How does empowerment happen?

Exploring the Process of Empowerment through Narratives of Women Who Participated in Microfinance-Plus Programmes in Paraguay

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Declaration

I hereby declare that this thesis has not been and will not be, submitted in whole or in part to another University for the award of any other degree.

Signature

Abstract

This dissertation explores the complex process of empowerment of women who participated in microfinance-plus programmes in Paraguay. Empowerment is now a mainstream development concern and is often expressed as the desired outcome of many development interventions around the world (Batliwala, 2007; Kabeer, 2018). A prominent view within the ever expanding literature is that empowerment is a complex process (Rowlands, 1997; Kabeer 1999; Townsend et al., 1999; Cornwall, 2016). This complexity, however, poses a significant challenge to building empirical understanding within specific contexts, leading to conceptual development without empirical grounding (McGee and Pettit, 2019; Rowlands, 2016).

In this research, I aim to understand the process of empowerment by inquiring into the life experiences of women who participated in microfinance-plus programmes in Paraguay. Microfinance-plus (MFI+) provides financial services (vocational training, technical assistance, product design), as well as non-financial services (increased access to education, health, and mentorship). My case study is based on microfinance-plus programmes developed by the largest NGO in Paraguay, Fundación Paraguaya. The objective is to address the following theoretical and empirical gaps about the process of empowerment: a) the role of context and how it might shape the process of empowerment; b) how resources enable or constrain this process; c) how participants experience changes in power, and; d) how microfinance-plus interventions contribute to the process of empowerment.

This dissertation seeks to meet these theoretical and empirical gaps through a mixed-method study combining narrative data of the experience of (dis)empowerment through five Group Dramas - a performative narrative method - with 489 micro-narratives of experiences collected and analysed using the SenseMaker method. My overarching argument is that context plays a central role in the process of empowerment by showing how it allows and constrains the availability of material, human, and social resources, and enables windows of opportunities for changes in power. The resulting changes in power enable women to make meaningful life choices to improve their lives.

Key Words: empowerment, power, poverty, microfinance-plus, Paraguay

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Table of Contents

List of figures, tables, and images

Chapter I. Introduction

"[In Latin America] …we need to build a new language in which to frame … strategies for social transformation at the local, national, or global level… by listening to poor women and their movements, listening to their values, principles, articulations, and actions, and by trying to hear how they frame their search for justice" (Batliwala, 2007, p. 564)

This thesis explores the process of empowerment of women who participated in microfinance-plus programmes in Paraguay. The concept of empowerment is essentially concerned with changing and transforming power relations. Changes in power entail the journey from which disempowered people are empowered to transform their lives for the better (Eyben, 2011). A disempowered individual is someone who lacks the power to improve their life; in contrast to an empowered individual who has the power to make strategic choices in her life (Kabeer, 1999). The empowerment of women and girls has become a mainstream concern promoted by governments, NGOs, and development agencies to open opportunities for economic and political engagement (Batliwala, 2007; Cornwall, 2016; Kabeer, 2018). To illustrate, the Sustainable Development Goals named gender equality and empowerment for women and girls as their fifth goal (United Nations, 2015). For Fundación Paraguaya, the subject of the case study of this research, empowerment is a primary development goal and is promoted through microfinance-plus programmes.

However, in the expansion of the promotion of empowerment in development programmes around the world, some argue that the real value of the concept has been lost, and the many interesting processes within empowerment have been forgotten (Batliwala, 1994; Kabeer, 1999; Cornwall, 2016). Furthermore, policy and interventions, in general, concentrate exclusively on empowerment as an outcome and ignore what is arguably a much more important aspect: the process of how empowerment happens. Due to this, despite the fact that empowerment has been studied for decades now, there has been little research on the way empowerment

happens, what the process looks like, and how it is experienced (Kabeer, 2018). Thus, studying the process of empowerment of women warrants a contextually sound and empirically grounded analysis, which is the objective of this thesis.

1.1 Research Motivation

My decision to base this research on the process of empowerment of women who live in poverty in Paraguay originates from my previous experiences in designing and implementing the Paraguayan National Poverty Alleviation Programme from 2014 to 2016. This programme, like many others in the world, aimed to empower people by providing material resources, such as money, agricultural instruments, educational materials, and housing subsidies, to overcome poverty (Government of Paraguay, 2014; 2021). The core reasoning of the programme model was that by providing material resources, people would in turn increase their power to improve their quality of life. Despite investing significant resources and energy into this strategy, I consider this project a failure because the programme participants did not overcome poverty. At the highest level of government, my team and fellow policymakers tried to remedy this failure. We debated the strategy and tried to investigate the cause of the stagnant programme. We hired experts from around the world and made adjustments to the programme, but still, measured against the goals of the programme, it still failed to meet its objectives.

Processing this disappointment, I decided to pause my government career to pursue a better understanding of the complexities of poverty and how programmes could better support people. My first months as a doctoral researcher at IDS provided new insight into the challenges and failures I had experienced in government. I remember sitting in the folding chairs at a Robert Chambers workshop and asking myself, "why didn't we ever ask the people we worked with what they needed to achieve development!?" Through this insight, I connected some of the unsatisfactory results of the government programmes to the top-down and "cookie-cutter" approach that failed to consult the participants, and thus fell short of meeting people's needs. After this experience, I was acutely aware of the over-reliance on experts, assumptions, and accumulated

knowledge, while ignoring the most important actors in this endeavour, the individuals themselves. This is how my research interests started taking form. I began exploring the process of empowerment based on people's lived experiences. Empowerment cannot be understood as an uniform process because it is deeply context-specific (Chopra, 2019; Batliwala, 1994). Thus, I sought to understand the process of empowerment through the lens of people's life experiences, perspectives, and interpretations.

1.2 Aim and Scope

In this research, I aim to understand the process of empowerment by inquiring into the life experiences of women who participated in microfinance-plus programmes in Paraguay. The main research question that this thesis poses is: *How do women in microfinance-plus programmes experience the process of empowerment?* This main question will be examined through a subset of questions which I will introduce in Chapter IV: Methodology and Research Design.

Throughout this thesis, my objective is to address the following theoretical and empirical gaps: a) the role of context and how it might shape the process of empowerment; b) how resources enable or constrain the process of empowerment; c) how participants experience changes in power, and d) how microfinance-plus programmes contribute to the process of empowerment.

My case study is based on microfinance-plus programmes developed by Fundación Paraguaya (FP), the largest NGO in Paraguay. FP has worked in microfinance, entrepreneurship, and education for over 30 years with the overarching goal of eliminating multidimensional poverty (Fundación Paraguaya, 2018). FP microfinance-plus programmes have been, and continue to be, the focus of different research projects. FP provides credit, financial services training and one-to-one mentorship support (Mazer, 2011; Burt, 2016). FP claims that their programmes empower women because, through their personalised interventions and access to different resources, women can challenge their status quo, increase

their confidence levels, and expand their participation in the family and the broader community (Fundación Paraguaya, 2021). I conducted the research for this thesis with women who participated in FP's programmes in six urban localities situated in the metropolitan area of Asunción, Paraguay's capital.

In the spirit of full disclosure, I have a personal relationship with FP. My father-in-law is the organisation's founder and Executive Director of FP. In addition, and as I will further explain throughout this research, as part of my action research strategy, FP had extensive involvement in my research. From the beginning of my research, I anticipated that my personal relationship with FP's founder and CEO, as well as the extensive involvement of FP in my research, could create conflict of interests on two levels: (i) people would provide positive feedback about their experience with FP and how the intervention influenced their lives; and (ii) that FP would not be happy for me to write about any findings that were critical of the intervention. Both of these dimensions could affect the nature of my research relationship with participants and FP and create bias in the data.

To cope with this, I proactively took different courses of action. I made sure from the beginning of the research that FP staff, including FP's Executive Director, understood the scope of my research and that positive, as well as negative results, could arise from this research. I communicated to all FP staff, including FP's Executive Director, that they would not receive any information about my research during my fieldwork. I made it clear that they would not have the opportunity to add, make suggestions, change, alter, or restrict any conclusions. I also made sure to communicate to FP staff and research participants that I was independent to FP, that my research activities were confidential, and would not be shared with anybody. As I went through the process, I experienced that the relationship with FP was collaborative and non-intrusive, and they did not interfere in my research.

This thesis seeks to answer my research questions through a mixed-method study that combines theoretical and empirical knowledge. My objective was to explore

the process of empowerment by integrating concepts from the development studies literature with women's perspectives. Specifically, I collected narrative data through two participatory methods, Group Dramas -a performative and embodied narrative method- and the SenseMaker method. These participatory methods allowed women to share nuanced life stories and reveal the complexity of individual experiences.

1.3 Significance of Study

This thesis engages with broader debates about the complex process of empowerment. It argues that some current development interventions focus too narrowly on the technical and economic aspects of people's lives and overlook the context of the interventions and the effect it has on people's ability to exercise power in their daily lives. Based on my empirical findings, this thesis offers a critical perspective on how empowerment happens. I build a picture of the nuanced and complex process of empowerment and suggest a potential pathway for future research. By doing so, this thesis contributes to development theory and practice through deconstructing the process of empowerment.

1.4 The Outline of the Chapters

To begin with, Chapter II offers a brief history of empowerment and provides a discussion of the evolution of this concept through the past decades. Then, I provide a theoretical background to the concept of empowerment and introduce the main debates around the process of empowerment. This is followed by a discussion on the relationship between empowerment and development interventions with a focus on microfinance-plus programmes. I conclude this chapter by presenting my conceptual framework and the gaps this thesis aims to address.

Chapter III aims to provide a background of Paraguay, the country in which this research took place. Paraguay is introduced as a country with a favourable

macroeconomic situation, but that suffers from many development challenges. In this chapter, I also present Fundación Paraguaya (FP), a Paraguayan NGO and the case for this research. Lastly, I introduce FP's microfinance-plus programmes, which seek to empower poor women through providing access to different resources.

Chapter IV details the research design and methods used to understand the process of empowerment from the point of view of women living in poverty. This chapter includes a discussion on my epistemology and my chosen paradigms. Subsequently, I present my research design which is a mixed-methods study using participatory and narrative methods. I also outline my experience with data collection, which includes my research timeline, fieldwork locations, and sampling strategy. Then, I introduce my specific methods, Group Dramas and SenseMaker, and present the data collection and analysis. To close, I discuss the ethical considerations of this research.

Chapter V is the first empirical chapter of the thesis. This chapter contains my findings from five Group Drama narratives developed by participants. Each narrative includes the life experience of a fictional character before, during, and after their participation in FP's microfinance-plus programmes. In this chapter, I bring together findings of participants' collective knowledge, in combination with my narrative analysis, in relation to my conceptual framework.

Chapter VI is the second empirical chapter of the thesis. This chapter contains my findings from SenseMaker, and I present both the findings from participants' analysis of their narratives, as well as the findings from my thematic analysis. Specifically, I explore the nature of narratives, influencers, the role of different resources, and different forms of power in women's narratives.

 Chapter VII offers a synthesis of my findings and a discussion. In this chapter, I respond to my four sub-research questions. Throughout this chapter, I use my

empirical findings to argue that the process of empowerment comes about through the interaction between contextual realities, resources, and shifts in forms of power. Lastly, to better understand the process of empowerment, I present an empowerment framework using my empirical findings based on women's life experiences before, during, and after their participation in FP's microfinance-plus programmes using the concepts from my conceptual framework.

Finally, Chapter VIII is my concluding chapter where I reflect on the theoretical, methodological, empirical, and policy and practice-related contributions of the thesis and the broader discussion and debate on the process of empowerment.

Chapter II. Literature Review

2.1 Introduction

Women's empowerment is a primary development and policy goal. Although there has been much debate in the literature on the concept, measurement, and consequences of empowerment, there is a lack of understanding of how the process of empowerment occurs. In this chapter, I will briefly outline the history of empowerment, present and discuss different bodies of literature regarding power and empowerment, and introduce microfinance-plus as a potential avenue to empower women. I will conclude this chapter by introducing a conceptual framework that will guide and structure my empirical study and analysis.

2.2 A Brief History of Empowerment

In this section, I reflect on the history of empowerment at large to how it became more focused on women's empowerment. Specifically, this literature review traces the history of the term from radical movements in the 1960s through its usage in development studies today. Empowerment figured prominently in U.S. radical political movements of the 1960s and 1970s (Oxaal and Baden, 1997, p. 7; Batliwala, 1997). It was utilised by different organisations such as the American Civil Rights and Black Power Movements, which promoted the importance of personal, organisational and community control to fight for the rights of minorities living insubordination to the white majority (National Archives, 2016; Neighbors et al., 1990). Empowerment continued to have a strong political context for feminists in the 1970s who generally promoted consciousness-raising and collective action initiatives for social change (Cornwall, 2016; Oxaal and Baden, 1997; Krenz et al., 2014). Some argue that this was a part of the growing interaction between feminism and the concept and practice of popular education, based on the 'conscientisation' approach developed by Paulo Freire (1970) in Latin America (Batliwala, 2007). Conscientisation is the process by which people who were denied the ability to choose, learn to demand their capacity to choose. Freire advocated for a dialogic reflexive process of building critical consciousness where

the oppressed and the oppressors entered in dialogue to shift power across them (Freire 1970; 1974). The idea of 'conscientisation' is linked to liberation theology, a religious movement arising in late 20th century Roman Catholicism and centred in Latin America. Liberation theology is committed to abolishing injustice and building a new society where the exploited social classes had active and effective participation (Gutierrez, 1981). Liberation theology believes that the social transformation of the oppressed occurs through not only spiritual awakening, but also socio-economic and political freedom (Williams, 2000).

In the 1980s, empowerment as a political project and development intervention started focusing more on the empowerment of women (Krenz et al., 2014). An important catalyst for this was Boserup's (1970) seminal piece of work called Women's Role in Economic Development where she highlighted the role and contribution of women in economic productivity in the developing world. Some argue this paper motivated academics and development practitioners to begin focusing on women in the developing world (Mitter, 1989; Kabeer, 1994). In addition, feminist movements in the developing world were increasingly discontented with the largely apolitical and economistic models which prevailed in development interventions (Batliwala, 2007). As a result, women's empowerment became understood as a more political and transformative idea that challenged not only patriarchy but also other structures, such as class, race, ethnicity, which determined the nature of women's position and condition in societies (Batliwala, 2007).

By the 1990s, empowerment had a prominent role in mainstream development jargon. Although empowerment was applied in a broad range of social-change processes, the term was most widely used with reference to women and gender equality (Batliwala, 2007). Many argue that two main events were responsible for the promotion of women's empowerment to mainstream recognition (Batliwala, 2007; Priya, 2021). First, the 1995 Fourth World Conference on Women in Beijing played a critical role in introducing empowerment to state actors. During this

conference, empowerment was identified as a necessary prerequisite for achieving social, political, economic, cultural, and environmental security (United Nations, 1995). Second, Naila Kabeer's influential work and article published in 1999, defined women's empowerment as women's ability to make strategic life choices in a context where this ability was previously denied to them. This paper was the inflexion point for research on women's empowerment and gave rise to a large body of research and publications (Priya et al., 2021).

Subsequently, development-assistance agencies and governments around the world have adopted the concept of empowerment in their policies and interventions (Batliwala, 2007; Krenz et al., 2014). The United Nations has continued to promote empowerment, especially in relation to women, through its Millennium Development Goals[1] (2000) and most recently with its Sustainable Development Goals[2] (2015). Today, empowerment continues to be a central concern in international development (Cornwall, 2016; Kabeer, 2018; Priya et al., 2021).

2.3 The Concept of Empowerment

Although empowerment has become a prominent term in the development field, it remains a contested concept (Cornwall, 2016; McGee and Pettit, 2019; Kabeer, 1994; 2018; Rowlands, 1997). Consequently, the literature on empowerment defines the term in various ways and there are several understandings (Ibrahim and Alkire, 2007; Narayan, 2005). Below, in table 1 I provide a list of some of the most prominent definitions of empowerment in use in the development literature today to shed light on the myriad perspectives of the concept[3].

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[1] United Nations Millennium Development Goals (2000), goal number 3, was to promote gender equality and empower women.
[2] The Sustainable Development Goals (2015), includes empowerment in their goal number 5 as a way to achieve gender equality for women and girls
[3] Ibrahim and Alkire (2007) provide a more extensive list of empowerment definitions from the literature.

Table 1. Definitions of Empowerment	
Source	Definition of Empowerment
Batliwala, 1993, 1994, 2007	Empowerment is an unfolding process of changes in consciousness, aspirations, and collective power. Empowerment is the process of gaining greater control over the source of power.
Bhaskar, 2008	Empowerment is a process that enhances the ability of disadvantaged (powerless) individuals and groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political positions.
Chambers, 1993	Empowerment means that people, especially poor people, are enabled to take more control over their lives, and secure a better livelihood with ownership and control of productive assets as one key element.
Chopra, 2019	Empowerment is a journey that is framed by women's lived experiences, mediated by their contexts. It is not only about acquiring power over resources but about increasing their power within their contexts.
Eyben et al., 2006; Eyben, 2011	Empowerment is a process through which individuals or organised groups enhance their power and autonomy to accomplish some outcomes they value and have reasons to value.
Gita Sen, 1997	Empowerment is, first and foremost, about power: changing power relations in favour of those who previously exercised little power over their own lives.
Kabeer, 1999, 2001, 2018	Empowerment is a series of processes through which those who have been denied the ability to exercise choice, voice, and influence – in their personal lives and the wider community – gain the ability to do so.
Mayoux, 2000	Women's empowerment is defined as individuals acquiring the power to think and act freely, exercise choice, and fulfil their potential.

Rowlands, 1997	Empowerment is more than participation in decision-making; it must also include the processes that lead people to perceive themselves as able and entitled to make decisions.
VeneKlassen and Miller, 2002	Women's empowerment is defined as a process whereby the lives of women and girls are transformed from a situation where they have limited power to one where their power is enhanced.
World Bank, 2001	Empowerment is the process of "enhancing the capacity of poor people to influence the state institutions that affect their lives, by strengthening their participation in political processes and local decision-making. And it means removing the barriers—political, legal and social—that work against particular groups and building the assets of poor people to enable them to engage effectively in markets" (p. 39).
Source: Author's elaboration.	

Table 1 shows some of the common definitions of empowerment. In this section, I discuss commonalities as well as areas of divergence of these definitions and identify that the most prominent concepts are related to i) process, ii) the relation among power, human agency, and types of power; iii) the relation among power, social structures, and context, and iv) resources.

2.3.1 Empowerment is a Process

One commonality among the majority of definitions shared in table 1 is that empowerment is a process. In fact, most definitions explicitly use the word "process", while others use terms such as "journey" or "series of processes". I consider it crucial to understand empowerment as a process because it is related to the change by which people move from being disempowered to being empowered (Kabeer, 1999; 2005; Mosedale, 2005; McGee and Pettit, 2019). This is the pathway where people become empowered to make strategic choices that they value (Sen, 2001; Kabeer, 2001; Trowuner and Smith, 2004; Eyben, 2011). Strategic choices are those that transform the lives of the individual for the better (Sen, 2001; Martinez-Restrepo, 2017). According to the literature, this process of

transformation is related to the shifting of power relations (Martinez-Restrepo, 2017; Rowlands, 1997). A disempowered individual is someone who lacks the power to make strategic choices in her life; in contrast, an empowered individual is someone who has the power to control her life and make strategic life choices (Kabeer, 1999). In the words of Bhaskar (2008), empowerment is a "process that enhances the ability of disadvantaged (powerless) individuals and groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political positions" (p. 16). Thus, empowerment entails a process that includes shifts in political, social, and economic power (Batliwala, 2007).

Although most of the definitions of the concept of empowerment explicitly refer to a process, most development interventions consider it as an outcome (Cornwall, 2016; Kabeer, 2018; Priya, 2021). This research seeks to explore what the process of empowerment looks like. In addition, many authors argue that the process of empowerment should be explored from the point of view of the individuals making meaningful choices (Chambers, 2007; Sen, 2001; Batliwala, 2019).This research seeks to explore what the process of empowerment looks like from women's life experiences.

2.3.2 Power is at the Root of the Process of Empowerment

A common thread in definitions of empowerment is that power is at the root of the process of empowerment. As Gita Sen notes, "empowerment is, first and foremost, about power: changing power relations in favour of those who previously exercised little power over their own lives" (1997, p.2). However, the concept of power has been widely debated in different disciplines throughout the past decades (Hayward, 1998; Haugaard, 2012; VeneKlasen and Miller, 2002; Lukes, 2005; Alsop, 2005; Csaszar, 2005; Hayward and Lukes, 2008; McGee, 2016; McGee and Pettit, 2019; Batliwala, 2019). In this section, I will discuss one of the main debates in relation to power, which considers whether power relates to human agency or social structures in order to explore how to empirically engage with the process of empowerment.

2.3.2.1 Power, Human Agency, and Types of Power

Power is often defined as a form of agency because it considers a range of abilities, including the ability to act, to influence values and beliefs, to dominate, but also to resist oppression and positively transform the lives of people (Batliwala, 2007; Bhaskar, 2008; Chambers, 1993; Eyben et al., 2006; Eyben, 2011; Kabeer, 1999). Within this agentic view of power, there are opposing views regarding how conflictual or consensual power is. This means that power can condition the experiences and ability of women to act either as a "source of oppression in its abuse or the source of emancipation in its use" (Radke and Stan, 1994, cited in Rowlands, 1995, p. 21).

Conflictual power recognises that power is inherently negative and harmful, and that power prohibits, makes a person do what she would not have done otherwise, or act against her interests (Csaszar, 2005; Alsop, 2005). The main authors in this line of work are Dahl, Bachrach and Baratz, and Lukes (Csaszar, 2005; Alsop, 2005). Their ideas build upon one another, creating what is called the three-dimensional power debate (Lukes, 2005; Csaszar, 2005; Alsop, 2005). Dahl (1957) was one of the first persons to typify power as 'a conflict between two people' meaning that a person A can get a person B to do something that B would not otherwise do, considered the first dimension of power (Csaszar, 2005). Bachrach and Baratz (1962) added to Dahl's theory on power by conceptualising power as agenda-setting (the second dimension of power). They noted that not only does person A exercise power over person B in overt decision making, but A may also exercise power over B by limiting the scope of the political decision making to an agenda determined by A (Bachrach and Baratz, 1962; Alsop, 2005). Then, Lukes (1974) introduced the third dimension of power by examining power in terms of interests. He noted that person A exercises power over person B when A affects B in a manner contrary to B's interests. The underlying premise of the third dimension of power is that power may distort the truth in a direction that is beneficial to the specific interests of the dominating group (Lukes, 1974; 2005; Gaventa, 1982; Csaszar, 2005; Alsop, 2005). Overall, these theories have been

identified as a zero-sum game, in which one person's gain is another's loss (Csaszar, 2005). In this view, conflictual power is regarded as a form of agency where the powerful person dominates the powerless.

On the other extreme of the agency-based spectrum is consensual power, which falls under what has been called the "positive power" category established by Foucault (1980; Csaszar, 2005). Foucault suggested that power works by cultivating, enabling, and channelling abilities through different forms of knowledge (1980). Further, positive power is dynamic and is characterised by the ability to say yes and to produce new realities (Csaszar, 2005). As such, the literature on empowerment emerges with an interest in what the powerless can do, and strategies to shift power in each instance and context (McGee, 2016; Rowlands, 2016). One of the most prominent authors studying what the powerless can do is Rowlands (1997)[4] [5], who sought to identify different types of power introducing among them: *power to* (creating new possibilities); *power with* (acting in a group); and *power from within* (enhancing self-respect and self-acceptance) (Rowlands, 1995; 1997). Many authors agree that these types of power overlap, combine, and interact with each other and play a central role in the process of women's empowerment (Batliwala, 2019; Luttrell et al., 2007; Veneklasen and Miller, 2002; Mayoux, 1998; Rowlands, 1997; Townsend et al., 1999).

Power to is about people taking action to improve their lives. *Power to* is often mentioned in the literature on agency because it considers people as agents of change in their own lives (Sen, 2001; Clark et al., 2019; Rowlands, 1997; Ibrahim and Alkire, 2007). Sen defines agency as "what a person is free to do and achieve in pursuit of whatever goals or values he or she regards as important" (1985, p. 206). In other words, an agent is someone who acts and brings about change (Sen, 2001). Agency relates to the concept of *power to* because it refers to the idea

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[4] I have excluded *power over* in this research because *power to, with,* and *within* convey a better understanding of power which includes structural, as well as agency-based power (Hayward and Lukes 2008; McGee, 2016).

[5] Batliwala (2019) refers to *power under* which explains why people who have experienced abuse, discrimination, abuse, trauma, and oppression, often become abusive and oppressive themselves when they gain power (especially *power over*). I have excluded a discussion on *power under* because it is beyond the scope of this research.

that individuals have the capacity to affect some transformation of their world (Kabeer (1999, 2018; Petit and McGee, 2019). In this vein, *power to* refers to people's capacity to define their own life-choices and to pursue their own goals, thus creating new possibilities for their lives (Rowlands, 1997; Kabeer, 1999; Mosedale, 2005; Ibrahim and Alkire, 2007). *Power to* also includes the ability of people to reconstruct and reinvent themselves and the ability to try new things and find pride in abilities (Mayoux, 1998; Townsend et al., 1999). Empowerment that is based on *power to* involves gaining access to a full range of human abilities and potential for transformation (Rowlands, 1995).

Power with is the capacity to achieve with others what one could not achieve alone. It entails a process of collective empowerment where one recognises that the whole is greater than the sum of the individuals (Rowlands, 1997; Luttrell et al., 2007). In addition, *power with* is not only the capacity to work together with others, but an awareness of the importance of the collective, especially when a group tackles a problem together acting in solidarity and unity (Rowlands, 1997; Townsend et al., 1999; Kabeer, 2005) Many times, this is developed by involvement in collective action or groups where there is cooperation, mutual understanding, and the development of shared values and meanings (Rowlands, 1997; Townsend et al., 1999; Eyben, 2005; Luttrell et al., 2007).

Lastly, *power from within*[6] is related to confidence, self-respect, dignity, and autonomy that women use to increase their aspirations, challenge structures, and make decisions (Rowlands, 1997; Mayoux, 1998; Eyben, 2006). This includes one's capacity to imagine and have hope, and to believe that one is strong enough and has the right to change one's circumstances (Csaszar, 2005). In the words of Mercado (1997), *power within* entails, "to rise above all the barriers, to do things you have never imagined. Above all, it is to overcome the fear of doing things. But this fear is defeated when you feel capable of doing things" (p. 33). *Power from within* begins in the mind and is self-generated when women begin to re-examine

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[6] Throughout this thesis, I use the terms "*power from within*" and "*power within*" interchangeably.

their lives critically (Batliwala, 1993; Townsend et al., 1999; Zapata, 1999). For Townsend and colleagues (1999) *power from within* is the fundamental power which women must build in order to respond to powers over them. With this "new consciousness", women begin to realise what they are capable of doing, in other words, to recognise their own power (Kabeer, 1994; Townsend et al., 1999; Zapata, 1999; Luttrell et al., 2007).

Authors also agree that these three types of power are interconnected. For instance, *power to* is linked to *power with* in that many times women increase their *power to* by connecting and building strength with others (Rowlands, 1997). *Power to* is also connected with *power within* because many times women need an increased sense of *power within* to feel capable to act (Rowlands, 1997; Mercado, 1997; Batliwala, 2019). Finally, some authors argue that looking at power in a strictly agent-centric term is insufficient to understand how different types of power are enhanced in specific social structures (Hayward, 1998; Hayward and Lukes, 2008; Chopra, 2019; McGee and Pettit, 2019).

For those who have an agential view, empowerment is the process by which people who have been denied the opportunity to make strategic choices in their lives acquire this ability to improve their wellbeing (Kabeer, 1999). As Mayoux's (2000) definition states, "empowerment is defined as individuals acquiring the power to think and act freely, exercise choice, and fulfil their potential." Rowlands (1997) notes that empowerment is bringing people who are outside the decision-making process into it, with an emphasis on developing critical awareness or agency for desired ends. Empowerment in this understanding is about people being the agents of their own change. In other words, through empowerment people develop the ability and recognise their rights to decide and act in terms of their own values and objectives (Clark et al., 2019).

Critics of this agentic view of empowerment argue that this understanding of empowerment is based on liberal views of power and that it overly relies on

individuals' power, and does not recognise inequalities in gender, class, race, ethnicity, and other social determinants (Sardenberg, 2016). As McGee and Pettit (2019) note, this view is often reduced to a person's acquisition of skills, abilities, and resources, without acknowledging that the individual is on an unequal playing field. Thus, this view does not do enough to recognise the way power is embedded in socialised norms, beliefs, and behaviour (Sardenberg, 2016; McGee and Pettit, 2019).

2.3.2.2 Power, Social Structures, and Context

Alternatively to the agentic understanding of power, some scholars argue that power should be understood within social structures because structures enable or constrain what human agents can do or be (Foucault, 1980; Hayward, 1998; World Development Report, 2001; VeneKlassen and Miller, 2002). What is more, authors who have an agential view of power suggest that it is important to consider when individuals are making choices and exercising agency, that they do so within the limits imposed by their norms, rules, and identities that exist within the social structures (Hayward and Lukes, 2008; Boudet et al., 2013; Chopra, 2019; Kabeer, 1999; 2005, 2018; Bicchieri and Sontuoso, 2020).   In the words of Hayward (1998), "Power's mechanisms are best conceived, not as instruments powerful agents use to prevent the powerless from acting freely, but rather as social boundaries that, together, define fields of action for all actors" (p. 12). Within this understanding of power, empowerment is related to challenging the structures that maintain people in subordination, including changing laws and institutions of society (Batliwala, 1994; Chambers, 1994; Kesby, 2005). This view of empowerment is related to the idea of "liberating empowerment" or "collective self-determination" which focuses on changing power structures to destabilise and transform patriarchy and other inequalities, as well as organising collective action (Kabeer, 2005; Sardenberg, 2016; McGee, 2016).

Power and social structures affect people, especially women, in different ways (Folbre, 1994; Kabeer, 2008). To illustrate, social norms -including gender roles

and beliefs about women's abilities and capacities- are an important part of the context in which women live and so shed light on what promotes or hinders empowerment (Bicchieri and Sontuoso, 2020). Social norms are defined as the way in which, "people believe they should behave, what their behaviour is, and how society expects them to behave are all faces of the same system that enforces a norm" (Boudet et al., 2013, p. 16). However, uncovering social norms is difficult unless they appear in law and formal rules that govern societies' actions and values. Yet, many times, social norms are embedded in implicit or informal rules that suggest what people can and cannot do in their lives, thus becoming more elusive (Fehr and Gachter, 2000; Hechter and Opp, 2001; Portes, 2006). These "rules" are typically forces that are part of the culture, social expectations, gender role divisions, and permeating beliefs, attitudes, and behaviours (Boudet et al., 2013). Social norms influence human relationships, the way societies are organised, distribution and access to resources, as well as the establishment of political equality (Molyneux, 1985; Batliwala, 2019). There is a direct relationship between social norms and empowerment because social norms impact women's power to act in different situations (Boudet et al., 2013; Kabeer, 2001).

Critics of the structural view of empowerment note that the over-reliance of a societal view of power limits the scope for individual agency (Haugaard, 2003; McGee and Pettit, 2019). In other words, having a structural view of power may lose sight of the role of people as agents to make changes in their lives. However, Hayward (1998) and others do not dismiss agency, but rather emphasise that to challenge power there must be a critical examination not of actors and their actions, but of the unquestioned social norms.

In this section, I reviewed the distinctions between an agency-based and a structural-based view of power and their relationship with the process of empowerment. I follow McGee and Pettit's (2019) view that this is a false dichotomy and take a starting point that power, and thus empowerment, should be understood as iterative, intersectional, and multidimensional, and that

transformation happens at both the agentic and structural level. A central objective of this research, therefore, is to add to the nascent literature around how agential and structural power interact within the process of empowerment. However, although it is clear that "agents act in contexts that are structured by rules and laws and norms; social boundaries to action, which limit what they can do and what they can be" (Hayward and Lukes, 2008, p. 14), what is less clear is how to operationalise the concept of social structures and contexts within the limits of people's agency (Kabeer, 2018).

One body of literature that helped me to operationalise social structure and context is the realist evaluation literature. Specifically, Pawson and Tilley's (1997) definition states that context is defined as the pre-existing social and cultural conditions that allow or restrict people's individual and collective assets. In this view, context is not only an observable feature, such as place, people and 'things' (Coldwell, 2019), but rather, has to do with features that are relational, emerging, and dynamic in a society (Greenhalgh and Manzano, 2021). An understanding of social structure and context in this way works to aid explanation of the underlying, dynamic, and emergent conditions under which people have access to opportunities to exercise power in their lives (Kabeer, 1999; Narayan, 2005; Boudet et al., 2012; Bicchieri and Sontuoso, 2020, 2016; Chopra, 2019). Due to this, it will be helpful to understand context (social structures) as part of the process of empowerment, and not treat it as something in the background, but as having analytical interest. From here on out, I will use the term "context", in the way realist evaluation does, to refer to social structures that shape the process of empowerment.

2.3.3 Resources as Preconditions for Empowerment

Definitions of empowerment also focus on resources required for the process of empowerment to occur (Alsop et al., 2006; Sen, 2001; Kabeer, 1999; Chambers, 1993; Ibrahim and Alkire, 2007). Narayan (2005), for example, defines empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives" (p. 2). Kabeer (1999; 2018) emphasises that resources are a

precondition to the process of empowerment because they allow people to make strategic decisions and take action to improve their lives. However, the value of resources does not lie in their utilitarian value, but rather, as Kabeer (2018), notes, "in their broader implications for the capabilities available to women, and the possibilities of opening up new ways of 'being and doing' (Sen, 1987), to which we might also add new ways of thinking, feeling and knowing." (p. 1). The three resources most often mentioned when discussing women's empowerment are material, social, and human resources (Kabeer, 2005; Martinez-Restrepo and Ramos-Jaimes, 2017).

Material resources are the most common type of resources in development interventions. Material resources include tangible assets and skills such as income, food, education, shelter, practical tools, transportation, infrastructure, agriculture, business (Nolan and Whelan, 1996; Ravallion, 2015; Bastagli et al., 2016). These resources enable people to increase their capacity to make choices, withstand shocks, and decrease their dependence on others (Narayan, 2005). The limitation of people's material resources constrains their capacity to make meaningful life choices, negotiate for themselves, and increase their vulnerability (Narayan 2002; 2005).

Social resources include family, friends, peers, and external actors that are important assets that can be enjoyed for pleasure and called upon in times of crisis (Woolcock and Narayan, 2006). The concept of social resources for the process of empowerment arises from theories of social capital (Woolcock and Narayan, 2006; Ostrom and Ahn, 2009; Zak and Barraza, 2013). Social capital includes the norms and networks that enable collective action and is often identified as being built on obligations, expectations, and trust, where reciprocity is at the centre (Coleman, 1988; Narayan, 2005). Within the social capital concept, there are two types of social capital: bridging and bonding (Adler and Kwon, 2002). On the one hand, bridging refers to external relations, where the focus is on how social capital acts as a resource within a social network to tie one main actor to other actors (Adler

and Kwon, 2002). On the other hand, bonding refers to a group, such as a community or organisation, which enables the pursuit of common goals (Adler and Kwon, 2002). The difference between social capital and social resources is that social capital is defined by its function and utility (Coleman, 1988; Bebbington and Perreault, 1999), while social resources entail a broader understanding of social relationships. Social resources are important because they correspond to relationships and networks that allow poor people to increase their access to resources and economic opportunities (Narayan, 2005).

Human resources include self-confidence, skills, and freedom (Stromquist, 1995; Rowlands, 1997; Sen, 2001). The concept of human capital differs from the concept of human resources in such a way that the former is broader and includes the latter. Human capital refers to the functions and attributes that a person needs in order to realise her potential as a productive member of her community (World Bank, 2021). Human resources entail a broader understanding and includes the feeling that one can act, both at a societal and personal level, to improve one's condition and believe that one can succeed in their effort of creating change. (Stromquist, 1995; Rowlands, 1997; Kabeer, 1999, 2001). Through critical reflection, which is an important element of human resources, individuals can develop a belief that they can succeed in their effort to create meaningful change (Kabeer, 1999, 2001; Stromquist, 1995, 2002).

Through presenting different types of power and resources as they relate to the process of empowerment, I have identified that there is overlap in concepts from these bodies of literature that has not been discussed sufficiently. For instance, human resources and *power within* are related because they both explore the cognitive and psychological components of empowerment (Stromquist, 1995). In addition, there is a clear link between social resources and notions of *power with* in the sense that in order to exercise collective power women need social resources, such as family, friends, or neighbours. Thus, with this thesis, I will explore the convergences and divergences between types of power and resources in the

process of empowerment. Finally, although there is an agreement related to the role of resources as a precondition of the process of empowerment, what is less clear is how access to resources enables or constrains the process of empowerment.

Now, I will be focusing on the process of empowerment in a microfinance programme.

2.4 Microfinance and Empowerment

Throughout the past decades, various development interventions have been designed and implemented to promote the empowerment of women, among them education and training, rural development, political quotas, and microfinance (Priya et al., 2021). Their rationale is that women who live in a context of poverty are more likely to be disempowered because they lack access to resources that would provide them opportunities to exercise meaningful choices to improve their lives (Kabeer, 1999; Sen, 2021; Martinez-Restrepo and Ramos-Jaimes, 2017; Clark et al., 2019). Hence, to support their journey from disempowerment to empowerment, interventions need to provide resources to improve women's lives. The focus on resources is based on the growing body of literature that argues that access to resources not only improves women's capacity to support themselves and their families but can also provide a pathway for change in other areas of their lives (Kabeer, 1999, 2018; Sen, 2021; Martinez-Restrepo and Ramos-Jaimes, 2017; Clark et al., 2019). A common development intervention, which provides resources to empower women, is microfinance. In the past decades, microfinance has become a central pillar of international development and has emerged as a potential avenue to empower women around the world (Schuster, 2012; Pomeranz, 2014; Duvendack and Mader, 2020). However, as I will later reference to, micro-finance plus was introduced as an evolved version of microfinance. This came about after many in the industry recognized that the focus on income was insufficient to achieve substancial changes in women's lives.

2.4.1 A Brief History of Microfinance

Microfinance involves giving poor people small loans to invest in entrepreneurial activities. In addition, microfinance has emerged to formalise financial services for the poor and provide an opportunity to contribute towards poverty alleviation (Isserles, 2003; Krenz et al., 2014; Brau and Woller, 2004; Pomeranz, 2014; Duvendack and Mader, 2020). Over the past four decades, microfinance has grown in size and geographic reach (Pomeranz, 2014). Today, there are over 200 million microfinance borrowers worldwide, and 80% of all borrowers are women (Microfinance Barometer, 2019).

The concept of microfinance was first introduced in Bangladesh by Nobel Peace Prize winner Muhammad Yunus. Yunus started Grameen Bank as a grassroots movement in the 1970s with the aim of reducing poverty by providing small loans to the country's rural poor (Yunus, 1999; Pomeranz, 2014). Since its inception, organisations around the world, such as Grameen Bank and ACCION[7] among others, have promoted microfinance as a poverty alleviation initiative (Brau and Woller, 2004).

With microfinance, loans are offered to individuals or groups, with the aim that the money is invested in small businesses and other entrepreneurial activities so that borrowers can increase their income (Pomeranz, 2014; Duvendack and Mader, 2020). The broad argument for microfinance is that with access to financial services, low-income households will be able to improve their wellbeing through increased opportunities, be able to mitigate shocks, and ultimately overcome poverty (Isserless, 2003; Beck et al., 2007; Duvendack and Mader, 2020). Microfinance has evolved over the years to provide, besides credit for the poor, a variety of other services including savings, financial literacy training, and skills development programmes (Pomeranz, 2014; Duvendack and Mader, 2020). I will refer to this evolution, further in this section.

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[7] Fundación Paraguaya, the organisation which will be the case study for this research, was founded in 1985 as Paraguay's first microfinance organisation thanks to the support of ACCION

2.4.2 Can access to credit empower people ?

The programmatic rationale behind microfinance is that financial inclusion is expected to improve the lives of poor people in developing countries (Duvendak and Mader, 2020; Duflo, 2012; Pomeranz, 2014). The expectation is that through access to resources, mainly financial services, microfinance programmes will have poverty alleviating and empowering effects (Pomeranz, 2014; World Bank, 2014). In figure 1 below, I present a common conceptual framework in microfinance programming. The rationale of most microfinance programming is that providing certain resources to individual women leads to empowerment outcomes. However, this framework does not include an understanding of context and power, which as I found in my literature review, are fundamental conceptual elements to understand the process of empowerment. In other words, context and power are absent.

