is the official language, with Bambara being widely spoken as well.

Mali's economy depends on exports of salt, uranium, gold, and cotton; however, agriculture and fishing account for 85% of the jobs in Mali. Because of numerous factors, including seasonal unemployment and decreasing prices of crops, many Malians live in poverty. Fifty one percent of Malians live on less than $1.25/day (UNICEF, 2010), making Mali one of the poorest countries in the world. Malnutrition, inadequate hygiene, and infectious diseases, such as cholera and tuberculosis, claim many lives annually in a land where the life expectancy is only 54 years. It is estimated that only 65% of the population has access to safe drinking water. Due to high rates of malnutrition, low rates of immunizations, and the prevalence of malaria, Mali experiences one of the highest infant mortality rates (196 deaths per 1,000 live births) in the world. Mali's fertility rate is 6.5 children per woman (World Bank, 2009).

The government provides free public schooling at the primary and secondary levels. Though it is mandatory for youth between the ages of 7 and 16 to attend school, enrollment rates are low throughout the nation. Families often cannot afford to pay for the necessary uniforms,

books, and/or school supplies. In addition, there are few schools in the rural areas as well as a teacher shortage, so many Malians have only a few years, if any, of formal schooling. Thus, the national literacy rate is estimated to be 23%, with lower rates for females than males (UNICEF, 2010).

The demographics that describe the majority of the population (poor, rural, few resources) make Mali a site for microfinance initiatives. Formal microfinance institutions have only recently started in Mali, so the programs lack the longevity of the established Grameen Bank, BRAC (also in Bangladesh), and Banco Sol in Bolivia. Even such, the few MFIs in Mali have experienced enough success to warrant expanding their services to reach a greater number of people in the country.

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The Malian Microfinance Agency

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The Malian Microfinance Agency (MMA), which is the microfinance institution with which the women in this study are affiliated, is located in the central region of Mali. The MMA serves approximately 1,500 borrowers, and extends 60% of its loans to women. The primary income-generating activities for the agency's female clients are selling fish at the market, trading activities, and/or farming.

The MMA serves an urban clientele, therefore, the monetary lending system that characterizes the MMA differs greatly from that of Grameen Bank (as described in chapter 2). Because of its reliance on social ties in the community, the underlying assumptions of the group lending model make it more appropriate for certain environments than others. For this reason this group lending model is most often used in villages, typically in rural areas. In these smaller communities, there is more likely to be communal knowledge about individuals and families, and people's work and leisure activities are visible. Borrowers can monitor one another more

easily than in larger city centers. In addition, poor citizens in rural areas are usually tied to their

land and property, regardless of whether or not they own it. This is in contrast to urban dwellers,

who are more mobile and who pose more of a flight risk to the lending institutions.

The structure of the MMA's loan provisions somewhat reflects a traditional commercial

bank. In contrast to the Grameen Bank model, loan applications at the MMA must have a co-

signer to guarantee the loan. The co-signer must demonstrate to the bank staff that they have the

ability to repay the loan should the applicant default. In addition to having a co-signer, loan

applicants must also have some collateral (usually in the form of materials or animals) to back

their loans. The MMA recently instituted a group lending model that reflects that of Grameen

Bank. However, the women who participated in this study did not know of this new

implementation when they obtained their loans. They all have individual loans for which they

have a co-signer and provided collateral. They learned of the group loans during their

presentation to the MMA (described later in this chapter).

Research Design

Recruitment

Because photovoice is used with marginalized populations, it may potentially be difficult

for an outside researcher to gain access to members of these groups. In such cases, convenient

recruitment tactics may be necessary to recruit enough participants for the study. This may

include partnering with local organizations or using existing client databases (Hergenrather,

Rhodes, & Bardhosi, 2009). For this study, I partnered with an INGO that has a branch of

services solely dedicated to microfinance initiatives. This organization, which has its

headquarters in Switzerland, has transnational linkages to local, grassroots organizations in 19

countries. Through partnering with this INGO, I gained permission to recruit women who are clients of the MMA.

Wang and Burris recommend having seven to ten participants for photovoice projects to encourage in-depth group conversation (Wang, 1999). Six women were recruited to participate in this study, which was an adequate number of participants to engage in group dialogue. The women who were recruited were not obligated to participate in the study. They were told that their participation was voluntary and their decision of whether or not to participate would have no consequences on their microfinance loans. The women were assured that they were free to withdraw from the study at any time. Because of the excessive time demands that photovoice projects require, attrition is sometimes an issue (Castleden & Garvin, 2003). There was no attrition in this study, as all six of the women who initially agreed to join this study participated for the entire duration of the project.

Recruitment procedures began two days after my arrival at the research site. On Monday, June 28th, I met with the executive director of the MMA (Madame Maiga) to introduce myself, to inform her of the overall aims of the study, and to explain the study in detail. I sought her advice concerning recruitment strategies. She advised that, because of my linguistic limitations, unfamiliarity with the city, and cultural norms, I would likely have difficulty recruiting participants on my own. I agreed. Therefore, I was not the one who directly recruited the participants. Having the support of Madame Maiga was crucial for recruitment, as she offered her staff as recruiters. She asked me how many people I desired to be in the study. I told her five. I gave her my screening criteria: The participants must be female, have been a client for a minimum time of one year, and have used the money received from the microfinance loan for economic activities. I went back to see her the following day to follow up with her, as she had

suggested. She told me to return on Wednesday June 30th at 3pm, as she had arranged for the

five women to meet at the agency at that time. It was at this time when I conducted the

introductory meeting (described in a subsequent section). The participants agreed that the first

meeting would occur the following Monday, July 5th. Over the weekend and prior to the first

meeting, Madame Maiga phoned Amadou, my language broker (discussed in a later section), to

ask if a sixth person could be added to the study. Amadou gave me the message and I agreed to

add one more person to the study. Thus, the sixth woman did not attend the introductory

meeting, but she was present at the first meeting of the project.

I spoke with Madame Maiga during the course of the project to learn of the recruitment

strategy that she used. She told me that she debriefed the study to the entire staff of the MMA.

They decided to solicit Jazirah and appoint her to be the group leader. They chose Jazirah

particularly because she had demonstrated leadership qualities in the past, she knows many

people in the community, she is a client in good standing, and she was one of the first clients of

the MMA. She contacted Jazirah to see if she wanted to participate in the study. When Jazirah

said yes, Madame Maiga asked Jazirah to recruit four other women according to the screening

criteria. Madame Maiga also specified that the project includes a lot of group discussion, so

Jazirah was instructed to choose women who would be comfortable speaking in a group setting

and who were comfortable voicing their own opinions. Jazirah did so and arranged for me to

meet her and the other four women on Wednesday June 30th at 3:00pm. The sixth woman who

was added to the study was recommended and asked to participate by Madame Maiga.

Figure 1. Nadege

Nadege has a quiet presence. She is very soft spoken, she moves slow and gracefully, almost as if she is gliding, and she sits quite still. Nadege could almost be forgotten in a room full of others if it weren't forhow she commands attention when she speaks. Nadege is not shy, but it seems to me that she chooses her words carefully and she does not speak for the sake of speaking; she speaks only when she has something to say. Nadege is not one for small talk. Through her soft voice, with strong hints of youthfulness that defy her age (I estimate that she is in her early sixties), Nadege's words land upon attentive ears as she conveyed her wisdom to the group. At home, Nadege raises her gradndchildren, of whom she assumed full time care after one of her daughters died.

Figure 2. Ahara

Ahara laughs with her whole body. Her shoulders bounce up and down, she bends over at the waist, her stomach inflates and deflates simultaneously with her piercing laugh. This happens often, as Ahara tells jokes and/or points fun at herself or the other group members to initiate laughter. We laughed often – mostly before and after the meetings, but at times she did provide some comic relief during the group discussions.

Figure 3. Kalimatu

Kalimatu is a helper and a problem solver. Once she identifies something as a problem she offers her help to address it. Her reason for taking a microfinance loan was to help her mother who is sick. When her sister died, she offered to raise her surviving children, so she and her husband now have 9 mouths to feed. Kalimatu joined a community-based women's organization so that she can learn some skills to improve herself, her family, and her community.

Figure 4. Salima

Salima is a business-oriented individual. As she put it, "I sell anything that I can make a profit." Before taking a microfinance loan, Salima used to make money from sewing. Her deteriorating eye sight forced her to abandon this trade and to seek other income-generating ventures. She took a loan from the MMA and, even after engaging in at least 7 different business activities, Salima admits that her mind continuously thinks of other ways to turn a profit. To keep up with all of her activities, her children help her at home. She has 4 adult children who have moved out of the family home plus 5 adopted children who live with her and her husband.

Figure 5. Malika

Malika has one of the most beautiful smiles that I have ever seen. She smiles often, which matches her pleasant disposition. Malika was consistently the first one to arrive to the meeting location, she was even earlier than myself and Amadou. Of the 6 participants in this project, Malika was the listener of the group. She spoke when asked a question directly and in response to someone else, but she initiated new topics of conversation less often than the others. Malika has 3 children, one of whom she brought to the meeting one time. Her daughter, 3 years old, was tired at the time and slept through the course of the meeting in an adjacent room.

Figure 6. Jazirah

Jairah has a very loud presence and was quite comfortable in her role as the group leader. Jazirah seemed to freely speak her mind and, when asked to do so by the others, she spoke for the group. She speaks slowly and assertively, often at a decibel louder than the other group members. Her body language exudes confidence in herself and in her words. Jazirah stands out in a crowd; she dressed in very bold and colorful fabrics and she walks with deliberate steps that communicate that she knows exactly where she is going. Jazirah is very social. The one afternoon that we spent together walking in the city I was witness to how popular she is in the city. Our steps were often punctuated with her responses to the number of people who called to her and greeted her from all corners of the street. I doubt that Jazirah has ever met a stranger.

Compensation

Due to the time commitment involved in photovoice projects, researchers have provided money, photo albums, food, and gift cards as forms of compensation (Hergenrather, Rhodes & Bardhoshi, 2009). For this study, I provided monetary stipends for participation. I recognize that the women who participated in this study have limited financial resources, and that the time that they spent in group meetings as well as the time that they dedicated to taking photographs in the community was time away from their businesses and time away from their families. I feel that in this context it was appropriate to offer stipends for participation, therefore, I provided each participant with a monetary stipend for participating in this project.

Five of the women (all except Jazirah, the group leader) received a total of 2,500 CFA ($5 USD) for each of six weeks of participation for a total of 15,000 CFA ($30 USD). I gave the women an additional 1,500 CFA ($3 USD) for attending and participating in the forum with the MMA. As requested by the women, the money was paid as a lump sum at the end of the last meeting. The stipend amount was determined by Madame Maiga, Jazirah, and myself. During my initial meeting with her, I asked Madame Maiga for her advice regarding an appropriate amount for a stipend. She suggested giving each woman 2,000 CFA ($4 USD) per week. When I met with her again, after she had discussed the topic with Jazirah, Madame Maiga informed me that Jazirah had requested 3,000 CFA ($6 USD) per week. I stated that I would be willing to provide a stipend of 2,500 CFA per week. Jazirah agreed to this amount. I did not expect to negotiate the stipend amount after Madame Maiga had suggested an amount, however it was a quick lesson for me to learn that negotiating monetary amounts is a necessary skill in Malian culture. There are virtually no fixed prices for anything (food, goods, services) and a large part of social interactions and establishing social relations between people is engaging in the art of

negotiating prices and payment. Thus, the negotiated stipend amount that I paid for each participant was a total of 16,500 CFA ($33 USD), inclusive of the six weeks of meetings and the presentation at the forum.