Figure 1. Conceptual Framework Common in Microfinance Programmes
Source: Author's own illustration
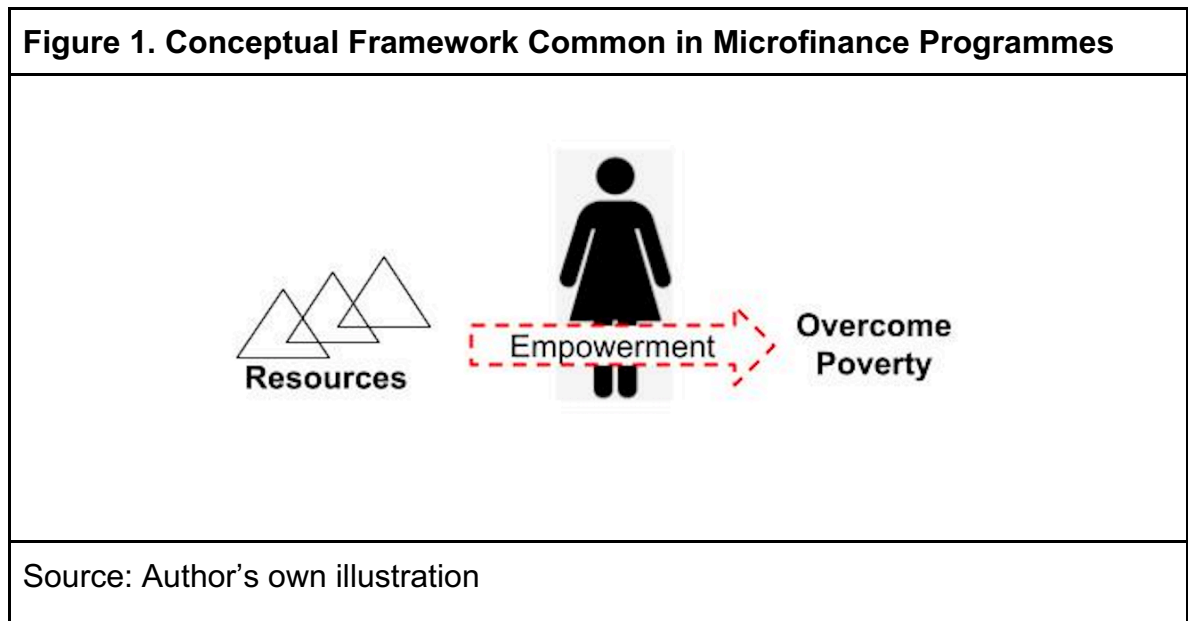
This conceptual model suggests that financial inclusion, through microfinance resources signalled by triangles, is provided to people and these resources activate and stimulate a process of empowerment, mostly through individual agency, that supports women to overcome poverty. To illustrate this, the Global Alliance for Financial Inclusion (AFI), which is comprised of more than 80 governments, stated in their foundational document that all its members:

"[r]ecognize the critical importance of financial inclusion to **empowering** and transforming the lives of all our people, especially the poor, its role in improving national and global financial stability and integrity and its essential contribution to strong and inclusive growth in developing and emerging market countries" (2015, emphasis added).

Furthermore, organisations claim that microfinance empowers people because access to financial resources enables them to meet their needs, contribute to their households, and increase their *power to* improve their wellbeing in different ways. Specifically, proponents of this intervention claim that access to microfinance will allow people to have increased access to opportunities and mitigate shocks, thus being able to overcome poverty and enhance their wellbeing (Beck et al., 2007; World Bank, 2014).

However, the growth and expansion of microfinance has not been without controversy. Although microfinance has been promoted widely as a pathway to poverty reduction, evaluations of the development potential of microfinance for poor people have had conflicting conclusions (Brau and Woller, 2004; Banerjee et al., 2015; Dahal and Fiala, 2020; Duvendack and Mader, 2020).

On the one hand, many studies show that access to microfinance has positive results for the poor (Duvendack and Mader, 2020). Some authors argue that "the benefits of financial inclusion are widely accepted" (Cull et al., 2014, p. 4). Studies have found that microfinance results in higher incomes in households, promoting economic agency, higher probability of people accumulating assets, an increase in exercising their purchasing power, mitigating shocks, higher consumption standards, and ultimately overcoming poverty (Rahman, 1999; Morduch and Haley, 2001; Duvendack and Mader, 2020). Due to these benefits, microfinance remains a popular intervention in international development because of its association with poverty reduction and development promotion (UNCDF, 2021; Duvendak and Mader, 2020).

On the other hand, there are many studies that directly contradict the evidence presented above and show a lack of positive results (Banerjee et al., 2015; Goetz and Sen Gupta, 1996; Ebdon, 1995; Mayoux, 2001; Mahmud, 2003; Karlan et al., 2014). An important criticism of microfinance is that in some cases it has developed into a financial profit-making mechanism, and has moved away from its original aims, while still using the discourse of empowerment, trust, and social capital (Appadurai, 2011; Roy, 2010; Schuster, 2012). In this section, I introduced microfinance and showed that the evidence of effectiveness is mixed. In the next section, I will focus more specifically on microfinance and women.

2.4.3 Microfinance and women's empowerment

Women are deliberately targeted by microfinance programmes partly because they are over-represented among the poor, but also because microfinance providers consider women more reliable when it comes to paying back their loans (Pomeranz, 2014; Kratzer and Kato, 2013; Garikipati, 2008; Swain and Wallentin, 2009). However, similar to what I presented above, the relationship between microfinance and women's empowerment is not without controversy. As Pomeranz (2014) notes, "while many hailed it as the way to end world poverty and promote female empowerment, others condemned it as a disaster for the poor" (p.1).

For some, the relationship between microfinance and women's empowerment has been positive. Research has shown that women who participate in microfinance have an increased voice within their homes, and higher levels of household decision-making (Rahman, 1999; Hashemi et al., 1996; Kabeer, 2001, 2005). In some cases, women's access to credit resulted in an increase in their political and legal awareness and higher levels of political participation (Hashemi et al., 1996). Access to microfinance has also resulted in a reduction of the incidence of violence against women, reduction in levels of tension and conflict in the home, improved relationships, and greater affection from their husbands (Hashemi et al., 1996; Steele et al., 1998; Kabeer, 2001). Scholars have also reported that participation in microfinance programmes had an impact on women's human resources such as

increases in feelings of self-worth, feelings of self-efficacy, and individual autonomy, greater social inclusion, and an improved exercise of agency (Hashemi et al., 1996; Steele et al., 1998; Kabeer, 2001; Mahmud, 2003). In addition, development economists have drawn strong correlations between the financial inclusion of women, and other development outcomes, such as educational attainment, child welfare, access to clean drinking water, improvements in housing, health outcomes, and food security (Kabeer, 1999; Morduch and Haley, 2001; Faraizi et al., 2013; Pitt et al., 2006). Further, microfinance is positioned prominently as an enabler of other developmental goals in the 2030 Sustainable Development Goals, where it is featured as a target in eight of the seventeen goals, including SDG goal 5 "achieving gender equality and economic empowerment of women" (UNCDF, 2021).

Among the chief criticisms of microfinance is that women exercised little or no power over their loans, thus contradicting the findings that women use microfinance to increase their economic agency (Montgomery et al., 1996; Goetz and Sen Gupta, 1996), suggesting the lack of understanding of power relations and how different types of power affect the process of empowerment. Others have found that women were less likely to invest in their businesses with their loans and were more likely to use loans for consumption (Kabeer, 2001; Berge et al., 2012). Within the household, some have found that there is little evidence of any substantial change in the gender division of labour as a result of women's access to loans (Kabeer, 2001). Studies have also found that through attempts to promote women's labour involvement, many times microfinance resulted in overwork, fatigue, and malnutrition in women (Ackerly, 1995; Mayoux, 2002; Berge et al., 2012), suggesting that the context in which women lives matters and this affects their process of empowerment. Others have found that increasing women's access to money increases tension and creates conflicts within the household (Wrigley, 2012). Many also argue that in microfinance women become over-indebted, and critics have argued that microfinance can commodify social relationships which can lead to exploitation and coercion (Rahman, 1999; Rankin, 2001, 2004; Karim,

2011; Elyachar, 2006), signalling the relationship between access to resources and the context in which women live.

With a more balanced view of microfinance, many recognise the contributions of microfinance to women's empowerment, but also understand its limits. In other words, microfinance is a key ingredient, but not sufficient to empower women on its own (Kabeer, 2005; Mayoux, 2001). As Kabeer (2005) notes,

> "It becomes apparent that while access to financial services can and does make a vital contribution to the economic productivity and social wellbeing of poor women and their households, it does not 'automatically' empower women, just as with other interventions, such as education, political quotas, etc., that seek to bring about a radical structural transformation that true empowerment entails" (p. 4718).

Microfinance may help further the process of empowerment for women but should not be considered an end in itself (Krenz et al., 2014; Kabeer, 2005). In the words of Kabeer (2005), "microfinance may at most provide a safety net for the poor rather than a ladder out of poverty" (p. 4718). If microfinance solely focuses on financial resources and equates development with increased power over economic resources, it is unlikely that it will promote empowerment unless it is combined with other vital services (Krenz et al., 2014; Isserles, 2003).

2.4.4 Microfinance-plus and Empowerment

In response to claims that microfinance did not live up to its promise as promulgated in the 1990s and early 2000s, and to improve the impacts of programming, many microfinance programmes evolved to microfinance-plus (MFI+)[8] (Duvendack and Mader, 2020; Garcia et al., 2022; Banerjee et al., 2015a; Dahal and Fiala, 2020; Sievers and Vandenberg, 2007). This was due to the fact that microfinance focused, mostly, on providing material resources and lacked investment in human and social resources, which have been identified as key factors limiting the impact of microfinance (Duflo et al., 2013; Halder and Mosley, 2004; Garcia et al., 2022).

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[8] Other authors refer to microfinance-plus programming as credit-plus (Bioska et al., 2014; Garcia & Lensink, 2019; Garcia et al., 2022)

Microfinance-plus (MFI+) provides, besides financial services, non-financial services, and programming is generally categorised within two main areas: business development and social assistance (Sievers and Vandenberg 2007; Garcia et al., 2022). In the area of business development, MFI+ offers support for entrepreneurs such as vocational training, technical assistance, product design, among others. Within the scope of social assistance, programmes offer support such as increased access to education, health, and mentorship (Sievers and Vandenberg 2007; Garcia and Lensink, 2019; Garcia et al., 2022). Since MFI+ is a relatively new development intervention, there is a paucity of research on the subject (Garcia et al., 2022). However, recent research on MFI+ seems promising in its potential to promote empowerment. To illustrate, Holvoet (2005) found that MFI+ programming increased women's decision-making power. Similarly, Greubel (2012) found a decrease in intimate partner violence and an improvement in empowerment, if male partners were included in training programmes. Others have found that MFI+ programmes support families in their pathway out of poverty and increase participants' welfare and reduce deprivations (Pane and Hammler, 2020). Lastly, some studies have found an increase in business knowledge as well as self-esteem in programme participants (Garcia et al., 2022). To date, few studies have explored MFI+ programmes as a means to promote women's empowerment (Mayoux, 2010; Krenz et al., 2014; Ranganathan et al., 2021). In this research, I aim to further understand the process of empowerment by inquiring into the life experiences of women who participated in microfinance-plus programmes.

2.5 Conclusion

In this chapter, I identified the theoretical and empirical gaps that remain in understanding the process of empowerment within a microfinance-plus programme. The concepts I have presented in this section are crucial for understanding the process of empowerment. Specifically, for this research, I seek to understand the process of empowerment using the following concepts: the context in which this process takes place (structural view of power); different types of power (agential view of power); resources as pre-conditions of empowerment.

Thus, the conceptual framework for this thesis consists of context, power, and resources.

Figure 2. Key Processes of Empowerment to Uncover
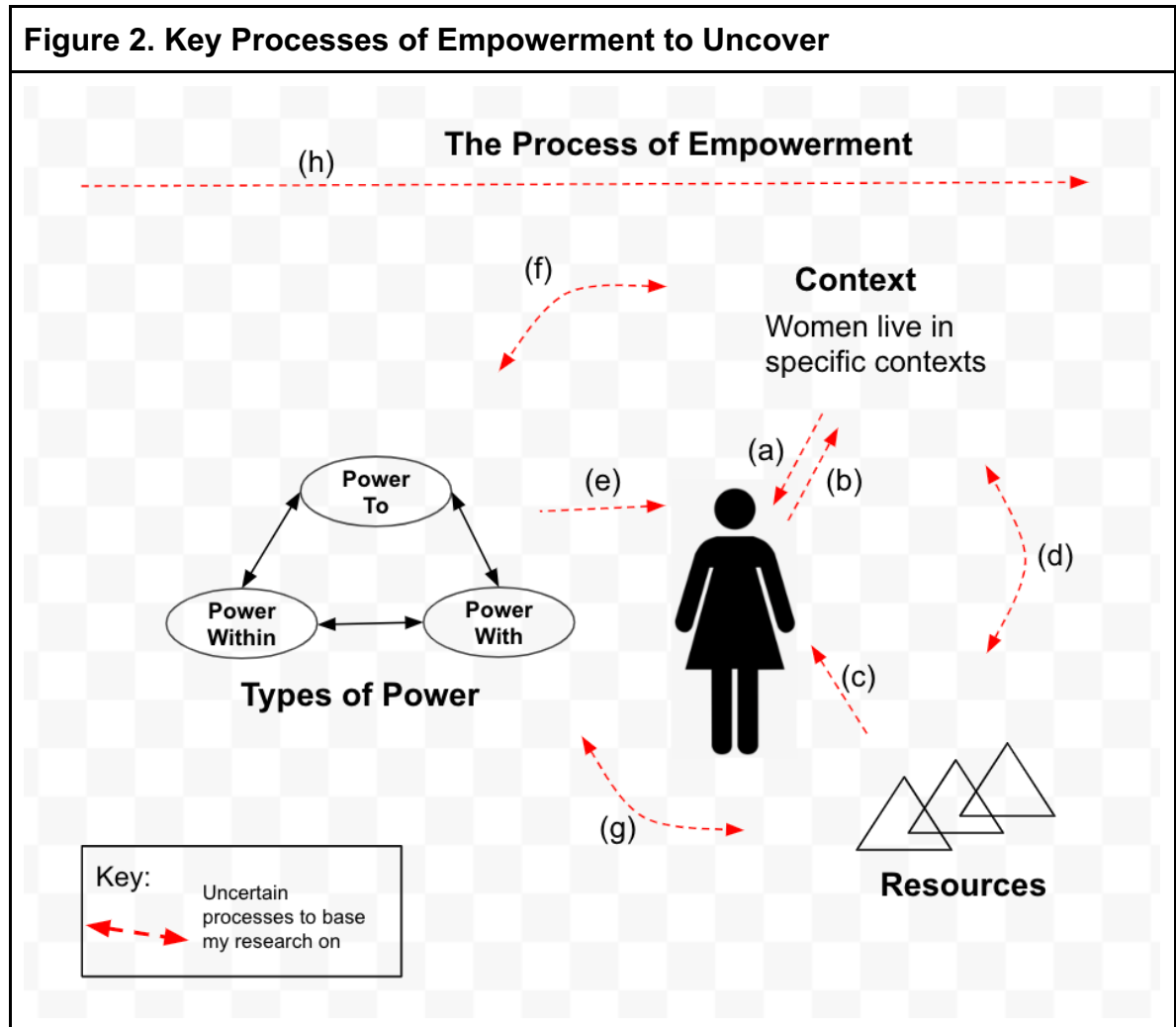
Figure 2, above, my conceptual framework, presents a fuller view of the process of empowerment than the one presented previously on microfinance-plus programmes. In this figure, I present, in red, the key empowerment processes I set out to explore in this research. First, shown in arrow (a), the literature on power and empowerment establishes the importance of understanding context (social structures) to understand this process and not treat it as something in the background, and at best to be explored descriptively, but as having analytical interest (Hayward, 1998; Cornwall, 2016; Chopra, 2019). In addition, what is less

clear is how participants perceive their context and how this affects their process of empowerment, arrow (b). In other words, the literature rarely focuses on participants' understanding of the role of context in their lives. For this reason, a gap I wish to address relates to the role of context in the process of empowerment from participants' point of view.

Second, material, human, and social resources have been identified as preconditions to empowerment because they allow people to transform their asset base into different types of power to improve women's quality of life, arrow (c) (Alsop et al., 2006; Sen, 2001; Kabeer, 1999; Chambers, 1993). The types of resources women have access to are related to the context in which they live, arrow (d). Due to this, Kabeer (2018) has noted that there is a necessity to better understand the role of resources in interventions that seek to empower women. She notes that researchers and policymakers often make *a priori* assumptions about the resources provided and how they translate into capabilities. In addition, to date, few studies have explored microfinance-plus programmes as a means to promote women's empowerment (Mayoux, 2010; Krenz et al., 2014; Garcia et al., 2022; Ranganathan et al., 2021). Thus, I seek to understand why or how different resources contribute to the process of empowerment.

Third, power should be considered as a dynamic, multidimensional, and changing concept. But how *power to, power with*, and *power within* affect women's process of empowerment, arrow (e), and how these types of power are enhanced in specific contexts, arrow (f) is less clear. In this thesis, I seek to understand what role different types of power play in the process of empowerment.

Fourth, shown in arrow (g), resources and types of power are related and overlap, yet this relationship is not understood sufficiently in the literature on empowerment. Thus, with this thesis, I will explore the convergences and divergences between types of power and resources in the process of empowerment.

Fifth, empowerment is the expressed and desired outcome of many development interventions around the world (Batliwala, 2007; Kabeer, 2018), however, there is a lack of research on what the process of empowerment looks like, arrow (h) (Kabeer, 2018; Priya et al., 2021).

To close, this research seeks to contribute to the understanding of how empowerment happens. In the next chapters, I will present my case study, microfinance-plus programmes in Paraguay, as well as my methodology for understanding the complex process of empowerment using my conceptual framework in combination with participants' life experiences.

Chapter III. Paraguayan Context and the Case

This chapter aims to provide a background of Paraguay, the country in which this research took place, as well as Fundación Paraguaya and its microfinance-plus programmes, the case for this research. This chapter is organised as follows. Section 3.1 illustrates how Paraguay is a country with a favourable macroeconomic situation but suffers from many development challenges. In Section 3.2, I present Fundación Paraguaya, a Paraguayan NGO and the case for this research. I will discuss the evolution of FP's strategy through the years, present its microfinance-plus programmes, and will finalise with my rationale for this research.

3.1 Paraguay [9]

Paraguay is a landlocked country located in the heart of South America between Argentina, Bolivia, and Brazil, with 6.7 million inhabitants. Paraguay is, ethnically, culturally, and religiously, one the most homogenous population in South America. To illustrate, 95% of its population are ethnically *mestizo*, mixed Spanish and Guaraní Native American descent, 80% speak both Spanish and Guaraní, and 90% are Catholic (UNDES, 2019; DGEEC, 2017). The country has boasted a growing economy and macroeconomic stability for the last 16 years which has contributed to the reduction of poverty levels in the country, measured by the national poverty line[10] (OECD, 2018; DGEEC, 2019). However, despite the reduction in poverty levels, high levels of poverty and inequality persist (Lopez-Calva and Lugo, 2015; UNDP, 2019). In other words, although Paraguay is a country with a positive macroeconomic situation, it struggles with poor social development.

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[9] This section on the country context of Paraguay corresponds to data from 2018-2019, which is when my fieldwork took place (pre-COVID 19 pandemic). I mention the impacts of the pandemic on Paraguay, but only briefly.

[10] In Paraguay, poverty is defined in monetary terms. Poverty is defined as the set of people residing in households whose income level is lower than the cost of a Basic Consumption Basket made up of the set of goods and services that satisfy certain minimum requirements, both food and non-food. The cost of this Basic Consumption Basket is the poverty line. In 2019, the poverty line was Gs 699,634 per month, per person, approximately US$100 (INE, 2019).

Figure 3. Map of Paraguay

3.1.1 Positive Macroeconomy

Paraguay has a small and open economy. Since 2003, after a prolonged period of economic and political instability, Paraguay has performed well in various economic outcomes (OECD, 2018). It has grown at an average rate of 4.4% per year, has one of the lowest inflation rates in the region, and job creation has increased at a rate of 2.8% per year (UNDP, 2019). This economic growth has been fundamentally based on the use of natural resources. The main economic activities in Paraguay are hydroelectricity, agriculture, and livestock (UNDP, 2020). Paraguay is the largest exporter of hydro electricity per capita in the world through two binational hydroelectric dams shared with Brazil and Argentina. Agriculture and livestock production is a key source of economic growth. The country is the fourth-largest exporter of soybeans, sixth of beef, sixth of maize, and tenth of wheat globally (Government of Paraguay, 2014). The combined export rates of these industries represent the majority of Paraguay's total exports. However, as a landlocked country, Paraguay faces special challenges related to its isolation from the ocean, and thus world markets. This has limited its economic growth and its

ability to promote development (UNDP, 2019). In fact, lacking a coastline is a significant contributor to the high incidence of poverty and structural limitations of landlocked developing countries (UNDP, 2019). The services sector is also a key component of the economy and has grown steadily to become a growth engine and currently represents more than 50% of GDP and generates 60% of total employment (UNDP, 2020). 61% of the Paraguayan workforce works in micro, small and medium-sized enterprises (MSMEs) and MSMEs represent 93% of businesses (UNDP, 2020).

3.1.2 Development Challenges

Although over the last decade Paraguay has experienced sustained economic growth and it is classified as a middle-income country, it is far from providing development opportunities for all Paraguayans (OECD, 2018). Not all segments of the population have benefited from the positive economic performance of recent years. In fact, Paraguay is among the poorest countries in Latin America with poor infrastructure, weak government institutions, and large inequalities in education, health, and the provision of public services (Ervin et al., 2017; World Bank, 2018). In this section, I will discuss Paraguay's main barriers to development including poverty, gender inequality, health, housing and climate vulnerability, education and jobs, a lack of a comprehensive social protection system, and weak institutions. These barriers serve as context for the participants of this study.

3.1.2.1 Poverty and Inequality

Before Covid, due to the sustained economic growth mentioned previously, Paraguay managed significantly to reduce poverty in the past decade. The poverty rates had fallen from 45% in 2007 to 24% in 2019 (DGEEC, 2019). However, for the first time in many years, and as a consequence of the COVID-19 pandemic, poverty levels rose from 24% to 27% in 2021 (INE, 2021). This means that poverty remains a serious issue in Paraguay where more than one quarter of the population lacks the minimum resources to purchase the basic needs that will allow them to fulfil their potential and live a decent life (INE, 2021).

In addition, inequality continues to pose a significant challenge in Paraguay (UNDP, 2020; World Bank, 2018). Paraguay is one of the most unequal countries in the world with a Gini coefficient of 0.48 (UNDP, 2020; World Bank, 2018). This inequality corresponds to the concentration of monetary wealth, as well as land and gender inequality. In fact, Paraguay is the most unequal country in the world in terms of land distribution (Guereña, 2013; World Bank, 2018; UNDP, 2019). To illustrate, more than 70% of productive land is occupied by 1% of farms (World Bank, 2018). Furthermore, territorial inequality is an important contributor to inequality and deprivation in Paraguay, where there are marked inequalities in poverty rates, access to social insurance, water, and sanitation (OECD, 2018).

3.1.2.2 Gender Inequality

Gender inequality persists in Paraguay and exacerbates the poverty situation of women who struggle in various areas such as violence, teen pregnancy, low workforce participation, and lack of legal protections. Despite advances in the legal promotion of rights, women continue to suffer discrimination and inequalities in many areas including political participation and economic empowerment (UNDP, 2020; World Bank, 2018). These challenges are a result of discrimination, stereotypes, and socio-cultural norms (UNDP, 2019).

Violence against women is another important challenge. Every six days there is one femicide, and every day the prosecutor's office registers seven cases of sexual abuse against girls, boys, and adolescents (UNDP, 2020; World Bank, 2018). In addition, adolescent pregnancy is a challenge. Paraguay has the highest rate of adolescent pregnancy in South America, with 72 births for every 1,000 women between 15 and 19 years of age (UNICEF, 2019).

The participation of women in the labour force is low. Only 50% of women are active in the labour market, one of the lowest rates in the region, compared to 84.7% of men (OECD, 2018). Young women are also more likely to be unemployed (14% compared to 8% of young men) (OECD, 2018). In addition, there are gender gaps in employment performance. Despite young women being

more likely to continue studying, they are much more likely not to be in employment, education, or training (OECD, 2018).

In terms of women and political power, the political representation and participation of women in Paraguay on national and sub-national levels is discouraging. Nationally, the percentage of women in elective positions does not exceed 15%, and at the local level only 10% of the mayors are women and only 22% of women are elected to city councils (CDE, 2018; Zub Centeno, 2020). In addition, none of the 17 departments of Paraguay is currently governed by women, which represents a regression in terms of previous elections (2003, 2008, 2013) where at least one female governor was elected (Opendemocracy, 2018). Lastly, the country has a very weak gender quota in comparative terms: only 20% female presence is required on internal electoral lists, although some parties adopted higher percentages, which does not effectively guarantee women's political participation (Opendemocracy, 2018; IDEA, 2022).

Gender inequality also manifests itself through unpaid work. In Paraguay, women spend 71.3% of their time in unpaid work, and 34% in paid work, compared to men who spend 28.7% of their time in unpaid work and 65% of their time in paid work (Zavattiero and Serafini, 2019). As in many other countries in the region, the division of responsibility in caring is informed by ideologies of what it means to be male and female (Chopra, 2019). This situation has negative implications for women because it occupies a large amount of women's time, restricting their participation in civil, economic, and social areas. In addition, it exacerbates the lack of leisure time, thus reducing women's wellbeing.

3.1.2.3 Access to and Quality of Health Services

Paraguay has a poor public health system. In fact, the Paraguayan government invests only US$173 per capita in health, which is US$153 below the regional average (World Bank, 2018). Despite advances in implementing a model of universal medical coverage, health is largely financed by households in Paraguay

(Casalí and Velasquez, 2016; OECD, 2018). Over 70% of the population are only covered by the free services provided by the Ministry of Health and do not have health insurance (OECD, 2018). Although access has increased in recent years, health insurance prevalence is low in Paraguay (29% for the whole country), mostly due to its high cost (OECD, 2018). It is estimated that out-of-pocket payments are as high as 49%, among the highest in the Latin American region (WHO, 2014). For the poorest quintile, out-of-pocket payments for health services still represent 10% of income, as opposed to 4% for the richest quintile, thereby sustaining inequalities (WHO, 2014). This poor access to and quality of health services negatively affected many women. In fact, Paraguay ranks among the worse in terms of maternity and reproductive health rates in the region (World Bank, 2022)

3.1.2.4 Housing

Decent housing and infrastructure are fundamental elements of wellbeing, and still elude most Paraguayans. The national housing authority estimates the housing deficit, meaning access to decent housing and infrastructure, concerns 73% of total households (OECD, 2018). Within that deficit, 13% need new housing due to overcrowding (OECD, 2018). Only 10% of the population have access to piped water and the public sanitation grid (OECD, 2018). Precarious housing is especially crucial because Paraguay is considered a country of medium risk to disasters and vulnerable to extreme weather events, mainly floods and droughts (UNICEF, 2019). Paraguay's population is highly vulnerable to disasters and extreme weather events due to poverty, low perception of risk, and limited institutional and infrastructure capacities (UNICEF, 2019). In the past 35 years, the country experienced more than 1,600 climatic events, with 1.5 million people affected (UNICEF, 2019). River flooding in 2018 and 2019 caused considerable damage and loss, affecting 4% of the population, and displacing more than 45,000 families (UNICEF, 2019).

Since 1980 rapid urbanisation driven by increased migration from rural to urban areas has exacerbated the housing deficit (OECD, 2018). Today, Latin America is

the second most urbanised region in the world. Paraguay is no exception, where 63% of the total population is urban. This is in stark contrast to fifty years ago, when 63% of the population lived in rural areas, and only 37% in urban areas. Today, over 3.9 million people are city dwellers, and official projections indicate that urbanisation will continue (World Bank, 2018; UNICEF, 2019). The vast majority of the urban population lives in the Central department[11] of Paraguay, which is the geographic area where this research takes place.

3.1.2.5 Education and Jobs

Educational attainment in Paraguay is low despite recent improvements. Although the country has achieved an average per capita increase of 1.5 years of education over ten years (2004-14), completion of secondary (36.6%) and tertiary education (12.5% is relatively low for male and female adults between 30 to 64 years of age compared to the Latin America regional average (OECD, 2018). The Paraguayan educational system struggles with retaining students until they have completed nine years of compulsory formal schooling; almost half of male and female students drop out before completing secondary education (Elías, 2017). Specifically, only 52% of those who started first grade will reach grade 12 of secondary school (Elías, 2017; UNESCO, 2022).

Reports have found that much of the workforce lacks formal professional training and improving the quality of education and reducing skills mismatches would help to boost competitiveness and innovation in the country (OECD, 2018). In fact, the third most problematic factor for doing business in Paraguay according to the Global Competitiveness Index is the inadequately educated workforce (OECD, 2018). Related, job quality remains an issue for many workers and informality[12] is a major challenge. Informal employment concerns 65% of workers in the country, which is a high level compared to regional averages (OECD, 2018). A common characteristic of informal employment is that they earn less than minimum wage, in

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[11] Paraguay is divided in 17 departments. A department is an administrative and political division in many countries.

[12] Informal employment encompasses all persons whose main jobs lack basic legal protections or employment benefits and may be found in the formal sector, informal sector, or households (OECD, 2018).

fact, in 2016 44.5% of workers earned less than minimum wage (OECD, 2018). Informality is higher among women, young workers (age 24 and under) and older workers (60+), and the less educated (OECD, 2018). This has important repercussions because working in informality typically results in job insecurity, low pay, precarious working conditions, and a lack of social security (UNDP, 2019). In addition, workers in the informal sector typically have difficulties accessing financial resources. To illustrate, 42% of adults are excluded from the financial system, which means that they do not have a bank account or borrow from a formal financial institution, do not use mobile money, and receive wages only in cash (National Plan for Financial Inclusion 2014-2018). Over 70% of adults in Paraguay report lacking an account at a formal financial institution - a global measure commonly used for financial inclusion (Government of Paraguay, 2013). This is especially relevant for this research as the majority of research participants have micro or small enterprises in the informal sector.

3.1.2.6 Lack of Social Protection System

Paraguay lacks a comprehensive social protection system. The existing social protection programmes are highly fragmented and are marred by public sector inefficiency. The flagship social assistance programmes consist of conditional cash transfers to protect and provide for families with children in need, excluding by design non-poor families and children (OECD, 2018). However, throughout the existing social protection system – income support and pensions – there is fragmentation and a disconnect between a multiplicity of public institutions which generates inefficiencies (OECD, 2018). 78.2% of the population lacks social protection (i.e. social assistance or insurance) due to a high percentage of the population being employed in the informal sector (UNDP, 2019). Furthermore, this aggravates the vulnerability and increases the probability of citizens falling into poverty due to external shocks. In addition, only 22% of the employed population contributes to a pension system, and social security coverage is low compared to the rest of Latin America (UNDP, 2019).

In order to strengthen the current social protection system, the government of Paraguay is developing a more comprehensive and integrated social protection program, called VAMOS (Let's Go in Spanish), which was designed to be launched in 2020 but is behind schedule. This program is being designed in collaboration with different public and private organisations in Paraguay, but also internationally. The European Union is the biggest international funder for this project. The program will focus on three pillars: (i) social integration, which consists of non-contributive social policy; (ii) employability, and (iii) social security.

3.1.2.7 Weak Institutions

Paraguay's government suffers from weak institutions which aggravate the development challenges I presented above. Since the end of the dictatorship period in 1989, the country's democracy is still in a consolidation phase. Government institutions are still undergoing fundamental transformations and institutional strengthening to increase trust and ensure the rule of law (OECD, 2018; UNDP, 2019). Citizens' support for and satisfaction with democracy, as well as public institutions, are also low compared to other Latin American countries (Latinomerobetro, 2018). High levels of perceived corruption hinder trust in public institutions, constrain business opportunities, and erode social capital (OECD, 2018, UNDP, 2019). In fact, Paraguay ranked 123 out of 176 countries worldwide in the Transparency International's Corruption Perception Index (OECD, 2018, p. 23). Lastly, the government struggles with tax collection due to low tax rates, evasion, and informality (OECD, 2018). The government's limited capacity to collect funds hinders the state's capacity to take action towards poverty and inequality (OECD, 2018).

3.1.2.8 Governance Context

A solidified and viable governance requires the existence of a pluralistic, organised, and thriving civil society. Civil society is made up of groups of citizens that choose to, in association with one another, articulate stands and views to influence public policy, thus checking the power of government (OECD, 2018). Paraguay is characterised by a weak and disorganised civil society (OECD, 2018).

This situation is the product of the longest dictatorship in South America, which lasted for 35 years. This oppressive dictatorship did not allow citizens to associate freely around causes and common goals (CIRD, 2016). Due to this, the Paraguayan society has only had 30 years of democracy. Before democracy, meetings were not allowed. So, the culture of collaboration was banned during this long period of time. As a consequence, Paraguay's civil society lacks the capacity to mobilise citizens to actively engage in the policy-making process, monitoring and feedback on public sector service delivery that could improve their wellbeing (CIRD, 2016; World Bank, 2018).

In sum, and as shown throughout this chapter, Paraguay faces significant challenges to ensure its citizens' wellbeing. The capacity of the Paraguayan state to improve citizens' living standards is constrained by its limited capacity to deliver quality public services, especially to the most vulnerable. In section 3.2, below, I will introduce Fundación Paraguaya (FP), the case for this research, who works mainly with vulnerable women in Paraguay.

3.2 Fundación Paraguaya

Fundación Paraguaya (FP), the largest development non-governmental organisation in Paraguay, works in the areas of microfinance, entrepreneurship, and education, with the overarching goal of developing and implementing practical, innovative, and sustainable solutions to eliminate poverty in Paraguay and the world (Fundación Paraguaya, 2018). FP was founded in 1985 by businessmen, social justice advocates, and leaders of different sectors (Schuster, 2012). Today, FP has over 400 employees and 24 offices across Paraguay and collaborates with 200 organisations in over 20 countries worldwide.

Throughout my research, I had a collaborative relationship with Fundación Paraguaya. Although I did not have a previous working relationship with FP, the organisation was very open to collaborating. FP had supported previous doctoral researchers and recognised the value previous research had for them. My working

relationship with FP spanned the full length of my research, including the design and data collection stages, and continued post-research[13]. In Chapter IV, Methodology and Research Design, I present how I collaborated with FP in the design and data collection stages of this research.

3.2.1 Evolution of FP's Strategy for Development

Fundación Paraguaya was founded at the time when microfinance was emerging as a valuable development tool around the world. At the time, microfinance and microenterprise development was seen as a new market-oriented strategy to combat poverty through self-employment (Burt, 2019). FP started out working with street vendors and informal workers who did not have access to the traditional financial sector and took out loans from loan sharks (Burt, 2019). At this time, FP did not have a particularly strong focus on women's economic participation and credit was evenly distributed between men and women (Schuster, 2012).

In 2006, FP expanded its microfinance programme and incorporated the village banking model for women, adapting it to the Paraguayan context (Hirth, 2007). The change in FP's mission came in large part as a reaction to the proliferation of commercial microcredit loans in Paraguay (Schuster, 2015). The growth of commercial microfinance was also a part of a wider global trend, as mentioned in the previous chapter, of profit-driven financial institutions recognising the success of the microcredit model and seeking to incorporate it into existing for-profit banking structures (Schuster, 2015). FP explicitly moved in the opposite direction, reiterating its mission of poverty alleviation, and expanding its services to focus on poor women in Paraguay (Schuster, 2015).

Following the village banking model, FP programme participants formed groups or "committees of women entrepreneurs" of 15-25 neighbours. Women jointly

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[13] My relationship with FP continues to date. Since FP was interested in learning from my findings to improve its programming to better support participants of FP programming, they requested that I share preliminary results with them, as well as formally presenting the final results of this research. I have also presented in academic conferences with FP staff, and FP has asked for my participation in important decision-making processes, such as the design of their programmatic theory of change.

borrowed and were jointly responsible for loan repayment; if they repaid their loans successfully, the group was eligible to renew their loan and borrow again. Members of the village banking groups borrow as a group and repay as a group, but the credit is given out to each member of the lending group according to her seniority (Schuster, 2015). At FP, women's loans begin very small—about USD $55—and scale up incrementally after the completion of each successful cycle of borrowing and repayment (Schuster, 2012; Schuster, 2015). A few years after incorporating the village banking model, 74% of FP programme participants were women (Fundación Paraguaya, 2009). Today, 92% of FP programme participants are women, with an average age between 25 and 35 years old, with 3 children, a monthly income of 145 US$, and small entrepreneurial activities[14] (Fundación Paraguaya, 2020b).

Despite the promise of microfinance as a development tool aimed at helping borrowers escape poverty, FP realised that many of their microfinance participants remained under the poverty line despite continued access to credit for many years (Burt, 2016). FP realised that credit by itself was not sufficient to achieve its mission of poverty-alleviation (Schuster, 2012; Burt, 2016). Thus, FP decided to make strategic changes and move its microfinance program from a unidimensional approach, where the main element to measure poverty was income, to a multidimensional approach, where various dimensions of poverty were taken into account (Burt, 2016) . The former is based on the assumption that what holds people in poverty is a lack of access to financial capital (material deprivation), and once credit constraints are removed, poor people can overcome poverty (Burt, 2016). The latter, on the other hand, is founded on the idea that poor individuals suffer from various deprivations simultaneously (material and non-material) and that these deprivations reinforce each other (Ledgerwood, 1998). FP's pursuit of a new strategy led it to reconsider its whole approach to poverty. It changed its goal to one of "poverty elimination" and not just one of job creation or poverty

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[14] Personal communication, N. Ramos, 18 September, 2020.

alleviation, and it realised that income poverty was only one aspect of a multidimensional problem (Burt, 2016).

Today, FP's development programming evolved into two types of microfinance-plus programmes, i) the "basic" microfinance-plus programme, and ii) the Poverty Stoplight programme. It is important to note that this research is not about unpicking differences between programmes or their role in women's lives. Now, I will introduce FP's two microfinance-plus programmes.

3.2.2 Basic Microfinance-Plus Programme

FP's "basic" microfinance-plus programme offers different kinds of resources to microentrepreneurs, most of them women. Material resources are provided in the form of small loans[15]. Credit is an important resource, especially since as mentioned above, most people living in vulnerability in Paraguay do not have access to the financial sector. FP offers both individual credit (24% of FP participants) and credits through village banking groups (76% of FP participants). The basic programme uses the village banking model. The village banking group is not only a source for loan distribution, but it is also a social resource where women create social collateral (for loan repayment), as well as group force to support each other in times of need or demand improvement in their neighbourhoods (Woolcock and Narayan, 2006). In addition, and as a part of the "plus" component of the basic programme, FP's participants receive financial training on microenterprise, budgeting, saving, and other financial skills which is provided and facilitated by a FP loan officer. FP also offers micro franchises[16] for borrowers interested in starting new businesses. Lastly, FP provides all of its borrowers with basic health insurance and burial insurance (Fundación Paraguaya, 2020b).

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[15] FP's average loan amount is US$265

[16] Fundación Paraguaya's micro franchise programme offers women an opportunity to start a business by representing a brand that is positioned in the market, with proven operational models with continuous technical assistance, a simple design and low investment (Fundacion Paraguaya, website).

However, despite providing all these resources, FP realised that it needed a more tailored approach that adjusts the type of support beneficiaries receive on the basis of their needs to help them overcome poverty (Burt, 2019). Due to this, they developed a more sophisticated microfinance-plus programme with a unique participatory element called the Poverty Stoplight (one could say microfinance-plus-plus programme).

3.2.3 The Poverty Stoplight

The Poverty Stoplight (PS) programme offers participants all of the services provided in the basic microfinance-plus programme and adds a tailored and personalised poverty intervention with the facilitation of a mentor. This mentor is typically a loan officer who receives special training to become a mentor. It is important to note that due to the lack of organisational capacity, not all FP programme participants are included in the Poverty Stoplight programme and participants are randomly selected.

The PS is a poverty metric and methodology, which allows FP to work with its microfinance-plus participants with the aim to overcome multidimensional poverty. The objective of this intervention is to "improve the lives of families through a process that enables poor families to be the protagonists of their life-changing story" (Fundación Paraguaya, 2020). It is important to highlight here that the tool is applied at the household level with the objective of working at the family level. FP claims that the Poverty Stoplight is an innovative poverty intervention that empowers people to overcome the issues of poverty through the process of self-assessment and mentoring.

The Poverty Stoplight programme starts with a self-diagnosis survey which is facilitated by an FP mentor who guides this process.[17] FP participants are asked to complete a simple self-diagnostic visual survey on a tablet to evaluate their levels of multidimensional poverty as red (extreme poverty), yellow (poverty), or green

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[17] There are multiple versions of the application of the Poverty Stoplight, but in general all of them follow these steps.

(non-poverty) across 50 indicators.[18] These indicators, which were developed in collaboration with FP participants, are grouped into 6 dimensions: income and employment; health and environment; housing and infrastructure; education and culture; organisation and participation; and self-awareness and motivation. During the self-diagnosis, FP participants are supported by FP mentors. According to Burt (2016), the Poverty Stoplight survey attempts to be user-friendly for participants to be comfortable, by using easy to understand language, illustrations for each indicator, and universal concepts such as stoplight colours. The 50 indicators include material indicators, such as monetary poverty and other classical poverty measurement criteria, but also include non-material indicators, such as psychosocial and behavioural indicators like self-esteem and organisational capacity (Fundación Paraguaya, 2020). The latter constitute non-traditional dimensions of poverty rarely found in poverty interventions in spite of the general consensus regarding their importance.

At the end of the visual survey, participants and their families receive a printed version of the results of the survey so that they can easily visualise aspects in which they are extremely poor, poor, and non-poor (figure 4 below). With these results, participants, alongside their mentors, identify five indicators in which they are 'red' or 'yellow' which they would like to work on and improve. According to FP, all the Poverty Stoplight indicators are actionable, and participants should be able to take actions to improve their indicators, with the support of their mentor.

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[18] See the full list of indicators in Appendix 1.