In a situation of miscommunication, I agreed to pay Jazirah double the amount of what the other women were to receive. Thus, I paid her 5,000 ($10) per week for participation, but she received the same stipend of 1,500 CFA ($3) for participating in the forum. The group leader received extra money for her recruitment duties, for securing a meeting space, for arranging tea for our meetings, and for being my main point of contact for the group to relay messages to each woman outside of our established meeting times. The miscommunication occurred because not all information was translated to me during the discussion within which the stipend was negotiated. I had been told that I would have to pay 5,000 CFA per week to the meeting organizer. The woman who was the proprietor of the meeting space was termed the meeting organizer in a previous discussion regarding the meeting location. In the discussion about the salary, Jazirah was also termed the meeting organizer (after this meeting Jazirah was then termed the group leader). Thus, due to the miscommunication about who the meeting organizer was, I believed that I had to pay 5,000 CFA per week for the meeting space, inclusive of tea. The miscommunication was not apparent to me until the last meeting when I paid the stipends to each woman, having given everybody the same amount of money. I was also prepared to pay the proprietor of the meeting location the equivalent of 5,000 CFA for each week that we met. Before presenting her with the money, Jazirah and Amadou brought the issue to my attention that there had been a mixup in understanding. The proprietor had not requested any payment (hence the voluntary contribution explained in Meeting Location section) and Jazirah was the one who was to receive the 5,000 CFA per week. I confirmed and clarified the issue with

Madame Maiga. Since I had agreed to the terms, though with false understanding, I did give

Jazirah the full stipend of 31,500 CFA ($63 USD) to honor my word. Had I fully understood

that the meeting organizer was Jazirah, and not the actual organizer of our meeting space, I

would have agreed to different terms. I would have paid Jazirah an extra sum for her additional

duties, but I would not have agreed to pay her double the amount of what I paid to the other

women in the study as it ended up being a grand difference between what she received and what

the other women had received. Other than this mixup there were no other misunderstandings

(that I am aware of) that occurred due to mistranslation

I also offered non-monetary forms of compensation. The participants kept the digital

cameras and memory cards as a token of my appreciation for their time and efforts. I feel that to

have conducted this project and then to take away the tools for photography (ie. cameras) at the

end of the project would have been disempowering, which contradicts the empowerment

potential of photovoice methodology. Therefore I gave, not loaned, the cameras to the women

who participated in this study. I also distributed an additional three month's worth of AA

batteries to each woman. I addition, I printed five of her photographs (printed on a portable

photo printer that I had brought to Mali) to give to each woman as there were no photo

processessing centers at the research site where I could print digital photos. Each woman said

that that she had known at least one person who owned a dvd player. Thus, I burned a cd for

each woman, comprised of every single photo she had taken inclusive of the ones she took

during the camera training session, and gave her so that she could view the photos on a television

via a dvd player. Best Buy at Northlake generously donated the cameras, memory cards and

batteries. Best Buy also donated t-shirts to give to each of the participants in the study. I

presented the t-shirts to the women at the end of meeting # 8.

Language Broker

French is the official language of Mali, however only people who have had formal schooling know French, as Bambara is the national language of the country. I have an advanced knowledge of French, but I am not fluent. I have a very basic vocabulary of Bambara, which I learned while in Mali. I was able to conduct my own personal daily activities while in Mali, but my linguistic limitations made it necessary for me to hire an interpreter for the purpose of this study. English is spoken by very few people in Mali, particularly outside of the capital city, so finding someone who has a good command of the English language, inclusive of abstract terms was not an easy task. Fortunately, upon asking Madame Maiga to recommend an interpreter who could speak Bambara, French and English fluently, she asked around and found Amadou. I met Amadou immediately following the introductory meeting that I held with the participants to assess his English linguistic skills. I had him sit in on a discussion with myself and Madame Maiga and translate the discussion from French to English and English to French (which I could understand and could assess his ability to translate all details). I also I had a separate conversation with him in English. Amadou made a great initial impression with his professionalism and ability to translate and I felt comfortable hiring him for this study. Two days later we met for a few hours. Over dinner I explained the project to him in detail and he offered his input to help improve the study. He advised that I frame the term empowerment as strength and power, since there is no word for empowerment in Bambara. Thus, the terms strong/strength, power/powerful were used, in lieu of the word empowerment, when speaking with the participants. During this meeting with Amadou I also emphasized many of the points contained in the CITI Human Subjects Training, particularly with respect to the confidentiality of the data. Amadou was present for all data collection activities, however he had/has no access to

the data. He was present in the meetings, saw the photographs and heard what the women said, but never had access the documented versions of the data that I kept on a password protected computer.

I hired Amadou for this study as an interpreter, but he became my language and cultural broker while I was in Mali. The term language broker is typically used in reference to the acts of translating and interpreting that children of immigrant families perform for their parents and other relatives (McQuillan & Tse, 1995). As the role of the language broker also includes cultural mediation (Tse, 1996), I have chosen this term to describe Amadou's role in this study. Amadou was present at all of the meetings held with the women except the introductory meeting, as I had yet to meet him. During meetings Amadou translated my words from English to Bambara and translated the women's words from Bambara to English. He also translated the women's words from Bambara to French to write the captions for the slideshow presentation. Amadou and I also met outside of the meeting times and he introduced me to many community members, welcomed me into his family's home, and brought me to his home village for a weekend, 180km away from the project site.

Figure 7. Amadou doing written translations

Through my interactions with Amadou over multiple lunches and spending time with his friends and family, I learned much about Malian culture and learned to navigate some of the cultural nuances. He informed me when I did things that were inappropriate. For example, from him I learned that it is bad manners in Mali to hand something to somebody with the left hand (ie. money when paying for something, offering food to someone or lending them your cell phone), as it means that you really do not want to give it to them.

I paid Amadou 12,500 CFA ($25 per week) for being an interpreter for this study. This amount was determined by Amadou when I asked him for a quote. I did not negotiate this fee and I paid his salary weekly on Fridays. There was only one instance of misunderstanding due to interpretation (as previously explained in the Recruitment section), and I was very happy with Amadou as the interpreter for this study and my language broker while I was in Mali.

Meeting Logistics

The participant-directed nature of photovoice extends beyond issues such as selecting photo assignments and guiding the focus group conversations; it is also inclusive of the logistical aspects of the research process. Thus, the meeting schedule and the meeting location were both determined by the participants. The participants chose a meeting place that was familiar to them and provided a relaxed atmosphere, and a meeting schedule that was not too disruptive to their daily activities in the home and their commercial activities.

Meeting Schedule

During the introductory meeting, I asked the women to decide upon a time and date for our first meeting. The women agreed to hold the first meeting the following Monday at 3pm. At this first meeting the participants established the meeting schedule for the project. Having told

them that I was scheduled to be in Mali for a total of three months, they decided to hold meetings

for a minimum of six weeks, with the possibility of extending it beyond this time period. Six

weeks was declared as the initial length of the project, because the participants were willing to

commit their time to the project until mid-August, but they were unsure if they would want to

meet during the holy month of Ramadan, which they anticipated would begin on August 11th.

Each woman discussed her availability and they collectively decided that the regular meeting

dates and time for the project would be Monday and Wednesdays at 3pm. The group met a total

of twelve times over the course of six weeks, July 5th - August 10th, 3:00 – 5:00pm. In addition

to the regular meeting schedule, the group also met for two hours on Thursday, August 26th to

deliver a presentation and participate in a forum with Madame Maiga and other staff members at

the MMA.

Figure 8. Group photo during a meeting. Consistent with Malian culture, we always removed
our shoes before entering the room. We sat on a mat on the floor, typically in a semi circle
formation with the laptop in the middle when sharing and discussing photographs. Tea was
always served to us by the proprietor around 4:20pm.

Meeting Location

Rather than meeting at the MMA, which Salima said was not a good place for us to meet, because of all the noise, constant movement of people, and lack of privacy, we instead met in a room in one of the city's residential quarters. Its strategic location in a family's compound permitted a high degree of privacy, as we were hidden from the street and it was not apparent to others that a meeting was occurring in that space. Noise did not travel far, so people walking on the street could not see and/or hear us and vice versa. There was very little disruption from community members who were not participating in the study.

Jazirah is the one who chose this particular meeting space and it was approved by all of the participants before I was informed of the location. The room had previously been used for meetings and it was equipped with a small chalkboard on the wall. The room was large enough for the eight of us (six participants, Amadou, and myself). There was one chair. Most of the time we would all sit on a mat on the floor, but at times Amadou or Nadege (the oldest in the group) would sit on the chair. At the last meeting, the women voluntarily contributed an equal amount of money to give to the proprietor of the home to show their gratitude and to help pay for the electricity needed for the electric fan that we used during our meetings as well as for the tea that was served to us during each meeting. As the project director, I had not been asked to pay for the meeting location, so I also voluntarily offered a sum of money to the proprietor.

Research Process

The research process that characterizes photovoice is participant-directed, it is flexible, and it can be adapted to best fit the participants' specific needs as well as the socio-political context of the community in which the project is situated (Burris & Wang, 1997). Thus, there is

no universal format to dictate the procedures for implementing the photovoice methodology. This flexible research design allows for increased responsiveness to the participants' identified needs, as well as for the exploration of new areas of discovery as they emerge (Patton, 2002). Though this method lacks a regimented uniform structure for implementation, Wang and Burris (1994, 1996, 1997) outline certain procedures and a general framework. Their framework guided the data collection and data analysis processes that were used in this study:

1. Introduce the photovoice methodology to participants

2. Obtain informed consent

3. Decide on an initial theme for taking pictures

4. Camera training session and camera distribution

5. Provide time for participants to take pictures

6. Data analysis

7. Select and recruit a target audience of policy makers or community leaders

8. Plan with participants a format to share photographs and stories with policy makers or community leaders

Introduce the photovoice methodology to participants. With the assistance of Madame Maiga, I arranged an introductory meeting with the five recruited women who expressed interest in participating in this study. This initial meeting served three main purposes: to introduce the project and explain the purpose of the study, to explain the methodology of photovoice and to discuss the responsibilities and risks of being a photographer. In the first part of the meeting I presented a brief overview of the theoretical premise of photovoice as well as gave examples of past projects. I emphasized that photovoice is a methodology that is oriented toward social improvement, and that participant roles may potentially include advocacy activities. The second

part of the meeting focused specifically on my intended project. I outlined my vision for the project, describing my ideas about meeting regularly, having discussions about Malian women's roles and responsibilities, them taking photographs about various topics related to microfinance, and creating a forum to share their photographs and narratives with others. During this meeting, and throughout the project, I emphasized that photovoice projects are guided by the participants. I encouraged them to be assertive and make most of the project-related decisions, including the dissemination and advocacy activities. Thus, I tried to communicate that my vision was suggestive, while encouraging the women to give input according to their own desires. During the third part of the meeting I discussed the responsibilities associated with photographing people and events in the community with respect to the power and the ethics involved. Specifically, I addressed safety issues relating to their role of being photographers in the community to minimize the possibility of participant harm and emphasize that "no picture is worth taking if it begets the photographer harm or ill will" (Wang, Cash & Powers, 2000, p.87).

I did not have an interpreter at the time of this introductory meeting (Amadou was introduced to me immediately following the meeting), so I conducted the meeting in French. I have an advanced knowledge of French, but I am not fluent. Not all of the participants speak French, so one of the women translated the French to Bambara for the others to understand. Due to the limitations of my French vocabulary I was not confident that I explained everything as clearly as I would have liked and I was unsure if the women clearly understood my explanation of the project. Therefore, I repeated all of the above information at the first official meeting of the project when Amadou was present. This allowed me to explain the project in greater detail and the women asked more questions at the first meeting than they did in the introductory

meeting to clarify some details. All six women agreed to participate in the study after I answered their questions.

      Obtain informed consent. I obtained informed consent verbally from each participant. The GSU IRB approved a waiver of documentation of consent for this study, which was justified for the following reasons: a) The only record that would connect the participants to this study is the consent form document. Waiving the document of consent maximized participant anonymity, allowing for there to be no record that connects the participants to the study, b) the research presented no more than minimal risk of harm to subjects and involved no procedures for which written consent is normally required outside of the research context, c) Requiring the participants to provide a written signature is not culturally appropriate for the specific population and locale within which the study was situated. Most arrangements in Mali are made through oral agreements, and only the most formal business agreements require written documentation, d) to minimize the possibility of risk to participants for discussing sensitive topics, it was most appropriate to ensure that there were no written documents that link the individual participants to the study.

      Though waiver of documentation of consent was waived, I provided the participants with full consent information and I obtained their voluntary consent orally. The participants were asked whether or not they wanted to document their consent to link them to this study. Had any participants chosen to do so, I would have provided them with a copy of the consent form that they could sign either with a written signature or with a thumb print if they were unable to provide a written signature. However, all participants only gave verbal consent and no participant chose to document their consent. Prior to the beginning of the process of obtaining consent, I asked the potential participants for permission to audiotape the session. When I was

permitted to do so, I recorded the verbal statements on a dictaphone. If permission had been

denied, I would have written a statement testifying the witnessing of informed consent given by

the participants.

I, with the assistance of Amadou, was the person who obtained informed consent from

the participants. I provided Amadou with a written version of the informed consent form three

days prior to the first meeting. This gave him time to read it and ask questions for clarification.

The consent form that was used in this study covers all of the ethical protocols deemed necessary

by the university IRB, making it clear to the potential participants that their participation is

voluntary, the potential benefits and harm that may result from the study, as well as the overall

goal of the study. The consent form is a modified version of the GSU IRB sample consent form,

however the wording has been simplified as I had anticipated that the participants have little

formal schooling and may not understand several of the words included in academically-oriented

consent forms. Since the national literacy rate of Mali is 23%, with lower rates for females than

males, the consent forms were read aloud to the potential participants. As Amadou read, the

potential participants stopped him to ask questions. I clarified the information included in the

consent forms as well as addressed the other questions/concerns that the participants had. When

Amadou had finished reading the informed consent forms, I asked if there were other questions

that I had yet to address. There were none.

After informing the participants about the study and detailing the research process, all of

the women who were present at the meeting said that they wanted to participate in the study.

Amadou asked each woman whether or not she agreed to participate in this study. Specifically,

each woman was asked to say either 'I want to be in this study' or 'I do not want to be in this

study'. All six women gave verbal consent to participate in this study. The women were also

asked to state whether or not they agree to have all research-related discussions audio taped. They were also asked to state whether or not they agree to have me take photos of the research process, which may include me taking photos of them in the meetings. All six women gave verbal consent to be audio recorded and to allow me to take photographs of them. I was present the entire time and witnessed the participants giving informed consent.

I asked the women multiple times, most notably at the end of the project when we discussed dissemination options, for permission to use their photographs (the photographs that they took as well as the photographs that I took of them) in publications and other possible forms of public distribution. Consistent with photovoice methodology, I asked for their permission to publish the photographs that they book so that they retained control of their photos. This way, they could decide which photographs I could access and disseminate. Salima identified one photograph that she took that was inappropriate for public viewing. The image included a close up of a lady from whom she did not obtain permission to photograph. Salima wanted to share the image of what was in the background, but it was most important to her that she not violate the photographed person's privacy. Therefore she asked me to remove the lady so that she could still show the image in the background. I cropped the photo, omitting the lady, and deleted the original photograph. The current photo that is stored is only of the inanimate image that was in the background. Salima approved of the new version of her photograph and she gave permission for me to use all of her other photos as-is. The other five women gave permission for me to publish all of the photographs that they took.

Pose an initial theme for taking pictures. Photovoice researchers typically choose an initial general topic before asking the participants to decide on the specific questions, problem, and/or issues that they would like to address in relation to that topic. The general topic that I had

chosen for this study was women's empowerment in relation to participation in a microfinance program. Empowerment is a subjective term, encompassing many subtopics, with multiple, fluid meanings. Therefore I first asked the participants to discuss what empowerment means to them. Once we had clarified their perceived meanings of the term, we then applied them to the project by discussing how microfinance has impacted their perceived levels of empowerment. Empowerment is the umbrella theme for this study, however it is a broad topic, encompassing many subtopics. Therefore, there are subthemes that the participants explored in their photo assignments, including how microfinance has impacted their perceived empowerment, the importance of economic savings in relation to empowerment, financial independence and empowerment, empowerment in the context of familial and community respect, empowerment and social relationships, and changes to the MMA that could increase women's empowerment.

Note: The audience for written communications pertaining to this study is comprised of scholars. Thus, in writings about this study, I use scholarly language, particularly with regard to the term empowerment. However, for the dialogue and other forms of communication that occurred between the participants and myself, I refrained from using academic language that encompassed terms that were unfamiliar to them. For example, in recognizing that the term empowerment is a Western construct (Mohan, 2006) and there is no direct translation into the Bambara language, I phrased this term in language that mirrors the participants' everyday knowledge, and which fits with their life experiences. Discussing this topic with Amadou prior to our first meeting, we decided that it would be most appropriate to phrase the term empowerment as strength and power. Therefore, I asked questions related to being strong and being powerful.

Figure 9. Practicing taking photographs. During the camera training session, the women took turns taking photographs of one another.

Camera training session. Since the emphasis in photovoice is not focused on the quality of the photograph, but rather the content of the photo and the meaning that the photographer attributes to it (Wang, 1999), the primary purpose of the camera training workshop was to teach the participants basic camera operations and functions. I conducted the workshop during meeting #3, providing the minimal mechanical training that I thought was necessary for the scope of this study. This involved how to orient the camera, how to turn the camera on and off, which button to press to take a photo, how to zoom in and out, how to keep the camera steady to avoid creating blurry images, and how to review the photos that they have taken. Since the photographs were a means for the participants to communicate their everyday experiences to others, I also provided instruction on the aesthetic composition of images. Particularly I focused on explaining and demonstrating how images can be framed to evoke a certain response from the viewer in the attempt to tell the story that they want to tell. During this meeting the participants

practiced taking photos in our meeting room and they also went outside and took photos on the

street. To practice further, they decided to take photographs of their families when they went

home and then we looked at the photographs at the next meeting. I conducted another camera

training workshop according to what I saw in the photographs, particularly focusing on how to

review their photos and then take a photograph afterward. This is because I had noticed that

several of the women had failed to shift one button appropriately, and had inadvertently taken

video footage rather than still photographs. During the project I provided ongoing camera

training to the group in addition to giving individual instruction to those who wanted to spend

more time learning the art of photography.

Figure 10. Learning to use the zoom function. During the camera training workshop, four of the
women practice using the camera's zoom function.

As Rose (1993) points out, image-based research is limited by the boundaries of tangibility. This is true for photovoice, which asks participants to address an issue via photographs. Photographs capture observable images that are frozen in time, thus photovoice participants are forced to conceptualize and represent only observable phenomenon. With a little creativity, however, the women found ways to represent intangible concepts in their own photographs. We spent a considerable amount of time discussing how to take photographs to depict abstract concepts. During meeting #1 and #2 I showed the women two books, published by photovoice.org, as examples of past photovoice project and also to demonstrate how abstract ideas could be represented through photography. Beginning in week 3, we spent some time in the meetings to talk about how to represent some of their abstract ideas through photography.

Figure 11. Abstract representation. This photo is an example of an abstract representation of empowerment. Woman 3 used her hands to show one change in her relationship with her husband since she took a microfinance loan. Her open hand, pictured left, represents her economic dependence on her husband prior to having a microfinance loan. She positioned her hand like this to show that she was always asking for money to buy food, to clothe their children and for her health-related expenses. Her other hand, pictured right, represents her economic independence as a function of her increased business activities. Not only does she not have to ask her husband for money on a daily basis, but now she is able to give him money.

At the last meeting woman 3 asked me if there were functions on the camera that they have yet to learn. I responded yes and we spent the rest of the meeting learning to use how to take videos, how to watch video footage, and how to delete photos. We also spent more time focusing on lighting effects and how to frame photos.

Type of camera. There are several options regarding the type of camera that can be used in a photovoice project, including disposable cameras, instant Polaroid cameras, autofocus film cameras, medium format Holga camera, and digital cameras. The absence of photo developing centers in Mali deems it infeasible to use film cameras, thus I chose to use reusable digital cameras in this study. The photographs were uploaded and viewed on my laptop computer.

I did not know who the participants in this study would be prior to purchasing the cameras for the study. However, based on the preliminary research I had conducted on Malian living standards, particularly with respect to the specific location where this study would take place, I assumed that it was unlikely that the participants would have regular access to power outlets. Therefore, the camera that I chose to use in this study is powered by AA batteries. Doing so avoided the challenge of buying and bringing plug converter and plug adapter for each participant as well as searching for power outlets at the research location. Since rechargeable batteries also demand the availability of power outlets, I brought a 3 month supply of disposable AA batteries for the participants to use.

Figure 12. Type of camera used in this study. Malika reviewed her picture and was excited to call me over to show it to me. This is the first ever photograph she had taken with a camera. This Insignia digital camera has user friendly controls, making it accessible to beginner photographers.

The camera that was given to the participants was the Insignia NS-DSC1112 digital camera. In addition to using AA batteries, this camera has user-friendly controls, making it suitable for beginners without compromising the quality of the photographs. Each camera was furnished with a 2GB SD memory card. This storage size was sufficient, however, in the event that a participant desired to take more photographs than this card can hold, I would have downloaded and saved her pictures onto the laptop as well as back them up to an external hard drive, and clear the memory card.