Figure 4. Poverty Stoplight Results
Source: Fundación Paraguaya, 2020
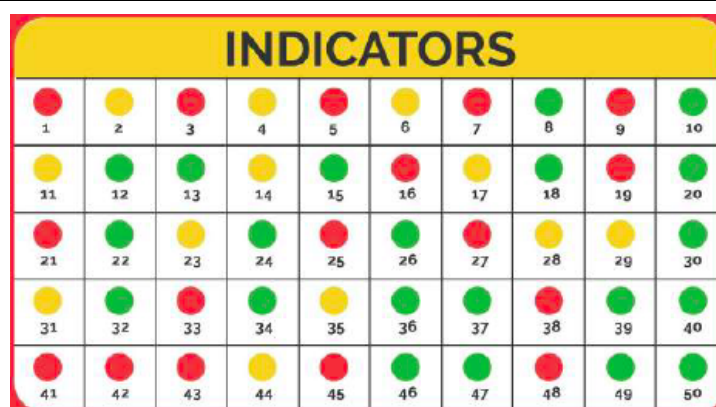
Then, using the information gathered from the survey, FP mentors work with participants to design a customised family plan to address the areas identified as the most significant challenges (Pane and Hammler, 2020). Families design and implement a customised family plan to address the areas identified as their greatest challenge and develop realistic strategies to find solutions to their prioritised indicators. According to FP, by focusing on specific indicators, participants can work to resolve specific problems one at a time instead of having to deal with an abstract and unmanageable concept of poverty (Burt, 2016). To illustrate, a family who is in "red" in access to clean water and decided to do something to have access to it, might engage in a discussion with her mentor to explore possible avenues to overcome this problem. One potential solution might be to petition the local authorities and learn how to write a letter and follow up on this action.

3.2.4 Rationale for this Case Study

Research has found that Fundación Paraguaya's microfinance-plus programmes help programme participants achieve poverty reduction (Fundación Paraguaya, 2020; Budzyna and Magnoni, 2013; Hammler and Burt, 2018; Pane and Hammler,

2020; Saint-Miller and Hammler, 2021[19]). Specifically, studies have found that programme participants have reduced levels of monetary poverty, as well as other multidimensional deprivations (Hammler and Burt, 2018; Pane and Hammler, 2020; Saint-Miller and Hammler, 2021). In addition, there is some evidence that the programme increases individual, as well as the collective agency (Tellez et al., 2020; Consentino, 2019).

However, although there have been a few studies that have found positive effects of the microfinance-plus programmes (basic and the Poverty Stoplight) on poverty reduction, no research has been conducted on the empowerment effect of these programmes in Paraguay (Burt, 2016; Pane and Hammler, 2020). Thus, Fundación Paraguaya is a relevant case study for this research for various reasons. First, FP programmes offer material, social, and human resources, which are essential preconditions for the process of empowerment. Second, FP programmes offer tailored interventions considering the context of vulnerable women in Paraguay. This is relevant to understand the role of context in the empowerment process. Third, this research critically engages with the role of microfinance-plus programmes in the development of participants, which is an area of study with limited evidence, as presented previously. Finally, FP is currently expanding its programmes to over 20 countries around the world, making this research especially relevant to the organisation and for development literature (Fundación Paraguaya, 2020).

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[19] The majority of these sources are internal and external reports. Only one source (Pane and Hammler, 2020) is a peer-reviewed journal.

Chapter IV. Methodology and Research Design

This chapter is concerned with my methodology and is organised as follows; in Section 4.1, I briefly present my reflections on my positionality. In Section 4.2, I present my research design, which includes a discussion on epistemology and my chosen paradigms, research design, and research questions. In Section 4.3, I outline my experience with data collection, which includes my research timeline, fieldwork locations, and sampling strategy. Sections 4.4 and 4.5 introduce my specific methods, Group Drama and SenseMaker, respectively. In these sections, I present the design, data collection, and data analysis and explain why these methods helped me capture women's lived experiences to understand the process of empowerment. Lastly, in Section 4.6, I discuss the ethical considerations of this research.

4.1 My Experience with this Research and Positionality

From the outset of this research, I reflected on my 15 years of experience working as a development practitioner in Paraguay. This means that I brought to this research my background, experience, and attitudes toward the topic of development in general and poverty in particular. As I mentioned previously in the Introduction chapter, I had over relied on expert opinion and evidence during my professional career in the past. At the government level I, as part of teams, consulted with national and international experts and reviewed the existing policy evidence, using top-down policies, and rarely interacted with the people themselves. Through this reflection, I developed my epistemological and methodological stance to understand the process of empowerment, not only from academic literature and existing evidence but from participants' points of view, as well.

In conducting this research, I reflected on my position as an insider-outsider. I am an insider in the sense that I am Paraguayan, *mestizo,* Spanish is my first language, and, for many years, I have worked with people living in poverty. However, I am also an outsider in many ways. Firstly, I am a man conducting research on women's empowerment. Secondly, I have never lived in poverty in Paraguay or elsewhere, meaning that I have never suffered from hunger or lacked basic services. On the

contrary, I have had access to many opportunities. I have closely observed poverty, insecurity, and vulnerability but cannot fully understand it. Third, I am not fluent in Guaraní, the native language of many participants. I am a middle-class Paraguayan with a world-class education. My family and I are healthy and we can think about our future. To use Robert Chambers' (1983) words, I realised that I was, in many ways, a development tourist. These reflections helped me avoid falling into the idea that I had a naturally well-rounded understanding of the lives of the women who participated in this study. Realising I am an outsider helped me listen more carefully. This reflection also helped me to see participants as people rather than only as research subjects. In other words, it made me be aware of learning with people, as I will continue to reflect on in this chapter.

4.2 Research Design

In this section, I introduce the paradigms that guide my research, present my methods for data collection, establish my analytical approach, and introduce my research questions. It is important to note that my research design shifted from my original proposal, and this has had implications for my design and sampling. Initially, I aimed to understand the attribution and contribution effect of the Poverty Stoplight programme compared to the basic microfinance-plus programme on empowerment. I proposed a quasi-experimental design, through a survey, that would help me to make attribution claims, in addition to a participatory and qualitative design (Group Drama and SenseMaker) that would help me build contribution claims to the meanings and process of empowerment. This initial research objective shaped my research design and data collection strategy.

However, once in the field, I realised that I was unable to use the data from surveys, due to incorrect implementation from the surveyors that FP had hired. The problem arose due to the logistics of carrying out the surveys in the field and the quality of the data from the surveys. In relation to logistics, surveyors reported difficulties to reach their daily survey goals because of coordination problems with FP clients. These difficulties were reported as a consequence of a lack of interest

and time from FP clients. For example, when the surveyor arrived, women would say that they were too busy or did not have the time at that moment. Other surveyors said that the distance from one survey to the other was problematic, so they had to take the surveys faster to be able to go to the other household. These logistic problems negatively impacted the quality of the data. At the end of the day, when I checked the surveys for quality control, I realised that many surveys were incomplete or were taken too fast. In addition to this, the attrition rate, as a consequence of the coordination problems was too high. Due to these problems, I decided to remove it from my data collection strategy.

When reflecting on what the effect of not having any survey data on female empowerment outcomes might have been, I felt a little anxious. When I designed the research, I included the survey as a method that would give me the opportunity to measure the empowerment outcomes and effects of the intervention by comparing participants' and non-participants' life experiences. However, Group Drama and SenseMaker resulted in a better way to engage participants with my research questions. Unlike surveys, I did not have problems with Group Drama and SenseMaker data collection. What is more, as I will present in my empirical and discussion chapters, both Group Drama and SenseMaker, proved to be rich research tools to collect empowerment experiences that could be related to the empowerment process and outcomes. In addition, to counteract the absence of non-participant narratives and to avoid obtaining only positive life experiences, I did the following. First, my research methods allowed me to collect different positive and negative life experiences outside the intervention, which gave me the opportunity to learn from empowerment experiences of women which could be equally stories of non-participants. Second, the consideration of context, as an analytical concept to understand the process of empowerment, allowed me to explore how different resources and types of power, many of them outside the intervention, supported the process of empowerment of women who might participate or not in this research. Thus, I changed my focus from an evaluative question seeking causal explanations to focus on the multiple forces that shape

the processes of empowerment, as well as incorporating a greater emphasis on the voices of participants.

4.2.1 Research Paradigms

Acknowledging one's research paradigm is essential because it is the philosophical foundation upon which the researcher can make claims about generating knowledge (Creswell, 2013). Given the personal and professional experiences I reflected on above, I aimed to understand the process of empowerment by using participants' lived experience to expand upon theory. To do this, the realist and constructivist paradigms resonated most with my values and research aims (Pawson and Tilly, 1997; Guba and Lincoln, 1994).

On the one hand, realism claims that the basic task of social inquiry is to explain interesting, puzzling, and socially significant issues (Pawson and Tilly, 1997). It uses theory, recognises complexity, and acknowledges context suggesting that while there is an objective reality, that reality can only be known through direct experience and social construction (Pawson and Tilly, 1997; Kara, 2017; Punton et al., 2016). This ontology refers to the critical realist paradigm which subscribes to the notion that theory is primarily developed ex-ante, and research intends to verify the extent to which the theory matches what is observed (Mayne, 2011). In addition, realism acknowledges the importance of obtaining knowledge as an iterative rather than linear process; theory is developed, tested, refined, and tested again as knowledge accumulates (Punton et al., 2016). The realist lens allowed me to use preconceived concepts from the literature to guide my study while considering the complexities of the process of empowerment (Mayne, 2011; Pawson and Tilly, 1997). However, relying solely upon ex-ante theory is not always sufficient. Ex-ante theory may struggle to capture the complex interaction of different sectors, overlook unintended effects, and undervalue local perceptions of change (Jupp and Barnett, 2018).

On the other hand, the constructivist lens helped me to understand the process of empowerment from the point of view of people (Guba and Lincoln, 1994; Kara,

2017). Constructivism subscribes to the notion that realities are local, specific, and constructed and depend on the individuals or groups holding them (Guba and Lincoln, 1994). It assumes that reality is constructed through the meanings and understandings developed socially and experientially. Thus, knowledge is constructed through lived experiences and interactions with others (Guba and Lincoln, 1994; Lincoln et al 2011). In other words, social phenomena do not exist independently of people; they are constructed by social actors (Kara, 2017). Constructivism believes that there is no independent reality for us to observe and measure, but multiple realities, so different perspectives need to be taken into consideration to construct knowledge (Guba and Lincoln, 1994; Robson and McCartan, 2016).

For this research, I propose using both realist and constructivist paradigms. By using both paradigms, my aim was to consider formal theory, as well as the experiential knowledge of women, to understand the process of empowerment. My objective in mixing paradigms went beyond simple triangulation of findings and instead is more aligned to the concept of completeness (Bryman, 2006; Cresswell, 2006). Completeness refers to the notion that the researcher can bring together a more comprehensive account of the area of inquiry by mixing approaches, in this case, by using both realist and constructivist paradigms (Cresswell, 2006). To summarise, combining realist and constructivist approaches allowed me to use grounded experiential knowledge of subjective realities to refine theory. To operationalise this, in the next section, I will further detail what the mixing of paradigms looked like in terms of my research, including discussions on methods, sequencing, and analysis, among others.

4.2.2 From my research paradigm to methods

A wide range of methods is available within the realist and constructivist toolbox. I needed to find methods that could provide participants with the flexibility of multiple avenues for reflecting on their life experiences. To do so, I sought out narrative and participatory methods.

Firstly, I explored methods that used narratives and storytelling that would allow participants to share nuances of life stories that show the complexity of individual experience. Having a better understanding of life experiences was important because it could help shed light on a complex process, empowerment, as well as the interaction and the interconnectedness in people's lives. What is more, using narratives is a helpful method in gathering information on the subjective understanding of participants' lives that aims to make "the implicit explicit, the hidden seen, the unformed formed, and the confusing clear" (Atkinson 1998, p.7). Lastly, narratives allow for the exploration of peoples' agency within the social, economic, and political structures they live within (Slater, 2000; Kim, 2018).

In addition, I wanted to be sure that participants not only generated data but also were involved in the research process, not as co-researchers, but supporting my analysis with their participation during my fieldwork. I sought out participatory methods because they centre on experiential knowing and embodied knowledge. In other words, participatory methods allow the external researcher to engage directly with the expert knowledge of local people and communities and emphasise the importance of seeking out unheard voices (Chambers, 2007). In participatory research, knowledge is co-constructed, and participants contribute to questions and analysis, apply methods, and gain experiential knowledge on what they are researching (Heron and Reason, 1997; Guba and Lincoln, 2005). An important objective of participatory research is for the participants to gain and contribute to the meaning of social reality for their own reality and for the research (Heron and Reason, 1997). In addition, participatory methods are vital for obtaining detailed and context-specific data, such as social norms, values, and power dynamics, which are essential in better understanding the process of empowerment (Camfield and McGregor, 2005; Camfield, 2006; Reason and Bradbury, 2008; Roelen et al., 2020). In short, participatory research is "not research on people or about people, but research with people" (Reason and Bradbury, 2008, p. 366).

In looking for research methods that were aligned to my research paradigms and had narrative and participative approaches, I identified two methods: Group Dramas[20] and SenseMaker (table 2). I will describe these methods in detail in sections 4.4 and 4.5.

Table 2. Summary of Research Design				
Paradigm	Method	Description	Analytical Process	Rationale
Constructivism	Group Dramas	Participants depict and make sense of their lived experiences in theatrical performances.	Narrative Analysis	To explore the process of empowerment through narratives, meanings and descriptions from women's perspectives while complementing them with concepts from the literature.
Realism	Sense Maker	Participants share micro-narratives and analyse them themselves using an analytical framework.	Thematic Analysis	

In terms of sequencing, with my two methods of data collection, I used a convergent parallel design (Cresswell, 2006). This means that I implemented both methods in the same phase of the research process, prioritised the methods equally, and kept each method independent during data analysis (Cresswell, 2006). In other words, the methods did not build upon each other, and instead, I implemented them individually. Then, I brought the findings from Group Drama and SenseMaker together and used my conceptual framework to answer my research questions (see Discussion chapter, Chapter VII).

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[20] In the literature, Group Dramas are also referred to as participatory theatre, theatre for development, theatre for education, popular theatre or transformatory theatre (Freire, 1970; Fals-Borda and Rahman, 1992; Kidd and Byram, 1978; McTaggart, 1997).

4.2.3 Analytical Approach

Both Group Dramas and SenseMaker helped me to navigate and embrace complexity by starting with narratives of women's lives, the societal contexts within which they live, and used my conceptual framework from the literature to make sense of women's experiences.

My objective in using Group Dramas was to develop a holistic and inductive understanding of women's lives and experiences of empowerment through them. I used a narrative approach because it aims to understand how stories are structured, the ways in which they work, who produces them, and by what means (Squire, 2008). Narratives are interpreted as an active process of "meaning-making, ordering and structuring of experience" (Georgakopoulou, 2006, p. 236). In addition, narrative analysis can illuminate the complexities, dynamism, and tensions inherent in everyday lives (Riessman, 2002; Skula et al., 2014).

My objective in using SenseMaker was to explore the concepts of empowerment deductively using my conceptual framework. For my analysis, I used thematic analytical techniques. Thematic analysis can be used within a conceptual framework to interrogate, analyse, and interpret patterns within a topic, and to ask questions about the implications of these (Clarke and Braun, 2017; Hawkins, 2018). It can be particularly useful for looking across cases and highlighting commonalities and differences across a dataset (Braun and Clarke, 2006). In addition, thematic analysis can provide depth of understanding within data, often revealing information about processes that are occurring (Hawkins, 2018).

I will describe the processes of data analysis for Group Dramas and SenseMaker in detail in sections 4.4 and 4.5, respectively. Subsequently, in section 4.6, I describe how I bring both methods and data sets together for my synthesis.

4.2.4 Research Questions

To explore how women living in poverty experience the process of empowerment, I focused on the case of Fundación Paraguaya's (FP) microfinance-plus

programmes in Paraguay. As mentioned previously in my Case Study (Chapter III), FP provides different types of resources to women with the objective of supporting empowerment and contributing to poverty elimination. The main question this research aims to examine is:

How do women participants in microfinance-plus programmes experience the process of empowerment?

This main research question will be investigated through subsequent questions:
1. What is the role of context in the process of empowerment?
2. Are there specific resources that enable or constrain the process of empowerment for women?
3. How do women in microfinance-plus programmes experience changes in power?
4. What is the role of microfinance-plus programmes in the process of empowerment?

4.3 Data Collection

In this section, I present the specifics of my data collection, including my collaboration with Fundación Paraguaya, the timeline and locations for this fieldwork, the definition of the sampling selection, sample size, recruiting and training facilitators, and implementing Group Dramas and SenseMaker in the field.

During the entire data collection phase, the collaboration with FP was bidirectional. On their end, FP opened their offices to me and FP staff provided documents, reports, and shared previous research on their programmes and impacts on people's lives. FP's team also introduced me to national and international experts on poverty, which helped shape the design of my methods. In addition, FP staff provided access to gatekeepers in the community throughout my data collection. FP also generously provided me with research assistants to support my data collection. On my part, I also supported FP in various ways. FP's management

team was interested in critically analysing the role of their microfinance-plus programmes in the process of empowerment. In addition, I attended various workshops contributing to FP's design and adjustment of their theory of change.

I recruited and trained five research assistants, two for Group Dramas and three for SenseMaker, to support me with the data collection process. In the recruitment process, I sought to identify assistants who already had previous research assistance and other skills. Specifically, I interviewed and selected people who had experience with data collection, knew the microfinance-plus programmes, were open to learn new methods, and were fluent in Guaraní, the Paraguayan native language. This was not an easy process and took me weeks to find the right assistants. Before starting the data collection process, I carried out a three-day training session for the research assistants for each method. During these training sessions, I made sure that the research assistants understood the purpose and content of my research and the specifics of each method. In particular, I also made sure that they had a good understanding of all the important components of both the Group Drama and SenseMaker process, such as how to prompt for good narratives, take notes and how to supervise the process with a small participant group. We also carried out practice sessions, followed by feedback sessions and a data collection process. In addition, research assistants were trained to support participants with literacy limitations.

4.3.1 Fieldwork Timeline & Locations

The fieldwork for this thesis took place between August 2018 and August 2019. figure 5 shows my research timeline, which is organised around my two methods: Group Drama and SenseMaker. The implementation of Group Drama and SenseMaker consisted of three phases: design and piloting, data collection, and analysis. I will present these phases in detail in Sections 4.4.1 and 4.4.2.

Figure 5. Research Timeline
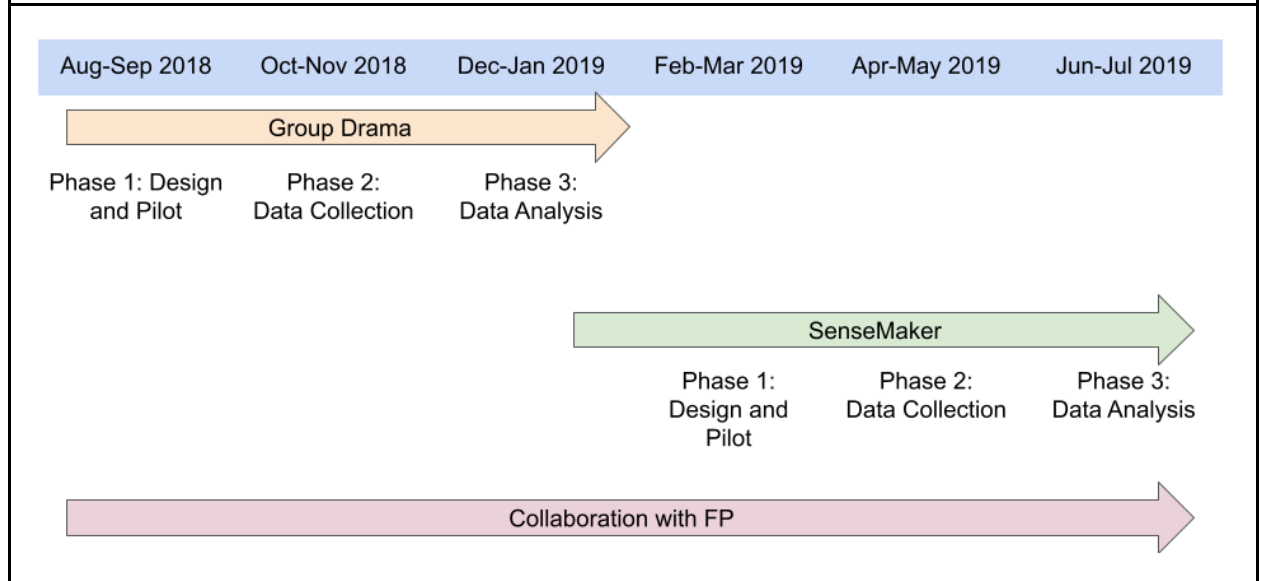
As mentioned previously, I used a convergent parallel design, meaning that the methods were implemented independently. The sequencing of the methods was driven by operational planning needs. My fieldwork was carried out in six cities in Paraguay: Asunción, Lambaré, Luque, Mariano Roque Alonso, San Lorenzo, and Villa Elisa[21] (see figure 6). Asunción is the capital city of Paraguay, and the other cities are part of the metropolitan area of Asunción. These six cities were chosen for various reasons. These cities comprise one-third of the population of Paraguay. In fact, the urban population in these cities comprise the largest urban population density in the country. In addition, for the first time in the history of Paraguay, urban poverty is higher than rural poverty (INE, 2021). Also, these cities are relatively close to each other (35 km radius), which made the research more viable. Lastly, FP has offices in these six cities to offer support if needed.

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[21] I did not carry out Group Drama in one city, Villa Elisa, due to a last-minute cancellation and was not able to reschedule.

Figure 6. Fieldwork Locations
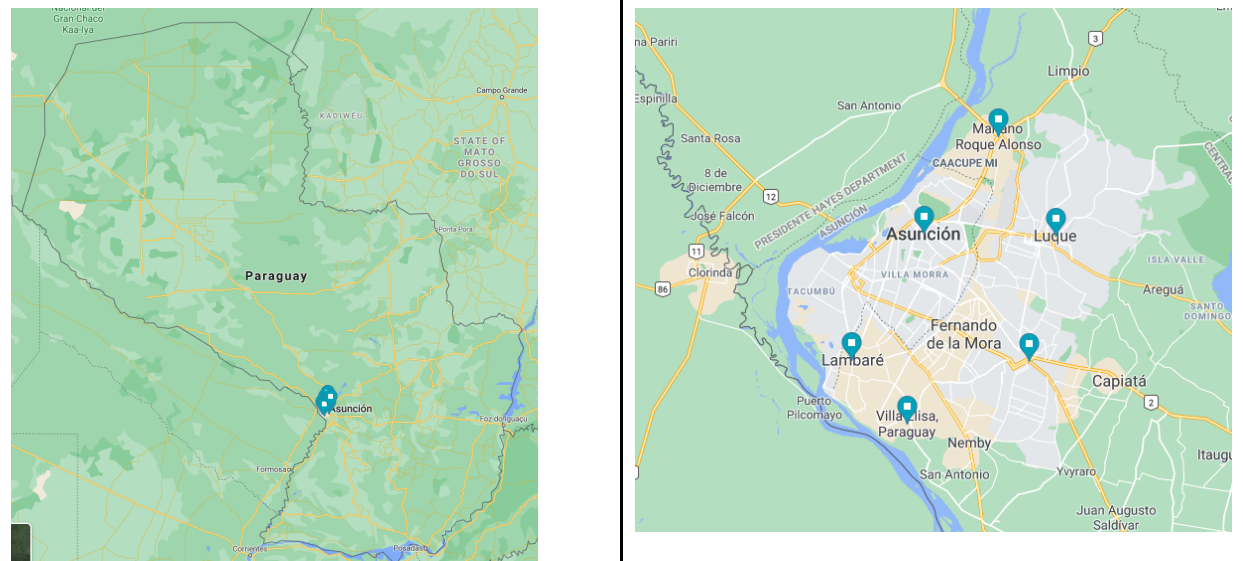
Source: Google Maps

4.3.2 Sampling Strategy

For both Group Drama and SenseMaker, I used a purposive sampling selection (Patton, 2002) where the unit of sampling was Fundación Paraguaya village bank groups. This decision was made in conjunction with FP staff and was based on three factors. First, both methods required the active participation of women, so working with pre-existing groups was ideal because the participants knew each other and had an established level of trust to share ideas and experiences. Second, FP recommended working with existing village banking groups due to logistics; working with groups facilitated data collection considering the difficulties to coordinate the place and times for all women to meet in one place. Third, after having conversations with FP staff and reading internal reports, I had learned that FP saw changes in participants' lives after a minimum of six months of participating in their programmes[22]. This point was relevant because it signals that I needed to work with participants who had been part of FP programmes for at least six months. Taking all these things into consideration, the sampling selection for village banking groups to be

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[22] Personal communication, N. Ramos, 18 September 2018.

included was based on the following criteria: i) groups who had been a part of FP's programmes for at least a year, and ii) groups which were based in one of the selected cities. Table 3 summarises my sample.

Table 3. Sample			
Method	Sample	Estimated Number of Participants	
		Poverty Stoplight	Microfinance-Plus
Group Drama	6 Village Banking Groups	60 women	0
Sense Maker	42 Village Banking groups	210 women (21 Village Banking groups)	210 women (21 village banking groups)

For Group Drama, six village banking groups that met these criteria were randomly chosen using FP's database. All participants in these six groups were part of the Poverty Stoplight programme. Each group had approximately 15 members, and it was estimated that 10 women attended each meeting. I chose six because I carried out one Group Drama in each of the selected fieldwork locations.

For SenseMaker, 42 village banking groups were randomly chosen, following the same criteria as for selection of village banking groups for Group Dramas. An important aspect of sampling design for SenseMaker is the need to ensure a sufficient number of stories to allow for meaningful visual pattern analysis. It is recommended that researchers aim for a minimum of 200 stories for effective pattern analysis (Van der Merwe et al., 2019; Mager et al., 2018). Working with village banking groups made it challenging to determine the overall sample because FP had expressed that it was difficult to calculate how many women attended each meeting. As mentioned above, each group had approximately 15 members, and it was estimated that 10 women attended each meeting. In addition, at times, village banking meetings were cancelled

last minute for various reasons[23]. Thus, to obtain 200 stories I calculated I needed 21 village banking groups (21 groups with 10 people per group). In addition, as mentioned previously, initially I was interested in comparing two groups, participants from the basic microfinance-plus programme and participants of Poverty Stoplight, but as mentioned in the introduction of this chapter, my research aims changed. Thus, my sample aimed to have 42 village banking groups, 21 basic microfinance-plus groups and 21 Poverty Stoplight groups. Now, I will introduce my two methods of data collection: Group Drama and SenseMaker.

4.4 Group Dramas

In Group Dramas, participants narrate their lived experiences in theatrical performances. Group Dramas allow participants to collectively create their knowledge based on their experiences and provide insight into their cultural world (Conrad, 2004; Fabian and Fabian, 1990). It is a method of participatory research that promotes dialogue, reflection, and learning, with the objective of shared ownership of the research process (Conrad, 2004; Jupp et al., 2010). I chose this method because it would allow me to capture participants' embodied life experiences and bring out an understanding of realisation and expression of participants' process of empowerment, which I would not get by just asking questions (Chambers, 1993; Jupp et al., 2010). In addition, with Group Dramas, participants were able to add new layers of information related to context, resources, and changes in power, because, as some authors claimed, some types of knowledge cannot be simply communicated in statements but can be represented only through performance and action (Fabian and Fabian, 1990; Fals-Borda and Rahman, 1992; Boal, 1995; 2002; Conrad, 2004).

From design to analysis, the Group Drama process consisted of three phases. In Phase 1, I designed, piloted, and refined the method. Phase 2 consisted of fieldwork and data collection. Phase 3 included the analysis and interpretation of findings. Below, I will present each phase in detail.

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[23] For example, last minute problems with the owner's house where women arrange to meet; some members are delayed with their microloan obligations, so they were not ready to meet, heavy rainfall that impeded women to attend meetings, childcare responsibilities, among others.

4.4.1 Designing Group Dramas

In designing the Group Dramas, my first step was to develop a prompting question that would invite participants to create a theatrical performance. In addition, it was challenging because the concept of empowerment is not common in participants' lives. After reviewing the literature (Townsend et al., 1999; Krenz et al., 2014), as well as conversations with FP staff, I decided that instead of using the word 'empowerment', I would use the phrase 'meaningful life experiences'[24] and treat them as manifestations of empowerment. With this phrase, the expectation was for women to relate their life experiences to the social structures, beliefs, feelings, relationships, actions, resources, and specificities of their context that were valuable to them.

Since I wanted to understand the role of FP's microfinance-plus programme, I wanted the dramas to include capture participants' lives before, during and after their participation. By inviting participants to reflect on and act on their experiences 'before' the programme, the objective was to understand the context in which participants lived before their association with the programme. By asking about their experiences 'during' the programme, the expectation was to understand their current life experiences and which resources and how accessing them have produced changes in power in their lives. Finally, by asking about their lives 'after' the programme, the goal was to depict their aspirations for the near future to understand the potential changes in their contexts, resources, and power they perceived.

I was also concerned about participants feeling open and comfortable in sharing their real-life experiences in front of others. I used fictional characters to allow participants to reflect on their own experiences without having to ask people directly about themselves (Rizvi, 2019; Gourlay et al., 2014; Jupp et al., 2010). Thus, I decided to ask participants to develop a Group Drama about a fictional character and not themselves. Lastly, I piloted the Group Drama method three times with three different

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[24]In Spanish, the phrase meaningful life experiences is translated as "experiencias de vida más importantes". In Guaraní, this phrase is translated as "mba'e remomba'eguasu rehasa va'ekue ryepype".

village banking groups (a total of 31 participants). The final prompting question for Group Dramas was:

> *What are the meaningful life experiences that [fictional character] has had in her life, before, during and after her participation in FP's microfinance-plus programme?* [25]

4.4.2 Data Collection

After groups were randomly selected to participate in my research (explained above in 4.3.2), their mentors talked to each group and asked them if they were interested in participating. The mentor explained to participants that the research was voluntary. Mentors also clarified that they would not be present during the research activity, so participants would not be pressured to attend. As mentioned above, the data collection of the Group Drama method was designed to be carried out in the six selected cities. However, I did not carry out Group Drama in one city, Villa Elisa, due to a last-minute cancellation and was not able to reschedule. However, since these cities were in a similar geographic area with similar demographic characteristics, I did not feel that I missed insights from this particular context. Finally, I carried out five Group Dramas, see table 4 below.

Table 4. Data Sources		
City	**Number of Group Dramas**	**Number of Participants**
San Lorenzo	1	10
Luque	1	11
Mariano Roque Alonso	1	10
Asunción	1	9
Lambaré	1	15

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[25] Original text in Spanish: ¿Cuáles son las experiencias de vida más importantes que [persona ficticia] ha tenido en su vida antes, durante y después de su participación en el Semáforo de Eliminación de Pobreza?

Villa Elisa	0	0
Total	**5 Group Dramas**	**55 Participants**

Once the village banking group agreed to participate, the mentor communicated with me to set up a time and date for the Group Drama exercise. After coordinating with each group, I arrived to meet them. As part of my strategy to build trust and create a horizontal space, I asked research participants to carry out the Group Drama research in a participant's home who volunteered. The process of implementing the Group Drama had three steps, detailed below.

Step 1: Introduction and Explaining Group Drama

When I arrived at the group meeting, I introduced myself alongside my research assistant. I explained the objectives of the research and clarified that participation was completely voluntary and that participants could choose not to participate or could withdraw from participation at any time[26]. After participants signed the consent form[27], I carried out an ice breaker activity with the aim of building trust given my role as an outsider, as well as a male entering this all-female group.

Step 2: Depicting the Fictional Character

Then, participants were asked to create a fictional character, a person that had similar characteristics to all those present. After participants agreed upon the characteristics of the fictional character, I facilitated a group discussion about the life experiences of this "new member" of the village banking group. Afterwards, I asked for a participant to volunteer and draw the fictional character (see image 1). This step was a moment of relaxation, joking, and bonding as they started to gain confidence. However, it was also a moment where they started to negotiate and discuss which characteristics the fictional character had, while reflecting on their own lives. This step lasted around 30 minutes.

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[26] No participants decided to opt-out of the Group Drama. However, it is possible that participants who were not interested in participating did not come to the meeting.

[27] I will expand on the ethical considerations for this research in section 4.7

Image 1. Example of a volunteer drawing their group's fictional character

Step 3: Group Discussion

During this step, participants were asked to discuss meaningful life experiences that the fictional character had in her life before, during, and after the microfinance-plus programme. The discussion was the most critical and time-consuming step, which lasted an average of one hour. In their discussions, participants agreed, disagreed, and negotiated on the most relevant life experiences of the fictional character. Each time they agreed on an experience, I wrote it down on a flipchart on a wall. At the end of the discussion, I invited all participants to re-evaluate the fictional character's life experiences. Together, we read them out loud, and life experiences were amended, affirmed, or erased.

Image 2. Participants Discussing Life Experiences of Fictional Character

Image 3. Participants Holding the Before, During, and After Flipcharts
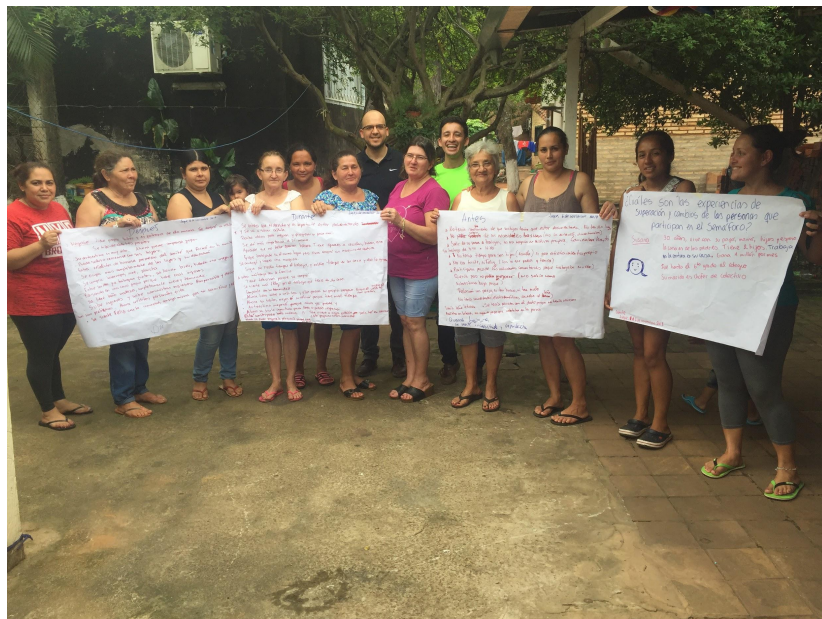
Step 4: Performing the Group Drama

After the discussion, participants split into three sub-groups and prepared their performances. The first group was to perform a group drama which illustrated the life of the fictional character before the microfinance-plus programme; the second group during; and the third group after. Apart from these instructions, participants were given no other guidance. Then, participants moved to different areas around the meeting place and were left on their own to create the dramas freely and spontaneously. After thirty minutes or so, participants performed their dramas in front of their peers. I observed and recorded the performances unobtrusively. Lastly, before leaving, I gave participants a small gift to show my appreciation for their time which consisted of pens, key chains, and hats.

Image 4. Group Drama Performance

4.4.3 Data Analysis

Figure 7 lays my steps for analysis with Group Drama. My analytical approach included participants' analysis (in orange) during fieldwork, and my own analysis (in blue) post fieldwork.

Figure 7. Steps for Analysis - Group Drama

Participants discuss, analyse and act out empowerment life experiences following an open-ended prompt	During fieldwork
Transcription of Group Dramas	Post fieldwork
Narrative Analysis of Individual Dramas	

Participants

Researcher
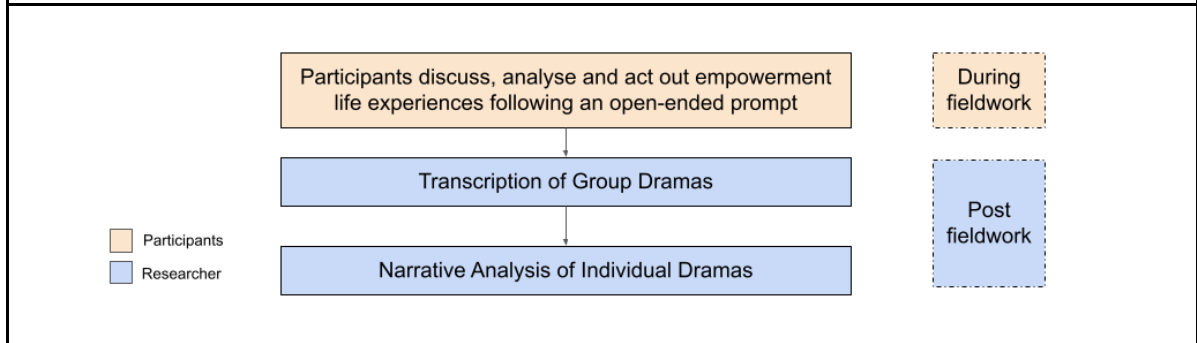
As shown on the top of Figure 7, during fieldwork participants carried out analysis through embodied practise where they discussed, analysed, and acted out their own empowerment life experiences from their own perspectives (Jupp et al., 2010). After fieldwork, I transcribed the Group Dramas, which included the transcripts of the group discussions prior to the performances, and the Group Dramas themselves. In addition to the spoken ('verbatim') data of the Group Dramas. I also transcribed "non-verbatim" data from performances, including movements, expressions, body language, and voice emphasis, which added another layer and nuance. This allowed me to engage with the richness of the story being told through the dramas. Then, I carried out narrative analysis of individual dramas to better understand what story the women were telling about empowerment and the particularities of each drama (Squire, 2008; Skula et al., 2014). My narrative analysis followed an inductive approach that helped me gain insights into women's particular life experiences without any pre-determined concepts. My analytical process involved a focus not only on the word choices of the dramas, but also on the articulation of expressions, preoccupations, and positioning of participants within narratives (Riessman, 2002[28]). It is important to note that throughout this dissertation, when I refer to data collection and analysis I am referring to the analysis I have done, and not participants. I will present these findings in Chapter V.

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[28] Riessman, C. K. (2002) 'Positioning gender identity in narratives of infertility: South Indian Women's Lives in context

4.4.4 Strengths and Limitations of Group Drama

In terms of strengths, I observed how participants reflected on the many obstacles they had in their lives, but also on the meaningful positive changes they were part of. For example, in one Group Drama, a participant said, *"It seems not everything has been negative in my life. I have done many things to be proud of."* I also noticed how Group Dramas showed the existing community and group cohesion between the participants of the village banking groups, which has also been noted in the literature (Carey and Sutton, 2004). Furthermore, Group Dramas have been found to give voice to people who live in subordination to challenge power structures (Sloman, 2012). In this research, I observed that participants decided to play both men's and women's roles and were critical about gender power imbalances and challenged stereotypes in the dramas. Finally, Group Dramas were fun and entertaining for participants, while supporting critical awareness of their own situation (Sloman, 2012). At the end of each Group Dramas, I facilitated brief feedback sessions and asked women how they felt about their experience. During these conversations they mentioned that they learned about themselves while having fun even though they discussed contentious issues such as poverty, power dynamics, and gender inequalities.

In terms of challenges, Group Drama requires a high degree of openness and humility on the part of the facilitators to ensure that the discussion reflects the experiences of all participants (Sloman, 2012). To overcome this challenge, I reflected upon my positionality and reminded myself that the participants were the experts of their own experiences, and I was an outsider who was merely facilitating the method. Second, this method only works well if participants feel comfortable and safe in sharing their opinions (Cunningham, 2020). In two village banking groups, at the beginning of the Group Dramas, I noticed that participants were a bit shy so I decided to invest more time with ice breakers techniques as well as having conversations about their lives with them. In addition, many times, there are existing power dynamics within groups, and the opinion of the group leader influences the other group members. To overcome this, while acting as a

moderator, I attempted to give voice to all participants by asking all members to share their opinions, especially those who were quiet or reserved. Finally, the mentors were the gatekeepers who open the doors for different village banking groups, this could have introduced power imbalances, thus bias to speak favourably about FP.

4.5 SenseMaker

SenseMaker (SM) is a research methodology that includes a data collection tool and analytical framework by which participants share micro-narratives. Micro-narratives are short stories[29], a few sentences long, prompted by a question about a real-life experience, positive or negative, related to the topic of interest. After writing micro-narratives, participants then analyse the stories themselves (make sense) using predetermined questions called a self-signification framework (Van der Merwe et al., 2019; Deprez et al., 2012a; 2012b; 2015).

The assumption behind SenseMaker is that to understand the complexities of the world, it is essential to have diversity in insights and multiple perspectives (Snowden, 2010). These complexities can be captured through multiple micro-narratives, which can be powerful tools to understand complex processes, such as empowerment, embedded in contexts that will help us to see the patterns that emerge from all the parts (Van der Merwe et al., 2019; Deprez et al., 2012a). Through the use of a predetermined self-signification framework, using my conceptual framework SenseMaker successfully fits into my realist paradigm, which is well suited to the study of complex social phenomena.

From design to interpretation, the SenseMaker process consisted of three phases. Phase 1 encompassed the conceptual design of the research tool, piloting, and refinement. Phase 2 consisted of fieldwork and data collection. Phase 3 included

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[29] Throughout this thesis, I will use the terms micro-narratives, narratives, and stories interchangeably.

the analysis stage and included visualisation of data patterns and interpretation of findings. Below, I will refer to each phase in detail.