Provide time for participants to take pictures. Shorter photovoice projects, lasting up to 2 weeks (Hergenrather, Rhodes & Bardhoshi, 2009) may require that participants take all of their photos in only a few days. Typically, researchers who conduct these short term projects ask the participants to address a singular, broad question through their photographs. In contrast, longer projects may last up to one year (McIntyre, 2003). In these longer projects the participants have multiple periods of time in which they photograph. Within each time period, the participants complete a photo assignment that addresses a particular aspect of an issue. In this format, the participants decide on the theme for each photo assignment in the preceding

group discussion. As an example, the participants in Lopez et al.'s (2005) study completed five different photo assignments and had seven group meetings over a seven month period.

Consistent with the model of a longer photovoice project, this study incorporated several photo assignments as a means to capture various aspects of the central topic. Each photo assignment addressed a specific aspect of the women's roles as entrepreneurs and the relations to their perceived empowerment. The participants collectively agreed upon the following topics for the photo assignments: The first photo assignment depicts the women's business activities, the second focuses on economic independence related to the impact of their microfinance loan on their businesses, the third focused solely on savings and its relation to empowerment, the fourth shows the changes in their domestic relationships as a function of microfinance and their role as successful entrepreneurs, the fifth discusses their suggested changes to the MMA that would improve the agency, and in the last photo assignment the women depict the disempowerment that they have experienced with having to secure a co-signer for their microfinance loan.

Figure 13. Salima taking a photograph. The women completed six photo assignments over the course of the study period. They took photographs in their homes as well as in the community as a means to document their experiences with the topic of each photo assignment. Pictured here is Salima photographing in a residential quarter of the city.

The women completed the first photo assignment between Wednesday July 14th and Monday July 19th. Half of the women shared their photographs on Monday July 19th and the other half shared theirs on Wednesday Jul 21st. After the first week of sharing photos the women decided that they all wanted to share their photographs on the same day. Thus, in the subsequent weeks, the amount of the time that they had to take photos varied between two and five days. When the photo assignment topic was decided on Wednesday, the women had until the following Monday to take photographs. They all then shared their photos with the group Monday afternoon. At the end of the Monday meetings the group would decide on the next photo assignment. They then had 2 days to photograph as they shared them the following Wednesday afternoon. As there was very little time to photograph for each assignment, I encouraged the women to continue to take photographs on previous photo assignments throughout the project if they had an idea for a photo after the sharing of that particular assignment had occurred.

Data analysis. A key component of photovoice is the sharing of photographs. Contrary to Collier and Collier's argument that "the facts are in the pictures" (as cited in Pink, 2001, p.68), photovoice values the interpretation of the photographs more than the actual photographs themselves (Wang & Burris, 1997). The images convey participant representations of a topic, but it is the accompanying narratives that teach others about participant concerns and strengths (Hergenrather, Scotta, & Cowan, 2009). Thus, in addition to taking photographs, photovoice participants also engage in group critical dialogue in which they share their photos and accompanying stories with the group in an effort to situate the content of the photographs in their own experiences.

In this study, the women met immediately following the completing of each photo assignment to engage in critical group dialogue. I asked the women if they wanted to choose a select number of their photos to share with the group or if they wanted to share all of the photos that they had taken. They decided that each person would share every photo that she took and contextualize each image. During the first photo sharing session, I used Wang and Burris's (1999) technique, SHOWeD, to facilitate the sharing of images. SHOWeD is an acronym of the questions that the participants were asked to answer about each photograph that they shared:

What do you **S**ee here?

What is really **H**appening here?

How does this relate to **O**ur lives?

Why does this situation, concern, or strength exist?

What can we **D**o about it?   (Wang, 1999)

After the first photo sharing session it was apparent that the women did not prefer sharing the photos according to this method. For all subsequent photo sharing sessions, each woman spoke freely about each photograph she had taken for that particular photo assignment, detailing what was happening in the photo. The women usually also described why they took the photo, why they felt that it was an important issue to document, and they connected the photograph to the general topic of the photo assignment. I, or other participants, sometimes asked a woman for clarification or asked specific questions for them to elaborate about a particular photograph, but typically we waited until all of the women had shared their photographs before beginning the group dialogue.

Within the context of photovoice, data analysis is performed primarily by the participants. Relying on participant-defined themes and issues for analysis purposes "avoids the

distortion of fitting data into a predetermined paradigm" (Wang & Burris, 1997, p. 382). During the group dialogue, the women drew connections between various photographs, relating their own to ones that other had taken. They also discussed issues that they thought were important that they had not represented in their photographs. They performed content analyses of each photo assignment by discussing the general themes that emerged from the collective photographs and testimonies.

Following each meeting I transcribed the discussion and added captions to the photos by writing underneath the photograph everything that was said about it. I read through the transcribed data and did preliminary analysis of the themes that the women identified as well as created additional themes by making connections between things that were said in previous meetings. As preliminary analysis "helps the field-worker cycle back and forth between thinking about the existing data and generating strategies for collecting new…data" (Miles & Huberman, 1994, p. 50), the preliminary analyses of the data allowed me to form new questions that I then asked in subsequent meetings.

For the presentation to the MMA (discussed later in this chapter), we used the data to create a slideshow of the women's photographs and corresponding narratives. The slideshow was created in Microsoft Powerpoint. I was the person who actually created the slideshow, but it was the women who determined how the slideshow was to be created. They decided the structure of the presentation, organizing it according to the topics of their photo assignments, which photographs to include and which ones not to include, the order of the photographs, and how to begin and end the slideshow. I made the slideshow outside of our meeting time and I showed it to them in meeting #10. We watched it twice, once for them to just watch it and the second time for them to be critical of what was being shown and what was not being shown. I

made the appropriate changes to the slideshow, some during the meeting, but most outside of the meeting, and showed them the new version during meeting #11. The women shared photographs and discussed the topic of the last photo assignment during meeting #11, so after this meeting I added these new photos to the slideshow and showed them the almost-final version during meeting #12. The women made only minor changes to it. For example, Malika did not like how she looked in a photo that she had taken of herself, so she recreated the pose during the meeting and asked me to take her photo. I took three photos of her, she reviewed them and told me which one to insert into the slideshow. At the end of the meeting we watched the slideshow again, the women approved it, and the last time that we watched it together was when we presented it at the forum at the MMA.

Select and recruit a target audience of policy makers or community leaders.
An underlying assumption of photovoice is that the sharing of the project's photographs and corresponding narratives with a public audience leads to policy change (Foster-Fishman et al, 2005). Therefore, an important part of this method is identifying and selecting a target audience to whom the findings will be presented. The target audience may include peers and the general public, but it must also include people and/or agencies that hold enough power to initiate political discussion and/or change (Wang & Pies, 2004). The women in this study expressed a strong desire to share their work with an audience, both in their community and on a larger scale nationally and/or internationally. They expressed two primary reasons for doing so. First, they wanted to use the dissemination process as a form of advocacy that would directly benefit them. They stated that sharing the photos locally with community change agents was necessary to achieve this. Second, they wanted to share this project with people beyond their local community so that they could communicate their various experiences with MMA, and with

microfinance in general, in an attempt to educate and perhaps help other people. Salima
commented that if someone sees their work and hears their stories, then it may prompt somebody
to start an MFI somewhere where there is currently none, so that it can help people in that
community. Also, the women want people to learn from their suggestions about how to improve
the MMA and apply the ideas to other MFIs.

At the local level, the women decided to hold a forum with Madame Maiga, the executive
director and staff of the MMA. They wanted it to be a forum that would allow them to speak
directly to the people who have the authority to make changes accordingly. Also, they had
questions about the MMA and about their specific loans so this forum would also serve that
purpose. Thus, the local audience was a purposeful selection of individuals who could directly
impact their lives by addressing the issues that the women deemed important. At the
national/international level, the women did not specify a specific audience with whom they want
to share their work. They simply stated that they "want to get the information out there"
(Nadege) and they want to "share this project with whoever is interested in it" (Jazirah).

**Plan with participants a format to share photographs and stories with policy
makers or community leaders**. In all forms of dissemination, the photographs were/will be
presented along with the photographer's corresponding narrative. This follows in the tradition of
photovoice, which prioritizes the photographer's perspective, specifically with how they
understand and make meaning of their everyday experiences. To date, the photographs and
stories have been shared in one format (slideshow presentation), but future plans possibly include
creating multiple formats (book, exhibition, film) to disseminate the findings of this study.

To disseminate the project to the local constituents whom the women had identified, we planned to hold a forum at the MMA. This forum lasted for approximately two hours, consisting of two parts: the presentation of the project and an open discussion.

The discussion part of the forum was an open dialogue between the MMA staff and the women. The women had anticipated that they would complete the presentation and then ask for questions and comments, which would open the floor for discussion. This did occur, but discussion also occurred during the presentation. A few times during the presentation, one of the MMA staff members asked questions about a specific photo and/or explanation and initiated a discussion around it. Rather than waiting until the end of the presentation the participants addressed the question/comment immediately and the slideshow resumed following closure of the discussion.

Figure 14. Presentation to the MMA. In attendance at the forum at the MMA were the participants, the executive director of the MMA, MMA staff and the executive director of a MFI 14km away. Pictured here is Amadou translating the slideshow presentation from French to Bamana. There was an open discussion following the slideshow.

The discussion after the slideshow lasted for approximately 45 minutes. The dialogue between the women and the MMA staff was a question and answer session with both groups of people asking questions. The MMA staff asked questions that elaborated on what the women presented in their photographs and corresponding narratives, while the women asked questions of clarification about some of the programs that MMA offers. They also used the forum as an opportunity to express their dislike of certain MMA policies and operational logistics that they felt should be changed and improved. Though the presentation showcased each woman's individual experiences, they responded to questions and comments as a collective. The women were assertive with their line of questioning and in detailing the things that they would like to be changed within the MMA. The women and the MMA staff were respectful of each another, as they listened to one another and disagreements were expressed in passionate, though respectful tones. Madame Maiga took notes during the meeting (which I later learned she forwarded them to the CEO of the head office and by the time I left Mali changes, based on what the women shared in the forum, were already being made). At the end of the discussion the women and Madame Maiga thanked me for conducting the project and they all stated that it was well done and beneficial in bringing them together to have this constructive dialogue. After the forum three of the women commented to me privately that they learned things about the MMA that they did not previously know, including the new savings program that the MMA offers.

The forum was held sixteen days after our last meeting. The women did not want to hold project meetings during the holy month of Ramadan, but they were highly motivated enough to hold this forum that they carved out time during Ramadan to engage in this form of political dialogue. In attendance at the forum were five of the six participants along with three MMA staff; Madame Maiga and two loan officers. In addition, the executive director of an MFI

located 14km away from the MMA attended the presentation. In the slideshow, the women's

narratives were written in French. Amadou read them aloud in French and also in Bambara in

order to communicate with every individual in the room. The discussion following the

slideshow presentation occurred primarily in Bambara. Amadou did not translate during the

discussion, as to not disrupt the flow of the conversation. After the meeting we listened to the

audio recording of the presentation. At that time he translated the discussion into English so that

I could understand everything that was said.

The women expressed the desire to share their photographs and their stories in a variety

of formats to reach an international audience. The ones that we had discussed were creating a

book, creating a photographic exhibition, creating a film comprised of their photographs and

narratives, and doing tv and/or newspaper interviews. The women also gave me permission to

disseminate the project in other forms that I think of at a later date that I feel would be

appropriate to engage foreign communities in transnational dialogues.

Issues of Quality

The knowledge upon which photovoice relies renders the project findings most useful for

the participants and communities involved. Its highly contextualized nature, based on the

participants' specific needs, desires, and strengths, permits the project's outcomes to be

specifically tailored to their particular individual and collective socio-political contexts.

Therefore, designing a photovoice project with the specific intent to generalize the findings to

other contexts would undermine the localized characteristic of this method. Experiences change

over time as do their associated meanings; therefore, replicating the project with the same group

at a different time would likely yield different findings. It is for this reason that reliability is of

no concern in photovoice. In an attempt to determine the quality of a photovoice study, which

has no explicit intent to be reliable or generalizable to other contexts, I abandon positivist epistemological criteria of systematic researcher-analyzed data (Wang & Pies, 2004).

Qualitative research lacks a single, uniform standard by which to judge research quality (Rolfe, 2006). This is especially true for visual interpretive inquiry which presents its own unique difficulties in trying to decipher the quality of an image or study (Emmison & Smith, 2000). Being grounded in experience, photovoice poses an additional challenge in attempting to evaluate the quality of this method. Experience is subjective, ever-changing, influenced by the cultural contexts in which it occurs, and is a product of multiple experiences. Thus, the experiential knowledge that informs and guides the outcomes of a photovoice project is highly contextualized, and it may yield various interpretations. Respecting the differences in individual and collective interpretations, photovoice researchers abandon the search for an absolute Truth and embrace the notion that multiple truths exist. Appreciating this multiplicity and multivocality of truth, I draw upon Laurel Richardson's concept of crystallization to provide an understanding of experience in an attempt to determine the quality of a photovoice study.

The image of the crystal "which combines symmetry and substance with an infinite variety of shapes, substances, transmutations, multidimensionalities, and angles of approach" (Richardson & St. Pierre, 2008, p. 478) takes into the complexity of the role that experience plays in defining our own realities. "Crystallization, without losing structure, deconstructs the traditional idea of validity; we feel how there is no single truth, and we see how texts validate themselves. Crystallization provides us with a deepened, complex, and thoroughly partial understanding of the topic" (Richardson & St. Pierre, p. 479).

Wang and Pies (2004) claim that there is currently no existing framework that is appropriate for judging the quality of a photovoice study. In addition, they assert that

participatory research models should not be judged according to positivist criteria of quality, instead favoring process-oriented assessments or participant evaluations to determine the quality of a study. Because the overall aim of photovoice is to benefit the participants and communities involved, participant satisfaction is prioritized over the project's potential contribution to scholarly literature (Wang, Yi, Tao, & Carovano,1998), the concept of validity in photovoice ought to be stated in practical, rather than academic, terms. As such, participant evaluations of the research process may be the most appropriate measure of a study's quality.

Because of time constraints I did not conduct a formal evaluation of the project's impact on the participants and their communities as I had initially planned. However, the women voluntarily offered their comments related to their involvement in the project. All six of the women reported great satisfaction with the project, having said that they have learned a new skill, they had the opportunity for the first time to bring their concerns to the MMA and to have gotten to know me as an individual. At the end of the forum at the MMA the women, unsolicited and led by Nadege, publicly thanked me for the project and expressed their happiness for the opportunity to participate. Thus based on their comments I believe that the women would evaluate this project as being of high quality, as it impacted them in a positive manner. A possible extension to this study would be to complete a follow-up study to examine if and how the project has affected the lives of the women involved, their families and/or their communities.

To minimize the possibility of misrepresentation, I used member checking practices throughout the course of this study. I shared my interpretations with the participants, reflecting back to them how I made sense of what they shared in their photo presentations and the group dialogue. This provided opportunities for the women to reflect on what I had said and to clarify any misunderstanding. Often the women would elaborate on certain points, adding examples

and/or explaining in greater detail things that they had said earlier in the meeting. The women and I watched, reviewed, and edited the presentation video three times, as I encouraged them to pay attention to each photograph and every word that was included in the presentation and to make appropriate changes that would most represent what they wanted to share. I also asked for the participants' permission, on several occasions, to share the photographs that they had taken for dissemination purposes.

CHAPTER 4

FINDINGS I

I present the findings of this study in two chapters. Chapter 4 is titled Findings I and chapter 5 is titled Findings II. The chapter titles reflect the order in which they are presented and are not meant to denote the importance of one over the other.

Chapter 4 is a visual representation of the findings in the form of a slideshow. I first provide an overview of Mali and the research location before presenting the women's photographs and their corresponding narratives. The women's photographs are organized by topic and shown in the following order: their business activities, how microfinance has improved their businesses, the impact of microfinance on their lives, the impact of microfinance on their domestic relationships, the importance of savings, barriers to savings, suggested changes to the MMA, and their issues with needing a co-signer for their loans.

Chapter 5 reports the findings for two of the research questions:

1. How do the participants define and conceptualize empowerment

2. How do the participants define and conceptualize poverty?

The latter question was not originally part of this study, but it emerged as such a strong finding that I have included it as a research question. As discussed previously in Chapter 2, the literature on poverty reveals that poverty can be defined in a multitude of ways, which poses difficulty in determining who is poor. In the first group meeting, one of the women, Malika, described herself as poor. This led to a group discussion about poverty within which the women defined the term poor in their own terms, each women labeled herself as poor, and they also discussed some of their experiences with poverty. I have presented Chapter 5 in a theatrical

stage play format in an attempt to re-create some of the back and forth dialogue between the women in the discussions surrounding poverty and empowerment.

Findings I

The slideshow that I present in this dissertation is an extended version of the powerpoint slideshow that the women presented to the MMA. There are three changes that I have made to their presentation for the purpose of this dissertation, and one change that I have made out of honor and respect. The first change is that I have included an opening segment that discusses Mali, the specific research location, and an overview of women's roles in Mali. The purpose of this segment is to provide some contextual background for the slideshow. I am the photographer of the photographs included in this first segment, while the photographs shown after the slide titled 'The Project' (the one exception is the concluding photograph, which was taken by me) were taken by the women in this study. Each of the women's photographs include the name of the photographer on the lower right hand corner. The second change is that when we presented this show to the MMA, the women's accompanying narratives were written and placed above the photograph. In this version, the women's narratives are presented orally. The voices are of two friends of mine, both of whom are fluent in English, but retain a distinctly West African accent from their country of birth. Their voices are easily distinguishable from my own, which is the only other voice included in this presentation. The third change is that I provide some commentary in this presentation. I have kept my narration to a minimum so that the women's images and their accompanying narratives are the focal point of the presentation. The purpose of my commentary is to provide contextual information about the photographs that may be helpful for viewers who are unfamiliar with Malian culture and/or the women in this project. Each time a new theme is introduced I provide commentary about the upcoming collection of images. In

addition, there are a few particular photographs for which I also provide commentary as a means to connect the photographer's narratives about the specific photograph with things that they said later in the group dialogue. This is my attempt to link the photographs to broader societal issues that the women had identified and discussed. The fourth change that I made, the one out of honor and respect, is on the final slide. It is self-explanatory. Other than these four changes, this presentation retains its fidelity to the one that was presented to the MMA. I have not added or removed any of the women's photographs from the presentation, and their photographs are presented according to the order and the ways in which the women designed the show.

CHAPTER 5

FINDINGS II

This chapter is presented in the form of a theatrical play. It represents a collection of experience-based narratives as a form to talking back to the academic literature and Western discourses surrounding poverty and empowerment. It draws inspiration from Mohanty's transnational feminist framework, particularly the concept of *history from below*, by creating spaces for the women in this project to have their voices heard and to be included in global practices of history-making. This play is divided into two acts. Act I includes one scene, which discusses poverty. Act II includes one scene, which discusses empowerment.

Guidelines for Reading this Play

This chapter is structured according to the playwriting manuscript format outlined by Smiley and Bert (2005). The dialogue is left justified on the page, while the speaking characters' names are positioned in the center of the page and are written in all capitals. Character directions such as movement, intonation and/or gestures are indented to the center of the page, positioned directly below the character's name and signified in closed parentheses.

The dialogue is color-coded. There are 8 characters in this play: A narrator, a male president of the community council, and the six women who participated in the dissertation study – Nadege, Ahara, Malika, Jazirah, Kalimatu, and Salima. The dialogue for the narrator and the male character is written in black italics. The dialogue for the women is both italicized and color-coded, where each woman has her own color. The

words in this play are the words of each of the women, meaning that the words that the Salima

character speaks in this play are the words that Salima, the actual woman, spoke in the group

discussions in the study. In a few cases, some of the dialogue for a woman is written in black

and contained in brackets. This indicates that those words were added by myself for the purpose

of this play. For all of the offstage voiceover dialogue, the speakers' voices are amplified

through a loud speaker. Any exceptions to this guide are written in footnotes on the

corresponding page.

CHARACTERS

NADEGE   She is the oldest in the group. She has been married for 30+ years, she
           has 6 children as well as grandchildren. One of her daughters died, so she   is
           raising her daughter's children. She is a microfinance borrower,
           who is committed to finding ways to pay for her grandchildrens'   education.

AHARA   She has seven children and one grandchild. She took a microfinance loan when
           her husband became sick so that she could help the family. Also, her husband
           refused to send the children to school, so she was determined to find ways to
           make money so that she could pay for her children's education.

MALIKA   She is married and has 3 young children. With a microfinance loan she started a
           business of selling clothing and other items for women in the market.

JAZIRAH   She has been married since 1984. She has nine children – five boys and four girls
           between the ages of 3 and 25. She also has one grandchild. She uses her
           microfinance loan for agricultural activities, including farming land as well as
           raising sheep. She also sews clothes by hand, but would like to get a sewing
           machine.

KALIMATU   She has been married since 1981 and has nine children, some of whom have
           moved to a different city. She had started a business of selling clothing, and
           expanded this business after taking a microfinance loan so that she could get more
           profit and help her mother who is sick. She also belongs to a women's
           association, which has taught her gardening skills. She would like a bigger
           microfinance loan so that she can buy gardening materials.

SALIMA   She has been married since 1973 and has 8 children between the ages of 10 and
           33. She also has other children who she has adopted from her family's village.
           She has many businesses and will sell anything that she thinks from which she
           can make a profit. She took a microfinance loan so that she would be less
           dependent on her husband to pay her medical expenses, and also because she
           wanted to contribute to her family.

NARRATOR   She is 29 years old. She is from a different community than the others, but she
           has had previous interaction and some familiarity with the other six female
           characters.