4.5.1 Design of Research Tool & Self-Signification Framework

The conceptual design of the research tool was the foundation of all the other phases and was the most critical and time-consuming phase. First, I carried out a comprehensive literature review to learn the theoretical background of the SenseMaker tool, as well as real-world examples and discussions on essential elements of SenseMaker. It also included a review of different empowerment concepts from the literature, especially those from my conceptual framework. Second, and using my conceptual framework, I unpacked the process of empowerment and identified how FP's microfinance-plus programmes engaged with them. Third, I interviewed different stakeholders such as FP staff and poverty experts in Paraguay. Lastly, I participated in training sessions with experts on SenseMaker self-signification framework design, practical implications of the use of SM in the field, as well as training on the analytical components that the tool offers.

With the information gained from the conceptual design, I started to develop the SenseMaker signification framework[30] in collaboration with FP. In SenseMaker, the "signification framework" is the main instrument for data collection and consists of three parts: the prompting question, the signifier questions, and demographic questions.

Prompting Question

In SenseMaker, participants first respond to an open-ended prompt question by sharing a short narrative. The prompting question encompasses one single question that triggers participants to share an experience, anecdote, or moment in her life that she finds valuable (Deprez et al., 2012a; Van der Merwe et al., 2019). Similar to Group Drama, drafting the prompting question was a difficult task since

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[30] The SenseMaker signification framework in English and Spanish can be found in Appendix 3 and 4.

the concept of empowerment is an abstract concept, and the word "empowerment" is not common in daily conversation for participants. After discussions with SM and poverty experts in Paraguay, I decided to avoid using any specific word related to empowerment, and instead asked participants about positive and negative life experiences that impacted their own and their family's wellbeing.

In designing the question, I had to take into account various considerations. First, the prompt question should capture a personally meaningful experience, event or anecdote that had affected participants' life, which would be then treated as a manifestation of empowerment. Second, I wanted to provide a time window which would allow participants to recall their experience working with FP, or another relevant life experience that would give insight into the process of empowerment. Third, the story could be either positive or negative. After various iterations and pilots, the prompting question for the SenseMaker signification framework was:

> *"Think of a specific life experience in the last 12 months that has positively or negatively impacted you and your family's wellbeing. Please describe in detail what happened and how it impacted your wellbeing."* [31]

The Signifier Questions

In SenseMaker, after participants write their narrative following the prompt question, they analyse what they shared in their narratives answering a set of predetermined questions, called signifier questions. By answering these questions respondents "make sense" of their stories by interpreting and giving meaning to their narratives (Van der Merwe et al., 2019). This reduces researcher bias because it removes the possibility of the researcher re-interpreting narratives (Van der Merwe et al., 2019).

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[31] Original text in Spanish: "Piense en una experiencia de vida concreta que le haya pasado en los últimos 12 meses y que haya impactado positiva o negativamente en la calidad de vida de usted y su familia. Por favor describa con detalles qué pasó y cómo esa experiencia impactó en su calidad de vida."

In this research, I used two types of signifier questions[32]: i) multiple-choice questions, and ii) triads[33]. With the multiple-choice questions, participants were asked different questions and were given many options to select which one corresponded best with their narrative. A triad is a triangle that offers three options which are not mutually exclusive (see figure 8).

Figure 8. Example of a Triad

In my story, it was important to have...

Option A
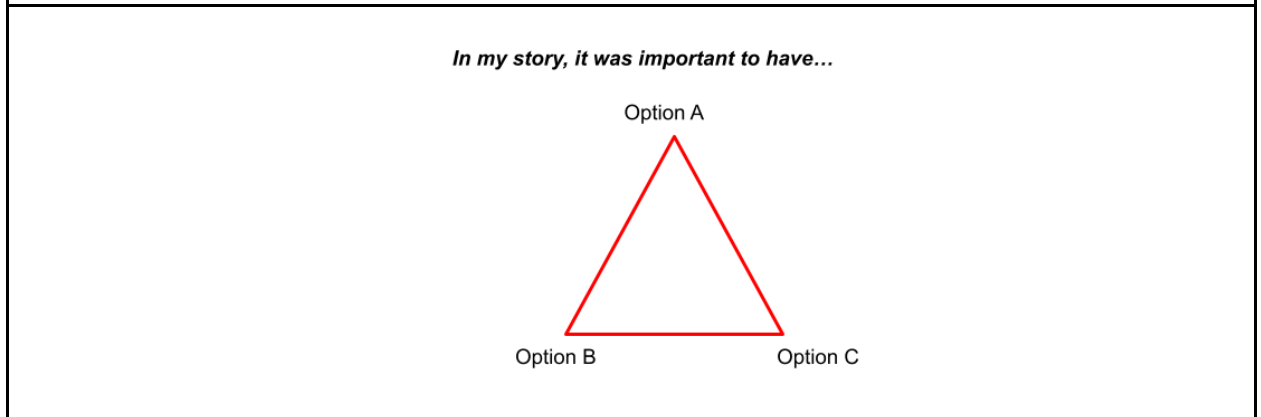
Option B   Option C

Participants answered the question by positioning a dot anywhere inside the triangle, allowing them to provide a nuanced answer between three options (Deprez et al., 2012a). I developed the multiple-choice and triad questions using my conceptual framework. Now, I will introduce the questions I used for my analysis, which include questions on the nature of narratives, influencers, resources, and types of power.

Nature of Narratives

The literature suggests that to understand the process of empowerment it is important to uncover the context in which people experience changes in power (Pawson and Tilley, 1997; Boudet et al., 2013; Chopra, 2019). Understanding the

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[32] It is important to note that when designing the self signification framework I took an inclusive approach, instead of a restrictive approach, meaning that I included more questions than the ones I would use later in my analysis. In this section, I will only present the signifier questions I used in my analysis. I will justify this decision in section 4.3.4.

[33] I also used dyads, which consists of a slider of two extremes used to indicate the relative strength of a concept or outcome along a continuum between two opposite extremes, where the extremes are described as either mutually negative, positive, or neutral (Van der Merwe, 2019). The dyads I used are in the signification framework in Appendix 3. I will not be presenting dyads in this chapter because they were not used for my analysis.

nature of participants' narratives is especially relevant in the context of women's empowerment (Chopra, 2019). This is because women's opportunities and constraints are determined by the pre-existing social, economic and cultural conditions in which women live (Pawson and Tilley, 1997; Boudet et al., 2013). In Chapter III, I presented the Paraguayan context related to various barriers to development, many aligned with pre-existing social, economic, and cultural conditions. These social structures serve as context for participants of this study. For this purpose, I designed a multiple-choice question that asked women to select the categories most associated with their narratives. Participants were asked "My experience is mainly about…" and were offered six options (see figure 9 below). These options are aligned with FP's dimensions of multidimensional poverty[34], and I selected them because they represent different features of participants' lives, as identified by FP staff (Burt, 2016).

Figure 9. Question about Nature of Stories
My experience is mainly about... (max. 2)   ☐ Interiority and Motivation   ☐ Health and Environment   ☐ Organization and Participation   ☐ Income and Employment   ☐ Education and Culture   ☐ Housing and Infrastructure
Source: Author's SenseMaker signification framework

Influencers

In their daily lives, women make choices and interact, formally and informally, with different actors, which includes opportunities and constraints (Kabeer, 2001; McGee and Pettit, 2019; Chopra, 2019). Actors were defined as influencers with whom women interacted who might support or constrain women's development

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[34] See Appendix 1

(Woolcock and Narayan, 2006). By asking participants who they interact with in their stories, the objective was to identify what relationships and social resources women had access to that could allow them to have opportunities to make choices that could improve their lives. For this purpose, I designed multiple-choice questions that asked participants to identify who (besides herself) influenced her story. Participants were asked "Who are, besides myself, the people in my story?" and were offered various options (figure 10). This list of influencers was brought out from my interviews with FP staff and poverty experts[35].

Figure 10. Question about Influencers

Who are, besides myself, the people in my story? (no max)

	Government official		Villa Banking Group
	Church members		Neighbors
	Credit Officers		No one else
	My family		Others:............................
	Field workers (auxiliar)		
	Colleagues at work		

Source: Author's SenseMaker signification framework

Resources

Resources are a precondition to empowerment because they allow people to transform their asset base into different types of power to improve their lives (Kabeer, 1999; Sen, 1999; Alsop et al., 2006). Using a triad, I wanted to explore how material, human, and social resources contributed to women's process of empowerment. The question presented to participants was: *"In my story, it was important to have..."* and participants were given three options[36]: i) "money," a proxy for material resources; ii) "self-confidence," a proxy for human resource, and iii) "support from other people," a proxy for social resources (figure 11).

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[35] Credit officers work as mentors in FP's microfinance-plus programmes. FP staff suggested that I use this terminology in the signification framework.
[36] As a reminder and with the risk of being a bit reductionist, I presented these concepts and their proxies in Chapter II, Literature Review, above.

Figure 11. Triad Related to Resources

In my story, it was important to have …

Money

• N/A

Support from other people

Self-confidence

Source: Author's SenseMaker signification framework
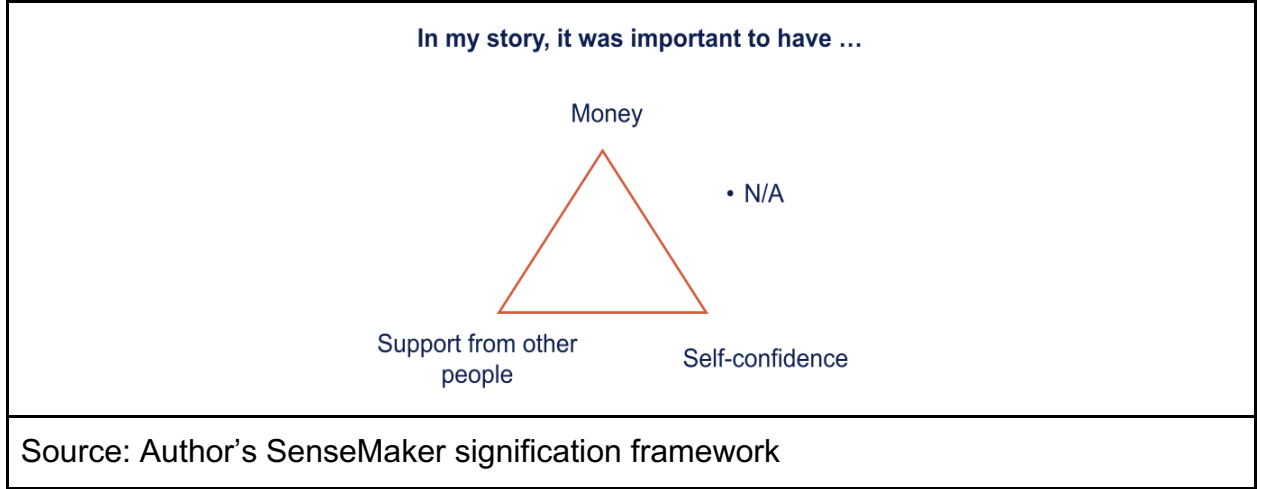
Types of Power

Empowerment refers to the idea that people have the power to change their realities (Rowlands, 1995; Csaszar, 2005; Foucault, 1980). There are three types of power, *power to, power within*, and *power with* which this research is interested in exploring (Rowlands, 1995; Veneklassen and Miller, 2002). Using a triad, I wanted to explore how power contributed to participant's narratives. The question presented to participants was: "*In my story, I felt that…"* and participants were given three options of types power: i) "I Can Improve my and my Family's Life" which represents the concept of *power to*; ii) "I Believe in Myself", which represents the concept of *power within*; and iii) "I Belong to a Community that Supports Me" which represents the concept of *power with* (figure 12).

Figure 12. Triad Related to Types of Power
In my story, I feel that … I can improve my and my family's life • N/A I believe in myself   I belong to a community that supports me
Source: Author's SenseMaker signification framework
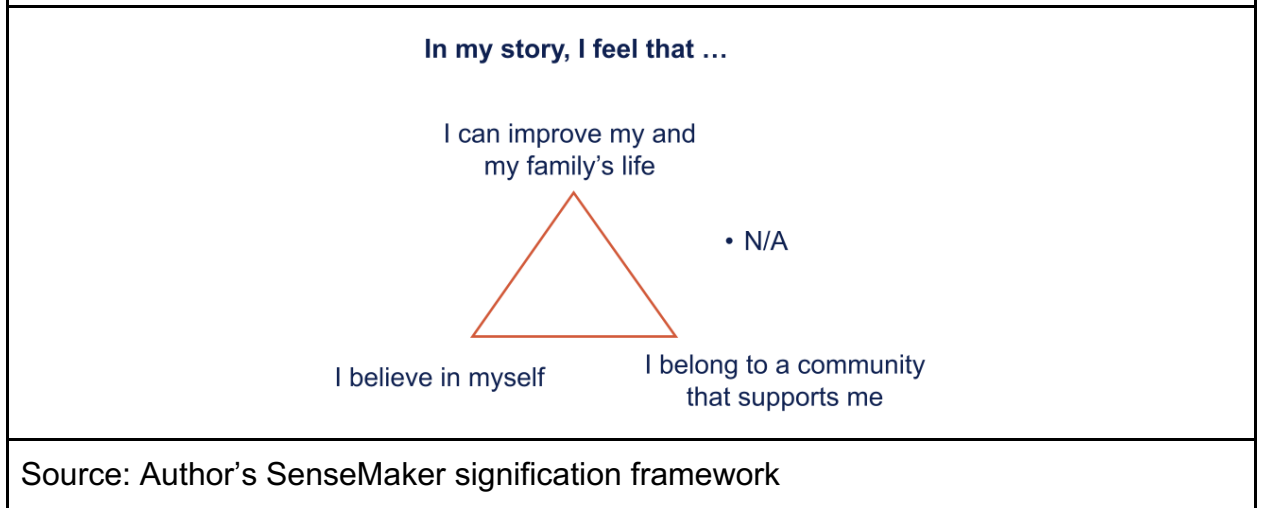
Finally, in the last step of Phase 1, I piloted the SenseMaker signification framework twice with two different village banking groups to refine the research tool. The pilots allowed me to test how SenseMaker worked in the context of village banking groups, test and adapt the wording of some questions, see how long it took participants to complete the signification framework, and how to handle literacy challenges, among other issues. During the pilot phase, I realised that I should work with village banking groups instead of with individual women. Although the group settings required more time than individual interviews, it allowed me to collect more data.

4.5.2 Data Collection

The data collection phase consisted in defining the sampling selection, sample size, recruiting and training research assistants, and applying the SenseMaker signification framework in the field. Finally, I obtained 489 stories from 42 village banking groups from six cities in Paraguay (see table 5). My sample was not representative and was not selected for the purpose of obtaining a representative population, but to collect enough data to identify patterns and elements of empowerment.

	City	Number of Village Banking Groups	Number of Participants
Table 5. SenseMaker Data Sources			
1	Asunción	8	91
2	Lambaré	7	79
3	Luque	7	83
4	Mariano Roque Alonso	6	77
5	San Lorenzo	7	81
6	Villa Elisa	7	78
	Total	**42**	**489**

The SenseMaker data collection took part in groups, following the existing village banking group format. However, unlike Group Drama, participants did not work together as a group in SenseMaker. As mentioned previously, existing groups, as suggested by FP staff, were used to convene participants, who then worked individually on their micro-narratives. FP mentors invited participants from the selected groups to participate in the research. As mentioned above, FP has offices in each of the selected six cities. Each office covers a specific geographical area and specific FP participants, many of whom are divided into village banking groups. Each village banking group has an FP mentor who assists each group in taking out loans, in addition to offering training and support. The selected group's mentor invited women to participate in this research and explained that the research was voluntary[37]. FP mentors also clarified that they would not be present during the research activity, so participants would not be pressured to attend. If a village group accepted to participate, the mentor would communicate to me the date and time of the next meeting so that I could attend.

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[37] One participant decided to opt-out of the SenseMaker research. It is also possible that participants who were not interested in participating did not come to the meeting.

Step 1: Introduction and Explaining SenseMaker

When I arrived at the group meeting, I introduced myself alongside my research team. I explained the objectives of the research and clarified that participation was completely voluntary and that participants could choose not to participate or could decide not to participate at any time. Before starting my research activities, I asked participants to sign an informed consent form[38].

Step 2: Practice Round

Then, I explained to participants the different steps of the SenseMaker method. Together with the participants, we carried out a practice round. First, we looked at the prompt question together and women were invited to share a recent experience, anecdote, or event. I explained that each woman was free to decide which experience she wanted to share. I did not suggest any topic, issue or event to be discussed. Then, I explained that after the story was written down on a paper, the completion of the self-signification framework, the self-signification process, began. Here, I explained the different steps of the signification framework including demographic and multiple-choice questions and triads. Since triads are not common, I used a large flipchart to explain and practice how to correctly answer these questions.

Step 3: Applying the Self-Signification Framework

After participants felt comfortable with SenseMaker, I applied the self-signification framework. Using a paper-based signification framework, participants worked individually and wrote down their narrative and then responded to the questions on the self-signification framework. If there were women who had literacy limitations or did not understand Spanish, a member of the research team would sit with them and read the self-signification framework aloud or translate it verbally to Guarani[39]. Participants with literacy limitations told their narrative verbally while a member of

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[38] I present the ethical considerations for this research in greater detail in section 4.7

[39] The majority of participants were able to read and write in Spanish. For each group of 10-15, there was approximately 1 woman who had literacy limitations. In terms of not speaking Spanish, 5 women in total needed translation support.

the research team wrote it down, and then the participant would verbally answer the questions.

Image 5. Photo of Participants Writing Narratives for SenseMaker

In total, applying the SenseMaker took approximately two hours. The introduction and practise round took 60 minutes, and the self-signification framework completion took 60 minutes, approximately. Lastly, before leaving, I gave participants a gift to show my appreciation for their time.

4.5.3 Data Analysis

In this section, I describe the steps I undertook to analyse my data. Figure 13 shows how my analytical approach for SenseMaker included participants' analysis (in orange) during fieldwork, as well as my own analysis (in blue) post fieldwork.

Figure 13. Steps for Analysis - SenseMaker
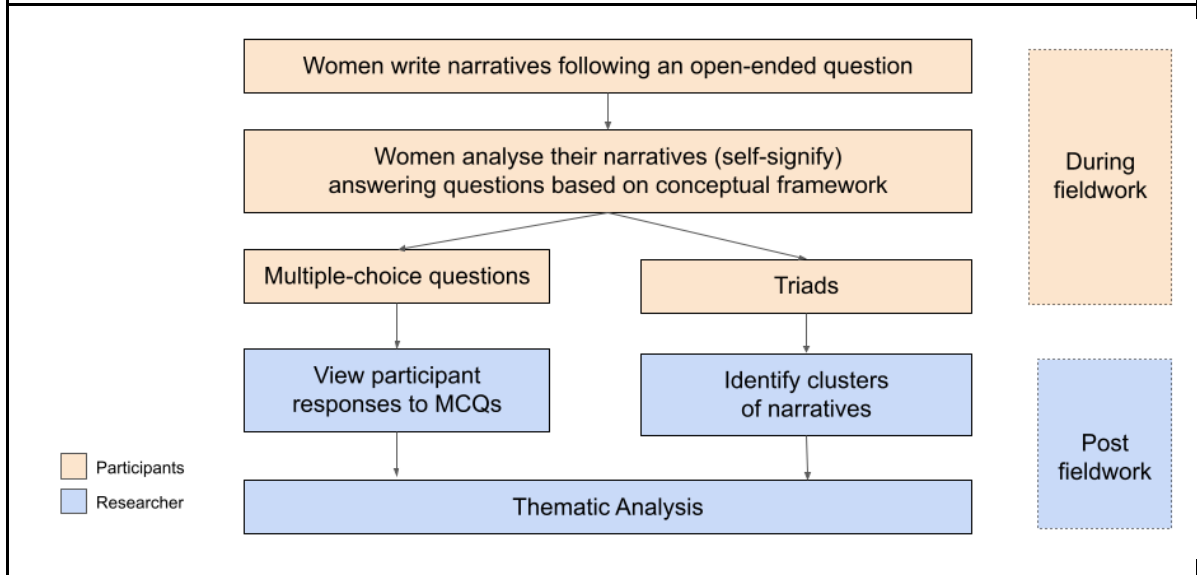
First, during fieldwork, participants wrote micro-narratives following an open-ended question. Second, women analysed (made sense) their own narratives by answering signifier questions, including multiple-choice and triads, based on my conceptual framework.

Post fieldwork, I carried out transcriptions and data entry. Since the SenseMaker data collection was carried out on paper, I had to transcribe all 489 stories. Third, I processed participants' responses to the signifier questions using the SM software[40], as well as the data visualisation software Tableau. These software helped me transform the data into aggregated visual data showing patterns of responses in relation to the different signifier questions (Van der Merwe et al., 2019; Deprez et al., 2012a) (see figures 14 and 15 below for examples).

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[40] The SenseMaker software is available from Singapore-based Cognitive Edge that helps researchers with data management and analysis. I am grateful to Cognitive Edge for providing free access to this platform for this research. For more information on this tool please refer to https://www.cognitive-edge.com/

Figure 14. Example of Data Visualisation on SenseMaker software
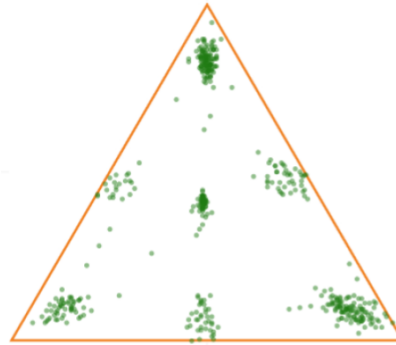
Source: Author's SenseMaker signification framework

Figure 15. Example of Data Visualisation on TABLEAU software
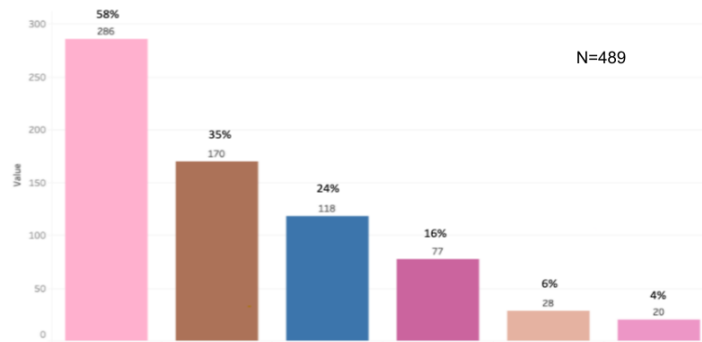
Source: Author's TABLEAU visual analysis

My next step was to analyse participant narratives. I analysed narratives based on participant responses to the multiple-choice questions and the triads. To illustrate, figure 16 shows how each participant response was one dot, and in SenseMaker, you can observe patterns of responses (or clusters) around different areas of the triad. I identified each cluster by circling them within each triad.

Figure 16. Example of Cluster Visualisation with SenseMaker Data
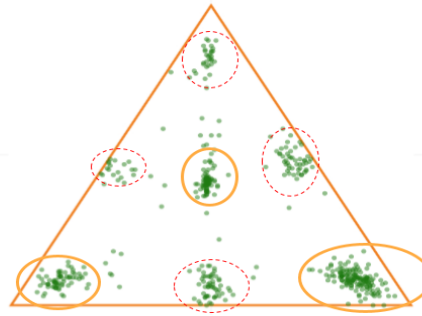
Source: Author's SenseMaker signification framework

After I had identified clusters, I delved deep into the narratives themselves. SenseMaker software helped me not only have a visual representation of the data, but also to access the stories individually within each cluster (see figure 17 for example).

Figure 17. Example of Narrative Visualisation with SenseMaker

"My life experience is that I have four children who still need me, so I had to trust in myself and tried harder to work and increase my income because I didn't work before. Now I decided to improve my earnings to give them the best, and I plan to have a business in the future, so I am saving to start a clothing business." (#406)

Source: Author's SenseMaker signification framework

I deductively analysed participants' micro-narratives by clusters to understand what participants were saying in relation to each triad or multiple-choice question. Each cluster was a proxy indicator for the concepts in my conceptual framework. To give

an example, if participants had selected that their narrative was related to human resources, I wanted to understand what participants were saying in relation to this resource.

By using thematic analysis, my objective was twofold, i) understand how women interpreted each concept, and ii) identify themes in relation to the concepts. To give an example, I wanted to know whether women identified human resources (a concept from my framework) as part of their experience, and I also wanted to explore what themes emerged when women were referring to human resources. It is important to note that throughout this dissertation, when I refer to data collection and analysis I am referring to the analysis I have done, and not participants. I will present these findings in Chapter VI, Exploring the Process of Empowerment through SenseMaker.

4.5.4 Strengths and Limitations of SenseMaker

In terms of the strengths of the method, SenseMaker is an exploratory method useful for understanding complex social dynamics, such as the process of empowerment, as it explores patterns and relationships and is able to bring to the surface what is hidden within systems dynamics (Deprez, 2015; Van der Merwe et al., 2019). These patterns become observable through SenseMaker's visualisation of the summary of women's experiences, perspectives, and understanding of their reality. In addition, and as is noted in the literature, the methodology and tool allow for different voices and perspectives to be heard (Deprez et al., 2012a; Van der Merwe et al., 2019). Lastly, this approach allowed both participants, and me, to be part of the analysis - it enables shared analysis. As mentioned previously, this was an important component of my participatory aim and reduced researcher bias which removed the possibility of the researcher re-interpreting narratives. In other words, SenseMaker is a participatory approach because the women assign meaning and analyse their own stories at the point of collection. With SenseMaker, participants coded and made sense of their own stories and experiences against predefined concepts from my conceptual framework. Thus, the codification of stories

using my analytical framework was done within the cultural framework of the participants.

In terms of the general limitations of the tool. I found that the initial investment of becoming familiar with the methodology, tool, and software was high and time-consuming, which has also been identified in the literature (Van der Merwe et al., 2019). In addition, I observed that the SenseMaker questionnaire was at times difficult to understand for participants, due to new concepts such as triads. This required careful facilitation and more thought and time than a typical questionnaire. I overcome these limitations by training my research team to carefully explain the method during fieldwork. In terms of the limitations of my research design, I noted that, at times, my SenseMaker self-signification framework was difficult to understand. My questionnaire included seven triads, six dyads, five demographic questions, and five multiple choice questions (MCQ), many of which were unnecessary. In the end, I only used two triads, three demographic questions, and two MCQs for the analysis I present in this thesis. Due to this, the time needed to hold a group interview took approximately two hours, depending on the group, which could have led to response fatigue. It would be advisable to reduce the number of questions and have fewer triads, dyads and MCQs to what is strictly necessary. Due to the challenging nature of the signification framework as well as abstract language, each group needed at least three research assistants because participants had many questions and sometimes needed support with answering them.

4.6 Bringing everything together

As mentioned previously in this chapter, I analysed Group Drama and SenseMaker individually, using both narrative and thematic analytical techniques, respectively, in each method. I present these findings in Chapters V and VI. Then, in the Discussion chapter, Chapter VII, I bring my analysis of both methods together. My overall research objective was to further understand the process of empowerment based on participants' life experiences and my conceptual framework, guided by

my research questions. Unlike my research design and the implementation of my methods, I used a layered relationship between the methods when bringing everything together. First, I returned to my SenseMaker data and analysis and mapped out my findings in relation to context, resources, and power. The thematic analysis I carried out helped me explore the concepts of my conceptual framework deductively which gave insight into the process of empowerment. Second, to enrich the findings of the thematic analysis carried out in SenseMaker, I returned to my Group Drama findings with the objective to interrogate, analyse, and interpret patterns. Complementing the analysis of the SenseMaker data with analysis of Group Drama data helped me see the connections and relationships between the concepts of my conceptual framework that were previously invisible to further understand the process of empowerment. This process helped me unpack the findings through the lens of my conceptual framework, but also helped me see the limitations of only relying on my conceptual framework. This process was messy, but after various iterations, it allowed me to answer my research questions and build a picture of the nuanced and complex process of empowerment.

4.7 Ethical Considerations

The ethical considerations in this research were related to participants' consent and sustaining privacy and confidentiality of information. To ensure these considerations, I discussed them with my supervisors, FP staff, and then followed the University of Sussex ethics guidelines. I carried out my fieldwork after I obtained the formal Ethical Approval from the University of Sussex. I took the same measures to obtain participants' consent in the Group Drama as well as with SenseMaker.

The participants in my research were in a dependency relationship with FP. To ensure that women participated freely in this research, consent, confidentiality, and anonymity were very important. Participants' consent is defined by the Sage Dictionary of Social Research as,

"An ethical principle implying a responsibility on the part of the social researcher to strive to ensure that those involved as participants in research not only agree and consent to participating in the research of their own free choice, without being pressurised or influenced, but that they are fully informed about what it is they are consenting to" (Davies, 2011, p. 150).

To ensure women understood what it was they were consenting to, the first step was explaining the purpose and process of the Group Drama or SenseMaker and answering initial questions about these. Only after we had this conversation did I ask participants if they would like to participate in this study. If they answered positively, participants were given background information about the study.

In order to ensure that participants did not feel obliged to participate, research assistants and myself always made it very clear that participation was voluntary. We assured that participation was entirely voluntary, and their participation or non-participation, would not affect their relationship with FP in any way. In my fieldwork experience, during the SenseMaker data collection, four women refused to participate. I did not ask for any explanation and reinforced that this would not affect their standing with FP. If women did agree to participate, I explained that they could stop participating at any time. Research assistants and I also explained the amount of time each method of data collection would take. Then, participants were informed that their answers will be completely confidential; that the information that identifies them would not be shared with anyone and that after entering the information into a database, I would destroy all information such as names and other possible identifiable information.

After following these steps and if participants agreed to participate, they were provided with informed consent forms to sign[41]. Consent forms were available in Spanish and translated verbally into Guarani when needed[42]. If participants had literacy limitations, the consent form was read aloud. After each section was read out loud, the participant was encouraged to summarise the information and asked questions they may have to probe her understanding. If participants agreed

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[41] My consent forms can be found in Appendix 4,5,6, and 7.

[42] In total, only five participants needed the consent form translated verbally into Guarani.

verbally, research assistants or myself signed a statement that claimed that we had read the consent form to participants and that the participant fully understood all the points mentioned.

In all cases, I assured that participants' data were kept confidential, and I used codes instead of their names to not identify who they were. To anonymise data, all participants were assigned a code from the first encounter with them, avoiding participants' personal details in the files. In addition to removing names, I also removed other identifiable information (such as specific age and occupation) to assure that participants could not be tracked back. With this, I sought to minimise, as much as I could, any recognisable data to protect research participants. As I worked with transcribers, I gave them only coded interview files. Finally, research assistants signed a confidentiality agreement and compliance with the Data Protection Act (2018), to assure data security and confidentiality.

Chapter V. Exploring the Process of Empowerment through Group Dramas

5.1 Introduction

This chapter draws on women's Group Drama performances about their lives before, during, and after their participation in FP's Poverty Stoplight programme to understand the changes they went through while taking opportunities as well as negotiating obstacles to empowerment. Within these narratives, participants did not discuss the concept of empowerment directly but instead provided manifestations of empowerment through different life experiences and perspectives. Specifically, the purpose of this chapter is to examine the processes towards meaningful life changes that several women have gone through to improve their lives.

This chapter is organised in the following way. Section 5.2 introduces the fictional characters created by participants and presents their socio-economic profiles. Then, section 5.3 presents five Group Drama narratives developed by participants. Each narrative contains the fictional characters' life experiences before, during, and after their participation in FP's Poverty Stoplight programme. As Group Drama narratives build on each other, they become shorter throughout the chapter. Lastly, in section 5.4, I offer my concluding thoughts.

5.2 Group Drama Fictional Characters

For the Group Dramas, I worked with five existing Fundación Paraguaya village banking groups from five different cities, with a total of 55 participants. Each group created fictional characters during a lengthy discussion. Participants were asked to create a fictional character who shared similar personal characteristics about themselves. Therefore, it is important to clarify that the women presented in this chapter are fictional characters developed by participants, and not the participants themselves. As mentioned in the Methodology chapter, the objective of using a fictional character is that it allows participants to overcome barriers and indirectly reflect on their own experiences without the barriers and vulnerability that comes with

sharing a personal experience directly. Table 6 shows the socioeconomic characteristics of the fictional character created by participants.

Table 6. **Socio-Economic Characteristics of Fictional Character**								
Name	**Age**	**Marital Status**	**Children**	**City**	**Lives with**	**Education**	**Type of work**	**Monthly Wages**
Susana	30	Married	2	Luque	Parents and partner	6th grade	Seamstress	$183
Doña Eustaquia	35	Domestic partner	3	Asunción	Partner	6th grade	Fast food stall	$221
Graciela	45	Domestic partner	5	Lambaré	Partner	12th grade	Fast food stall	$178
Lidia	36	Married	4	Mariano Roque Alonso	Partner	6th grade	Craft, seamstress	$183
Lariza	28	Domestic partner	2	San Lorenzo	Parents and partner	6th grade	Kiosk	$129

The characteristics of the fictional characters reveal essential information. First, all fictional characters were working-aged women with children. All lived with their partner, and some also lived with their parents. Multi-family households are common in Paraguay. Fictional characters also had low educational attainment levels, 6th grade on average, consistent with the Paraguayan context. All the characters were independent workers and had their own businesses. Their monthly wages were, on average, US$178[43]. These fictional characters all closely resembled FP participants demographics presented in section 3.2. In addition, as I will present further on in section 6.2, these fictional characters have similar characteristics to the 489 FP participants who were part of SenseMaker research. This shows that the fictional characters created by participants matched the general characteristics of FP

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[43] As I presented in Chapter III, the poverty line is approximately US$200 per person, per month. By themselves, these women did not fall under the poverty line, but with children I could assume that they do. However, I did not ask about other income in the family.

participants. The close resemblance of the fictional characters lends credibility to the insights generated from the Group Dramas.

5.3 Group Drama Narratives

In this section, I will present five Group Dramas which illustrate the dynamic and complex nature of the process of empowerment. To trigger a discussion, participants were asked,

> *What are the meaningful life experiences [fictional character] has had in her life, before, during and after her participation in the Poverty Stoplight programme? [44]*

By asking about experiences in the past (before the programme), the objective was to understand the context in which participants lived before their association with the programme. By asking about their experiences in the present (during the programme), the objective was to understand their current life experiences, and the role of specific resources in producing possible changes in power in their lives. Finally, by asking about their lives in the future (after the programme), the goal was to depict their aspirations for the near future as a way to understand the potential changes in their contexts, resources, and power they perceived. As a reminder, participants wrote the script themselves and acted out the dramas without other inputs from myself.

All five cases collected will be presented in this section. It is not possible to choose a single case that exemplifies wider experiences, which is in line with the understanding that each empowerment experience is unique. In other words, each case has its own characteristics and gives a sense of the range of resources and types of power that need to be considered. As it will become apparent to the reader, this method likely pushes participants to show an exaggerated version of reality. Throughout, I do not simply summarise the Group Dramas, instead, I also offer my reflections relating them to the process of empowerment. Finally, these five cases show that although women's life circumstances vary widely, they are

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[44] Original text in Spanish: Cuáles son las experiencias de vida más importantes que [persona ficticia] ha tenido en su vida antes, durante y después de su participación en el Semáforo de Eliminación de Pobreza?

also grounded in shared contextual norms and processes in which manifestations and elements of empowerment emerged.

5.3.1 Susana: "I'm tired, Mom… and I really do not know what to do"

The first Group Drama presents the story of Susana, age 30, a fictional character. The drama depicts the tension of balancing motherhood and a full-time job in three scenes. Other fictional characters present are Susana's mother, daughter, and partner.

Past: Feeling Overwhelmed and Powerless

Susana's and her partner could barely meet the basic needs of their growing family. The lack of financial resources caused a lot of stress. Concerned about the wellbeing of her children, Susana said, *"my children are everything to me"* [45] and decided to begin working to supplement the family income. She took a job as a maid which required long hours away from home. First, she would wake up before 5 am to prepare breakfast for her sleeping family. To get to work by 7 am she had to leave home at 5:30 am. When she arrived at her job, she recalled working non-stop. Working as a maid outside the home was difficult because, as she recounted,

> *"...they do not know anything about you and treat you poorly...if you miss one day of work because one of your children is sick, they will reduce [your wages] without a care, and not only reduce your wages, but they will reprimand you harshly. If they see you seated, because you want to take a rest, then you are being lazy… I hated that job, but it was the only thing I knew how to do at that time."* [46]

This quote illustrates how working as a maid was a negative experience for Susana, where she felt unfairly treated and unappreciated.

After work, Susana was overwhelmed by her sole responsibility of household and care duties , as illustrated by the following scene.

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[45] *Mis hijos son todo para mí.*

[46] *Te tratan muy mal y no les interesa saber nada sobre vos. Si faltás un día al trabajo porque por ejemplo se enfermó tu hijo, te van a descontar sin ningún problema y no solamente te van a descontar de tu pago pero te van retar bien fuerte. Si te ven sentado mbaé [o que], porque querés descansar después de estar parada por horas ya sos una haragana. Yo odiaba ese trabajo pero era lo único que sabía hacer en aquel entonces.*

Scene 1. Susana's Life in the Past [47]

Background: Susana is returning to her home, where her mother is taking care of her children.

Susana: Hello mother, I'm returning home. It's already 4:30 in the afternoon... I already took a shower. I want to prepare the children for a bath, but first, I will draw water from the well. I will prepare the children... and then I will make our dinner. Now, I will get the water.

[Susana is running from place to place. She seems overwhelmed. Susana mimics the movements as if she is drawing water from the water well, then pouring the water into a washbasin, preparing for her child's bath. One participant brings her child to her, and he is placed inside the washbasin. Susana bathes her child. Susana finishes bathing her child and moves towards the firewood stove in a hurry. She looks upset.]

Susana: Mother, I don't know what else to do. Taking care of my children makes me tired. Now, I have to cook dinner for the children, but I don't know what I'm going to cook. Martin, my husband, is not yet here, mother, and we are alone. I'm tired, mom… and I really do not know what to do.

Scene 1 shows how Susana recognised that a life of deprivation, lacking basic services, in addition to her full-time job and motherhood responsibilities deeply affected her personal life and made her feel powerless.

Susana also drew attention to her poor housing conditions. While Susana was grateful to live in her parents' house, it was small and precarious. In the one-room she shared with her whole family she felt overcrowded. Using a latrine rather than a toilet she worried was unhealthy for her family. Susana recalled lacking household appliances for her household chores. For example, she had to cook using firewood and charcoal, and washed clothes by hand. In addition, she

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[47] *[Susana está llegando a su casa del trabajo. Su mamá le está cuidando a sus hijos. **Susana**: Ya vengo mamá. Ya son las 4:30 de la tarde, ya me bañe todo. Ahora le quiero bañar a las criaturas pero primero tengo que sacar agua del pozo. Voy a preparar a los niños y después voy a preparar la cena. Ahora me voy a traer el agua del pozo. [Susana se va corriendo de un lugar a otro. Está estresada por todas las cosas que tiene que hacer. Susana apunta al pozo artesiano, luego a la cocina a leña. Susana está sacando agua del pozo, luego pone en una palangana, le trae a uno de sus hijos y le comienza a bañar dentro de la palangana. Luego termina de bañar a su hijo y se va hacia la cocina para prender la leña y comenzar a cocinar. Está apurada y tiene cara de enojada. **Susana**: "Mamá, ya no sé más que hacer. Cuidar a mis hijos [luego del trabajo] cansa mucho. Ahora tengo que cocinar para ellos pero ni sé lo que voy a cocinar. Martín, mi esposo, no está aquí y nosotros estamos solos. Estoy cansada mamá y realmente no sé más que hacer.*

mentioned that they did not have access to garbage collection services, so they burned their garbage. These poor material and environmental conditions made Susana's life more difficult.

Susana's lack of time, depleted energy, and her precarious economic situation negatively impacted her family relationships. Susana recognised her relationship with her husband as being *"neither good nor bad."* [48] Nevertheless, it was noticeable that her husband did not appear in the performance and the only time he was mentioned, Susana said, *"Martin, my husband is not yet here, Mom, and we are alone. I'm tired, mom… and really do not know what to do."*[49] Noting how Susana felt the absence of her husband while she was carrying out all the household responsibilities after a long day of work outside her home. In addition, Susana mentioned, without providing additional details, that she felt that she was in a relationship of economic dependency with her husband. Susana also recalled having a problematic relationship with her daughter when she asked her for help with schoolwork. The following scene illustrates a discussion Susana had with her daughter.

Scene 2. Susana's Life in the Past[50]

Susana's daughter*: Mom, could you help me do my homework, please?*

Susana*: No! [Susana's answer is abrupt]   I'm already tired. Go with your father or your grandmother. I'm already tired. I don't have the strength anymore.*

[Susana closed her eyes and moved both arms up in a signal of total rejection, she kept moving both arms emphatically while rejecting what her daughter asked for].

Susana's daughter: *Please?*

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[48] *"Ni buena ni mala relación."*

[49] *"Martín, mi esposo, no está aquí y nosotros estamos solos. Estoy cansada mamá y realmente no sé más que hacer."*

[50] *"**Susana's daughter***: Mamá, ayudame por favor para hacer mi tarea. **Susana**: NO! [Susana's answer is abrupt]   I'm already tired. Yo ya estoy cansada, ahora con tu papá o con tu abuela, pero yo ya estoy cansada, ya no tengo fuerzas. [Susana niega a su hija lo que le pide. Cierra sus ojos y mueve bruscamente sus manos en señal de rechazo como diciendo 'dejame en paz'. Sigue moviendo sus brazos enfáticamente] **Susana's daughter**: Dalena **Susana**: NO! [Susana responde con mucho énfasis y sigue moviendo sus brazos en señal de rechazo. Andate con tus compañeros mbaé. Yo no sé luego esas cosas. [Susana hace otros gestos con sus manos. Su hija se aleja de la escena]."*

> *Susana: NO!   Go now with your classmates, I don't understand those things anyway. [Susana answered emphatically and kept moving her arms with emphasis.   Susana's daughter leaves the scene].*

Susana appeared to be struggling with the issue of the tension between care work and paid work. This scene also underlines the tension Susana felt not only because she is tired and overwhelmed, but also because she felt she was unable to help her daughter with her homework.