BOUBAKAR He is the leader of the community council in the city within which the six female characters live. He is an important man in the community, very busy, very impatient, self-centered and has no problems showing it.

<u>VOICES IN THE WIND</u>

ACT I - Poverty

(The curtains are closed. A microphone stand is positioned center stage infront of the curtains. The narrator walks onto stage and speaks directly into the microphone.)

NARRATOR

In response to the body of academic literature on poverty, which reveals that poverty can be defined in a multitude of ways, the women who are the main characters in the play draw upon personal and collective experiences to define poverty in their terms. The women's testimonies extend beyond mere attempts to identify and measure the concept, as they provide contextually-based insight into what it means to and for them as women who have first-hand knowledge of poverty. The women in this play have read not a single book, article, or definition of poverty, yet they know what it is. They know how poverty looks when they see their young children working to get money for the family instead of going to school. They know how poverty feels when their stomach aches for one more crumb when is there is none. They know how poverty sounds when their child, or husband, or mother moans in agony from sickness, but the medicine that can cure them costs too much. These women know poverty from experience. They know poverty because it, at one time, it shaped their everyday realities.

(Narrator exits the stage, taking the microphone stand with her. The curtains open slowly, but there is no lighting. The theatre is pitch black. All characters begin offstage. Once the curtains are fully open, there is a twelve second pause before the first words are spoken.)

NARRATOR

(Offstage)

Who is poor?

NADEGE

(Offstage)

I am poor

AHARA

(Offstage)

I am poor

MALIKA

(Offstage)

I am poor

JAZIRAH

(Offstage)

I am poor

KALIMATU

(Offstage)

I am poor

SALIMA

(Offstage)

I am poor

(Salima enters the stage from stage right. She is barefooted and makes as little sound as possible as she walks slowly toward the center of the stage. When she is centre stage, a direct spotlight abruptly shines upon her.)

SALIMA

(Speaks as if reciting a poem)

Since my relatives are poor, then I am poor.
I cannot live in opulence here
and then my parent, my cousin, and my family who live in Dogon country
do not have something to eat.
So I am obliged to use my money
to buy food
and try to share it with them.
If I get a profit from my business
then I must share it with others.
It is why I always have problems.

(The light fades. Theatre is dark again. After a 4 second pause, Jazirah enters the stage from back stage left. She is barefooted and makes as little sounds as possible as she walks slowly toward the front stage left corner. When she reaches the corner, a spotlight shines directly upon her. Salima remains unlit.)

JAZIRAH

In Africa there is the extended family. The little that I get I am obliged to share it with other relatives. So the money isn't all for me.

(The light fades. Theatre is dark again. After a 4 second pause, the four other characters enter the stage. They are all barefoot and assume positions back stage left (Nadege), front stage left (Malika), back stage right (Kalimatu) and front stage right (Ahara). When they have assumed their positions on stage, 4 spotlights abruptly illuminate each of the women's faces.)

KALIMATU

A rich person is someone who can stay 1 or 2 months in his/her house without going anywhere to get something, to get something to eat. So if he has a reserve, some stock of food in the family, which can feed them for one or two months, even for 15 days, this is a rich person. But if someone has to go daily to work for lunch and then work again for dinner, this person, this person is poor.

SALIMA

(There is no direct light on Salima. However, a silhouette of her can be seen, because of the spotlights. Her voice is soft, to give the effect of an echo of what Kalimatu has just said)

A poor person is someone whose daily work, meaning they do something or go somewhere, just for eating.

MALIKA

Maybe the person can get food in the family, but maybe cannot pay for the school fees for his or her children to study. There is only one university in Mali and that is in Bamako. And even here we have some high schools and the parents must pay for it. If the parents can't pay for the studies then they are poor.

NADEGE

The rich person is someone who has his own house, money, materials, and means of transportation. This person is rich. And someone who hasn't got the material to work, who doesn't have money to make a business, this person is poor.

AHARA

(Speaks slowly)

I don't always have materials for working.

(The house lights come on and the spotlights turn off simultaneously. The stage is well lit and all women can be seen on stage.)

JAZIRAH

(Adds emphasis with her hands)

The BIGGEST problem is the problem with food.

AHARA

(Speaks as she walks toward center stage. Stops when she is in the center of the stage)

Life is very expensive.

MALIKA

(Speaks with sadness in her voice)

My family is poor. We always need help with our living.

(All characters, except Malika, slowly nod in agreement)

NADEGE

(Speaks as she walks toward center stage. She hold her hands turned upward and away from her body. She looks directly at the audience. She walks until she stands beside Ahara)

I have a lot of bills because I am sick and I cannot pay for the medicine.

AHARA

My husband is sick. Before he was sick we had problems and now it is even worse.

KALIMATU

My mother is sick.

SALIMA

(Speaks while walking toward center stage. She stops when she is beside Nadege)

I cannot pay for the school fees for my children and the other people in the family to study.

MALIKA

(Speaks while walking toward center stage. She stops when she is beside Salima. Simultaneously, Jazirah walks toward center stage and stops when she is beside Malika)

I would like to study also.

AHARA

I look like a beggar, because I cannot resolve the problems that I have in the family. I am obliged to ask for things from other people.

KALIMATU

(Walks toward center stage while speaking. She stops beside Jazirah. At this point, all women are standing center stage in the formation of a circle with Ahara in the middle)

It is difficult for me to save money.

AHARA

(Spoken sullenly)

I am worried.

(The other characters repeat the words *I am worried* one by one, counterclockwise beginning with Jazirah. They continue this until the lights fade completely.)

END OF ACT I

VOICES IN THE WIND

ACT II - Empowerment

(The house lights turn on. The stage is empty. A soundtrack of shouting and protesting plays on speakers off stage. The volume decreases. The women march onto the stage in single formation holding picket signs. Salima is at the front of the line and she leads the chant.)

SALIMA

No money, no strong! No money, no force!

OTHER WOMEN IN UNISON

No money, no strong! No money, no force![1]

SALIMA

No money, no strong! No money, no force!

OTHER WOMEN IN UNISON

No money, no strong! No money, no force!

SALIMA

No money, no strong! No money, no force!

OTHER WOMEN IN UNISON

No money, no strong! No money, no force!

---

[1] This is written in blue to signify that Salima had said these words in the group discussion, even though I have attributed these words to all of the female characters for the purpose of this play.

BOUBAKAR TOURE

(Remains offstage for the entire act. All of his lines are delivered via voiceover. He speaks as if speaking through a megaphone)

This is Babakar Toure, the leader of your community council. You women do not give up. I have heard your protests for too long now, so please tell me what it is that you want.

WOMEN IN UNISON

(Shouting)

Money! Money! Money![2]

BOUBAKAR TOURE

Money? Money? You want money? We all want money! So why is it that you spend your whole day out here in the blistering heat to tell me and the rest of the world that you want money?

MALIKA

When we get more money we will be stronger women.

BOUBAKAR TOURE

How will having money make you stronger women?

JAZIRAH

If you have money you are stronger in society, if you don't have money then you must follow others.

AHARA

And if you have money, your husband likes you and so you have power and are strong. But if you are poor, they don't consider you.

BOUBAKAR TOURE

Men are the chiefs of society. This is the traditional custom of our society. You know, we say that a man marries the woman, but a woman does not marry the man. [3]

---

[2] This is written in multicolor to signify that all of the women had said this word in the group discussion.

[3] This is written in red to signify that Kalimatu had said these words in the group discussion, even though I have attributed these words to Boubakar Toure's character for the purpose of this play.

SALIMA

Yes, the men are the chiefs. That is what our society says, so the men have more power in society. And women cannot be the chief of the family, that is also what our society says. But really the chief IS the woman in the family, because women are called to resolve all of the problems concerning the family.

BOUBAKAR TOURE

So you want to resolve all of your problems? Well, then you are right, money is all you need. When you get money, you will be stronger. Then all of your problems will go away. So instead of making noise outside of my office, go find a way to get some money so that you can get strong.

AHARA

[No, no, money is not the only thing. Money cannot solve everything.] Education can make women stronger too.

JAZIRAH

[Yes, yes, this is true.] Information and training can improve our daily activities.

KALIMATU

Education is very important, because if you have money, but don't know how to reserve or master it then you may lose all your money. So education will let you know how to work with this money.

SALIMA

A woman cannot get to the same place as the husband in the family. Always in this society, the man is the chief. But she can help him. And if a woman has a lot of money or if she is educated, her husband must respect her.

BOUBAKAR TOURE

So now it's money AND education that you want? (In a sarcastic tone) *Anything else?*

NADEGE

If a woman has power then she is respected more. She can make more decisions in the family.

JAZIRAH

If you have power in the family, then the husband must respect you.

NADEGE

If you don't have power you must follow, you are obliged to follow your husband.

BOUBAKAR TOURE

So you want to make decisions in the family?

JAZIRAH

[Not only in the family, in the community also.] *If you are the leader of a political party then you can get the best place in the society.* (Jazirah says the next line in a snide manner). *But this you already know, don't you, Mr. Babakar Toure, our trusted community leader.*

BOUBAKAR TOURE

But I still do not understand. Why do you want all of these things? I understand why you want money, because that is what will make you strong. But why the other things…education, decision-making power, and leadership capacity? What will these do for you in a society where the men are the chiefs?

KALIMATU

[Because as we have explained, all of these things, not only money, promote our empowerment…. Women's empowerment!]

WOMEN IN UNISON

(thrusting blank picket signs in the air, the women shout each word louder than the previous one)

[Empowerment! Empowerment! Empowerment! Empowerment! Empowerment! Empowerment! Empowerment!]

BOUBAKAR TOURE

Okay, okay! Enough, enough!

(The women stop chanting and await Boubakar Toure's response)
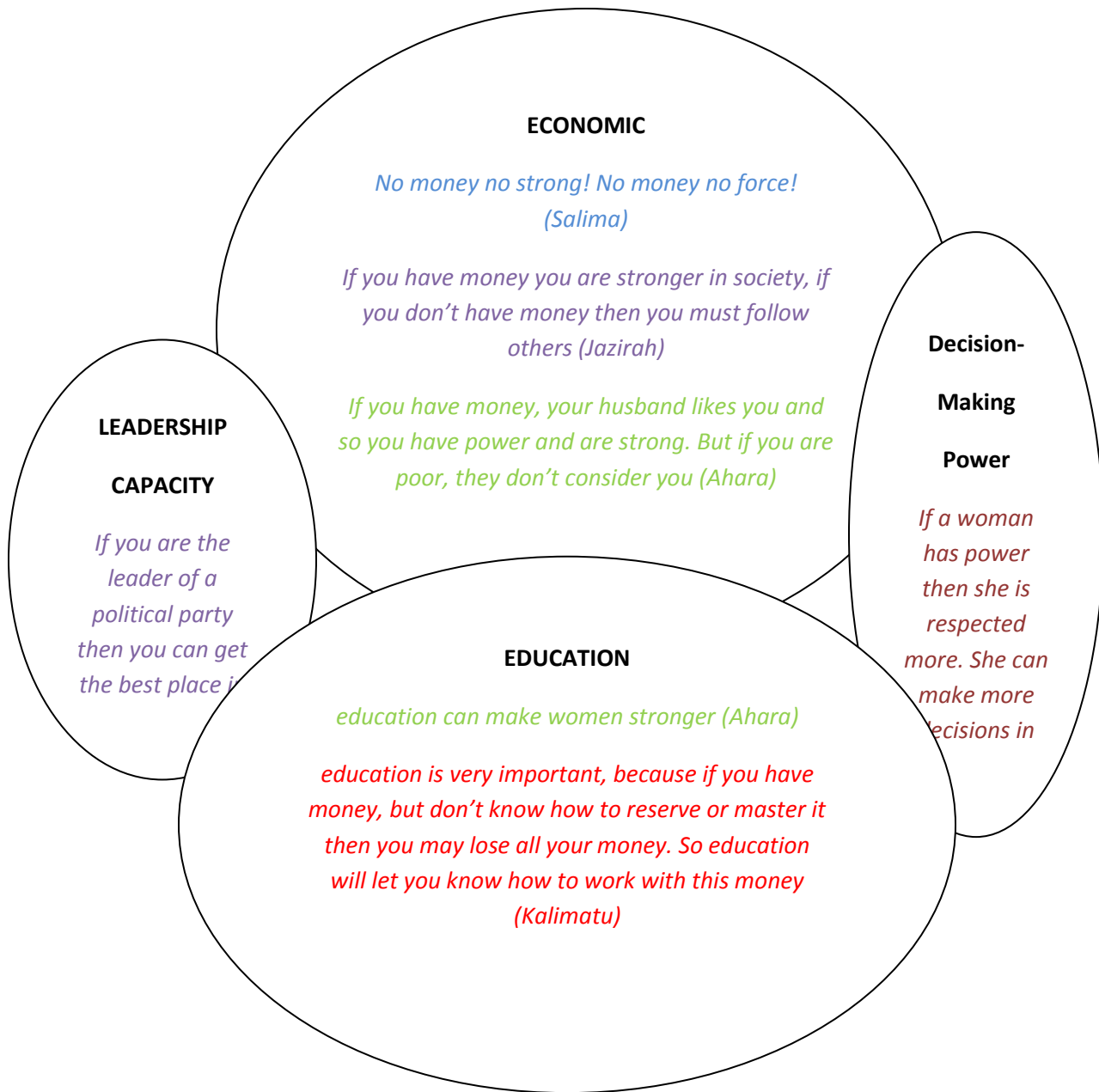
BOUBAKAR TOURE

I will see what I can do. I will meet with the other leaders in the community next week. One week is a long time and I do not think that I will remember everything that you have said. So I will only repeat the things that I can remember at the time.

MALIKA

[Well it's a good thing that we have already drafted a copy for you to take to the meeting.]

(The women all turn to face the back of the stage.A large projector screen descends, which will display the following model in four stages. First the Economic circle appears on the screen. After a delay of twelve seconds the Education circle appears, sliding up from the bottom of the screen until it assumes the position as shown below. After a delay of twelve seconds the Decision-Making Power and Leadership Capacity circles will appear simultaneously, sliding from the center right and center bottom of the screen, respectively, until they assume the positions as shown below. After a delay of 10 seconds the stage lights begin to fade. When the theatre is pitch black, the house lights will come on, to signal the end of the play.)

Our conceptualization of empowerment

ECONOMIC

No money no strong! No money no force! (Salima)

If you have money you are stronger in society, if you don't have money then you must follow others (Jazirah)

If you have money, your husband likes you and so you have power and are strong. But if you are poor, they don't consider you (Ahara)

Decision-Making Power

If a woman has power then she is respected more. She can make more decisions in

LEADERSHIP CAPACITY

If you are the leader of a political party then you can get the best place i

EDUCATION

education can make women stronger (Ahara)

education is very important, because if you have money, but don't know how to reserve or master it then you may lose all your money. So education will let you know how to work with this money (Kalimatu)

End of Act II

THE END

CHAPTER 6

DISCUSSION

In this chapter I first present a summary of the findings as they relate to the research questions that guided this study. Next I discuss the implications of this study and the resulting changes at the MMA. The last three sections consist of discussions on the significance of the study, the limitations, and directions for future research, respectively. I end this chapter, and this dissertation, with a few concluding remarks.

Summary of the findings in addressing the research questions

The purpose of this study was to explore how a select group of women perceive and experience empowerment in relation to their participation in a microfinance program. The four research questions that guided the data collection and data analysis of this study were 1) How do the participants define and conceptualize empowerment? 2) How does the involvement in a microfinance program affect the participants' perceived empowerment? 3) What do the participants suggest could be changed in the design and implementation of microfinance programs to promote and increase women's empowerment? 4) How do the participants define and conceptualize poverty?

How do the participants define and conceptualize empowerment?

As discussed in chapter 2, the majority of research on microfinance and women's empowerment addresses this topic according to a financial sustainability approach, wherein empowerment is defined and measured in economic terms and the assumption is that female borrowers who successfully increase their income are necessarily empowered. The findings from

this study suggest that empowerment in the context of microfinance should extend beyond the financial sustainability approach. The women in this study emphasized that an increase in economic resources is an important aspect of their perceived levels of empowerment. As depicted in the play (chapter 5), the women stated "no money, no strong. No money, no force". Securing financial resources for themselves and their families was a strong contributing factor to their perceived levels of empowerment, however it is not the only contributing factor to this multi-dimensional construct. Having money was not the only requirement for the women to feel empowered, therefore having increased incomes through microfinance did not necessarily lead to increased level of empowerment for the women in this project. The women in this project conceive of empowerment being strongly related to levels of education, decision-making power, and leadership capacity in addition to amount of economic resources.
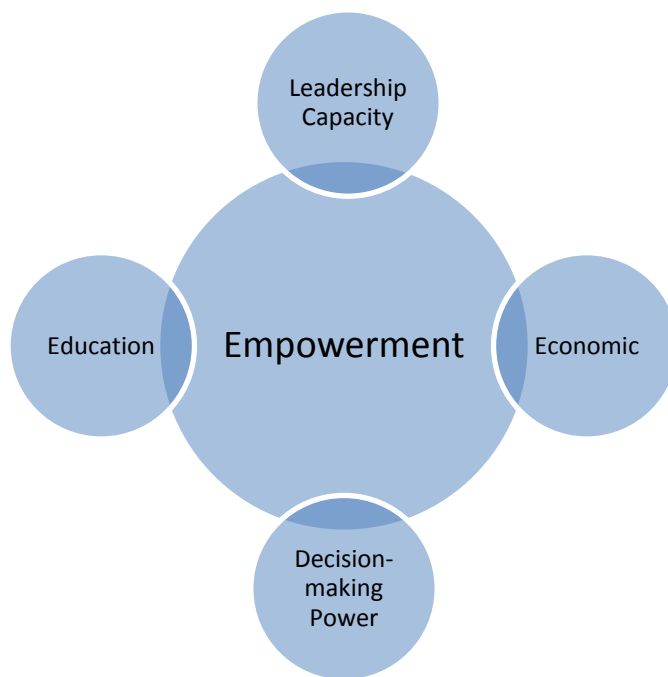

Figure 15. Empowerment conceptual model

Figure 15 is a conceptual model of empowerment that was derived from the women's

descriptions of this construct in the group discussions. Consistent with the literature on

empowerment, the women in this project conceive of empowerment as multi-dimensional. This

particular group of women collectively identified four primary dimensions of empowerment

(economic, education, decision-making power, leadership capacity), none of which are mutually

exclusive. The following conceptual model is designed as a variation of a Venn diagram to

depict the inter-relationships between the dimensions. I recognize that culture, religion, women's

status in society, as well as other socio-political factors influence women's empowerment,

however I have used only the data specific to this study and I have limited the scope of this

conceptual model to the perceptions of empowerment that the women in this project identified.

How does the involvement in a microfinance program affect the participants' perceived
empowerment?

Consistent with the reviewed literature, this study had findings that suggest that

microfinance both positively and negatively impacts empowerment. The women in this project

emphasized that the positive impacts were greater than the negative impacts and they readily

spoke of how microfinance has benefitted them in many ways. All of the women in this project

asserted that microfinance has had a positive effect on their businesses, which has resulted in

increased incomes compared to how much they were making before the loan. The availability of

greater economic resources has allowed the women to seek health care services for themselves

and family members, to buy greater quantities of food for their families, to send money to care

for relatives, and to pay for their children's education. They assert that being able to have the

means to do the aforementioned things, through their own efforts, has contributed positively to

their own perceived levels of empowerment. In addition to the economic changes, the women

also explained how microfinance has influenced aspects their lives. In particular, this study

supports previous findings that women who participated in microfinance programs had higher

levels of bargaining power in their families (Mayoux, 1998) and increased decision-making

power within the home (Simanowitz &Walter, 2002). In addition, the women in this study linked

their microfinance participation with greater levels of community-based political power, gaining

more respect in their families, and as a mean to carve out additional spaces for social liberties.

The disempowering aspects that the women identified related to the design and structure

of the microfinance program. They spoke of the lack of confidentiality at the agency, the

embarrassment associated with asking someone to be a co-signor and feeling ashamed when the

person declines the request, and the lack of opportunity to participate in a formal savings

program at the MMA. These issues, in response to the third research question, What do the

participants suggest could be changed in the design and implementation of microfinance

programs to promote and increase women's empowerment?, are discussed in the subsequent

section titled Implications.

How do the participants define and conceptualize poverty?

In defining poverty through their experiential knowledge, the women in this project

blurred the boundaries between Hagenaar and d Vos' (1988) distinctions between absolute,

relative, and subjective poverty, as described in Chapter 2. In support of Maxwell's (1999) work,

the women defined poverty according to meeting their basic needs, access to healthcare, access

to education, the ability to sustain livelihood, and vulnerability. However, the women's

conceptualization of poverty also extended upon the current literature by including an emphasis

on the economic state of extended family and relatives. In Mali, family ties are very important

and there is a collective responsibility for people to help their immediate families as well as their extended family and distant relatives. Thus, as was presented in Chapter 5, Jazirah stated that "the little that I get I am obliged to share it with other relatives. So the money isn't all for me". Therefore, looking at income at the nuclear family level in this cultural context may be inappropriate for measuring poverty because it does not take into account the giving or receiving of money to/from relatives. This suggests that measuring poverty should be culturally grounded and contextually specific. Thus, the universal application of absolute poverty measures, such as the $1.25/day that is used by the United Nations may be unsuitable to determine who is poor around the globe.

Implications of this Study

Since the primary purpose of photovoice projects is to directly benefit the participants and the communities involved, I have framed this section according to the implications for the women who participated in this study.