Throughout the performance, an essential support in Susana's life was her mother. Susana valued having the help of her mother to reflect on her problems, but also to count on her to take care of her children while she was working outside the home. In the following excerpt, Susana talked to her mother and recounted another experience where her job conflicted with her care duties, in addition to contextual constraints.

Scene 3. Susana's Life in the Past [51]

Susana: At school, they warned me that they would only enrol my children until this year because they don't have identity documentation...and I do not have time to do this because I must go to work.

[Susana places her arms in her head as expressing concern. While talking, Susana and her mother placed their hands on each other's shoulders.]

Susana's mother: There is nothing we can do; we are poor.

Susana: Yes, we are poor, mom. What else can we do? Life is like this.

[Susana's face portrays a gesture of sadness.]

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[51] "*Susana: Buen día mamá. Ya amaneció todo. En la escuela me dijeron que solo hasta este año van a aceptar [matricular] a los niños, porque no tienen documentos, no tienen cédula, y yo me tengo que ir a trabajar. [Mientras camina hacia su mamá, Susana pone sus brazos sobre la cabeza expresando preocupación. Mientras hablan, Susana y su mamá apoyan sus brazos en sus hombros en señal de apoyo] Mamá de Susana: Y no hay nada que podamos hacer mi hija, somos pobres. Susana: Si, somos pobres mamá. Qué lo que podemos hacer. Así es la vida. [Susana pone cara de triste] Mamá de Susana: Tenés razón. Vamos a buscar ayuda mi hija. Qué más lo que podemos hacer?"*

> **Susana's mother:** *You are right. Let's look for someone that could help us. What are we going to do?*

Scene 3 demonstrates the tension between motherhood and having a full-time job outside the home. To illustrate, Susana's mother recognises the need for external support. During these scenes, Susana questioned whether she was capable of moving forward in her context of poverty. As she said, *"it was too much for me... too big to see a way out."*[52]

However, although Susana described her life as overwhelming, she did not lose her confidence that things would improve. During her life in the past, Susana said to her mother that although their life was difficult *"...at some point, we're getting up."*[53]   Her mother was also optimistic about this positive outlook and replied, "*Yes, we are going to get up, my daughter.*"[54] Showing how she possessed the capacity to find confidence despite her poor living conditions.

At the community level, Susana recognised she barely interacted with her neighbours because she lacked time to do this. As she explained, *"not because I did not want to, but because I had no time."*[55] Noting again how the lack of time and energy undermined Susana's opportunities to invest time building community relations.

Finally, Susana noted she did not have the time nor financial resources to enjoy some leisure time with her family and treat herself. For example, she said, *"I did not take care of myself...I did not invest in being and feeling beautiful and go to the hairdresser."*[56] Signalling her desire but the impossibility to treat herself.

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[52] "*Ya era demasiado para mí todo lo que tenía que hacer todos los días. Quería pero no podía ni sabía cómo mejorar.*"

[53] **"Susana: En algún momento nos vamos a levantar mamá."**

[54] **Madre:** *Sí mi hija, en algún momento nos vamos a levantar.*

[55] *No porque no quiera hina sino porque no tengo tiempo.*

[56] *No tenía tiempo ni plata para mí. Me peinaba con mis dedos nomás.*

Susana's life in the past illustrates how she felt overwhelmed and powerless trying to accommodate her role as a full-time working woman alongside her role as a mother. Although her children were the motivation to improve her situation, she often felt overburdened by care and home responsibilities, highlighting the role of gendered social norms. In addition, Susana felt incapable of helping her children with schoolwork. In terms of relationships, Susana felt alone due to her husband's absence, although she acknowledged her mother's support. Susana was also frustrated because she continued to work as a maid but felt unable to obtain other work. This situation that Susana encountered, between her aims to improve her family's wellbeing by working outside the home at the expense of the erosion of her own wellbeing and family relations, highlights the difficulties of decision-making when living in deprivation. In other words, people make decisions to improve one aspect of their lives but potentially undermine many others.

Present: Starting a New Business from Home

Susana was invited by a neighbour to join Fundación Paraguaya, which provided access to credit, financial skills, and new ideas to quit her job as a maid. Susana recalled how this enabled her to reconsider her opportunities to generate income, but this time from home. She recalled that with the external support of FP, she felt confident to start her own business as a seamstress from home, "*part-time now and full time soon,*"[57] she explained.

Susana felt that with FP's economic support, she was able to aspire and take action. She said, *"my idea is to start my own business. I don't want to depend on another person. I want to depend on myself and to buy my children something nice."*[58] The following excerpt illustrates how Susana feels she is progressing after starting her business as a seamstress.

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[57] *Medio tiempo ahora y completito luego.*

[58] **Susana**: *Porque mi idea es poner un negocio propio, porque no quiero depender de otro, quiero depender de mí misma y para dar gustos a mis hijos.*

Scene 4. Susana's Life in the Present [59]

Susana: We are making a lot of progress, mother.

[Susana is showing her mother the money she got and introduced her hands into her purse. Then, she moves her hands while explaining how they are progressing. Her mother is smoking her cigar while listening and agreeing on what Susana is saying].

Susana: We are moving forward because we have a little more income and now I'm going to work hard to buy my sewing machine to work from home.

Although Susana was still working as a maid part-time, she was able to invest the other half of her day in her new business and being at home with her children. With her increased income, Susana was able to make many improvements in her home and community. For example, she was able to invest and "*build a bathroom [with a toilet] instead of the unhealthy [pit] latrine*"[60] for her parent's house. In addition, Susana wrote a letter to the local government agency to request access to clean water and was able to obtain it for her family. Due to her increased income, she was able to pay for the water installations in monthly payments. Susana also mentioned that she *"learned and realised"*[61] that burning trash was unhealthy and caused uncomfortable smoke in the neighbourhood and that instead she could recycle or bury her trash, noting how she gained collective awareness. Furthermore, Susana was able to obtain identity documents for her children with FP's support and learned that this documentation was a right and that it was free to obtain. Finally, Susana recognised that now that she worked part-time from home, she had a little more time to share with the community.

With more income, Susana also started to value and invest in herself. She

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[59] **Susana**: *Estamos progresando mucho mamá. [Susana muestra a su mamá la plata que consiguió mientras introduce su mano en su cartera. Luego, hace gestos con la mano. Su madre está fumando un cigarro mientras mueve su cabeza en señal de consentimiento a lo que Susana dice]* **Susana**: *Estamos progresando mamá porque ahora tenemos un poco más de plata y ahora voy a trabajar duro para comprar para mi máquina para trabajar desde la casa.*

[60] Cambió su baño de letrina y construyó uno moderno.

[61] *Aprendí y me di cuenta de que quemar basura no es bueno para mí ni para mis vecinos.*

recounted that now, *"I regularly go to the hairdresser because I can pay for it… I felt that my self-esteem improved."*[62] She also recalled buying a TV and enjoying watching it, showing how in the present, she had more time for leisure activities.

In addition, working from home allowed Susana to spend more time at home with her family. She recounted feeling happy because she could spend more time at home with her children. In addition, Susana acknowledged that she talked more with her husband, thus allowing them to improve their relationship. She joked by mentioning, *"Now we kiss a lot again [participants in the background laugh]."*[63] What is more, Susana recounted that her husband respected and recognised her work, as shown in the next scene.

Scene 5. Susana's Life in the Present [64]

Susana: My husband helps me with everything. Between the two of us, we help each other to get ahead.

Husband: I'm glad you entered the Foundation, and I am glad you belong to a village banking group. I'm going to work hard to help you.

Susana: Of course, you better help me [audience laughs]

In the present, Susana mentioned, again, how she appreciated the support she received from her mother to take care of her children which allowed her to work on her new business. In addition, Susana acknowledged that to get ahead, she needed to invest energy and take advantage of the opportunities. She said, *"Now, it is up to us to work and earn money to get ahead."*[65] Noting how she felt she had the abilities and resources to get ahead.

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[62] *Ya me puedo ir más de seguido a la peluquería… Mi autoestima mejoró mucho.*

[63] *Ahora estamos a los besitos otra vez [en el fondo todas se ríen].*

[64] *Susana: Mi esposo, sabés un poco, me ayuda en todo. Entre los dos nos ayudamos para salir adelante. Marido: Estoy muy contento que entraste en la Fundación y en tu grupo de mujeres. Yo voy a trabajar mucho para ayudarte. Susana: Claro que sí. Más vale que me ayudes [sus colegas se ríen en el fondo].*

[65] *Ahora depende de nosotros nomás ya para salir adelante y ganar más plata.*

Susana's case in the present indicates the importance of good relationships within the family, but also in the community, to access resources and opportunities that helped her to get ahead. These scenes also represent the positive impact that working for herself in her home had on her life. The external support, financial security, time, and confidence she gained helped Susana to balance motherhood with her job responsibilities. Susana's increased income positively impacted her capacity to plan for a better future and also increased her motivation as well as aspirations to work harder. Through the support of an external actor, FP, Susana was able to petition the authorities for potable water and was able to obtain identity documents for her children. In addition to improved income, Susana was able to improve her quality of life by improvements in her own psyche as well as her relationships.

Future: Balancing Motherhood and Business

In the future, Susana envisions her business growing thanks to a larger loan from FP that she considers she is capable of paying off with responsibility and discipline. She values being her own boss and working with the support of her family. Susana now has the confidence to quit her job as a maid, and she works full time from her home. Susana also sees herself being able to administer her budget and employing more people as her business as a seamstress grows. The following scene illustrates how Susana values the changes she made to her life.

Scene 6. Susana's Life in the Future [66]
Background: Susana's daughter enters the sewing workshop while she greets Susana. The workshop is a modest room with a couple of sewing machines. There is a lot of clothing on the table, representing that she has a lot of work. Susana is working, and when her daughter arrives, she gets up and with her hand makes the

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[66] **La hija de *Susana:*** *Buenas tardes mamá, cómo estás. Dame tu bendición por favor. Qué suerte pa que tenemos mamá de tener nuestro propio taller. [La hija de Susana entra a un taller de costura mientras va saludando a Susana. El taller es es un cuarto modesto con un par de máquinas de coser. Susana está trabajando y cuando llega su hija se levanta y con su mano hace la señal de la cruz bendiciendo a su hija. La hija de Susana agradece por la bendición]* **Susana**: *Si, tenemos mucha suerte mi hija. Gracias al préstamos de la Fundación ahora podemos tener todo esto [muestra con su mano su taller]. Y ahora ya estoy trabajando desde la casa y puedo tener muchas cosas. Antes no teníamos nada. Ahora tenemos de todo, como un aire acondicionado, una tele. Antes no había ni tele, no podíamos ver nada. Y ahora tenemos todo. Hasta mi propia máquina de coser. [En la escena se ven dos máquinas de coser con ropas encima de la mesa no tanto que tienen mucho trabajo].*

sign of the cross blessing her daughter. Susana's daughter thanks her mother for the blessing.

Susana's daughter: Good afternoon, mother, how are you? Give me your blessings, please. We are so lucky to have our own [sewing] workshop.

Susana: We are lucky, my daughter. Thanks to the loans granted by the Foundation, we can now have all of this [proudly gesturing at her workshop]. And now I'm also working from home, and now we can do many things before we could not have anything. Now we have everything, like air conditioning, a fan, a TV. Before there was no TV, we could not watch anything. And now we have everything—even my own sewing machine.

As her business as a seamstress grew and Susana was able to increase her income, Susana's capacity to aspire increased and now she aspires to move from her parent's house to have her own home. She explained, *"I want to own a home and give my family a better future."*[67] Susana also built a second bathroom in her parent's home. She also sees herself buying a car, a washing machine, air conditioning, and an iron.

Susana is proud and happy with herself because she recognises all the efforts she went through to reach this point in her life. She acknowledges that she is confident and mentions that, in the future, she will invest more time in herself and even buy some jewellery that was, in her words, "*unthinkable*" before. This is illustrated in the following scene.

Scene 7. Susana's Life in the Future [68]

Susana's daughter: Mother, you have to stop working so that I can make you up

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[67] También quiero para mi casa para dar a mi familia un futuro. Field Notes Discussion After: Luque, 6 November 2018

[68] **La hija de *Susana*:** *Mamá, apurate y dejá de trabajar para que te pueda arreglar tu pelo, acordate que hoy de noche tenemos una fiesta. **Susana**: Si, justito llegaste cuando terminé aquí mi trabajo. Me voy a sentar ahí así podés hacerme algo. Ahora ya puedo cuidarme y hacerme lo que quiero, antes no podía hacer nada de esto por mí. Este jugo por ejemplo [está tomando un jugo de naranja y muestra], antes no podíamos ni tomar esto, ahora ya sé lo que es. [En la escena, Susana se sienta mientras su hija le pasa unas pulseras para prepararse para la fiesta. El esposo de Susana está detrás. Susana hace gestos de estar orgullosa por lo que puede vestir y muestra con mucho orgullo sus pulseras]. **Susana**: Mirá esto por ejemplo, antes yo no sabía nada sobre joyas y ahora ya sé y puedo usarlas. Mirá mis pulseras como brillan!*

> *and work on your hairstyle, remember that tonight we are going to a party.*
>
> ***Susana****: Yes, you just arrived when I finished my work. I'm going to sit here so you can [get me ready]. Now, I can take care of myself, before I could not do the things I liked for myself. This juice, for example, before I did not drink it, now I know what it is.*
>
> [Susana is sitting down while her daughter gives her bracelets to prepare for the party. Susana's husband is behind her. Susana looks proudly at her outfit and proudly displays her bracelets.]
>
> ***Susana****: Look at this, for example, before I didn't know anything about jewellery, and now I know it, and I can use it. Look at my bracelet; it shines.*

With more time in her house, Susana sees herself as part of the community and actively participating in the activities they have. For example, Susana mentions that with the support of the village banking group, they wrote a letter to the local government to demand improvements in her neighbourhood. In the future, her family relationship improved because Susana had more time to spend with her children and husband. She was more involved in her children's education and had more time to go to the park with them. Concerning her husband, she mentioned that they worked together in her seamstress business, and had a good relationship. Susana said to her husband, *"We need to share what we have; we need to be united."*[69]

5.3.2 Doña Eustaquia: "if we continue [poor] like this, we will soon be on the streets"

This Group Drama presents the story of Doña Eustaquia, age 35, a fictional character. The drama depicts her life of scarcity and economic dependency and her struggles to do something to improve her life. Other fictional characters present are her partner and daughters.

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[69] *Tenemos que compartir lo que tenemos, ser unidos.*

Past: The Life of a Housewife

Doña Eustaquia was a housewife and depended economically on her partner who worked outside the home full time. However, her partner's income was not sufficient for the family's needs. She explained,

> *"I was not working at that time...and due to this, I depended [economically] on [my husband's] earnings which were not enough to cover all the expenses of the house."[70]*

Due to their lack of income, she recalled having *"debts to pay related to the food she acquired from the kiosk and her children's education."[71]* She remembered being so poor, that her neighbours helped her family by sending them a basket with basic foodstuffs such as sugar, oil, and rice. She struggled in trying to administer the little food that she had for her children.

Doña Eustaquia lived in a precarious one-bedroom house on the edge of a creek with her partner and three children. Her home was not comfortable and lacked a bathroom with a toilet. They lacked access to basic services such as electricity and clean water. She recounted, *"we borrowed the electricity from the street,"[72]* meaning that she had an illegal electric connection, which is a common practice in poor neighbourhoods in urban Paraguay. She also lacked access to running water and used her neighbour's well to obtain water. Doña Eustaquia used firewood and charcoal to cook, and hand washed her family clothes. She lived in a neighbourhood which lacked paved roads, which made it difficult to access, as well as a creek that flooded easily, and was surrounded by mosquitos, cockroaches, and rodents. All of these issues, she recalled, made her feel overwhelmed, stressed, nervous, tired, and sad.

Doña Eustaquia had a tense relationship with her partner because she thought he did not work enough to provide for their family. In one scene, she blamed her husband, telling him that they were in that poor situation because *"you barely*

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[70] *No trabajaba en aquel entonces. Y por eso dependía de lo que él traía a la casa para cubrir los gastos.*

[71] *Tenía deudas que pagar en la despensa y por la escuela de los hijos.*

[72] *Estiraba la electricidad de la calle.*

work."[73] Her husband replied that he would make an effort and work extra hours to generate more income. Doña Eustaquia, still very upset in the scene, replies that "*if we continue like this we will soon be on the streets...look at your daughter."*[74] Her husband replied, *"I do not know what else to do… I do not earn much money… I will try harder."*[75] Showing frustration on both sides. The following scene further illustrates the tension between Doña Eustaquia and her husband generated by their economic situation.

Scene 1. Doña Eustaquia's Life in the Past[76]

Background: Doña Eustaquia is sitting in a chair with her daughter. They live in a modest one-room house next to a creek that is visibly contaminated.

Partner: [Arriving home with a bag in his hand.] *Good afternoon, my wife.*

Doña Eustaquia: [She gets up and asks in a very direct and cold manner] *What did you bring?*

Partner: I'm bringing [food] so you can prepare [dinner]. Do you have enough vegetables?

Doña Eustaquia: [Opens the bag and looks at what her husband has brought. She raises her voice and looks visibly angry] *Are you kidding? I don't have anything! My freezer is completely empty. It's already the 19th of the month. We went to the supermarket on the 5th. Now all our food is gone.*

Partner: What do you want me to do, my wife, my boss did not give me my advance [of wages].

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[73] *Vos apenas trabajás.*

[74] *Si continuamos así vamos a terminar en la calle pronto hina...miréle a tu hija.*

[75] *Y esto es lo que puedo hacer...ya no sé más que puedo hacer...yo ko no gano mucha plata...voy a trabajar más duro.*

[76] *[Doña Eustaquia está sentada en una silla con su hija. Viven en una casita modesta de una habitación al costado de un arroyo visiblemente contaminado porque está lleno de basura. **Pareja:** [viene llegando a la casa con una bolsa en la mano] Hola mi esposa! **Doña Eustaquia:** [se para y pregunta directamente y de manera muy fria]. Qué lo que traés? **Pareja:** Estoy trayendo para que cocines. Tenemos pio verduras? **Doña Eustaquia:** [abre la bolsa y mira lo que trajo su pareja. Levanta la voy y lo mira muy enojada] Me estás bromeando? Yo no tengo nada! My congeladora está completamente vacía. Ya es el 19 del mes y la última vez que hice compras en el mercado fue el 5. Ya no tengo comida. **Pareja:** Y qué querés que haga mi esposa, mi jefe ko no me pagó. **Doña Eustaquia:** [nuestra heladera] está completamente vacía! Nuestros hijos tienen que irse a la escuela...ahora le piden para su uniforme y ellos no tienen uniforme. Cómo pio van a ponerse si no tienen? No tenemos absolutamente nada. Si seguimos así, vamos a quedarnos en la calle muy pronto!*

> **Doña Eustaquia:** *[Our refrigerator] is completely empty! Our children have to go to school… now they are asking for uniforms, and they don't have uniforms. How are they going to wear uniforms? We don't have absolutely anything. We're going to be out on the streets very soon.*

Then, her husband, trying to collaborate and thinking how to improve their situation, proposed that they work together and request a loan. But the tranquillity lasted only a moment because their daughter interrupted the conversation asking for milk. Doña Eustaquia got angry again and blamed her husband because they cannot buy milk for their children. The scene closed when her husband said: *"let's talk tomorrow. I am tired after a long day at work."*[77] This scene shows the complex relationship that Doña Eustaquia has with her husband, at times it is positive, and at times it is negative.

The narrative of Doña Eustaquia's past shows how she lived in constant stress due not only to her lack of income, but also to her economic dependency on her husband, and these negatively impacted their relationship. Her living situation is also important to highlight because it is an example of how living in precarious conditions undermines people's quality of life. During this time, her case shows her good relationships with her community due to the food baskets she received from neighbours. Also, Doña Eustaquia and her family were negatively impacted by the lack of structural support, from lacking proper roads, access to electricity, and water, as well as her husband mentioning an abusive employer who did not pay him in time.

Present: From Being Housewife to Business Owner

Similar to Susana, Doña Eustaquia recognised positive changes in her life after she was invited by her neighbours to work with Fundación Paraguaya to improve her life. She valued having access to credit that allowed her to plan and take action to open a business at home where she sells fast food, mainly *empanadas.*[78] The following

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[77] *Vamos a hablar mañana, ahora ya estoy cansado después de un día muy largo.*

[78] Empanadas are a type of pastry filled with different combinations of meat, vegetables, and eggs.

excerpt illustrates this.

Scene 2. Doña Eustaquia's Life in the Present [79]

Background: Doña Eustaquia enters the scene with a lot of energy and looks happy.

Doña Eustaquia: "Hi there, I am bringing good news. I got a loan [from FP], and we are going to build our fast food business and be able to support your dad now and help your aunt Ana to get up from where they are. Let's go and start right now. We need to prepare everything so we can support your dad because we have gone through many problems."

[Doña Eustaquia takes out her wallet and shows her cash with pride. Her two daughters are staring at their mother while smiling and holding her hands]

Daughters: "So, will you buy me a doll now?"

Doña Eustaquia: "I will buy you whatever you want. But we need to work, and you will help me, and we will help your father."

Financial resources gave Doña Eustaquia the opportunity to change her life from being a housewife to opening her own business at home. She mentioned, *"my business is doing very well now that I have my own small earnings."*[80] With these earnings, she felt the power to contribute financially not only to her own family, but also to her extended family. Doña Eustaquia was also proud because as a family, she said, *"we can cover some of our debts, and I learned how to administer my budget."*[81] Signalling how she had learned some financial skills during the intervention. She also recounted how having resources allowed her to buy toys for her children.

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[79] ***Doña Eustaquia****: Hola chicas [refiriéndose a sus hijas quienes están sentadas], les traigo una noticia. Conseguí el préstamo y ya vamos a hacer nuestro copetín, vamos a ayudarle ya ahora a su papá, a su tía Ana a levantarse ya de ahí, vamos a irnos a hacer las cosas, y vamos a empezar a prepararnos, y cuando venga su papá, por lo menos para apoyarle también a él, porque mucho ya padecimos muchas cosas. [Doña Eustaquia saca una billetera de su cartera y muestra la plata].* **Hija***: [dos hijas están sentadas y sonriendo mientras se toman las manos] Ya vas a poder comprar las muñecas...****Doña Eustaquia****: Vamos a comprarles todito lo que quieran. Pero tenemos que trabajar, me van a ayudar ustedes, y vamos a ayudarles también nosotros a su papá.*

[80] *Ahora que mi negocio va bien, ya tengo algo de ganancia propia.*

[81] *Puedo pagar mis deudas y aprendí a administrar mi plata.*

Doña Eustaquia reflected and recognised the difficult situations she went through and how she had to take advantage of her current opportunity, and she would work hard not to waste it—recognising the few opportunities she had before, which gave her the confidence to work hard. She adds that thanks to her profits, she feels economically independent. She also valued feeling more at ease with herself than before.

Doña Eustaquia recounted that with more income, they could improve their house little by little. She mentioned that she is still washing clothes by hand and cooking with firewood and charcoal. Recognising that she has a lot to keep improving and signalling where she wants more comfort as well as showing how she is still in charge of her children and house chores, despite starting a new business.

Her neighbourhood, she recounted, has improved thanks to her community activities, including demanding improvements to the local government. For example, the local government *"has made cobblestone streets in some parts of the neighbourhood and now some public transports pass by our house."*[82] She also mentioned that she had access to electricity and water. The local government also cleaned her neighbourhood, and she got together with her community to clean and eliminate rodents. In this way, Doña Eustaquia signals structural improvements and mentions that her neighbourhood got organised to improve their quality of life, indicating political organisational capacity.

Reflecting what happens in the present, Doña Eustaquia's narrative describes how she transformed her life from being a housewife to an entrepreneur, and how this improved her quality of life. More specifically, thanks to a neighbour's invitation and joining FP, Doña Eustaquia was able to open a business and demonstrated that she had the agency to take actions that could improve her wellbeing. Her business also made her feel economically independent for the first time, and she expressed how this economic security gave her emotional stability. An important outcome for Doña Eustaquia once she started increasing her income was being able to help her family.

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[82] *La municipalidad hizo empedrado en algunas partes y ahora ya hay micros que pasan por nuestras casas.*

Similar to Susana, although Doña Eustaquia increased her power in some areas, inside her home patriarchal gender norms persisted, and she was still in charge of care duties and house chores. Lastly, she mentioned the importance of political empowerment in terms of being able to participate in her community actively and demanding better services from the local government. It was unclear whether her newfound political empowerment emerged from her new business, or whether it was related to FP's Poverty Stoplight programme, which includes training on political advocacy.

Future: A Promising Future

In the future, Doña Eustaquia envisioned herself in a better position. For example, she forecasted requesting a larger loan and investing in her growing business. She saw herself not only selling fast food but adding ice cream and beverages to her kiosk. With more income, she could buy a motorcycle that would allow her to offer a food delivery service. Her husband was not working outside the home anymore and worked with her.

With more income, Doña Eustaquia had financial resources to invest in her house. For example, she was able to build a new room for her children, finish the bathroom and buy a gas stove and a washing machine. In the future, Doña Eustaquia saw herself feeling much happier and less worried. What is more, she has resources to treat herself, such as going to the hairdresser. She also feels better because she has more time to spend with her children. Related to gender roles, Doña Eustaquia's husband is in charge of the family income, it is unclear whether Doña Eustaquia viewed this as positive or negative. This is illustrated in the following scene.

Scene 3. Doña Eustaquia's Life in the Future [83]

Partner: My daughter, go put on the new clothes I bought for you, and you my wife, I will give you the money to go to the hairdresser and have your hair dyed. Now our business is doing well. We are going well. What do you say? Let's go for a walk tonight, to have ice cream towards [city]? Shall we go, my daughter?

Daughter: Yes, father.

Doña Eustaquia: Yes, let's go.

Partner: Let's go. Put on your new clothes, get ready, now we have a little money left over. I'm going to give you [money] to go to the supermarket tomorrow morning. We're going to get up to drink mate and then go, now we have a little money left over, we're going to pay off our loans so that we can be better. Thank God we now have everything we need and are doing well.

Finally, Doña Eustaquia saw herself supporting other neighbours with food baskets. She feels proud of this because before she was the one supported by other neighbours but now that she is doing better, she is paying it back. She also feels capable of demanding improvement from the local government.

Doña Eustaquia's narrative about the future indicates her capacity to aspire as she sees herself being able to increase her loan amount and grow her business, improve her home, and buy appliances. Her husband left his job to work in her successful business. She also noted being able to spend more time with her family and improving her relationships. Doña Eustaquia was proud of being able to contribute more to her neighbourhood. She supported neighbours who were in need, and advocated the local government. Also, a big focus in this scene is her ability to have leisure time and being able to spend money on herself, such as going to the beauty parlour, noting how she

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[83] **Esposo**: *Mi hija, andá a ponerte la ropa nueva que te compré, y vos mi esposa, te voy a dar la plata para que vayas a la peluquería y mandes teñir tu cabello. Ahora ya nos va bien, va bien nuestro negocio, ¿qué me dicen? ¿Vamos a ir de paseo esta noche, vamos a tomar helado hacia Ñemby? ¿Vamos a ir, mi hija?* **Hija:** *Si papá* **Mrs. Eustaquia**: *Si, vamos a ir.* **Esposo**: *Vamos a irnos. Pónganse su ropa nueva, prepárense, ahora nos sobra un poquito la plata, te voy a dar para que vayas al super mañana de mañana, vamos a levantarnos a tomar mate y después andá, ahora nos sobra un poquito la plata, vamos a pagar todo nuestro crédito, para que podamos estar mejor. Gracias a Dios ahora ya tenemos todo lo necesario y andamos bien.*

associates this with self-care and dignity. Lastly, it seems that gender roles have not changed much in her life. The last scene presented suggests that her husband oversees the family's finances, as well as has the decision-making power about what the family will do on a given day.

5.3.3 Graciela: "Without support, dreams are just dreams, and you cannot make them come true"

This Group Drama presents the story of Graciela, age 45, a fictional character. This drama is about the realisation that hard work alone is not enough to make progress and support is needed to achieve your goals. Other fictional characters present are her partner, children, friends, and an employee.

Past: Hard Work Alone Is Not Enough to Make Progress in Life

Similar to Doña Eustaquia above, Graciela was a hard-working housewife trying to make the most of what she had. However, she recognised that *"hard work alone is not enough to make progress in life*."[84] She noted that without economic support, *"dreams are just dreams and you cannot make them come true."[85]* This made her feel down and powerless many times. The lack of economic resources caused tension in her relationship with her partner because they constantly had to struggle about how to pay the bills or even buy food. The following scene illustrates this tension.

Scene 1. Graciela's Life in the Past [86]
Background: Graciela is sitting outside her house with her two daughters. Her husband approaches her and gives her a US$ 2 bill.

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[84] *Además de trabajo duro ella necesita apoyo para su progreso porque con trabajo duro solamente no le das de comer a tus hijos.*

[85] *Sin apoyo los sueños solamente son sueños y jamás pueden ser cumplidos.*

[86] *Graciela está sentada afuera de su casa con dos de sus hijas. Viene su marido y pone un billete de 10.000 Guaraníes sobre la mesa.* **Graciela: [***Graciela pone sus manos sobre su cabeza] pero que piko puedo hacer con esto. Esto es una miseria. Con esto no podemos comprar ni para nuestro puchero con cocido negro. Que piko esperás que compre y cocine con esto? Demasiado preocupada por nuestra situación ya estoy. Qué lo que vamos a comer. Esto es frustrante!* **Pareja:** *Esto es únicamente lo que consigo, aquí te traigo y con este te vas a tener que arreglar porque no hay nada [más].* **Graciela:** *[Graciela reacciona con violencia y agarra a su pareja del hombro, casi en el cuello y grita] Ahh!*

> *Graciela*: [Putting her hands over her head and talking to her husband] *What can I do with this? This is miserable, and with this, we won't ever meet our needs! What do you expect I can buy and cook with this? I am very concerned about our situation. What are we going to eat? This is frustrating!*
>
> *Partner: Well, this is what I can give you now, and you will need to find a way to make this work.*
>
> *Graciela: [Reacts with violence and violently grabs her husband's shoulders, almost strangles him by the neck and yells] "Ahh!!"*

This scene shows how their deprived conditions caused stress, tension, and even violence in her relationship.

During this period of her life and similar to the cases of Susana and Doña Eustaquia, Graciela recounted lacking many basic services and appliances that made her life more difficult. Graciela mentioned lacking access to clean water, and electricity, and she had to draw water from a well. She had to cook with firewood and charcoal and washed her clothes by hand. The following excerpt illustrates her situation.

Scene 2. Graciela's Life in the Past[87]
Background: Graciela is in front of a charcoal and wood stove and is using a screen to light the fire. Graciela shakes her head in frustration and gestures with her hand in resignation or frustration. *Graciela: Oh, Lord! This is no longer pleasant. Look at me with this heat, and I have to cook on charcoal because I do not have a kitchen and I want a kitchen. Oh, Lord!*

Graciela's life in the past demonstrates the frustrations and powerlessness caused by living a life of deprivations. She recognised that effort alone in her daily activities

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[87] *En la escena, Graciela está frente a una cocina a carbón y leña y está usando una pantalla para prender el fuego. Graciela mueve su cabeza en señal de frustración y hace gestos con su mano en señal de resignación o frustración.*
Graciela: Hay dios mío, ya no da más gusto con este calor y tengo que cocinar a carbón porque no tengo para mi cocina y yo quiero para mi cocina a gas. Ay dios mío.

was not enough to make progress in her life. During Graciela's life in the past, she did not have enough income to cover her basic needs, and this caused tension with her husband. To make her life worse, Graciela did not have access to basic services and felt overburdened by home duties.

Present: External Support Helps to Make Progress

One day, and similarly to Susana and Doña Eustaquia, Graciela was approached by one of her neighbours who invited her to be part of the Fundación Paraguaya village banking group. She did not know what a village banking group was, so her neighbour explained that she would have the opportunity to receive a loan and start her own business. Graciela was excited to transform her life from being a housewife to the owner of a business. She mentioned that what gave her the motivation to take this type of risk was to provide for her kids. She accepted and started to participate in the village banking group.

During this period, Graciela recalled that many aspects of her life positively changed. She notes relevant elements, such as having access to credit and technical training to gain new skills. Graciela recalled that *"with access to loans, I also received financial training that made me feel equipped with the capabilities to make progress"[88]*. For example, learning how to use a budget to organise her expenses and profits. Graciela started her own business, a kiosk, where she sold fast food. She felt proud to have her own money, which was enough to collaborate with the household expenses, treating herself, and buying items that would help her in the household chores. For example, Graciela mentioned that *"now [I] have appliances, a gas cooker, access to electricity, and [I] improved the bathroom at my house."[89]*

In addition, Graciela noted that her business was so successful that in a short period, she was able to grow it and diversify the revenue streams. With these

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[88] *Con el préstamos también recibí capacitación que me ayudó a mejorar, saber como hacer las cosas y sentir que puedo avanzar.*

[89] *Ahora ella tiene para electrodomésticos, se compró para su cocina, tiene electricidad y mejoró su baño.*

changes, she described herself as feeling confident with the fact that she was capable of launching a business *"that actually works"*[90] and gave her the financial capacity to provide for her children. When talking about her children, she recalled, *"you know, before I had nothing to offer them, but now I do."* [91] During this period, Graciela's daughter requested her to buy some things. She says, *"Mom, now that you have money, can you buy me shoes and a computer?"* [92] Graciela replies, *"yes, and you can also buy some food for your school."* [93] This example shows how Graciela was proud to be able to buy things for her children.

However, during this time, Graciela recounted still having some problems in her relationship with her partner. The following scene illustrates these issues and suggests some negative gender relations.

Scene 3. Graciela's Life in the Present[94]

Background: The partner gets very close and kisses Graciela, who does not respond with a kiss. The partner puts a hand on her shoulder as he speaks to her, almost interrogating the wife.

Partner: Hello, my love. What happened? You called me on the phone, and you said you have good news for me.

Graciela: We are going to have more income because the business is doing well and we will have more money.

Partner: [Sits down and puts his feet up] Great! I don't have to work anymore then. Sit down… Now go buy me beer.

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[90] *Che avya hina [estoy contenta] porque tengo un negocio que funciona muy bien.*

[91] *Sabés que, antes ella no tenía nada para ofrecerles y ahora ya tengo.*

[92] *Mami, ahora que ya tenemos plata me podés comprar para mi champión y mi computadora?*

[93] *Claro que sí y para tu comida para tu escuela también.*

[94] *La pareja de Graciela está llegando muy canchero y le da un beso a Graciela. Graciela le mira con una cara de sospecha y no le responde con otro beso. Su pareja pone un brazo sobre el hombro y le hace preguntas como casi interrogando a Graciela. **Pareja**: Hola mi amor. Me llamaste. Qué pasó? Me dijiste por teléfono que tenías buenas noticias para mí. **Graciela**: Ahora vamos a tener más ingresos porque mi negocio anda muy bien y ya tenemos más plata. **Pareja**: [se sienta y se pone cómodo en la silla levantando las piernas] Nde, qué bien! Ya no voy a tener que trabajar entonces. Sentate mbaé. Ahora andá a comprarme cerveza. **Graciela**: [ella está parada con cara de enojada y comienza a hacer gestos con las manos] Nada que ver querido, no quiero a nadie de mantenido. Salí de aquí!*

> ***Graciela****:* [Stays standing and looks unhappy. She gestures with her hand and says] *No honey, I don't want you [living off me], get out of here!*

This scene indicates a couple of issues. First, it shows how proud Graciela is sharing the good news with her husband. Second, it suggests how her partner took Graciela's success as a potential opportunity to stop working himself. Third, the scene shows a tension between the partner wanting Graciela to serve him and Graciela emphatically saying no and telling her husband that he should go work.

In sum, Graciela's life in the present indicated how she was able to take advantage of opportunities and make changes in her life. As in the previous cases, Graciela was invited to join FP by a neighbour, noting the importance of relationships to access opportunities and resources. This event triggered a series of processes that led Graciela to build a successful business that, in turn, allowed her to become economically independent and make her life more comfortable. As was mentioned in other narratives, house duties were a constant burden for women, and one of the first investments women make is in appliances to make these house duties easier. Also, Graciela's relationship with FP and its intervention showed the relevance of external support to learn new skills that increase confidence to take actions to change. Graciela's children also served as a source of external motivation, and she was proud that she was able to use her increased income to provide for them. Lastly, increased success did not relieve the tension between Graciela and her partner. Instead, it may have exacerbated it, highlighting existing gender roles.

Future: Improving her life in different ways

In the future, Graciela saw herself growing her business and diversifying the products she sells. In fact, she described her business as doing very well while increasing her profit. Specifically, Graciela noted that in the future, she would almost triple her income from US$35 to more than US$85 per week. She mentioned that with more financial resources she *"improves her life in different*

avenues"[95]. She still sees herself working with the support of Fundación Paraguaya.

In terms of personal wellbeing, Graciela saw herself accomplished, happy and proud. She mentioned that in the future, she could treat herself, enjoy dancing and going to the spa with her friends, illustrated by the following scene.

Scene 4. Graciela's Life in the Future[96]

Background: *The scene begins when a group of friends, including Graciela, enters a hair salon.*

Graciela*: [Looking proud] Isn't it great that we can come to the hair salon! It's been a while since we last came, now give ourselves this little treat that we all like...*

Hairdresser*: Hello! I haven't seen you for a while...*

Graciela*: Being at the hair salon…. being in a spa, how nice right? Do you all feel comfortable?*

Friend 1: *Yes, after a long time.*

Graciela*: After a long time, right? We made it. After a lot of effort.*

Friend 2*: We made it. We got ahead.*

Graciela*: We did it. After a lot of effort, today we can give ourselves this pleasure of being here, how nice ... We battled a lot, we worked a lot, and today we can give ourselves this pleasure. Being at the hair salon, being in a spa, how nice isn't it?*

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[95] *Mejoró en diferentes formas su vida.*

[96] [*La escena comienza cuando el grupo de 5 amigas, incluyendo Graciela, entra en un salón de belleza].* **Graciela***: [entrando orgullosa y dirigiéndose al grupo] Qué bueno que estemos en la peluquería después de cuánto tiempo podemos darnos este pequeño gusto que a todas nos gusta…***Peluquera***: Hola! No, las he visto a ustedes desde hace mucho tiempo...* **Graciela***: Qué gusto estar en la peluquería, en el spa, que gusto, verdad? Cómo se sienten?* **Amiga 1:** *Si, después de tanto tiempo.* **Graciela***: Después de tanto tiempo, verdad? Lo logramos amigas! Después de mucho esfuerzo, lo logramos!* **Amiga 2***: Lo logramos, pudimos salir adelante* **Graciela***: Si, lo hicimos. Después de mucho esfuerzo, hoy podemos darnos este placer de estar aquí, que lindo ... Mirá que batallamos mucho, trabajamos mucho y hoy podemos darnos este placer. Estar en este spa, que lindo!*

Finally, and in terms of family relationships, Graciela invested in her children's education and in improving their home. With more income, Graciela forecasted that she could improve her house by building new rooms for her children, recalling that in the present they all lived in the same room. She also forecasted a more positive relationship with her partner with less fighting over economic issues. However, she noted that she was still in charge of household chores and hoped that she would be able to buy more appliances that will make her life easier.

Graciela's aspirations for the future shows how she has been able to solidify and stabilise her business success, giving her stability. She still depended on FP for support in her business endeavours. At this stage, Graciela was able to take advantage of her increased income to spend more time on leisure and self-care, evidenced by her trip to the hairdresser with her friends. She was able to invest more in her children's education and in making the home more comfortable for them. Graciela's narrative also mentions what aspects have not changed in her life, including overseeing household duties. However, Graciela noted that her relationship with her partner has improved, which positively contributes to her wellbeing.

5.3.4 Lidia: "It is a shame that I depend so much on my husband. I am frustrated"

This Group Drama presents the story of Lidia, age 36, a fictional character. This drama is about the struggles and lack of support Lidia faced to grow her business. Other fictional characters present are a bank employee, her husband, daughter, and two neighbours.

Past: Lacking Support and Feeling Frustrated

Lidia is a seamstress and a saleswoman who sells handicrafts. However, she recounted having many challenges in trying to grow and sustain her small business. The problems, she said, were mainly about the lack of access to credit to buy supplies and an industrial sewing machine to increase her production. She

said, *"I had just a few orders because I did not have the machines to produce more, and I needed to buy a [sewing] machine."* [97] Also, Lidia was on the national debtor list[98], which made it practically impossible for her to obtain credit. She also recalled the lack of her husband's support to request loans. She was trying to get ahead but she said, *"without support, everything is more difficult."* [99] The following scene illustrates a passage where Lidia was requesting a loan, and she was rejected because she was an informal worker.

Scene 1. Lidia's Life in the Past [100]

Background: The scene begins when Lidia enters a bank to request a loan. An employee is sitting and waiting for clients. Lidia approaches timidly.

Lidia: Good morning, I would like to request a credit for my business, please.

Bank Employee: [In an interrogating tone] *Are you married?*

Lidia: Yes.

Bank Employee: Do you work?