The women created a forum within which they presented their photovoice project to the executive director and staff of the microfinance agency. Madame Maiga commented that through this presentation she gained new insights into the women's experiences as clients of the MMA. In a one-on-one conversation, Madame Maiga told me that the power of the visual images and the passion with which the women spoke had motivated her to critically think about the women's suggestions. Thus, immediately following the presentation, Madame Maiga contacted the CEO of the MMA, presented him with a summary and the minutes from the presentation, and began to initiate changes within the agency to address some of the concerns that the women had raised in their presentation. The three changes that were in the process of being implemented at the time I left Mali are building renovations, informing clients about the

new savings program, and creating a regular forum to improve client-staff communication. These changes were borne directly out of the women's presentation and the group discussion that followed. I discuss each of these three changes separately.

Building Renovations to Increase the Level of Confidentiality

During the course of the project the women had expressed that the lack of confidentiality at the agency was a source of disempowerment, as discussing their financial affairs and life circumstances openly in front of strangers made them feel vulnerable. They discussed this during the presentation and told the staff that they would feel more comfortable if they had some privacy at the agency. To address this, Madame Maiga put in a request for approval to renovate one portion of the building. She decided to enclose some of the open space near the entrance and use it as the primary client meeting room. This physical change to the building will result in more privacy and their business affairs will be conducted in a more confidential manner.

Informing Clients About the New Savings Program at the MMA and Encouraging Them to Open an Account

The women in this project actively created spaces to save money. As presented in chapter 4, several of the women keep money hidden in their homes, often in wooden boxes and/or under their mattress. However, they have limited success with this technique, as the money is readily available and too often they spend the money before saving an amount that they feel is sufficient to protect them against disaster. So they turn to other means of saving money, such as community-based women's savings groups. This format involves a high degree of trust of group members, as they are typically informal groups with little, if any, documentation or resulting legal sanctions in cases of dishonesty. The second group meeting that we had during

this project provides another example of how the women carved out spaces for themselves to

build a reserve of cash that was accessible to them at a future date. The following is an account

of my recollection of what happened at the end of that meeting.

> The meeting was wrapping up. I reached into my bag to take out my wallet so that I could give each women her weekly stipend. I looked directly at Kalimatu as I smiled and extended my right hand toward her. I proceeded to thank her for participating and explained how much I enjoyed these first two meetings. She looked at me, then at the money in my hand, then back at me, then back at the money before meeting my smile with an awkward gaze as her eyes searched my face for answers to her confusion. Reading her body gestures, I, too, was confused and silently posed questions to myself. Did she misunderstand the amount of the stipend? Am I giving too much? Too little? I know that I am to always give things to someone with my right hand and never the left, but perhaps there is a different custom of giving money in this type of situation of which I am unaware? Am I offending her? I am not sure what is going on… Still awkward, she finally extended her right hand, gave me a half smile and then took the money. Relieved from the awkwardness of this exchange I reached into my wallet again to pull out money to give to the next person, who happened to be Malika. Our interaction was similar to the previous one, except that she refused to take the money. I knew then for sure that something was off. Malika looked to Jazirah (the group leader) and Jazirah said something to the translator. When he told me what was going on it then made sense to me.

> Amadou (translator): The women have decided to not take the money now. They said that if they take the money a little at a time then they will spend it quickly on small things. So they will wait until the end of the project and they will take the big money. When they take all the money together then they can do something big with it that is more helpful than buying small things every week. This is their way of reserving the money.

Two months later, during their presentation at the MMA, Madame Maiga informed the

women that the agency had recently implemented a savings program for its clients. The savings

program is voluntary and, unlike formal banking institutions, there is no minimum balance

needed to open and/or maintain the account. The women were pleased to hear this and Salima

commented that she was going to put together some money so that she can open an account and

start saving. Madame Maiga, having learned from the presentation how much the women struggle to save money because they are excluded from formal savings programs, said that she is going to make great efforts to inform all of the clients of the MMA about the savings program. Because the savings program was in its infancy stages at the time of the presentation, she said that only the new clients had been told about it. However, she knows that it is important for all of the clients, so she will tell the loan officers to encourage both the new and veteran clients to open an account by emphasizing the importance of savings.

The women in this project already knew the importance of saving money, they just had limited options for doing so in a viable manner. Excluded from traditional banks, as I later found out that none of them had the minimum amount needed to open an account, the women found creative ways to save money, such as opting to receive their stipend as a lump sum. Now with the ability to open an account at the MMA the women can start to build a reserve and work toward achieving some of their financial goals, which, according to them, will contribute positively to their empowerment.

Creating a Client-Staff Dialogue Forum to Facilitate Open Lines of Communication Between the Agency and Its Clients

The presentation was successful in that it created a direct line of communication between the women and the staff of the MMA. They discussed the women's questions and concerns and it was soon apparent that there was somewhat of a disconnect between the women's understandings of the MMA's operations and the actual policies. The primary explanation for this is because the MMA had undergone several changes in the last year and the women in the project have been clients for a few years and had not been informed of the changes, thus they assumed that the MMA operated the same as when they first became clients.

In response to this, Kalimatu suggested that Madame Maiga plan to hold regular client-staff forums as a way to keep the clients informed of all the programs that the MMA offers and upcoming changes in the agency. It would also be a time for the clients to provide feedback so that the staff can improve their services. The other women supported this idea, as did Madame Maiga. In our follow up conversation, Madame Maiga admitted that the MMA could improve the level of communication with the clients and that Kalimatu's idea was great and she had already started to organize ideas for how to implement it.

Summary

The direct impact that the women have had on initiating changes at the MMA demonstrates the propensity of this study to influence policy and enact social change, as well as the power of visual images to communicate the voices of people who are typically silenced in political decision-making processes. Participating in this study and having the opportunity to engage in critical dialogue, as agents of change, with policy makers, has encouraged the women to take the lead role in shaping their stories, their empowerment, and their future histories.

<div align="center">

Significance of this Study

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The significance of this study serves both theoretical and practical purposes. From a practical standpoint, the findings from this study can be used to help microfinance institutions to better understand the valuable aspects of their programs, as well as provide suggestions to help implement the programs in a more effective manner to promote women's empowerment. From a theoretical standpoint, this study adds to the existing body of literature on the subjectivity of women's empowerment, which is virtually absent in the research literature that centers on microfinance programs (Holvoet, 2005). The majority of studies that discuss microfinance and

women's empowerment use surveys and questionnaires as data collection tools, which rely on pre-established understandings of empowerment and typically ignore the subjectivity of empowerment. This is problematic as the meaning that women ascribe to their role as entrepreneurs may differ from the meaning that a researcher interprets from survey or questionnaire data. This study is one of few qualitative studies that explore the topic of the subjective experience of empowerment in relation to microfinance, and it is the first to use photovoice methodology to do so.

This study also contributes to the limited amount of microfinance literature that originates in countries outside of India and Bangladesh. Different geopolitical and social contexts may mediate the impacts of microfinance; thus, research findings from India and Bangladesh may not necessarily have universal application. West Africa is an understudied region in the microfinance literature. Conducting my study in Mali provides culturally, geographically, and historically grounded recommendations to improve microfinance institutions in the West African region.

Limitations of this Study

The recruitment strategy that I used in this study was effective in securing participants; however, it did pose some limitations. When I asked the director of the MMA for recruitment ideas, she offered to find the potential participants, which was an ideal strategy considering my unfamiliarity with the research location, cultural customs, and language barriers. Not surprisingly, the woman she chose to be the group leader as well as the other women who were asked to be in this study are all in good standing with the agency. They are all longtime clients of the MMA with successful business ventures, and who pay their loans on time. Nadege, Jazirah, Kalimatu, Ahara, Salima, and Malika are model clients who positively reflect the

theoretical premise of microfinance – they have used small loans to create viable economic opportunities to lift themselves and their families out of poverty. The stories that they shared, the photos they took, and the data that this study yielded reflect this.

I do, however, recognize that if the recruitment strategy used was a random selection of all of the MMA clients, the study group may potentially have included at least one woman who was struggling to repay her loan. In this case there may have been greater heterogeneity reflected in the types of photographs taken and the stories shared in this project. Even the topics of the photo assignments may have differed, which would have resulted in different data than what was yielded in this particular study. More within group diversity with respect to the amount of time they have been microfinance borrowers, their loan repayment status, and the successes of their businesses would probably have provided more divergent perspectives and different critiques of microfinance in general, and of the MMA specifically.

A second limitation of this study was that which resulted from the use of a translator. Had I conducted this study with English-speaking participants or had I been fluent in Bambara, I would have been better able to sense the dynamics of the group dialogue, which would have enriched the data. In addition to documenting who said what, I would have also been better able to discern the ways in which things were said, to observe when there were incongruities between oral statements and nonverbal body language, and to hear the back and forth banter between group members uninterrupted. Unfamiliarity with the language, however, all but erases such possibilities. By relying on Amadou to translate, the free flowing rhythmic dialogue that so often occurs in group settings is replaced by dialogue that seems to be stuck on staccato as frequent pauses are necessary to allow for translation to occur. This heavily impacted the conversation as it disrupted the possibilities for the women to speak uninterrupted. I oscillated

between the options of A) Having the women speak back and forth until they had exhausted the topic at which time Amadou would translate the dialogue and B) having Amadou translate at more frequent intervals. Our conversations typically reflect option B. As there is the great benefit of having the free flow of dialogue, it also bore the risk of Amadou not remembering everything and translating only a portion of what was said. I preferred to know everything that was discussed in the meetings to allow me to ask questions and probe further, which is why I opted to have Amadou translate more frequently. This was often done mid-conversation, but always between speakers so that he did not interrupt somebody while they were speaking. The presentation, however, reflected option A, as Amadou translated very little during the discussion and it was not until we listened to the audio file that he translated everything for me. We decided to do that, because the purpose of the presentation was to have constructive dialogue between the participants and the MMA, not me between the participants and myself.

Future Research

The paradigm shift within international development toward women's empowerment has resulted in the emergence of a multitude of INGOs and donor agencies that explicitly focus on gender issues in their program initiatives. This is important, particularly in light of the unfortunate existence of the feminization of poverty, however I believe that it is also important to address and examine men's roles and their responses to the increased emphasis on the women in the community being empowered. Possible directions for future research in this area include examining various issues and/or unintended consequences that may arise when strategic attempts to empower women are instituted at the expense of emasculating men. Another possibility is to examine how men reconfigure their masculinities when their wives become an income earner and financial contributor in the family. This line of research could inform policy

recommendations to provide practitioners with various strategies that can be used to encourage a symbiosis between women's empowerment and reconfiguring masculinities.

Concluding Remarks

In a community within which the participants are among the poorer sect, in a place which culturally constructs the men as the chiefs of society and the women as less powerful, in a world which labels Mali as undeveloped and third world, the women in this study wrote themselves out of the margins and took center stage in their stories. Nadege, Ahara, Malika, Jazirah, Kalimatu, and Salima created spaces for their voices to be heard as they inserted them into social and global consciousness to make the invisible visible. Deviating from the tradition of outsiders attempting to represent the 'other', the use of participant-produced photographs and narratives has allowed the women to write and represent their own stories and histories as they engaged in community advocacy. This process reflects Carolyn Ellis' poignant statement that improving social conditions "can happen through examining lives one at a time and encouraging voice person by person, as well as through an explicit focus on social justice" (2009, p. 15).

Silence is a type of speech that is never written.

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