Lidia: Yes, I work

Bank Employee: [The bank employee pauses and looks carefully at Lidia] *What do you do?*

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[97] *Ella podía recibir pocos pedidos porque no tenía para su máquina y producir más mercaderías.*

[98] In Paraguay, people who have outstanding bills are put on a debtor list "blacklist" called IMFORCOMF. Being on this list impedes women from taking out loans from traditional banking institutions and many times negatively impacts employment opportunities.

[99] *Sin la ayuda cuesta muchísimo todas las cosas.*

[100] *[Inicia la escena cuando la participante acude a una financiera para solicitar un crédito. La persona de la financiera está sentada esperando que se acerque un cliente. Se acerca Lidia muy tímidamente con las manos juntas y sosteniendo una bolsa].* **Lidia** *(Persona Ficticia): buenas, vengo a solicitar un crédito para mi negocio. [La persona de la financiera pregunta casi interrogando y como si fuera que está haciendo un favor a Lidia y con tono muy frío pregunta].* **Personal de Financiera:** *Usted es casada?* **Lidia***: Si* **Personal de Financiera***: Tiene trabajo?* **Lidia***: Si trabajo* **Personal de Financiera:** *En qué trabaja?* **Lidia***: Yo soy costurera y tengo mi negocio en mi casa. [Lidia responde como si tuviese vergüenza y mira el contenido de la bolsa que tiene entre sus manos].* **Personal de Financiera***: Bueno, necesita una serie de documentos como cédula de identidad y comprobantes de ingresos. [Mientras, el personal de la financiera mira a Lidia de una forma casi despectiva]* **Lidia***: Aquí tiene mi cédula. Pero no tengo comprobantes de ingresos porque mi negocio es informal. [Lidia mete la mano en la bolsa y pasa el documento al personal de la financiera. Quien casi sin mirar toma el documento y revisa]* **Personal de Financiera***: lastimosamente no podremos darle el credito sin comprobante de ingreso formal. Venga cuanto tenga los documentos. [Lidia dice agradece y se da la vuelta con cara de mucha frustración y cabeza gacha y va a su casa].*

Lidia: [Timidly answers and sounds nervous] *I am a seamstress and have my own business at home.*

Bank Employee: *Ok, you need a series of documents such as identification and proof of income.*

[Meanwhile, the staff at the bank look at Lidia in an almost contemptuous way.]

Lidia: *Here is my identification. But, I do not have proof of income because I work in informality.*

Bank Employee: *Unfortunately, we will not be able to provide you with any credit without proof of income. You can come back when you have all the required documents.*

Lidia: *Thank you* [Lidia walks out of the bank sad, frustrated, and with her head down].

This scene illustrates the many challenges that women like Lidia face in their day-to-day lives. For example, it indicates the structural barriers for people who work in the informal sector must go through to request a business loan. It also shows how Lidia had feelings of frustration and lack of self-esteem because of the way she was treated at the bank due to her status as an informal worker.

During this time, Lidia also recalled feeling financially insecure because she said, *"we had just enough to live."* [101] Consequently, she also was incapable of, *"Treating myself because [I] had limited resources and [I] prioritised [my] family needs."* [102] Her economic limitations also caused stress in other areas of her life. To illustrate, Lidia noted, *"my family is healthy but, you know, sometimes we had to go to the hospital, and without insurance, everything is very expensive...and we had no extra money for this."* [103] Expressing how her economic insecurity made

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[101] *Tenía lo justo y necesario nomás.*

[102] *No se daba sus gustos porque tenía pocos recursos y tenía que priorizar a la familia.*

[103] *Nosotros ahora estamos saludables, pero como se sabe, algunas veces nos tenemos que ir al hospital y sin seguro es carísimo, no nos sobra la plata para eso.*

her and her family feel vulnerable to unforseen health crises.

In terms of family relationships, Lidia recalled having many problems with her husband. She recounted feeling unsupported and not respected by him. The following scene illustrates this.

Scene 2. Lidia's Life in the Past[104]

Background: Lidia's husband enters the scene and Lidia approaches her husband. Lidia seems timid and nervous, and she has a sad face.

Lidia: Hi, today I went to the bank to request a loan, and it was rejected because I work in informality and do not have proof of income. However, they told me that if you come to the bank and sign with me, they might [give me the loan].

Husband: [Lidia's husband answers while making gestures with his hands] I do not have time for that. I work every day!

Lidia: [Lidia makes gestures with her hands almost begging his husband] Please, this is very important for me because with this money I would be able to buy supplies for my seamstress work.

Husband: No! I cannot leave my work to sign for you.

[Lidia's husband's answer is emphatic, and he moves her hands while making face gestures as he is tired of listening to Lidia.]

Lidia: [Says to herself] Too bad that I depend so much on my husband. I am frustrated.

The scene ends with tension. Lidia is pointing her finger at her husband, and her

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[104] *[El marido entra en la escena mientras el personal de la financiera se va]. **Lidia**: Hola, fui a la financiera y no me dieron el crédito porque tengo que presentar comprobante de ingresos y también IPS. Pero me dicen que vos podrías venir a firmar conmigo. [Lidia, siempre con las manos juntas, comenta a su marido que le negaron el crédito. Tiene cara triste] **Marido**: Yo no tengo tiempo para eso. Trabajo todo el día. **Lidia**: Por favor, es muy importante para mí porque es para comprar materiales para mi trabajo de costura. [Hace algunos gestos con las manos para explicar lo que necesita y como suplicando que le ayude a conseguir el préstamo]. **Marido**: No! Yo no puedo salir de mi trabajo para ir a firmar por vos. [El marido golpea los brazos y pone su mano en la cara como cansado de escuchar lo que Lidia le pide]. **Lidia**: Qué lástima que dependo tanto de mi marido. Estoy frustrada Lidia responde con mucha energía y señala con el dedo a su marido. [La escena termina tensionada cuando el marido da unos pasos alrededor y hace gestos con la mano como pidiendo a Lidia que se aleje].*

husband makes gestures with his hands as if asking Lidia to go away.

Scene 2 demonstrates a couple of issues. First, it indicates how frustrated and sad Lidia felt because she could not obtain a loan, which she believed would help her and her business. Second, it was unclear whether her husband did not want to help Lidia, or if he was unable to go to the bank during his working hours. Third, the scene demonstrates how Lidia is aware of the implications of depending on her husband, which made her feel frustrated and powerless. Finally, the last part of the scene also shows how this episode might erode their relationship.

Related to family relations, Lidia also recounted the pressure she and her husband felt when their children wanted to buy things that they could not afford, as shown in Scene 3.

Scene 3. Lidia's Life in the Past [105]

Background: Lidia's daughter enters the scene and goes straight to her father.

Daughter: Hi Daddy, could you buy me a new cell phone? [While she is asking this, she hugs her father. The father makes gestures as if he is tired of being asked to buy things].

Father: [Answers without even looking at her] *No, I will not buy you a new cell phone because we cannot afford to do it now. And you already have one, a Nokia 1100[106].*

Daughter: [Daughter approaches her father to hug him.] *My cell phone lacks the functionality to take pictures. All my friends have new cell phones. Please?* [Lidia is

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[105] *[Entra en escena la hija quien salta sobre su padre]* **Hija***: hola papi, podés comprarme un teléfono nuevo? [La hija abraza al padre mientras le pide algo. El marido le mira de reojo en señal de que está cansado de que le pidan cosas]* **Marido***: No porque no tenemos plata. Encima ya tenés un Nokia 1100 [Su padre le responde sin mirarle]* **Hija***: Mi teléfono no puede ni sacar fotos. Todos mis amigos tienen nuevos celulares. Por favor! [La hija se acerca a abrazarle de nuevo mientras su padre se toma de la cabeza. Lidia está atrás sin decir nada].* **Marido***: No ya te dije. [El marido en tono energético y tomandose de la cabeza dice que no. Golpea las dos manos con energía].* **Hija***: Mami ayudame con esto. [La hija va junto a su mamá Lidia y la abraza. Lidia y su hija miran al marido quien está esperando la respuesta de Lidia. El marido es el centro del dinero y quien toma las decisiones.]* **Lidia***: No tenemos plata para comprar teléfonos ahora mi hija.* **Marido***: No ya les dije. [El marido mueve los brazos como poniendo fin a la discusión y pone las manos en la cabeza muy estresado].*

[106] The Nokia 1100 is a cheap analog phone.

behind both of them, and she is in silence].

Father: I said no! [Father puts both hands over his head. He answers emphatically while hitting both hands].

Daughter: Mummy, please, could you help me with this? [Lidia's daughter now approaches and hugs her mother. Lidia and her daughter look at him as if he is the one who makes decisions like this].

Lidia: We do not have the money to buy a new cell phone right now, my daughter

Father: [He moves both hands as he finishes the discussion] *I said no!*

Scene 3 demonstrates the economic pressure children added to Lidia's precarious financial situation and how this created tension in family relationships. In addition, Scene 3, as well as the previous scene, signals the husband's control over resources, both at the structural level (needing to give approval of a loan), as well as the household level, as shown by his conversation with their daughter.

Lidia's story before the intervention shows the barriers she faces in trying to expand her business. Her narrative showed both the obstacles she faced externally in terms of not being able to obtain a bank loan, as well as the lack of support on behalf of her husband. Lidia also noted that she felt she was in an economically precarious situation and had just enough to survive. In addition, she had to prioritise others over herself. Despite her situation, Lidia continued to look for options and opportunities to improve her situation.

Present: Access to credit for her business

Similar to the previous Group Dramas presented, Lidia had heard about FP through her neighbours. The difference is that, in this story, Lidia was not invited by a neighbour, instead, she approached a neighbour to ask about FP and expressed her interest in working with them. The following scene illustrates this.

Scene 4. Lidia's Life in the Present [107]

Background: Lidia is entering the scene. While walking around her neighbourhood selling some clothes, she sees a neighbour who is working on a document. Lidia is curious about it and approaches this neighbour who is sitting on a chair.

Lidia: Good morning! What are you doing?

Neighbour 1: [Responds very proudly] *I am working on my family budget!*

Lidia: What is a family budget? How do you do that? I do not know anything about those things.

Neighbour 1: A family budget helps you administer your income and expenses. It is a document where you organise what you earn and also what you are spending. I learned this by working with Fundación Paraguaya.

Lidia: Could you tell me more about Fundación Paraguaya?

Neighbour 1: Fundación Paraguaya helps you with many things. First, they give you credit, then they teach you how to do a family budget, and then you work with a village banking group which is a group of neighbours. I found it very beneficial. You can also have access to credit without needing your husband signing off on your loan.

They also help you to see your reds, yellows and greens in your life [referring to the Poverty Stoplight programme]. The budget helps me to see my earnings and spending, and this helps me to be more responsible with my spending, pay my

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[107] *[Lidia ingresa a la escena con mercaderías en su mano (ropa para la venta). Y ve a una vecina trabajando sobre un documento. Lidia se acerca a la vecina quien está sentada sobre una silla y escribiendo]* **Lidia**: *buenas… Qué estás haciendo vecina?* **Vecina 1**: *Estoy trabajando sobre mi presupuesto familiar.* **Lidia**: *Qué es un presupuesto familiar? Cómo se hace eso? Yo no sé nada sobre esas cosas [Lidia se acomoda para escuchar la explicación de la vecina].* **Vecina 1**: *Te ayuda a saber administrar tus ingresos y gastos. En un papel así anotás lo que te ingresa y a un lado lo que vas gastando. Esto lo aprendí con la Fundación Paraguaya [La vecina muy amablemente explica a Lidia sobre el presupuesto familiar]* **Lidia**: *Qué es la Fundación Paraguaya?* **Vecina 1**: *La Fundación Paraguaya te ayuda con muchas cosas. Primero te ayuda con un crédito, luego te enseña cosas como el presupuesto familiar, y con la conformación de un comité de mujeres. Es muy beneficioso. Podés acceder a líneas de crédito sin la necesidad de que tu marido te dé firma como referencia. También podés hacer tu Semáforo donde te das cuenta tus rojos, amarillos, y verdes y hacés un plan de vida. Con el Semáforo es que me enseñaron a hacer mi presupuesto de ingresos y gastos. Esto me ayuda a gastar mejor, pagar mis deudas y también a ahorrar.* **Lidia**: *Qué bueno. Me interesa aprender todas esas cosas porque ahora tengo que comprar más mercaderías para mi negocio y también pagar mis deudas.* **Vecina 1**: *Vení te muestro cómo hacer el presupuesto en un papel. [La vecina muestra con un papel y un lapiz de que se trata el prespuesto familiar. Lidia la escucha atentamente].* **Vecina 2**: *Hola, que están haciendo? [Se acerca una nueva vecina y saluda a Lidia y a Vecina 1].* **Vecina 1**: *Aquí estoy mostrando a la compañera sobre cómo hacer presupuesto familiar y cómo administrar para que me alcance mi dinero todo el mes. También cómo hacer crecer su negocio.* **Vecina 2**: *A mí también me interesa aprender sobre estas cosas. [Termina la escena cuando las tres están hablando].*

> *debts and even save some money.*
>
> **Lidia***: Great! I am interested in learning all of these things because I need to buy more supplies for my business and also pay my debts.*
>
> **Neighbour 1***:* [She shows Lidia the document she is working on while Lidia gets closer to see] *Come, I can show you how to make a budget.*
>
> **Neighbour 2***:* [Approaches Neighbour 1 and Lidia] *Hi, what are you doing?*
>
> **Neighbour 1***: I am showing my friend how to create a family budget and how to administer my money so it can last the entire month. This also helps me grow my business.*
>
> **Neighbour 2***: I am also interested in learning about these things!*

Then, thanks to her neighbour, Lidia joins FP. During this period, Lidia recounted improvements in her life after becoming part of a village banking group. To illustrate, she mentioned feeling that her confidence and self-esteem had increased because she felt supported, emotionally and spiritually, by her village banking group. What is more, Lidia felt that the members of the group were like family. Similar to Doña Eustaquia's case, Lidia recalled that every month a different member of her village banking group received a basket containing basic foodstuffs such as rice, milk, oil, and other essential items that were donated by the group. Also, Lidia valued the opportunity to actively participate in community activities to improve her neighbourhood. Specifically, Lidia recalled participating in non-violence and access to water campaigns. In addition, with FP she got access to health care coverage, which she appreciated.

Lidia appreciated that she did not depend economically on her husband anymore. Also, she felt her relationship with her husband improved during this time. With more confidence, Lidia recalled taking action such as taking short courses on financial skills, such as family budget, and also in buying supplies for her business. She also recounted having the financial capacity to pay off outstanding loans, and

she was also able to build credit history that will help her to request larger loans.

Lidia's life during this period shows some crucial processes and elements that triggered a change in her experience. First, Lidia had a positive relationship with their neighbours that provided information about opportunities and resources that could potentially improve her life. Second, Lidia acted, approached her neighbours, and showed interest in learning about FP services and how she could take advantage of them. Third, Lidia joined FP, which allowed her to obtain loans even though she was an informal worker and on the debtor list, which permitted her to invest in her business. In addition, she also expressed how important it was to feel part of her village banking group and be able to support one another. Lastly, Lidia felt proud that she was economically independent and was able to improve her relationship with her partner.

Future: Feeling Successful

Lidia felt positive about her future. Her business was growing, and she needed to hire people to support her. She was also able to buy an industrial sewing machine that helped her increase her production. In addition to making clothes, she finished technical courses on hairdressing and cooking, which she noted was necessary to diversify her economic activities.

With more income, Lidia was able to move her family from a rental house to her own home. She mentioned feeling happy about this move and to be able to live in a house made of bricks, and not just out of wood. She felt beautiful, professional, and secure with herself. She valued being able to improve her and her family's wellbeing. The following scene illustrates how Lidia improved her quality of life and was able to take some holidays.

Scene 5. Lidia's Life in the Future[108]

Background: Lidia enters the scene wearing makeup and wearing a hat. She is approaching her husband and kisses him.

Lidia: Do you remember how we started from the bottom without money? Now, I am happy because we no longer lack money. Now, I am the boss in my own business, and we have the opportunity to relax. What do you think if we take some holidays? We can go to the [countryside]. Let's go!

Husband: That is a great idea. But what are you going to do with your business?

Lidia: Well, now I have people working for me, and they will be in charge of my business for a couple of days. Let's go… and buy some goat, cow, and pig. We can also bring some cheese.

[Lidia pauses her conversation with her husband and looks at her business.]

Lidia: [Calls an employee] *Excuse me, lady, come for a minute. Let me introduce you to my husband. She is the person who now is working with me, and she has my trust. I can leave her my business, and she will take care of it, won't you?*

Employee: Yes, of course, I will. I will be in charge. Please, don't worry.

Lidia: Thanks. So, let's go then!

Lidia's life in the future shows how she was able to reflect on her past to recognise the improvements she has made through her actions. Scene 5, for example, illustrates how she felt confident and entitled to enjoy and rest. This scene also signals the respect her husband has for her business. Furthermore, during this period, Lidia was able to improve her family's wellbeing by building a house. Lidia was proud of the fact that she had been able to grow her business, and also

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[108] *[La participante viene maquillada con sombrero y se dirige hacia su marido y se saludan con dos besos]* **Lidia**: *te acordás cómo comenzamos desde abajo y no teníamos plata? Ahora estoy muy contenta porque ya no nos falta plata. Ahora ya soy patrona en mi negocio y nos podemos relajar. Qué te parece si nos vamos de vacaciones? Podemos irnos al Chaco. Vamos pues!* **Marido**: *Me parece muy buena idea. Pero que vas a hacer con tu negocio.* **Lidia**: *Ahora ya tengo personal y ellos se pueden encargar del negocio por unos días. Vamos al Chaco a comprar cabra, vaca y chancho. Vamos a traer queso también. [Lidia llama a la persona con la que trabaja.]* **Lidia**: *Señora, vení un poco. Te voy a presentar a mi marido. Ella es una persona que trabaja conmigo y es de confianza. Yo le puedo dejar a ella para que cuide del negocio, verdad?* **Señora**: *Si, por supuesto. Yo me quedo encargada. Vayan tranquilos.* **Lidia**: *Gracias, nos vamos entonces!*

mentioned the importance of taking professional courses to be able to diversify her income. Lastly, as also shown in Scene 5, Lidia makes decisions about where to go and what to do, signalling decision making power.

5.3.5 Lariza "Being a maid was the only thing I knew how to do"

Lastly, this Group Drama presents the story of Lariza, age 29. This drama is about the constraints the fictional character faced in a cycle of poverty and how opportunities help her to break this cycle. Another fictional character present is her mother.

Past: Positive and Negative Relationships

Lariza recounted that in the past, she had to abandon her studies because she had to work, first within her house helping her mother but then as a maid. As she explained, *"when things got worse [economically] I had to work outside my home [as a maid] to contribute economically [to my family]".*[109] Similar to Susana's case, she recalled working as a maid was tough and unpleasant because she had to work for long hours in other people's houses where she was not treated well. As Lariza said, *"it was difficult to keep working in that environment".*[110]

Then, she met someone, fell in love, and moved in with her partner. However, she recalled that this period in her life *"was also very difficult because [we] were poor"* and living in this situation eroded her relationship and confidence. For example, she noted that at that time, she had to keep working as a maid because, as she said, *"it was the only thing I knew how to do"*. Noting her sense of incapability to carry out other activities that could improve her economic situation. Lariza also recounted feeling *"insecure with herself and with lack of self-esteem because she did not know how to make progress."* [111] Noting how Lariza felt stuck in her life. The following excerpt illustrates Lariza's situation, where she felt overwhelmed.

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[109] *Cuando las cosas se pusieron feas ella se fue a trabajar en casa ajena para contribuir con su familia.*

[110] *Ella ya no podía trabajar en esa situación, era muy difícil.*

[111] *Se siente insegura y sin autoestima porque no sabe como avanzar.*

> **Scene 1. Lariza's Life in the Past** [112]
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>
> **Background:** Lariza enters the scene. She is visiting her mother. Her mother approaches her and offers her a hug and her blessing.
>
> *Mother:* [Says to herself as Lariza approaches her] *I am pretty sure she is coming with a lot of problems* [the audience laughs]
>
> *Mother: Good morning, my daughter. I am pretty sure you are coming because Rolando [Lariza's partner] does not help you.*
>
> *Lariza: It would be nice if you said 'hi' first!* [the audience laughs]. *To tell you the truth, today I am not complaining about him. But, I am coming for catharsis because everything is so difficult. I work a lot in other people's houses, but I earn little money. The small amount of money I earn is not enough. In my house, we lack everything, and we have just enough to eat.*
>
> *Mother: [Takes Lariza's hand] Be strong my daughter, I was like you, and then, after many years, things improved a little bit*

Scene 1 demonstrates the difficulties in Lariza's life and the vital role of her mother to support and help her reflect on their problems and give her some encouragement.

Lariza recalled that during this period, she was living in a small house made of wood located in a neighbourhood which was difficult to access and lacked public transport. Lariza noted there was no public space for leisure activities, no public schools, and no hospitals in her neighbourhood. They lacked access to clean water and brought it from her neighbour's house.

This situation, Lariza recounted, generated a lot of stress, and eroded her

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[112] [*Lariza entra a la escena y viene a visitar a su mamá. Su mamá viene a recibirle con un abrazo y con la bendición. La mamá dice en voz alta sin dirigirse a Lariza todavía 'Seguro que ya viene con sus problemas'.* **Mamá de Lariza:** *Buen día mi hija. Seguro que ya venís otra vez porque Rolando [concubino] no ayuda hina.* **Lariza:** *Hola na decime primero [risas en el fondo]. La verdad que hoy no vengo a quejarme de él. Pero sí vengo a descargarme porque todo es muy difícil. Trabajo mucho en la casa de terceros y ganó poca plata. [Lariza hace gestos con la mano poniendo énfasis en lo que dice]. La poca plata que gano no alcanza para nada. En mi casa no tenemos nada. Apenas para comer nos alcanza.* **Mamá:** *Fuerza mi hija, yo también estuve así y después de muchos años mejoró un poquito [le toma de la mano a su hija].*]

relationship with her husband from whom she felt economically dependent. She mentioned, *"[I] felt tied and dominated by my husband."* [113] The following quote of Lariza talking to her mother, illustrates how she felt a lack of support from her husband to cope with their difficult situation.

> *"I work a lot, mother, and it's not fair that I don't even have water to bathe. Luckily my neighbours helped me... I don't even have children yet, and everything is difficult. Could you imagine if I had children? There are no schools where I could send them [while pointing to the street]. ... And what else can I do? Rolando does not help me. I [don't even have time] to spend time with my neighbours because I am out all day working."* [114]

Lariza's situation in the past shows how she felt constrained by her lack of income. In terms of work opportunities, Lariza mentioned how she had to abandon school early to help her mother and then to work outside the house, noting how the lack of resources conditioned her future prospects. Although Lariza worked long hours as a maid, she was still not able to meet her needs, which frustrated her. Also, Lariza noted her bad experience working as a maid, like other participants. In terms of relationships, Lariza frequently mentions her relationships with her mother, her husband, and her neighbourhood. Her mother played an essential role in supporting Lariza during difficult times and she felt she could go to her mother when she needed emotional support. In terms of Lariza's husband, there was tension in their relationship which seemed to be exacerbated by their lack of income, as well as the fact that he did not support her. In addition, Lariza noted how she valued the support of her neighbours which indicated that she had good community relationships. However, she felt that she should do more to strengthen these relationships but could not due to all the time she spends outside the home. Lastly, Lariza noted that she lives in an area with poor structural conditions and was disappointed about the lack of structural support, such as lacking access to water and schools.

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[113] *Ella se sentía atada y dominada por su marido.*

[114] **Lariza:** *yo co trabajo mucho mamá pero no es justo que no tenga ni agua para bañarme. Por suerte mis vecinos me ayudan y me dan. Ni hijos no tengo y me cuesta mucho, imaginate si tengo hijos. No hay ni escuelas donde le voy a enviar [señala hacia la calle]...Y qué lo que puedo hacer si ni Rolando no me ayuda. Ni con mis vecinos no me puedo dar porque estoy todo el día afuera trabajando.*

Present: Starting a Business to Work from Home

In the present, Lariza got pregnant and got fired from her work as a maid. Due to this situation, Lariza moved back into her parents' house so her mother could help her to take care of her baby. Similar to the other fictional characters, Lariza recalled that one of their neighbours invited her to be part of a village banking group so she could start her own business from home. Lariza mentioned that at first, she was hesitant because she just had a baby, and she did not know what belonging to a village banking group entailed. Nevertheless, she accepted the invitation. She recounted, *"what [I] wanted was a kiosk to make some money and at the same time take care of my boy from home".*[115] Indicating a sequence of concrete ideas and her capacity to aspire to improve her wellbeing. She continued saying, *"[FP] helped me with money and also with ideas to build my ice cream business."* [116] The following excerpt illustrates this.

Scene 2. Lariza's Life in the Present [117]

Background: Lariza seems very happy while approaching her mother.

Lariza: Did I tell you that now I am part of a group of women with friends from the neighbourhood? They invited me to work with Fundación Paraguaya that will help me set up a business.

Mother: How does that work?

Lariza: They are going to give me credit so I can start a kiosk. They [FP] support you with money and also with ideas. And they said that they are going to train me so that I can manage [the money better]. I want a kiosk. Now that I have my son, I don't want to go out to work for others anymore. I want to work here from home.

Mother: That's great, my daughter, so that you can be with your son.

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[115]*Lo que más quería era para su kiosko y ganar plata pero trabajando desde su casa.*

[116] *Ellos le ayudan con la plata pero también con las ideas para levantar su negocio de helado.*

[117]***Lariza:*** *Te conté que ahora entré a un grupo de mujeres con las amigas del barrio? Me invitaron para trabajar con la Fundación Paraguaya que me ayudará a montar para mi negocio. **Mamá:** y cómo es eso? **Lariza:** me van a dar para mi crédito y con eso voy a montar para mi kiosko. Ellos te apoyan con la plata y también con las ideas. Y dijeron que me van a entrenar para que sepa administrar. Yo un kiosko lo que quiero. Ahora con mi hijo ya no quiero salir a trabajar para otros. Aquí desde la casa quiero trabajar. **Mamá:** muy bien mi hija, así podés estar con tu hijo.*

Scene 2 indicates how proud Lariza felt about starting her own business and learning how to administer the resources she gained and even save some money. This scene also shows what truly motivates Lariza is the fact that she would be able to work from home and spend more time with her son. With more income, Lariza helped build a bathroom in her parent's house and invested to have access to clean water. Indicating how, with more resources, she improved her family's wellbeing in different aspects of their lives. During this stage of her life, Lariza also recalled feeling economically independent from her husband. This helped her to value herself and realise that she was capable of making progress.

Alongside her village banking group, Lariza acted to improve her neighbourhood and create change in her community. She recalled,

> *"[we] created a neighbourhood group to petition the local government improvements in our neighbourhood...for example creating green spaces and improving access to the neighbourhood and the streetlights"* [118]

All in all, Lariza felt that she had improved her life in various areas during this period, as was illustrated in this quote of Lariza talking to her mother:

> *"Yes, mother, the truth is that we have improved. My business is going well, and I can even save! Now we are also working with the [village banking] group to improve the neighbourhood. We want to ask them to fix that dirty park for our children and to [fix the roads].... [because] when it rains, everything floods."* [119]

Lariza's life during the present reflects various changes for the better. This section begins with Lariza being fired unjustly from her job, which is prevalent discrimination that women in Paraguay face and highlight structural inequalities and lack of rights for women workers. However, Lariza was able to take advantage of other opportunities and find a way to start her own business with the help of FP. Being invited to FP by a neighbour indicates, again, the vital role of her community

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[118] *Con su grupo crearon un comité en su barrio para pedir a la municipalidad para que mejoren su plaza, la calle y que pongan luces.*

[119] **Lariza:** *si mamá, la verdad que hemos mejorado. Mi negocio me va bien y ya puedo ahorrar y todo. Ahora también nos estamos arreglando con el grupo para mejorar el barrio. Queremos pedir que arreglen esa plaza sucia para nuestros hijos y que pongan el empedrado que demasiado hace falta. Cuando llueve se inunda todo.*

network to get access to potential opportunities that could improve people's life. Starting a new business showed Lariza's ability to improve her situation, as well as her sense of capability due to new skills. As in other cases, Lariza's primary motivation to improve her life was her son. Lastly, improvements in Lariza's personal life allowed her to be aware of improvements at the community level. Lariza showed her capacity to advocate for herself, as well as work in groups to petition local authorities for structural improvements in the community.

Future: Growing Business & Delivering Good News

In the future, Lariza grew her kiosk by diversifying the products she offered and increased her income. With more resources, she decided to reinvest in her business, which is illustrated in the following scene.

Scene 3. Lariza's Life in the Future [120]

Lariza: Mother, I came to tell you that my business grew a lot and I even bought a motorcycle.

[Lariza and her mother go outside, and Lariza shows her the motorcycle. Lariza gets on the motorcycle and turns the motor on. The audience laughs.]

Lariza: With this motorcycle, I will be able to make deliveries now. I no longer sell just ice cream, now I sell everything, food, drinks. I also already bought [appliances] for my household that help me a lot. And I no longer depend on Rolando. He is the one who asks me for money now! [the audience laughs]

Scene 3 shows how proud Lariza is that she was able to grow her business, as well as being able to purchase large items, such as a motorcycle, to support her business endeavours. Also, Lariza noted how she no longer depended on her husband, which made her feel proud.

Lariza was able to move out of her mother's house and build her own home, as is

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[120]*Lariza: [Lariza está hablando con su mamá]. De verdad mamá vengo a contarte que mi negocio creció mucho y hasta una moto ya me compré. [salen de la casa para mostrarle la moto. Lariza se sube en la moto y prende la moto. Todas las señoras se ríen en el fondo]. Con esta moto voy a hacer delivery ahora. Ya no vendo solamente helando, ahora vendo de todo, comidas, bebidas. También ya me compré para mis cosas de la casa que me ayudan mucho. Y ya no dependo de Rolando. El lo que me pide plata ahora [todas se ríen en el fondo].*

illustrated by the following excerpt:

> *"Hi, Mother. I am coming to visit you. As you know, I am no longer living in your house because I have my own house. So, I am not coming to give you a headache [the audience laughs]."* [121]

This excerpt indicates a couple of improvements in Lariza's life. Not only is she proud because she moved to her own house, but she also identifies the change from being someone who only brought problems, to someone who is bringing good news.

Lariza also aspired for her children to go to university. She said, *"they are already going to school. I want them to focus on their studies only and go to university."* [122] This excerpt indicates how proud Lariza is that her children are being educated and that she can support them.

In the future, Lariza appears independent, motivated, ambitious, and hardworking, achieving specific outcomes and investing in the future of her children. She has been able to improve her business and her income, which made her feel proud of herself. Lariza became financially independent and did not have to depend on her husband anymore. Also, she had her own home and noted that she didn't feel like a burden to her mother anymore. Lastly, Lariza wanted to give her children the opportunities she did not have. She emphasised how she wanted her children to *only* study, as opposed to having to work at a young age as she did, noting how she wants her children to have a different, and better, life than she did.

5.4 Conclusion

The objective of this chapter was to understand women's experiences over time before, during, and after their participation in FP's Poverty Stoplight programme, which will lay the foundation for understanding the process of empowerment. I presented the Group Dramas which participants wrote and acted out, embodying

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[121] **Lariza:** *Hola mamá, te vengo a visitar ahora porque ya no vivo en tu casa y tengo mi propia casa. Y no te vengo a dar dolor de cabeza [todos se ríen en el fondo].*
[122] **Lariza:** ellos ya están en el colegio. Yo quiero que ellos estudien nomás y que se vayan a la universidad.

their life experiences, and showed how women's life circumstances varied widely and were unique in the personal sense. The stories of Susana, Doña Eustaquia, Graciela, Lidia, and Lariza, show the changes they went through while taking advantage of opportunities, as well as negotiating obstacles to empowerment. Through this performative and narrative method, participants did not discuss the concept of empowerment directly but instead provided manifestations of empowerment through different life experiences and perspectives.

The five narratives illustrate that Group Dramas allow for gaining insight into women's empowerment trajectories in meaningful ways without speaking about their own personal situation. The dramas surfaced many complex and dynamic issues around family relations, care duties, and gender norms, as well as displayed contextual conditions which constrained their access to institutions and resources that could allow them to have choices and exercise power to improve their lives at the individual, family, and community levels. In terms of resources, family and community support as social resources were fundamental in all dramas. Women especially recognised the important role FP played in their lives in providing material (loans), social (village banking group), and human resources (training, self-confidence, support). Women recognised how these resources helped them in starting a business from home because it allowed them to increase their income while also being close to family. The narratives showed that their primary motivation to make changes and increase their income was to be able to give their children more opportunities. Lastly, women's life experiences presented in this chapter show the dynamic and interrelated nature of power, context, and resources, which feeds into my Discussion Chapter (Chapter VII).

Chapter VI. Exploring the Process of Empowerment through SenseMaker

6.1 Introduction

This chapter draws on participant responses to the SenseMaker self-signification framework used to understand the process of empowerment. SenseMaker is a research methodology that includes a data collection tool and an analytical framework by which participants share short stories or micro-narratives and then analyse the stories themselves ("make sense") using predetermined questions called a self-signification framework. The assumption behind SenseMaker is that to understand the complexity of the world holistically, researchers must look for patterns that emerge from fragmented stories, like stepping back from a mosaic to see the overall design (Deprez et al., 2020). Specifically, women who participated in FP's basic microfinance-plus programme and the Poverty Stoplight programme[123] shared and analysed their own stories using questions that I developed using my conceptual framework. Building on their analysis, I then analysed the micro-narratives using thematic analysis to explore the role of context and resources in triggering changes in power dynamics in women's lives. I present findings from both forms of analysis, participants' and my own, in this chapter. The chapter will be organised as follows. In Section 6.2, I introduce participants' profiles. In Section 6.3, I explore the nature of micro-narratives and the influencers who were most present in women's micro-narratives, with the objective to understand the context in which participants lived. Section 6.4 presents findings related to human, social, and material resources. Section 6.5 presents findings related to *power to, power within*, and *power with*. Finally, in Section 6.6, I offer my concluding thoughts.

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[123] As mentioned before in Chapter IV, at the beginning of this research I designed an evaluation between different FP programmes. However, my research changed from a more evaluative perspective to a broader perspective about the multiple forces that shape the processes of empowerment, as well as incorporating a greater emphasis on the voices of participants.

6.2 Participants' Profile

I worked with 489 participants from 42 village banking groups from six cities within Paraguay. Table 7 summarises the demographic profile of participants. The women who participated had various shared attributes, such as: having participated in FP's microfinance-plus and the Poverty Stoplight programmes for at least a year and lived in one of the six selected cities.

Table 7. Participants' Profile							
Age	18-29		30-44		45-64		65+
	27%		40%		28%		5%
Educational Attainment	Gr6	Gr9	Gr12	Some University	Finished University	No Schooling	
	39%	18%	25%	9%	8%	1%	
Number of Children	0	1	2	3	4	5	6+
	8%	18%	23%	20%	14%	6%	12%
Note. N=489							
Source: SenseMaker questionnaire							

As table 7 shows, the majority of participants were working-aged women between the ages of 30-44. In addition, the majority of participants attended school up to 6th grade and had 2-3 children, both of which are aligned with the Paraguayan context. As mentioned previously, these characteristics are similar to the Group Drama fictional characters presented in the previous above and are also similar to characteristics of FP participants in general. [124]

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[124] Ramos 2021, personal communication, 10 February.

6.3 Context

To understand the process of empowerment, it is essential to uncover how context shapes this process (Chopra, 2019; Kabeer, 1999). For this research, context was defined as the pre-existing social and cultural conditions that allow or restrict people's individual and collective assets (Pawson and Tilley, 1997). To explore the context as was shared in the participants' stories, in this section, I present findings related to participants' analysis of the nature of narratives and relationships in their micro-narratives. The nature of narratives represents different features of participants' lives which shed light on the pre-existing personal, social, economic, and cultural conditions in which women live. Influencers represent different interpersonal and social relationships that may present opportunities or constraints on participants' development at the individual, community, and structural levels. A focus on these two aspects of context will help me understand if and how different dimensions and specific actors enable or restrict women's empowerment, recognising that a full picture of all aspects of context is empirically impossible to capture. I first present participants' own analysis through their responses to the signification framework, and then, I present the findings from my thematic analysis.

6.3.1 Nature of Narratives

To understand different features of participants' contexts that might affect how power is exercised, women were asked a multiple-choice question about the nature of their stories. The objective of this question was to understand participants' interpretation of the contexts in which their micro-narratives took place.

Figure 18. Nature of Narratives: "My Experience is Mainly About…"
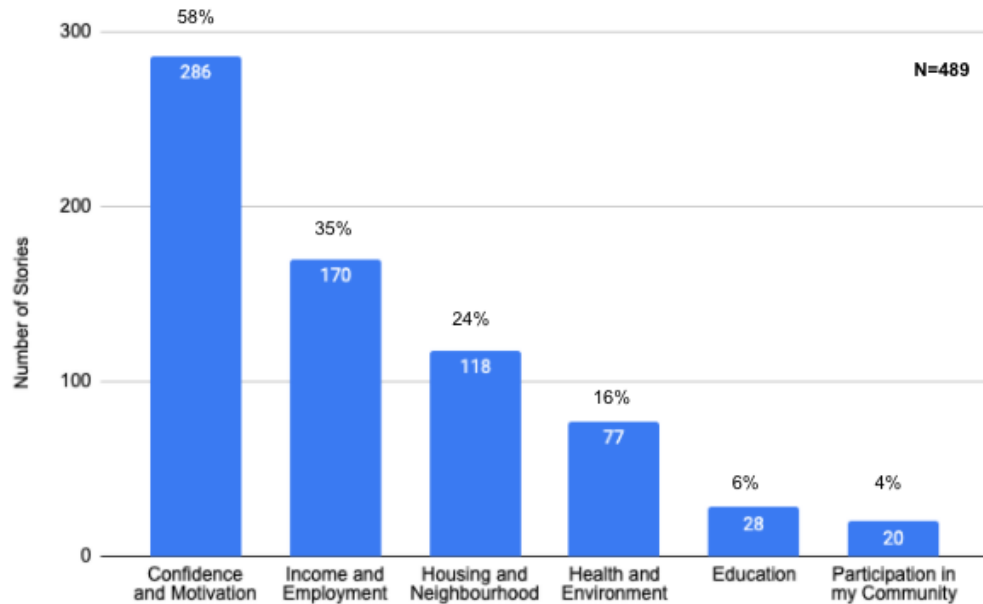
As figure 18 shows, participants identified different dimensions in their micro-narratives. Participants were allowed to choose up to two options. The most prevalent dimension was "Confidence and Motivation" (58%, 286 stories). This was followed by "Income and Employment" (35%, 170 stories), "Home and Neighbourhood" (24%, 118 stories), and "Health and Environment" (16%, 77 stories). "Education" and "Participation in My Community" were the least chosen categories. In order to better understand what participants wrote about in relation to the nature of these stories, I delved deep into the micro-narratives carrying out a thematic analysis.

Confidence & Motivation

In many stories where participants labelled their micro-narrative as being about confidence and motivation, women shared that they were pushed, many times in desperation, to trust in themselves despite the adverse situations and take action

to improve their situation. In fact, in the many micro-narratives in this dimension participants wrote about different situations in which they relied on trust, effort, strength, and hope, to act and improve their lives. I found that women navigated a similar context differently. To illustrate, one participant titled her micro-narrative "A woman fighter" and shared,

> "Several years ago, I set up a kiosk with a lot of sacrifices because I had to work alone. I went out into the streets to sell door-to-door so that my children would not lack anything because my husband was unemployed, but thanks to my efforts, I got ahead and today I already have a stable business[125]."

This micro-narrative shows how this woman recognised that she was alone and did not have support. Due to this, she had to trust in herself despite her adverse context to get ahead and support her family. Similarly, one participant shared a story about her struggles as a single mother and the importance of having hope and faith. She narrated,

> "Hello, well I am a single mother, I have gone through many good and bad things, I am a street vendor and sometimes there are sales, and other times there are not, and when there are no sales, I start to despair but there is something that I never lost, faith in God. When I begin to pray and ask [him] with all my heart to help me and give me the strength to move forward and no matter how hard it may be, I always find a solution and thanks to God and my strength to fight and my desire to work, to this day my children have always had everything. What I learned from everything I lived through is that it is much better to be a mother and father than to be with one [person] who does not want to be a father." [126]

This micro-narrative is an example of how, in her vulnerable situation as a single mother and with low income, this participant had to rely on hope, spirituality, and believe in herself to get ahead.

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[125] #280. "*Hace varios años monté una despensa con mucho sacrificio porque yo sola tuve que trabajar. Salía por las calles a vender casa por casa para que no le falte nada a mis hijos porque mi esposo quedó desempleado pero gracias a mi esfuerzo salí adelante y hoy día ya tengo un negocio estable.*"

[126] #486 "*La madre soltera*" Hola, bueno yo soy una madre soltera pasé por muchas cosas buenas y malas, yo soy *vendedora ambulante y a veces hay venta y otras veces no y cuando no hay venta me empiezo a desesperar pero hay algo que nunca perdí, la fe en Dios, cuando empiezo a orar y pedirles con todo el corazón que me ayude y que me de fuerza para seguir adelante y por más dura que sea siempre encuentro una solución y gracias a Dios y mi fuerza de luchar y mi ganas de trabajar nunca le faltó nada a mis hijos hasta hoy en día y lo que aprendí de todo lo vivido que es mucho mejor ser madre y padre que estar a lado de uno que no quiere ser padre.*

Participants also shared micro-narratives that shed light on how their context hindered their confidence and motivation. Women frequently shared distressing experiences which made them feel insecure and threatened their confidence and left them feeling powerless, sad, and frustrated. To illustrate, one participant shared,

> *"We have been having a difficult time with my family for about two months. We discovered a disease in my baby who was born prematurely, which we also learned a lot from that experience. We are in a difficult situation where we feel powerless in the face of this situation, so we also hope to come up with a solution with our little girl as always, faith and hope is the last thing that is lost."* [127]

In this quote, we can see how having health problems left this participant feeling hopeless, yet she relied on faith and hope. These micro-narratives show that due to participants' situation of vulnerability, they often had to rely on their own confidence and motivation to get ahead despite adversity.

Income & Employment

In many stories where participants labelled their micro-narrative as being about income and employment, participants shared a mix of negative and positive stories. On the one hand, women's micro-narratives showed a context where there were constraints such as low income, informal and unstable employment, and a lack of social protection associated with formal work such as insurance and pensions. Most participants had to create their own employment through self-enterprise. However, this was challenging because women lacked access to credit due to their status as informal workers or being housewives with no record of commercial activities. Those who did have formal or stable employment[128] noted low wages, mistreatment, and unjustified dismissals. Problems with income and employment were also associated with shocks such as accidents, climatic shocks,

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[127] #277 *"Hace como dos meses que estamos pasando un momento difícil con mi familia. Descubrimos una enfermedad a mi nena que nació prematura, que también en esa experiencia aprendimos mucho. Estamos en una situación difícil en donde nos sentimos impotente ante esta situación para también tenemos la esperanza de salir con una solución con nuestra pequeña como siempre la fé y la esperanza en es lo último que se pierde."*

[128] I differentiate formal and stable employment in the following way. Stable employment is having a job where you receive stable wages, for example working as a maid. Formal employment in Paraguay is employment where one is registered in the government's social assistance programme, which includes access to a pension and health insurance. As mentioned in section 3.1.2.6, 78.2% of the population of Paraguay has informal employment.

or lack of insurance which made participants lose their jobs or a large part of their income. To illustrate, one participant shared a micro-narrative of what happened to her family when her husband lost her job. She titled her story "Getting ahead with my work and the help of others" and shared,

> *"6 months ago, my husband suffered from an eye effusion, he was left without vision on one side of his eye. He was the breadwinner of my family. He worked as a bricklayer. There are seven people in this house, and this affected us a lot financially. I have five young children. To cope with the situation, my 15-year-old daughter [name] began to work as a babysitter. I worked washing other people's clothes, cleaning houses, I sold food and we went out to sell in the streets of my city. My husband is currently recovering and has started working again although not as much as before. Despite everything we are coping with the situation."* [129]

Many participants were also single mothers who, in turn, had specific challenges in the dimension of income and employment, including sustaining their home with one income and having challenges with balancing their caretaking responsibilities and jobs.

On the other hand, many participants who labelled their micro-narrative as being about income and employment shared micro-narratives in which opportunities related to access to income and employment had a positive impact on different aspects of their lives. Women appreciated having access to microfinance through FP, access to employment opportunities, increasing their financial literacy, working from home, obtaining access to markets, and increasing their income. To illustrate, women recognised that access to credit was important because it allowed them to start their own business from home, increased their confidence in making important decisions, learned new skills, and were able to save. An important benefit of working from home for participants was that it allowed them to take care of their families while contributing to the family economically, which was especially relevant for single

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[129] #320 *"Salir adelante con trabajo y ayuda de todos"* Hace 6 meses atrás mi esposo sufrió de un derrame ocular, quedó sin visión en un lado del ojo. Era el sosten de mi familia. Trabajaba como albañil. Somos siete personas en la casa y nos afectó muchísimo en la casa económicamente. Tengo cinco hijos menores de edad. Para sobrellevar la situación mi hija de 15 años [nombre] empezó a trabajar de niñera, yo trabajo lavando ropa ajena, limpiando casas, hago minutas y salimos a vender por las calles de mi ciudad [nombre]. Actualmente mi esposo se está recuperando y ha empezado a trabajar de nuevo aunque no como antes. Ocasionalmente pero a pesar de todo estamos sobrellevando la situación.

mothers. With work and increased income, women also noted that they felt that they were able to achieve goals such as continuing studying, helping parents, and decreasing stress in their homes. For example, one participant wrote about how her new job brought the family together, helped her provide for the family, allowed her to invest in leisure activities, and generally improved her wellbeing. She titled her micro-narrative "An enterprising woman" and stated:

> *"About eight months ago I started working in a nicer place and thanks to that I can continue my studies today. I can also help my parents and there is more harmony and I also feel good helping my parents because they give me everything they can. Due to this job, I can also buy my things, which is what I most wanted and not depend on anyone anymore. I live with my parents, but I help them around the house and that is the most important thing for me. And also, thanks to the support of the Foundation I have an extra income that also helps me a lot." [130]*

Lastly, having work opportunities and increased income allowed women to build resilience and prepared them for shocks and unexpected events.

Housing & Neighbourhood

In terms of the stories labelled as housing and neighbourhood, themes were related to both physical and intangible aspects of home. In relation to the physical aspects, participants shared micro-narratives depicting living in precarious and overcrowded housing, lacking basic services such as water, electricity, and garbage collection, lacking a bathroom with a toilet, and lacking a kitchen and appliances. These themes illustrated the state of vulnerability in which women lived. For instance, one participant acknowledged how she wanted a larger and more comfortable home for her children and how her goal was to improve her home. She titled her story "A goal for the good of my family" and shared,

> *"My name is [name] and my experience is based on the goals that I have to fulfil. I am a single mother with 4 children. I have a small 4x3m room. We*

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[130] #314 *"Una mujer emprendedora" Hace como ocho meses comencé a trabajar en un lugar más agradable y gracias a eso hoy puedo continuar con mis estudios. También puedo ayudar a mis padres y hay más armonía y también me siento bien ayudando a mis padres que que ellos me dan todo lo posible que pueden. Por este trabajo también puede comprar mis cosas que eso es lo que más quería y no depender más de nadie. Vivo con mis padres pero le ayudo a la casa y eso es lo más importante para mí. Y también gracias al apoyo de dich Fundación tngo un ingreso extra que también me ayuda mucho .*

are still without a bathroom. Now I am building a larger room with a bathroom inside. Two years ago, I started construction. I'm not done yet because life with the children at school is very heavy. They have many dreams. Like all children they want toys, a bicycle, everything. And believe me, it hurts my soul not to be able to give them [things] and tell them that the money I have is for our bathroom and the [new] room. Despite their young age they understand, and with the help of God I continue to give my best." [131]

This micro-narrative shows how the home represents physical and intangible aspects, such as the challenges of living in a precarious and overcrowded house, to the struggles of being a single mother trying to improve her house for her children. It is an example of the many struggles women face due to their state of vulnerability.

Participants frequently noted that they aspired to having a comfortable home because it was a space where they could live safely, or where they could enjoy their family. A decent house gave participants pride and happiness. One participant shared,

"Well, well, well. About a year or so ago I didn't have much work, I didn't do much. I just had a little house with a living room and room, a partner and a daughter. All cramped. So, I decided to overcome my situation. Work more, be able to make 2 rooms, a bathroom, be more comfortable. That was the dream I had. I fought a lot. I worked a lot. Today I can say that I have 2 rooms, a bathroom, I bought a refrigerator, a washing machine, kitchen, bed. Now I'm doing well, my daughter too. I bought her everything I could." [132]

This micro-narrative illustrates how the desire to live in a decent home pushed women to different courses of action to achieve their goals for their families.

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[131] #50 *"Una meta para el bien de mi familia" Me llamo [nombre] y mi experiencia se basa en las metas que tengo que cumplir. Soy madre soltera con 4 hijos. Tengo una pequeña pieza de 4x3. Estamos sin baño todavía. Ahora estoy construyendo una pieza más grande con baño dentro. Hace dos años comencé la construcción. Todavía no termino porque es muy pesada la vida con los chicos en la escuela. Ellos tienen muchos sueños. Como todo niño quieren juguetes, bicicleta de todo. Y creanme que me duele en el alma no poder darles y decirles que la plata que tengo es para nuestro baño y la pieza. A pesar de su corta edad entienden con la ayuda de Dios sigo dando lo mejor de mí.*

[132] #449. *"Como logré superarme" Bueno bueno bueno. Hace como 1 año y pico no tenía mucho trabajo era poco lo que hacía. Tenía apenas una casita con una sala y pieza, un compañero y una hija. Todos apretaditos. De ahí pensé bien en superarme. Trabajar más, poder hacer 2 piezas, un baño, comprar mis comodidades. Ese era el sueño que tenía. Luché mucho. Trabajé mucho. Hoy por hoy puedo decir que tengo 2 piezas, un baño, compré para mi heladera, para mi lavarropa, cocina, cama. Ahora estoy bien mi hija también. Le compré todo lo que pude después.*

In relation to neighbourhoods, participants wrote about living in polluted neighbourhoods, felt insecure, lacked access to roads and streetlights, and lacked green spaces. The following story illustrates a distressing experience shared by one participant about how insecurity in her neighbourhood had a negative impact on her life. She wrote,

> *"One day, like every [other], I was in charge of paying [FP's] loan until a terrible day that I could never imagine was going to happen to me. I was leaving home on my way to the office and two guys on motorcycles, one of them stripped me of my wallet where I was carrying the money with my baby in my arms. And that day I was in a terrible shock until I got to go to the hospital because I almost had a stroke because of the assault. I got depressed because I had a lot of concerns about paying the loan. But thanks to God and with the help of my husband I was able to cover all the debts and now I am with my cardiac treatment, and I am overcoming everything little by little."* [133]

This participants' experience shows how living in an unsafe neighbourhood not only led to a traumatic event, but also had negative impacts on her finances, emotional state, and mental and physical health.

Health & Environment

Most of the micro-narratives labelled as being about health and environment were negative and were related to issues either in participants' lives or in the lives of people important to them. These micro-narratives were about lack of access to health services and health insurance, death in the family, medical bills, and accidents. A common thread among micro-narratives was participants noting how powerless they felt because they could not cover medical expenses for loved ones. One participant shared,

> *"My mother got sick, and I felt powerless because we were in the hospital with no money. We had to buy things but could not [afford] it. I felt sad and*

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[133] #311.*"El día más terrorífico de mi vida"* *Un día como todas las semanas yo me encargo de pagar las cuentas de la Fundación hasta que un día terrible que jamás pude imaginar que me iba a pasar iba camino a la oficina y dos sujetos en moto, uno de ellos me despoja de la cartera en donde llevaba el dinero con mi bebé en brazos. Y ese día me quedé en un terrible shock hasta me llegué a internar en un hospital porque casi me agarró un ACB a causa del asalto. Llegué a entrar en un cuadro depresivo debido a que tuve mucha preocupación por el pago de la cuenta. Pero gracias a Dios con la ayuda de mi esposo pude cubrir todas las deudas y ahora estoy con mi tratamiento cardiaco y lo estoy superando todo de a poco.*

frustrated because my mother is the most important [family member] for me." [134]

Noting how issues related to health problems made her feel sad, frustrated, and powerless. Lacking health insurance was an important stressor for participants because they felt vulnerable to accidents or illness that could leave their families indebted.

Climatic events were also important life stressors that put pressure in participants' lives. Flooding was the most prevalent climatic event mentioned by participants. Women mentioned that flooding made them lose their businesses and their homes, which caused important economic and emotional repercussions such as stress and worries. The following example illustrates the experience of one participant affected by a climatic event. She narrated,

> *"My life changed because I worked from Monday to Saturday in a lime factory where I [worked] for almost 16 years, but the flooding came and destroyed the place and I couldn't work anymore, and I started not being able to pay my bills."* [135]

This micro-narrative shows how flooding resulted in serious economic repercussions for this participant, in addition to her vulnerable situation which left her unable to recover from that shock.

6.3.2 Influencers

Understanding which actors supported or constrained women in their life experiences sheds light on the complexity of women's contexts. Influencers represent different interpersonal and social relationships that may present opportunities or constraints on participants' development. To explore this, participants were asked a multiple-choice question about important influencers in their stories to determine which actors were present. Participants could choose as many responses as they wanted.

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[134] #368 *"La experiencia que pasé es con mi familia. Una enfermedad que nos afectó a mí y mi familia porque económicamente estamos mal con toda la familia pasamos mal yo especialmente porque me sentí sola e impotente porque en los hospitales son todos caros y casi no hay nada. Todo se compraba lastimosamente me sentí mal esa es la mala experiencia que pasé con dolor por que para mí la salud de mi madre es lo más importante y primordial"*

[135] #328 *"Mi vida cambió porque yo era una persona que trabajaba de lunes a sábados en una fábrica de cal donde ya estoy casi 16 años pero vino el agua de la inundación y agarró todo el lugar de mi trabajo y no pude trabajar más y empecé a no poder pagar mis cuentas"*

Figure 19. Influencers: "Who are, besides myself, the people in my story?"
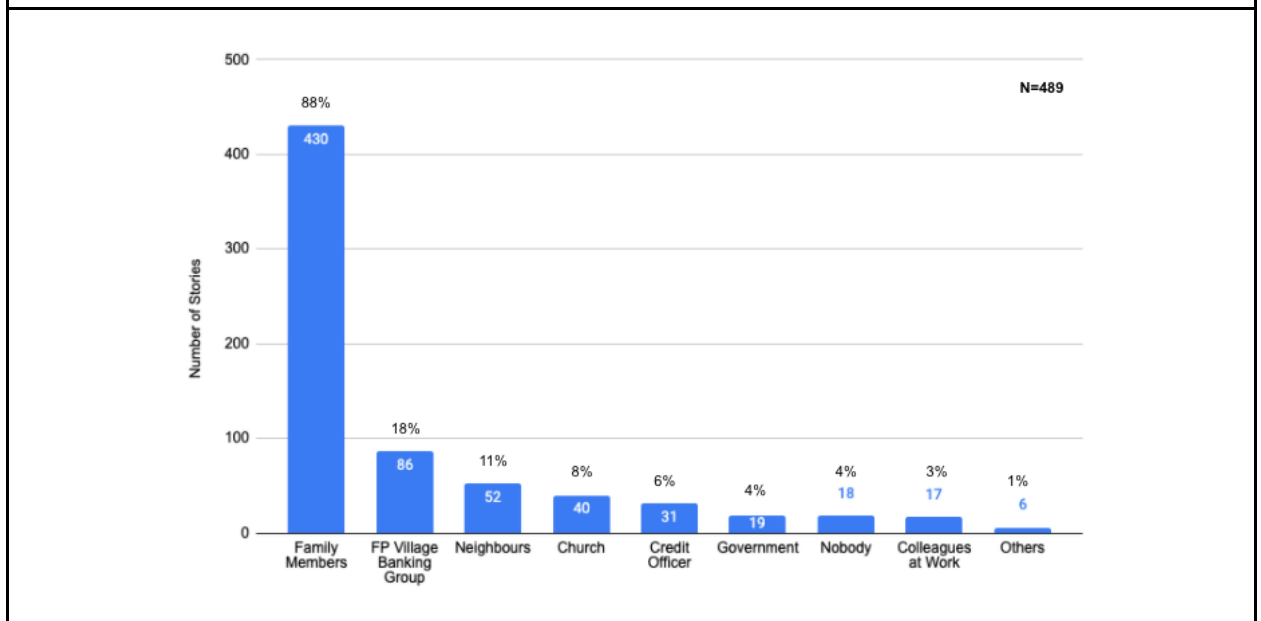
Figure 19 shows different influencers associated with participant micro-narratives. By far, the most frequently mentioned influencer was "Family members" (88%, 430 stories). Trailing behind, the second most frequent influencer was "FP Village Banking Groups" (18%, 86 stories), followed by "Neighbours" (11%, 52 stories). Here, it is important to highlight that most of the time FP village banking groups (18%) were formed by neighbours (11%). In other words, if I were to combine these two categories into one of "neighbours", I could interpret that 29% of participants recognised their neighbours as a source of influence in their meaningful life experiences. Other influencers such as "Church", "Credit Officer", and "Government", were selected by less than 10% of participants. In order to better understand what participants wrote about in relation to influencers in these stories, I carried out thematic analysis.

Family members were the most important and prevalent influencers in participant stories. Specifically, mothers, children, grandchildren, and partners were the most frequently cited family members in the stories. In most micro-narratives,

participants' mothers were generally positive influencers who supported women in child care and household duties as well as offering emotional support. One participant wrote about her role as a grandmother to support her daughter. She shared,

> *"My life experience is positive. I am taking care of my granddaughters while their mother is away. It is a bit difficult at my age, but at the same time it is good for me and my granddaughters. It's difficult for women to leave the country and leave their family."* [136]

This micro-narrative is illustrative of women's context in which, for some women, counting on support for childcare was crucial. For others, it illustrates a context where access to work is difficult. Children were also positive influencers who motivated women to make important decisions in life and move ahead every day. For example, one woman shared,

> *"My life is that I am a homemaker with 4 children, I can't go out to work because I don't trust people to leave my children [with others]. I make homemade food [to sell] to make some money. The father of my children works but it's not enough because we have school-aged children, and now I find out that I am pregnant. It's the 5th [child], which is something shocking to me because we are barely coping, but I have faith that God will not leave me abandoned. Although sometimes I want to give up, and then my 2-year-old son comes and says, "I love you mommy" and those things give me strength to keep fighting."* [137]

This micro-narrative sheds light on how children were important influencers because they gave women strength and faith.

The role of the partners in micro-narratives was mixed. At times, partners supported women. For example, in some stories, partners encouraged participants to quit their jobs or collaborated with women as business partners. One participant titled her story "A goal achieved" and shared,

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[136] #216 *"Mis nietas" Mi experiencia de vida es positiva. Estoy con mis nietas cuidandolas mientras su mamá está de viaje. Es un poco complicado para mi edad pero a la vez es bueno para mí y mis nietas. Cuesta mucho para las mujeres salir del país y dejar su familia.*

[137] #438 *"Mi embarazo me defendió" Mi vida es ama de casa de 4 criaturas, no puedo salir a trabajar porque no tengo confianza en la gente para dejarle a mis hijos. Hago comida casera para tener mi platita. El papá de mis hijos trabaja pero no abastece porque tenemos escuelero y ahora me entero que estoy embarazada. Me voy por el 5to eso es algo impactante para mí porque apenas sobrellevamos pero tengo fe que Dios no me dejará abandonada aunque a veces ya quiero rendirme y viene mi hijo de 2 añitos y me dice "te amo mamita" y esas cosas me dan fuerza para seguir luchando.*

"I had a very good experience in recent months because I always had the idea of having my own business, and I was finally able to achieve it with the help of my partner and with the help of my family. Now I must do my best to move forward with my business in order to give my daughters a good future. So far I'm doing very well. I am very happy because I waited a long time to be able to achieve it and the most beautiful thing is that we all help each other at home." [138]

However, in other cases, partners acted as obstacles to women's empowerment.

One woman titled her story "I am a very capable person" and shared,

"The truth is that I am a very capable person. But my problem is that I cannot work freely because my husband is very jealous. He doesn't trust me and that makes me sad sometimes. I want to get ahead. The truth is it is very sad because one has arms and legs, and because of another person who does not trust you, you cannot get ahead." [139]

This micro-narrative shows how this participants' partner did not trust and support her in working and accomplishing her goals. Many stories illustrated how patriarchy constrained women's independence and decision making power.

The second most mentioned influencers, although they were mentioned far less often, were FP Village Banking Groups. Participants often wrote about how their groups offered consistent support in good, as well as difficult times. Women felt grateful to be part of a group of peers and valued the relationships they could develop in their village banking groups. One woman shared,

"Thanks to the help of FP I have achieved many things and it was a pleasure to share with my friends in the group and through that I have the commitment to pay the fees responsibly and to improve a good quality of life. My life changed completely with the help I received." [140]

Socialising with other entrepreneurs motivated many participants to start

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[138] #107 *"Una meta lograda" Yo tuve una experiencia muy buena estos últimos meses porque siempre tuve la idea de tener mi propio negocio que por fin pude lograr con la ayuda de mi pareja y con la ayuda de mi familia. Ahora me toca hacer mi mejor esfuerzo para sacar adelante mi negocio para así darle un buen futuro a mis hijas . Hasta ahora me va super bien. Estoy muy contenta porque esperé mucho tiempo para poder lograrlo y lo más lindo es que todos nos ayudamos en casa.*

[139] #8 *"Soy una persona muy capaz" La verdad que soy una persona muy capaz. Pero mi problema es que no puedo trabajar libre porque mi marido es muy celoso. No confía en mi persona y eso me pone a veces triste. Yo quiero salir adelante. La verdad es muy triste porque tenés brazo y piernas y por culpa de una persona que no te tiene confianza no podés salir adelante.*

[140] #340 *"En mi vida como experiencia he formado una familia tengo una hija un hogar y he pasado muchas cosas gracias a la ayuda de la Fundación he logrado muchas cosas y fue un gusto compartir con las mejores amigas en el grupo y a través de eso tengo el compromiso de pagar las cuotas con responsabilidad y para mejorar una buena calidad de vida. Mi vida cambió por completo con las ayudas obtenidas."*

businesses, following the examples of their peers. Some women felt responsible to pay back their loan out of duty and commitment to their peers. When they succeeded in paying their loans back they felt proud of the shared accomplishment.

When participants mentioned their neighbours, most micro-narratives focused on women getting together to help people in need. Women shared this as a meaningful experience both when they were the women helping and the person being helped. Participants also wrote about how neighbours invited them to become a part and subsequently participating in a FP village banking group. In this sense, one participant shared the following story,

> *"My life was very difficult because I had no way of working. Nothing worked out for me. I wanted to set up a kiosk, but I had no way to start, but thank God one day my neighbours invited me to join Fundación Paraguaya and from that moment I was able to get ahead because they lent me a little money and I began to set up my kiosk, and I am doing very well so far and I continue working."* [141]

This story highlights the importance of living in a context where good relationships can open the door to different opportunities that might improve participants' lives.

6.4 Resources

In this section, I present findings from a triad relating to which resource was the most important in their micro-narratives. In my conceptual framework I argue that resources are important to consider in the process of empowerment because they work as preconditions that allow people to transform their asset base into different types of power to improve their lives (Kabeer, 1999; Sen, 1999; Alsop et al., 2006).

To understand the role of resources in women's lives, the question presented to participants was: "*In my story, it was important to have"* and participants were given three options: i) Money, which was a proxy for material resources; ii) Support

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[141] #87 *"Mi vida era muy difícil porque no tenía forma de trabajar. Nada me salía bien quería poner una despensa pero no tenía forma como empezar pero gracias a Dios un dia mis vecinas me invitaron para entrar en la Fundación Paraguaya y desde ese momento pude salir adelante porque ahí me prestaron la platita y empecé a poner mi despensa y me fue muy bien hasta hora y sigo trabajando."*

from other people, a proxy for social resources and iii) Self-Confidence, a proxy for human resources. As a reminder, the triad was not a single-choice response, but rather participants could position themselves anywhere on the triad and therefore indicate "degrees" to which each of these resources were important in their story. Again, in this section, I will first present participants' own analysis by showing their responses to the triad, and then I will present the findings from my thematic analysis of their stories "zoom in" to each cluster in the triad.

Figure 20. Triad Related to Resources
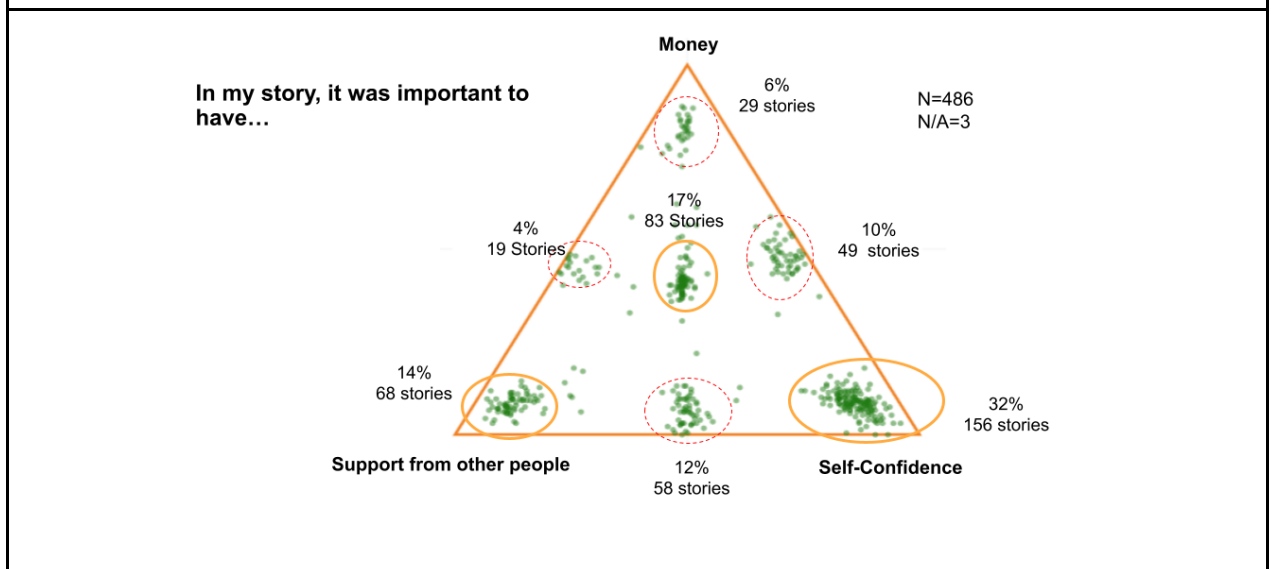
As figure 20 shows, almost all participants (N=486) could relate their stories to these concepts, signalled by the low N/A answer (N=3) of participants who did not find these concepts relevant to their stories, which builds confidence in the triad itself. There are seven clusters dispersed within the triad signalling the variation of perspectives between participants regarding how different resources contributed to their stories. The most prevalent resource as a contributing factor in participants' stories was "Self-Confidence" (32%, 156 stories). This was followed by the cluster of stories located in the centre of the triad (17%, 83 stories) which means that all three resources were equally important for storytellers as drivers of the stories. Then came "Support from others" (14%, 68 stories), followed by the cluster located

between "Support from other people" and "Self-confidence" (12%, 58 stories), then the cluster located between "Self-Confidence" and "Money" (10%, 49 stories). Lastly, "Money", as the only resource as a contributory factor, was one of the lowest clusters (6%, 29 stories).

In the next paragraphs, I first present the thematic analysis of each corner corresponding to each type of resource, and then present the analysis of stories that were located at the centre of the triad.

6.4.1 Human Resources (Self-Confidence)

The most prevalent resource in women's experiences was human resources (Self-Confidence). The objective of my analysis was to understand how self-confidence, as a proxy of human resources (Stromquist, 1995; Rowlands, 1997; Sen, 1999), allowed or constrained women to make strategic choices to transform their lives. Micro-narratives in this corner of the triad included expressions of self-confidence related to stories about hope, courage, strength, effort, and trust and how these were necessary for participants to act and make changes in their lives. For example, in some stories, women shared that when they could not provide for their families, they were pushed, many times in desperation, to trust and believe in themselves despite adverse situations and look for work or quit their outside jobs to work from home. To illustrate, one participant titled her story, "A better future for my family" and shared,

> "My life experience is that I have 4 children who still need me, so I had to trust and believe in myself and try harder to work and increase my income because I didn't work before. Now I decided to improve my earnings to give them the best and I plan to have a business in the future, so I am saving to start a clothing business." [142]

In this story, the woman expresses how the pressure of motherhood and lack of income triggered her to awaken an inner resource of belief in herself and look for opportunities to improve her family. Participants frequently shared feeling

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[142] #406 *"Por un futuro mejor para mi familia" Mi experiencia de vida consiste en que tengo 4 hijos que necesitan aún de mi por lo que me esforcé más en trabajar y aumentar mis ingresos porque anteriormente no trabajaba. Ahora me propuse mejorar mis ganancias para darle lo mejor y planeo tener un negocio en el futuro por lo que estoy ahorrando para poner mi negocio de ropas.*

dissatisfied about spending long hours working outside their home, unable to look after their children, and how this triggered a sense of courage to look for opportunities to make changes in their life. For example, in one case, a woman started working from home to better manage her time and be closer to her children. She shared,

> "*I decided to quit my job to be with my son... I decided to quit a job where I spent many hours away from home and realised that my son was growing up without my help. And for a mom there is nothing more important than taking care of her child. And I decided from that time as a mom to work and fight from my house to be able to be close to my son and watch him grow."* [143]

In this story, this woman recognised she had to do something to change her situation to be able to spend more time with her child, which allowed her to feel more at peace in her day to day.

However, not all stories were positive. In fact, many participants shared negative experiences that suggest a lack of self-confidence. Many micro-narratives were related to feelings of helplessness and powerlessness due to economic, health, and climatic shocks where participants felt they could not do anything to improve their situation. To illustrate, one participant shared a story where her mother did not have access to health care services, and she felt powerless. She shared,

> "*The experience I had is related to my family. An illness that affected me and my family because financially we are in a bad situation with the whole family. I had a bad time, especially because I felt alone and powerless because hospitals are all expensive. Unfortunately, I had to buy everything [to pay for medical expenses]. I felt bad and this is the bad experience that I went through with pain because for me the health of my mother is the most important [thing].*"[144]

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[143] #289. *"Decidí dejar el trabajo para estar más con mi hijo" Decidí dejar mi trabajo para estar con mi hijo. Hace doce meses decidí renunciar a un trabajo donde estuve muchas horas fuera de mi casa y me di cuenta de que mi hijo estaba creciendo sin mi ayuda. Y para una mamá no hay nada más importante que cuidar de su hijo. Y decidí desde esa vez como mamá trabajar y luchar desde mi casa para poder estar cerca de mi hijo y verlo crecer. Porque no hay nada más importante como mamá estar con su hijo. No es fácil pero con la ayuda de la familia.*

[144] #368. *"La experiencia que pasé es con mi familia. Una enfermedad que nos afectó a mí y mi familia porque económicamente estamos mal con toda la familia pasamos mal yo especialmente porque me sentí sola e impotente porque en los hospitales son todos caros y casi no hay nada. Todo se compraba lastimosamente me sentí mal esa es la mala experiencia que pasé con dolor por que para mí la salud de mi madre es lo más importante y primordial pero nada fue imposible logramos salir de esa con la ayuda de Dios."*

This participant shared how she felt powerless since she did not have the economic resources to help her mother with her medical bills. Similar stories showed women's situation of vulnerability in which women lacked material resources, such as income, as well as essential services that affected participants' human resources.

6.4.2 Social Resources (Support from Others)

Support from others was the second most prevalent resource selected by participants. In this cluster of stories, my goal was to explore how support from others, as a proxy for social resources, helped women improve their lives. Participants shared how they relied on others to gain access to resources and opportunities that they might not have had by themselves, as well as to offer emotional support from others in times of crisis. Women's stories also shed light on their experiences in giving support to others, as well as how lacking support was a barrier in their lives.

In micro-narratives in this cluster, support from others was related to obtaining material and human support from family members, community, FP village banking groups, and neighbours. This was especially relevant in times of illness, health problems, debt, accidents, and climatic shocks. To illustrate, participants frequently shared how they fundraised with their families and communities to offer economic support to those in need. One participant titled her story "A United Family" and wrote about how her family got together to support a sibling who was ill. She shared,

> *"My brother is sick; he has cancer, and we want to help him. This Sunday we are going to have a [chicken fundraiser] and last Sunday we organised a hamburger fundraiser with our siblings, there are 9 of us and he [relies on] us. He is young, he is 40. He is at my father's house, and he has gone through 2 series of chemotherapy which costs 14 million [guaranies][145] and he's missing 4 [sessions]."* [146]

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[145] Approximately USD $2,300. This is about 7 times the Paraguayan minimum wage.

[146] #284 *"La familia unida" Mi hermano está enferma, tiene cáncer y le queremos ayudar. Queremos hacer poyada este domingo vamos a hacer una y el domingo pasado hicimos hamburgueseada y organizamos con los hermanos que somos 9*

This participant's micro-narrative shows how she collaborated with her family and community, utilising her social resources, to support a family member in a difficult time.

Support from others was also related to stories about obtaining access to financial resources, new ideas, and new skills thanks to important influencers in participants' lives. One participant shared her experience about joining FP after being invited by a friend. She narrated,

> *"I... thank God for having found me a person, or rather, a super friend, for taking me and getting to know Fundación Paraguaya. Thanks to that I was able to build my house. Because I was in a poor situation and thanks to Fundación Paraguaya and my family and all those people who were with me and who supported me in everything and especially my husband for always being with me and supporting me in everything in health and illness. Thank you very much Fundación Paraguaya."* [147]

This micro-narrative demonstrates how good relationships with friends and neighbours allowed participants to have access to different kinds of resources. In this case, access to a loan through FP enabled the participant to build her own home.

In terms of emotional support, women valued family and community support to overcome challenging experiences. To illustrate, one participant mentioned how when she was depressed, her community helped her overcome this situation. She narrated,

> *"I got depressed when my father died but I could overcome this thanks to the love of my family and friends. It is really difficult, but I am overcoming this."* [148]

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y él está solo con nosotros .El es joven, tiene 40. El está en la casa de mi papá ya hizo 2 series de quimio y cuesta 14 millones y le falta 4.

[147] #229 *"Mi casita" Yo [nombre] agradezco a Dios por haberme encontrado una persona o mejor dicho con una súper amiga por haberme llevado y conocer Fundación Paraguaya. Gracias a eso pude hacer para mi casa. Porque estaba en situaciones pobres y gracias a la Fundación Paraguaya y a mi familia y a toda esa personas que estuvieron conmigo y que me apoyaron en todo y en especial a mi marido por estar siempre conmigo y apoyándome en todo en la salud y enfermedad. Muchas gracias Fundación Paraguaya.*

[148] #246 *"Entré en una fuerte depresión que la superé con la ayuda de mis amigas y mi trabajo que amo. Fue muy difícil pero lo estoy superando."*

This participant noted how although she went through a difficult moment that decreased her self-confidence, she was able to overcome this by the help of her community which acted as her support network. Similarly, many participants referred to how their village banking group helped them in times of need. One woman shared,

> *"My son had an accident... We were very scared… but what I want to emphasise is that I did not feel alone. My colleagues in my group called me every day to ask how my son was doing. I felt accompanied at all times." [149]*

This micro-narrative shows how this participant valued how her FP village banking group offered essential support in a time of need. In some stories, participants wrote about giving, instead of receiving support. This was especially relevant in family spheres. One participant, for example, shared a story where she took care of her mother-in-law. She shared,

> *"...for three months I have been taking care of my 78-year-old mother-in-law who had surgery on her eye and has no one to take care of her. So, I brought her [home] to take care of her with love and respect, and to offer her the attention that she needs with much affection. It is a very beautiful experience because I am giving her the love and attention that I could not give to my mother because she passed away 9 years ago." [150]*

This micro-narrative shows how participants valued being able to support family members in times of need through actions that made others feel loved and respected.

In other cases, participants wrote about lacking support in difficult times and how this made them feel alone, powerless, and sad. Participants mentioned lacking the support of partners, family members, and friends. Many micro-narratives in this category were related to negative experiences in terms of health problems, accidents, and climatic shocks. Some participants mentioned how their health problems negatively impacted their relationships with friends and family. For

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[149] #127 *"Mi hijo tuvo un accidente… Nos asustamos muchísimo…lo que quiero recalcar es que no me sentí sola. Mis compañeras de mi grupo me llamaban todos los días a preguntar cómo estaba mi hijo. Me sentí acompañada en todo momento"*

[150] #100 *"Hace tres meses que le estoy cuidando a mi suegra de 78 años que se operó de su ojo y no tiene quien le pueda cuidar, entonces yo le traje para cuidarla con mucho amor y respeto y para brindarle la atención que ella necesita con mucho cariño. Es una experiencia muy bonita porque a ella le estoy dando el cariño y la atención que yo no le pude dar a mi mamá porque falleció hace 9 años ya."*

example, one participant shared how a miscarriage negatively impacted her relationship with her husband and how she did not feel supported. She narrated,

> *"I lost my 3-month-old baby because it didn't grow, and I feel sad about it, and my husband and I almost separated. I think I will no longer be able to have a child and my husband wants [one] and he doesn't understand, he always complains about this."*[151]

This micro-narrative shows how a health problem has resulted in a strained relationship between this participant and her husband who did not support her in this difficult time. This story also signals gendered expectations related to the role of women in relationships. Another participant noted how unsupported she felt after being diagnosed with a health issue and did not have the support of family and friends. She shared,

> *"I was diagnosed with kidney failure that completely changed my life. I lost my friends and some family. I no longer have the life I had before…"* [152]

This case shows how her health issues led to changes in her life as well as losing family and friends. Lastly, participants also shared stories of having to work alone without support. One participant noted how her husband's death left her without support to provide for her family. She narrated,

> *"When my husband passed away, I was alone with my four children. [I was] sad and I had to work alone. It was a very difficult [period] in my life. Day to day [I worked], in the cold and alone."* [153]

This story shows how this woman had to carry out all family and economic responsibilities alone, making her feel sad and overwhelmed.

6.4.3 Material Resources (Money)

Money, as a proxy of material resources, was the least chosen resource by participants. In my thematic analysis of micro-narratives in the cluster related to money, I found that access to microfinance services, such as credit and village banking groups, allowed women to take action to improve their lives. I also found that in many cases, lack of money constrained people's actions.

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[151] #319 *"Yo perdí mi bebé de 3 meses porque no creció y me siento triste yo y mi marido y casi me separé de mi marido. Creo que ya no iba a poder tener hijo y mi marido quiere para su familia y él no me entiende siempre me reclama por eso"*

[152] #117 *"Me diagnosticaron insuficiencia renal que cambió mi vida por completo. Perdí mis amigos y algunos familiares. Ya no tengo la vida de antes…"*

[153] #24 *"Cuando mi marido falleció me quedé sola con mis cuatro hijos. Triste tuve que trabajar sola. Fue muy difícil en mi vida. Sol a sol con frío y sola."*

In terms of access to microfinance, participants shared how having access to money helped them start a new business, build homes, and support their family. Specifically, FP played an important role in providing women access to credit, financial literacy, and supporting them in accessing new markets. Women emphasised the impact of having access to microfinance to start their own businesses. To illustrate, one participant shared,

> *"My experience is that I worked as a domestic worker every day. I didn't have time and my children needed me since they were in school. One day I decided to start my own business to sell hamburgers, sandwiches, empanadas, and with the help of Fundación and my family I was able to invest little by little and build a stand where I work every day. Now I can manage my time and be with my children generating my own income."* [154]

This quote shows how, in a circumstance where the participant had to work outside home for long hours, access to money helped her start her business from home. This decision allowed her not only to improve her income, but most importantly to be able to better manage her time and spend more time with her children. Another participant noted the positive impact FP's microloan had in her life since she did not have access to the traditional banking sector because she was on the national debtor list. She wrote,

> *"Despite being on [the debtor list], I was able to get ahead with a [business] thanks to the credit [FP] gave me. Twice I was able to purchase merchandise since I work with crochet and embroidery on slippers, jewellery, and things like that. This way I could have some hope of starting again with a business, which corresponds to having a commercial loan again, which is important since I am considering several projects [in the future]."* [155]

Conversely, participants shared micro-narratives where they felt sad, worried, and powerless because they lacked money to support themselves and their families. In

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[154] #371 *"Con un poco de sacrificio se puede salir adelante" Mi experiencia consiste en que me desempeñaba como empleada doméstica todos los días. No teníamos tiempo para mí y mis hijos que me necesitaban ya que estaban en la escuela. Un día decidí poner mi propio negocio de venta de hamburguesas, sandwich, empanadas, y con la ayuda de la Fundación y mi familia pude invertir de a poco y poner mi copetín donde trabajo todos los días. Ahora puedo manejar mi tiempo y estar con mis hijos generando mis ingresos propios.*

[155] #190 *"A pesar de tener inforcomf pude salir adelante con un proyecto en mano gracias al crédito que me otorgaron ya dos veces pude volver a reestablecer mi mercadería ya que me decido al crochet y bordados en zapatillas, bijouteria y cosas así. Esta manera pude volver a tener alguna esperanza de volver a empezar en lo comercial, lo que corresponde a volver a tener un crédito comercial ya que es importante teniendo en cuenta que tengo varios proyectos en puerta."*

many cases, lacking money was the consequence of an event, like an illness in the family, business failures, losing work, or lack of opportunities, signalling, again, the vulnerable context in which these women lived. The following quote illustrates the experience of a woman who felt worried because of her lack of income. She shared,

> *"That is my concern, my business and my mother. Running after my mother and then running after my business, going to the market, and buying her medicine. [This money] comes from the sales of my business, and the help of the Foundation's money, which is from my group of women, we've been in the Foundation since 2019. I am very concerned about the limited money, but I have to fight hard to get ahead."* [156]

This micro-narrative demonstrates how lacking income made this participant feel overwhelmed about both her family and business responsibilities. Another participant expressed how sad she felt because she could not afford to pay for her daughter's education. She shared,

> *"For me, a bad experience, what's more, a sadness, is that I could not send my daughter to university. She liked medicine and is not within my reach."* [157]

In an extreme case, one participant shared,

> *"I got a depressive disorder because I had a lot of concerns about paying the bills."* [158]

These examples show how lacking money made participants feel powerless, anxious, frustrated and without control over their situation, signalling the overlap between material and human resources. These micro-narratives also showed the negative repercussions that debt had on participants' mental health and wellbeing. Lastly, these experiences also shed light on the lack of structural support for participants and their family in different areas.

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[156] #169. *"Esa es ahora mi preocupación, mi negocio y mi mamá. Correr detrás de mi mamá y luego correr detrás de mi negocio, irme al mercado y comprar para su remedio sale de la venta de mi negocio y la ayuda de la plata de la Fundación que es también de mi grupo de mujeres que estamos en la Fundación desde 2019. Pasamos mucha preocupación por la escasa plata pero tengo que luchar duro para salir adelante."*

[157] #176 *"Para mí una mala experiencia, es más, una tristeza es que mi hija no le pude mandar a la facultad. Le gustaba medicina y no está a mi alcance para eso."*

[158] # 311 *"Llegué a entrar en un cuadro depresivo debido a que tuve mucha preocupación por el pago de la cuenta."*

6.4.4 Combination of Resources

As shown in the triad above (figure 20), participants selected more than one resource as important to their micro-narrative by placing their stories at the centre of the triad (88 stories or 18%) or between two corners of the triad (131 stories or 26%). While analysing stories in which participants had identified the role of more than one resource, which added nuance and specificity to the ways in which resources overlap.

In the cluster of stories located between "Support from Others" and "Self-Confidence", I found the interconnection between women's relationships and self-confidence, and how they built upon each other. To illustrate, one participant shared how with the support of FP she decided to quit her job to work from home and how this increased her self-esteem and made her feel more connected to her family. In other cases, participants narrated how their self-confidence supported them to take action and ask for support when needed. For instance, a single mother who felt motivated to look for work opportunities asked her neighbour to help her take care of her children while she left the home looking for job opportunities. These examples indicate that the relationship between resources was not unidirectional, but rather, it was a feedback loop.

The cluster of stories between "Support from Others" and "Money" included narratives which showed how their social networks supported participants with material resources. To illustrate, one participant noted the important role of social networks when she requested the support of her neighbours to fundraise to cover her son's medical expenses after an accident. Another woman shared how her relationships with neighbours opened a door to be part of the FP village banking group that later gave her material resources to build her house. In contrast to the cluster of the stories located between "Support from Others" and "Self-Confidence", micro-narratives in this cluster mostly were unidirectional.

In relation to the cluster between "Money" and "Self-Confidence", participants shared how access to money helped them increase their feeling of self-confidence to take actions and improve their lives. For example one participant shared how she valued having money because it triggered a sense of security to provide for her family. In another case, a woman noted how after her business grew, she acknowledged that she was capable which increased her feelings of self-worth. Here, I also mostly observed a one-way relationship in which money led to feelings of self-confidence.

Finally, in the cluster at the centre of the triad between "Money", "Self-Confidence", and "Support from Others" participants shared how all three resources were important in their life experiences. To illustrate, one woman titled her micro-narrative, "Unity is strength trusting in God" and shared,

> *"We went through a very serious economic crisis that made analyse and see how I could get out of the crisis. I put my trust in God with his holy spirit, he enlightened my mind and I started a small business that I started little by little, a tailor shop and bazaar. My family supports me, they all do their bit. Today I am already on my way." [159]*

This story, similar to others in the cluster, show how a combination of income, support from others, and feelings of self-confidence were interrelated. These examples illuminate the complex nature of the role of resources in participants' life experiences where different combinations of resources (self-confidence, support from others, money) were recognised by participants as being important in their experiences.

6.5 Power

In this section, I present a triad where participants were asked to consider which type of power (*power to, power within,* and *power with)* were present in their micro-narratives*.* According to the literature, power is at the root of the concept of

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[159] #453. *"La unión hace la fuerza puesta siempre en Dios. Pasamos por una crisis económica muy severa que hizo que pudiera analizar y ver que hacer como salir de la crisis. Puse mi confianza en Dios con su espíritu santo iluminó mi mente y formé un pequeño negocio que lo empecé de a poquito una sastrería y bazar en el cual me apoyan mi familia todos ponen su granito de arena. Hoy ya está encaminado."*

empowerment (Rowlands, 1995; McGee and Pettit, 2019; VeneKlasen and Miller, 2002). In order to understand how power influenced women's experiences, participants were asked to consider three different types of power using a triad. The question presented to participants was: "In my story, I feel that" and participants were given three options: i) "I can improve my and my family's life", this concept is related to *power to*; ii) "I believe in myself", which is related to the concept of *power within*, and; iii) "I belong to a community that supports me", which is related to the concept of *power with*. As I have done previously, in each section I will first present participants' own analysis by showing their responses to the signification framework, and then, I will present the findings from my thematic analysis.

Figure 21. Types of Power
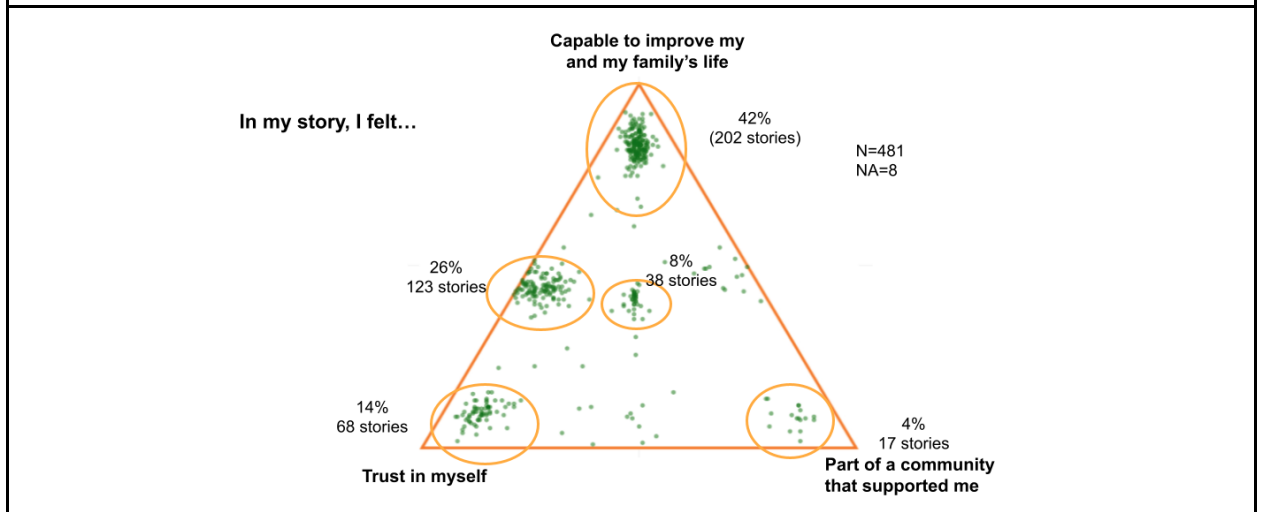
As figure 21 shows, there are different clusters (highlighted in circles) meaning that different types of power were recognised by participants in their stories. The most prevalent cluster was "I can improve my and my Family's life" (42%, 202 stories). This was followed by the cluster of stories located between "I can improve my and my family's life" and "I believe in myself" (26%, 123 of stories). Then, "I trust in myself" (14%, 68 stories). At the centre of the triad, participants recognised the three options as equally important in their stories (8%, 38 stories). Lastly, only 4%

of participants selected "I belong to a community that supports me". To better understand the role of power in participants' micro-narratives, I carried out a thematic analysis.

6.5.1 Power To (I Can Improve my and my Family's Life)

Participants who selected "I can improve my and my family's life" shared micro-narratives about wanting to create changes in their lives and taking actions to set goals and act upon them. The objective of my thematic analysis was to understand what triggered changes in *power to*. I found that for people to develop their sense of *power to,* they needed to have access to different material, social, or human resources. In other words, resources were a precondition to exercise *power to*. For example, participants frequently shared micro-narratives where access to different types of resources, such as microfinance, new skills, and support from others, triggered *power to* make decisions that could improve their situation. To illustrate, one participant titled her story, "My dream is coming true" and narrated,

> "I am a retired teacher, my salary was not enough. One day I was invited by Mrs. [name] to be part of the Fundación [Paraguaya] and from that moment I grew in my small job. I decided to start a bakery… Currently I have industrial machines that I acquired through FP. [We now] work as a family with my daughters, practically it's a mini company." [160]

In this case, this participant shared how she was dissatisfied with her current salary and thanks to her good relationships and being invited to join FP, she felt she could develop new abilities and start a new business, which gave her the *power to* change her life. Similarly, another participant narrated,

> "I withdrew money from Fundación Paraguaya to work independently, and the truth is that it has been very good for me so far. I have generated extra income and I have trusted in myself that if one sets out [to do something], one can work without leaving the house." [161]

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[160] #451 *"Mi sueño que se va cumpliendo" Soy docente jubilada que no me alcanzaba en nada mi sueldito. Un día fui invitada por la Sra. [nombre] a formar parte de la Fundación y desde ese momento fui creciendo especialmente en mi pequeño trabajo que decidí emprender en la repostería... Actualmente cuento con máquinas industriales que adquirí a través de la Fundación. Trabajando en familia con mis hijas prácticamente en una mini empresa.*

[161] #359 *"Mi propio empleo" Retiré plata de la fundación paraguaya con el fin de trabajar independientemente y la verdad me ha ido muy bien hasta ahora. He generado ingresos extra y he confiado en mí misma que si uno se propone se puede trabajar sin moverse de la casa.*

In this story, the participant noted how different resources, such as access to credit and believing in herself, gave her the opportunity to exercise her *power to* generate her own income from her home.

In some cases, participants acknowledged the importance of positive relationships and having a positive mindset to aspire to a better future for them and their family, despite living in a difficult situation. One participant narrated,

> *"... My husband and I always help each other and communicate. In these months we are going through a difficult economic moment, and the bills have accumulated. But we are confident that with the help of God we will get ahead. Now I have a dream of setting up an ice cream parlour and I have faith it will be a success."* [162]

This participant's story, as well as the others in this subsection, show how resources played important roles in women developing their *power to.* In other cases, participants noted how their dissatisfaction with their situation pushed them to reflect and take actions to improve their and their family's lives. To illustrate, one participant titled her story "A radical change in my family" and shared,

> *"About 7 months ago my family had a serious problem. We had been suffering from domestic abuse for 19 years, and 7 months ago we decided to end that abuse by reporting my stepfather who was the one who mistreated us. He has been in prison for 6 months and in these times, we have gone through many things, much as fights and we were also in a bad financial position. But as the months have gone by, we have realised that we should have made this decision earlier to end this abuse and my family and I were completely changed by the decision that we made. Now we are better, we do not fight so much, and we are better financially, and we are all doing better. "* [163]

In this case, this woman shared how her dissatisfaction with her current violent situation pushed her and her family to exercise their *power to* report her stepfather

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[162] #91 "*Hay puertas que se cierran para algo nuevo*" *Con mi esposo nos ayudamos mutuamente siempre y cuando nos comunicamos en estos meses estamos pasando por un mal momento económico ya que las cuentas se nos acumularon pero estamos confiados que con la ayuda de Dios saldremos adelante. Ahora tengo un sueño de montar una heladería que tengo fe que será un éxito.*

[163] #174 "*Cambio radical de mi familia*" *Hace aproximadamente 7 meses atrás en mi familia tuvimos un grave problema. Llevamos 19 años sufriendo de maltrato doméstico y hace 7 meses que decidimos acabar con ese maltrato denunciando a mi padrastro quien era quien nos maltrataba y hace 6 meses que el está en prisión y en estos tiempos que han pasado en mí familia hemos pasado por muchas cosas tanto como peleas y también estuvimos mal económicamente pero pasando estos meses nos hemos dado cuenta de que hace mucho tiempo faltaba que tomamos esa decisión de acabar con ese maltrato y a mi familia y a mí nos cambió por completo esa decisión que tomamos. Ahora estamos mejor y no peleamos tanto y estamos mejor económicamente y estamos mejor nosotros mismos juntos.*

for domestic violence and how that action increased her *power within* and *power with, thus* creating positive change for her family. This micro-narrative also shows how with increased *power to*, this participant increased her *power with.*

6.5.2 Power Within (I Believe in Myself)

Participants who selected "I Believe in Myself" shared micro-narratives related to *power within.* My findings show that *power within* was developed in different ways for different women. For some participants, adversity pushed them to tap into their human resources and reflect, have hope, persevere, and believe that they were strong enough to navigate difficult situations and look for opportunities to make meaningful changes in their lives. In many stories participants shared difficult situations related to the vulnerable situation in which they lived and women shared stories related to health issues, climatic events, or accidents that had negative repercussions in their lives.

To illustrate, one participant shared a story about losing her partner, but with access to resources and believing in herself, she was motivated to work hard and help her children get ahead. She shared,

> "*I lost my [partner] and I was alone with 7 children. I got ahead. I have been fighting since I joined Fundación Paraguaya and I improved my quality of life with my children. I'm going to fight for [my children] and I hope everything goes well. Today, I work day and night. I am a housewife, I work taking care of cars and I make my children study. We get on. We were not affected by what happened.*" [164]

This micro-narrative shows how this woman was able to exercise her *power within* using different resources, even though she was facing a difficult moment in her life. In another case, a participant shared,

> "*[My mother] became depressed, she didn't have the willingness to get ahead, and died. I felt so bad but now I sit down to think, and I say that my goal is to get ahead and not decline and every day I get up with that goal*

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[164] #310 *"Yo perdí al papá de mi hijo y me quedé sola con 7 hijos. Salí adelante. Sigo luchando desde que entré en la Fundación Paraguaya mejoré mi calidad de vida con mis hijos. Voy a luchar por él todavía y ojalá que salga todo bien. Hoy en día trabajo día y noche. Soy ama de casa, trabajo cuidando coches y les hago estudiar a mis hijos. Salimos adelante. No nos afectó eso que pasó."*

and I go out every day to work, which at this moment is my day to day and obligation." [165]

This case shows how this woman's capacity to think and critically reflect about her situation triggered a sense of *power within* to get ahead, despite facing adversity. In other words, this micro-narrative shows how in a difficult context, women recognised that they were capable of generating their own power.

Women also narrated about how their daily efforts to get ahead, despite difficult situations, increased their sense of *power within* and *power to*. To illustrate, one woman shared about how she believed in herself and took different courses of actions to improve her life. She titled her story "Woman Warrior" and shared,

"At one point I thought that selling clothes and food wouldn't work, I did not think positively, but now I am selling very well, I am doing great, and I have my husband [name], my son [name] is already 10 years old, my baby [name] is 3 years old. I have my own house thanks to my daily efforts. I am a warrior and now I am thinking about building a kiosk to improve my quality of life." [166]

This woman's micro-narrative shows how she recognises and acknowledges how her daily efforts helped her get ahead, and this increased her own sense of self-respect and *power within.*

In many other cases, I found that *power within* was decreased. I found that despite women facing a similar context to the women presented above and faced challenging situations such as, illness, death, climatic events, insecurity, and precarious homes, women who experienced a decrease in their *power within* did not have access to resources. To illustrate, one participant titled her story "Without help, without anything" and shared,

"The biggest change in my life was the birth of my daughter with Downs syndrome. A radical change, and it has been a great disappointment due to

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[165] #393 *"Mi mamá se deprimió no quiso esa ganas de salir adelante y falleció. Me he sentido tan mal y ahora ya me siento a pensar y digo que mi meta es salir adelante y no decaer y todos los días me levanto con esa meta y salgo todos los días a trabajar que en este momento es mi día a día y obligación."*

[166] #362 *"Mujer guerrera" En un momento pensé que vendiendo ropas y comidas no me iba venir muy bien, no pensaba positivamente pero ahora ya voy vendiendo muy bien me va súper y tengo mi marido [nombre] mi hijo [nombre] ya tiene 10 años, mi nena se llama [nombre] 3 años. Tengo mi casa gracias al esfuerzo de cada día. Soy una guerrera ahora ya pienso en hacer para mi casilla para mejorar mi calidad de vida.*

> *the authorities who do not consider disabled people. [I do not have] help or anything."* [167]

This story showed how lacking structural support in challenging circumstances made this woman feel powerless and alone. Another participant shared a story where she had health problems that affected her ability to work and provide for her family. She shared,

> *"In these last months I've been sick and that affects me negatively since I can't work like before. That doesn't make me feel very good since I can't help my family like I used to."* [168]

In this case, it is apparent how a negative event without any support affected this participant's ability to obtain material resources, which made her feel that she could not help her family, which decreased her sense of *power within*.

6.5.3 Power With (I Belong to a Community that Supports Me)

Participants who selected "I belong to a community that supports me" shared micro-narratives related to receiving support from the community, their families, a partner, and FP, to achieve things that were important to them. In one story, a participant narrated how her neighbourhood came together during a difficult time to help the community. She shared,

> *"My experience happened months ago. The floods [came] and I was a bit affected. And it became apparent that there was help in the neighbourhood if you needed it, as well as, for example, having the drainage cleaned, helping each other to improve the neighbourhood, as well as [changing] the way we think and do things."* [169]

This story shows how an unfortunate incident, such as flooding, made the participant and her neighbourhood realise the importance of building collective strength and to work together. Other stories shared the importance of having *power with* their families. To illustrate, one participant shared how she worked hard

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[167] #139 *"Sin ayuda sin nada" El cambio más fuerte en mi vida el nacimiento de mi hija con síndrome de down. Un cambio de 180 grados. Y una gran decepción por las autoridades que no tienen en cuenta a las personas con discapacidad sin ayuda sin nada.*

[168] #15 *"Mi Familia" En estos últimos meses estuve enferma y eso me afecta negativamente ya que no puedo trabajar como antes. Eso no me hace sentir muy bien ya que no puedo ayudar a mi familia como solía hacerlo*

[169] #392 *"Las inundaciones" Mi experiencia es lo que pasó meses atrás. Las inundaciones y este caso también fui un poco afectada. Y me parece importante las ayudas que el barrio en sí necesita así como por ejemplo tener las canalizaciones más limpias ayudarnos también entre nosotros a que el barrio mejore tanto como en la manera de pensar y de hacer las cosas.*

with her family to get ahead economically. She titled her story "My family's progress" and narrated,

> "Lately I cannot complain about anything because thank God I'm doing very well with my family. Thanks to my family that helps me, we can get ahead financially. Previously we had difficult moments, in those times I was alone and had no one to help me. Now it has changed a lot, I have access to credit, and we help each other as a family to pay." [170]

This participants' experience shows how she worked together with her family, and how she was able to achieve with others what she could not achieve alone. Similarly, another participant shared,

> "My story had a positive impact on me. I got pregnant at 21 years old. It was exciting for me and my family. It was something unique. I also had fears of how I was going to be able to get by with my son, knowing the situation today and being a university student, I did not know if I could continue studying. But the months passed, and I felt, more than ever, the support of my parents and friends. I thank God for putting me with so many beautiful people who support me every day. Today, I am enjoying my son with my family." [171]

This micro-narrative shows how this participant's family became her support system during an uncertain time in her life.

6.5.4 Combination of Types of Power

As shown in the triad above (figure 21), in many cases participants selected more than one element as being important to their micro-narratives, signalled by the different clusters between the three main elements. However, unlike the triad on resources with four clusters between the corners, in this triad there were only two clusters between the corners. These clusters were the cluster between "Trust in Myself" and "Capable to Improve My and My Family's Situation" (26% or 123 stories) and the cluster in the centre of the triad (8% or 38 stories) where

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[170] #78 *"El progreso de mi familia" Los últimos tiempos no me quejo de nada porque gracias a Dios me manejo muy bien con mi familia. Gracias a mi familia que me ayuda, podemos sobresalir económicamente. Anteriormente pasamos momentos difíciles, en esos tiempos me encontraba sola y no tenía quien me ayude. Ahora cambió mucho tengo acceso a créditos y nos ayudamos en familia para pagar."*

[171] #12 *"Embarazada a los 21" Mi historia me impactó positivamente. Me embaracé a los 21 años. Fue algo emocionante para mí y mi familia. Fue algo único. También de por medio tuve los temores de cómo iba a poder salir adelante con un hijo sabiendo la situación de hoy día y siendo yo una universitaria no sabía si podría seguir estudiando aún. Pero pasó los meses y sentí más que nunca el apoyo de mis padres y amigos. Agradezco a Dios por ponerme a tanta gente bella que me apoyó hasta el último día desde entonces hoy día ya disfruto de mi hijo con mi familia.*

participants recognised that the three elements were important in their stories. In the cluster between "Trust in Myself" and "Capable to Improve My and My Family's Situation", I found that women's micro-narratives included examples showing that to improve their or their families' lives and navigate difficult situations, they first had to tap into their inner resources to believe in themselves, even though they did believe they had the skills to do so, and trigger *power within*. Women shared stories where although they were in difficult situations, they had to trust in themselves and look for opportunities to improve their family's lives. To illustrate, one participant shared,

> "My experience was with my small business that I recently opened. It was very difficult for me because I did not sell anything in the store I had and I despaired, I got sad, and thought a lot. I made the decision to go out [to the streets] to sell my products. I was very surprised. I sold so much that I started having many clients and so far I am still doing well in my sales." [172]

This micro-narrative shows how this participant's *power within* helped her navigate the uncertainties and anxieties to take action (*power to*) and support her family. In addition, the relationship of these two types of power, *power within and power to,* was also apparent when women already felt they had skills, opportunities, and experiences that gave them the confidence to take action to improve their lives.

Finally, in the cluster at the centre of the triad between "Trust in Myself", "I Belong to a Community that Supports Me", and "Capable to Improve My and My Family's Situation" participants recognised that the three elements had equal weight in their stories. For example, in some stories, participants shared examples of how by believing in themselves and receiving support from important actors, women were able to take action and create changes in their and their family's lives. To illustrate, one participant titled her story "Everything has a solution, except for death" and narrated,

> "In these last 12 months we had my brother's illness again. His cancer came back. Thanks to God and the unity of the family we are coping with it. He's in

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[172] #463. "Mi experiencia fue que en mi mini empresa que abrí hace poco fue para mí muy difícil porque no vendía nada en el local donde tenía y me desesperé, me puse triste y pensé mucho y tomé la decisión de salir con producto a vender. Grande fue mi sorpresa vendí tanto que ya tenía muchos clientes y hasta ahora sigo bien en mi venta"

chemotherapy. We are all united for him and giving him our best. It is a strong blow. Also because we have financial problems. Thanks to the [financial] Cooperative I was able to cope and I am coming up again. In the name of God and the virgin everything will work out. I am going through many medical studies with my 4 year old daughter who was diagnosed with autism and we are visiting hospitals, doctors and professionals. I carry on with a lot of faith. She improved a lot and I do not lose hope that everything will work out." [173]

This story shows how this woman recognised the important role of inner resources, such as hope, to trigger her *power within* and navigate difficult moments. In addition, this micro-narrative reveals how social resources, such as the support of family and having access to external resources, gave the participant a sense of *power with and power to* take action to support her brother and daughter.

6.6 Conclusion

This chapter drew on participant responses to the SenseMaker self-signification framework to understand key concepts from my conceptual framework and how they relate to each other. Building on participants' analysis, I further analysed the micro-narratives using thematic analysis to explore the role of context and resources in triggering changes in power dynamics in women's lives. Women's micro-narratives of positive and negative life experiences offered insights shed light on what factors constrained or supported changes in power. A central theme shared was women's situation of vulnerability which was characterised by a lack of structural support which affected women, their families, and their communities. Due to this lack of structural support, I found that women relied on family members and neighbours in times of need. Participants also recognised how FP's microfinance-plus programmes provided different kinds of resources including material (loans), human (emotional support, training, self-confidence), and social resources (village banking group). All in all, resources were

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[173] #330 "*En estos últimos 12 meses tuvimos nuevamente la enfermedad de mi hermano. Le volvió su enfermedad el cáncer. Gracias a Dios y la unión de la familia lo estamos sobrellevando. El está haciendo su quimioterapia. Estamos todos unidos por el y por darle lo mejor de cada uno. Eso es un golpe muy fuerte. También porque tenemos problemas financieros. Gracias a la Cooperativa pude sobrellevar y estoy saliendo a flote otra vez. Así que todo en nombre de Dios y la virgen todo saldrá bien. Estoy pasando por muchos estudios terapéuticos con mi hija de 4 años le diagnosticaron autismo y estamos recorriendo hospitales, doctores y profesionales. Sigo adelante con mucha fe. Ella mejoró mucho y yo no pierdo las esperanzas de que todo saldrá bien"*

instrumental in women's lives and not an end in itself. In other words, women did not aim to increase resources *per se*, but rather acknowledged how access to different resources supported their development in different ways. Lastly, participants' narratives acknowledged different types of power and the role they played in their lives. These included their ability to make important changes in their families and communities (*power to*), believing in themselves, having courage and strength (*power within*), as well as feeling the support of others to take different courses of action (*power with*). Through my analysis of participant micro-narratives, I found a dynamic interaction between different types of power, which I will continue to explore in the Discussion chapter.

Chapter VII. Synthesis of Findings and Discussion

7.1 Introduction

In this research I set out to explore the process of empowerment of women who participated in microfinance-plus programmes in Paraguay. The overall goal was to better understand the complex process of empowerment using concepts from the literature in combination with participants' life experiences. The main research question which guided this research was:

1. How do women in microfinance-plus programmes experience the process of empowerment?

The main research question was investigated through the following sub-questions:

1. What is the role of context in the process of empowerment?
2. Are there specific resources that enable or constrain the process of empowerment for women?
3. How do women in microfinance-plus programmes experience changes in power?
4. What is the role of microfinance-plus programmes in the process of empowerment?

To answer these questions, this chapter brings together the different pieces of this thesis to critically examine the complex process of empowerment. In the first part of this chapter, section 7.2, I answer my research questions and show how the different elements of my conceptual framework interact and overlap. Then, in section 7.3, I present my main contribution as a framework that presents a synthesis of my findings of participants' experiences before, during, and after (future aspirational) their participation in FP's microfinance-plus programmes.

7.2 Discussion of the empirical findings

Based on the empirical findings, I build a picture of the nuanced and complex process of empowerment. In this chapter, I add to the existing argument that

context plays a central role in the process of empowerment by showing how it allows and constrains the availability of material, human, and social resources, and enables windows of opportunities for changes in power. The resulting changes in power enable women to make meaningful life choices to improve their lives.

7.2.1 What is the role of context in the process of empowerment?

Context has been identified in the literature as an important element to consider in the process of empowerment because it entails the pre-existing social and cultural conditions that allow or restrict people's individual and collective assets (Pawson and Tilley, 1997; Kabeer, 1999; Chopra, 2019). Throughout this research, I was keen to understand not only the context in which participants lived in a descriptive way, but also as an analytical force to understand women's process of empowerment.

I found that women lived in a context where gender inequalities and patriarchy prevailed. For some, this put them in a position of subordination which negatively impacted their *power within, power with,* and *power to*. Participants mentioned feeling overburdened by care work and household duties, and some mentioned how this was exacerbated by single motherhood. In some cases, women mentioned having unsupportive or absent partners. In a few life experiences, participants shared how negative relationships or jealous partners did not allow them to work or did not support them in increasing their income. Further, participants frequently mentioned being, and not wanting to be, economically dependent on their partners. Unequal gender norms also impacted women in their work. To illustrate, in one Group Drama, the fictional character Lariza was fired from her job as a maid after her employer found out she was pregnant, which affected her *power within,* as well as her *power to* provide for her family.

Women also identified through their life experiences a lack of basic services and government absence. This was an important descriptive factor because living in this environment shaped women's access to resources, how they felt, and how

they related with others. To illustrate, in both Group Dramas and SenseMaker, women shared stories of lacking access to water, electricity, education, health insurance, and social protection. They also mentioned living in an environment of insecurity, pollution, and being exposed to climatic shocks, which negatively impacted their quality of life. For some, coping with these situations without access to resources made them feel alone, powerless, and frustrated, which lowered women's self-esteem and *power from within*. Many participants expressed how, due to their lack of formal education and their (real or perceived) lack of skills, they had a hard time finding stable and dignified jobs to increase their income.

In relation to how context allowed or restricted women's process of empowerment, I observed that in some situations women challenged existing social structures; in others, they acted to cope with their circumstances, and; in others, they did nothing to change existing social and cultural situations. Although all participants lived in a similar context, the way in which they navigated this context was different for each woman.

There were some situations in which women actively challenged existing power structures, which were mostly related to their economic dependency, and in some cases related to political advocacy. To illustrate, many women challenged their traditional gender norms and became economically independent. Many women looked for opportunities, such as joining FP, in which they could learn new skills and increase their abilities and *power within and power to* start a new business. In these cases, women left their traditional roles as housewives to start their own businesses so that they could economically contribute to their households. In other cases, women left their roles as homemakers to look for jobs outside the home. Participants also noted in the future aspirational skits in Group Dramas, how they advocated the government and worked with their neighbours to make improvements in their communities.

In other cases, women exercised power not to challenge problematic social and cultural conditions, but only to cope with them. For example, due to the lack of basic services and government absence, women had to depend on informal support systems in times of need. This was aided by a social and cultural context where families and communities came together, and ties were strong. When relying on these social resources, such as family members, neighbours, and village banking groups, women felt a sense of *power with, power within* and *power to*. For example, women often mentioned needing the support of their mothers to care for their children while they worked, and the important role of neighbours and their village banking groups in fundraising and supporting others. In other cases, women recalled getting together with their communities to cope with the lack of health insurance when someone in their neighbourhood became ill, thus increasing their *power with.* In these cases, I observed that although women were not challenging power structures, they were still increasing their power in an agential way.

Lastly, in other cases, women did nothing to change some existing social and cultural conditions, even though they recognised these structural conditions overwhelmed them. This was mostly related to childcare and home duties. Throughout the process of empowerment and women's life experiences, many women continued having the sole responsibility of home and childcare duties and they expressed how this was overwhelming and tiring. In addition, although some women challenged structures of power by opening their own business, for example, they accepted some existing social and cultural conditions in other ways. To illustrate, women looked for opportunities to start businesses from home so they could assume their care duties and childcare responsibilities. Lastly, although women acknowledged this was an area of their life which was overwhelming, they did not aspire to change this. This was noticeable in the present and future aspirational scenes of the Group Dramas, where women experienced changes in power in many areas, but their care duties did not change.

In sum, my findings confirm the view that context allows or constrains women's access to resources that influences the process of empowerment. I add to the existing argument that context plays a central role in the process of empowerment by showing how it allows and constrains the availability of resources and enables windows of opportunities for changes in power. The resulting changes in power enable women to make meaningful life choices to improve their lives. In addition, I found that understanding context sheds light on why exercising agency-based power many times was not enough for women to make changes because exercising power without the support of social structures made it difficult for women to make meaningful changes in their lives.

7.2.2 Are there specific resources that enable or constrain the process of empowerment for participants?

Resources play an important role in the process of empowerment because they allow people to transform their assets into different types of power (Kabeer, 1999; Sen, 1999). In this research, I found that access to different material, social, and human resources were triggers for people to exercise power. In addition, as presented above, access to resources was enabled or constrained by women's context. In this section, I identify which material, social, and human resources were important for women and how these resources interacted and overlapped with different types of power in the process of empowerment.

As I uncovered in Group Dramas and SenseMaker micro-narratives, family and community were fundamental resources within the process of empowerment. Family and community were either enablers or constraints in participants' life experiences, depending on the circumstance. In terms of their families, women most frequently mentioned their mothers, children, and partners. Mothers were an important source of support in times of need and triggered a sense of *power with* and *power within* because they offered social and human resources, including helping with child rearing duties, as well as offering emotional support. To illustrate, in one Group Drama, the fictional character Lariza told her mother "*I am coming for*

catharsis because everything is so difficult", noting the important role the mother had in offering emotional support, cooperation, and working together to get ahead. Later on, when Lariza was able to improve her life, she told her mother, *"As you know, I am no longer living in your house because I have my own house. So, I am not coming to give you a headache",* noting how relationships changed and evolved, but most importantly, were sources of strength for participants, in difficult, but also in good times. However, in a few cases, participants shared that their relationships with their mothers were negative, or absent. In these cases, women noted how these negative relationships impacted their self-confidence and *power within*, and how this led to feelings of powerlessness, frustration, and depression. Here, the overlap between social resources and human resources was clear.

Children were important motivators for participants' because they pushed women to look for opportunities and overcome adversity. As one participant shared in her micro-narrative captured through SenseMaker, *"Although sometimes I want to give up, and then my 2-year-old son comes and says, 'I love you mommy' and those things give me strength to keep fighting."* What is more, for many women their children were a source of aspiration, thus *power within,* to change their current situation, from being a maid or housewife to starting a business from home. Women explained that this change allowed them not only to increase their income, but also and most importantly, to be close and spend time with their children. With additional time and money, participants noted how they were able to build their relationships with children, buy toys, and clothes. This situation, women recalled, made them feel proud of themselves, which increased their *power within*. However, when participants were not able to provide for their children or spend time with them because they worked long hours outside home, or support them, women noted feeling overwhelmed, anxious, and powerless.

Partners had a more complex role as they were sources of both support and constraint for participants. In terms of sources of support, participants mentioned how they valued having good relationships and enjoyed working together. To

illustrate, in one SenseMaker narrative, a participant shared, *"My husband helps me with everything. Between the two of us, we help each other to get ahead."* Similarly, another participant narrated,

> *"I had a very good experience in recent months because I always had the idea of having my own business, and I was finally able to achieve it with the help of my partner and with the help of my family."* [174]

Showing how having good relationships and working together on a joint project provided participants with material, human, and social resources as well as increasing *power to and power with*. However, lacking positive relationships with partners constrained women's process of empowerment, which was common considering the context of patriarchy. A recurrent issue, especially in Group Drama narratives in the "before" scenes, but also throughout, was the negative role of spouses, their absence, and the fact that partners did not support participants and did not help them with household or care responsibilities. In SenseMaker, participants shared similar narratives in relation to women's partners, including how negative relationships, abandonment, lack of support, and jealousy impacted them. As one participant noted in her SenseMaker narrative,

> *"The truth is that I am a very capable person. But my problem is that I cannot work freely because my husband is very jealous. He doesn't trust me and that makes me sad sometimes. I want to get ahead. The truth is it is very sad because one has arms and legs, and because of another person who does not trust you, you cannot get ahead."* [175]

In addition, women felt economically dependent on their husbands, which they did not want to be. In narratives about negative relationships and lack of support I observed how this impacted their self-confidence and *power within*, and led to feelings of powerlessness, frustration, and depression.

At the community level, women appreciated their good relationships with neighbours who supported them in different life experiences. By taking advantage

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[174] #107 *"Yo tuve una experiencia muy buena estos últimos meses porque siempre tuve la idea de tener mi propio negocio que por fin pude lograr con la ayuda de mi pareja y con la ayuda de mi familia."*

[175] #8 *"Soy una persona muy capaz" La verdad que soy una persona muy capaz. Pero mi problema es que no puedo trabajar libre porque mi marido es muy celoso. No confía en mi persona y eso me pone a veces triste. Yo quiero salir adelante. La verdad es muy triste porque tenés brazo y piernas y por culpa de una persona que no te tiene confianza no podés salir adelante.*

of their relationships, women were able to access resources that they could not have access to individually and increase their sense of *power with* their community. For instance, participants mentioned how neighbours would come together in times of need to support community members. To illustrate, participants mentioned getting together with others to improve their public spaces or fundraise ("*pollada*"[176]) for important expenses in times of need, such as medical bills. Participants recalled feeling supported by their communities and feeling good knowing that they could count on them in times of need, showing the important overlap between human and social resources.

One of the most prominent examples of women strengthening their social resources and taking advantage of community networks was when participants joined FP village banking groups after being invited by a neighbour. In fact, in all five Group Dramas and many SenseMaker stories participants recalled that they joined FP thanks to an invitation from a neighbour. To give an example, one participant shared in her SenseMaker narrative,

> *"My life was very difficult because I had no way of working. Nothing worked out for me. I wanted to set up a kiosk, but I had no way to start, but thank God one day my neighbours invited me to join Fundación Paraguaya and from that moment I was able to get ahead because they lent me a little money and I began to set up my kiosk, and I am doing very well so far and I continue working."* [177]

This quote shows how in a moment when the participant lacked support, her neighbours helped her gain access to material, human, and social resources, which helped this participant get ahead. In section 7.2.4, I will further address how FP provided important resources for participants and how women expressed that these resources gave them the opportunity to increase their power in different ways.

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[176] "Pollada" is a common way for people to fundraise for people in need. It consists of selling chicken dinners or other food in the streets.

[177] #87 "*Mi vida era muy difícil porque no tenía forma de trabajar. Nada me salía bien quería poner una despensa pero no tenía forma como empezar pero gracias a Dios un dia mis vecinas me invitaron para entrar en la Fundación Paraguaya y desde ese momento pude salir adelante porque ahí me prestaron la platita y empecé a poner mi despensa y me fue muy bien hasta hora y sigo trabajando.*"

Human resources were important for participants' process of empowerment because they helped women navigate different contexts and have access to material and social resources. In many stories, participants relied on human resources such as trust in themselves, hope, strength, and effort to take actions despite challenging times. Specifically, women shared their stories of adversity, such as lacking the income to provide for their family, having a husband who was unemployed or absent, or working long hours outside home. In these situations, women shared how they tapped into their inner resources to trigger a sense of *power within* and noted that they had to trust in themselves and take actions to improve their situation. To illustrate, one participant shared in her SenseMaker micro-narrative,

> *"My life experience is that I have 4 children who still need me, so I had to trust and believe in myself and try harder to work and increase my income because I didn't work before..."* [178]

This quote shows how the pressure of motherhood triggered this participant to trust and believe in herself to take action and look for opportunities to improve her family's life. Here, it is apparent how human resources helped this woman exercise different types of power.

Lastly, I also found that lacking human resources constrained women's process of empowerment. This was prevalent in participants' narratives where they shared an array of negative experiences that impacted participants' emotional, financial, and relational states, all of them negatively affecting their human resources and *power within*. In some cases, women noted feeling insecure about their abilities to move forward because they lacked formal education due to the fact they left school at a young age to work. Many participants frequently mentioned that they were "only a" maid or a housewife and discredited their current abilities and the efforts to get ahead in life. In addition, women felt overwhelmed because of childcare duties, working long hours outside home, and being tired and not knowing what to do. In

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[178] #406 *"Mi experiencia de vida consiste en que tengo 4 hijos que necesitan aún de mi por lo que me esforcé más en trabajar y aumentar mis ingresos porque anteriormente no trabajaba."*

other cases, health issues, financial burdens, climatic events, accidents, and death made participants feel worried, stressed, anxious, and afraid.

7.2.3 How do participants of microfinance-plus programmes experience changes in power?

Women acknowledged and valued changes in power in their life experiences. I found that access to different resources triggered changes in power for women, which included taking action, working with and feeling supported by others, as well as believing in themselves and having the courage and strength to act. This is linked to Kabeer's (1999) work which states that resources are a precondition to the process of empowerment.

Most participants clearly understood that with an increase in their *power to,* they had the ability and strength to improve their and their family's life. For women, *power to* was about having the idea of projecting a better future from the one they were living and putting it in action to create a future that they valued. In terms of how they created a better future, participants discussed many avenues. Women frequently mentioned how with FP's support, including access to material, social, and human resources, they developed their *power to* design projects, obtain resources, and achieve goals that they valued. Many participants acknowledged the role of FP's loan, training, and financial education in learning new skills. As mentioned previously, many women started their own business. Participants also noted that as they were growing their businesses, they continued to have the support of FP and take out larger loans, giving women confidence and increasing their *power within*. These processes triggered a sense of *power to* reinvent themselves and find pride in their new lives. For some women, this meant working from home to be closer to their children, while for others this meant leaving their home to transform their life from "not working" as a housewife, to having a job outside the home.

Participants recognised how with an improvement in skills and abilities due to FP training they increased their self-confidence, showing the overlap between *power within,* human resources, and *power to.* However, women also acknowledged different adverse incidents which negatively impacted their power. To illustrate, one participant who had increased her *power to* by opening her own business had to then close it down due to a flood that affected her neighbourhood. Another participant recalled feeling powerful with her new loan that would allow her to improve her business, but was robbed on the way home.

In addition, women noted how the external support of FP helped them to increase their *power within* because they felt more confident having access to resources and guidance to act and had *power to* improve their lives. The way in which financial resources gave women confidence to take action emerged as a recurring theme. I also found that with an increase in their *power within,* women started to invest time and material resources on themselves while recognising the importance of leisure and feelings of beauty. Many times, feelings of *power within* improved with success in their businesses and this gave women the confidence to work even harder. In addition, women noted that with an increase in *power within*, they also increased their aspirations, or *power to* imagine and have hope for a better future for them and their communities. Some women recognised that *power within* was a precondition to exercise *power to* because with an increase in their *power within* they were able to take important decisions, believe they had capacity and ability to face obstacles and overcome them, and deserved to change their realities. Often, this occurred when women started working within or outside their home to generate income. In this way, *power within* was recognised in different narratives in which women mentioned that *"before I could not, but now I can"*, sharing how they felt stronger than before. Again, these examples show the overlap between *power within* and *power to*.

Another common way in which women experienced changes in power was in engaging with different social resources. Women expressed valuing working with others, specifically, with their families, FP village banking groups, and their

communities. Women acknowledged how they took advantage of good relationships with their families (social resource) to increase their *power with* and *power to.* As mentioned above, participants recalled how they experienced changes in power when they worked together with relatives and partners on a common project. Women also noted how working together with their families helped them become more united and improved their relationship, which in turn improved their *power within.* However, as mentioned in the previous sections, having poor relationships with relatives or partners, or having conflict in the family negatively impacted *power with* and *power within* for participants. Women's FP village banking group was also an important catalyst in increasing different types of power for participants, which I will refer to in section 7.2.4.

Women also increased their *power with* their neighbours. In Group Dramas, participant narratives showed how good relationships with their community helped women fundraise for community members in need, as well as count on their neighbours as a source of guidance and friendship. Examples included cleaning up their neighbourhood, non-violence campaigns, and petitioning local authorities. For example, fictional character Lariza mentioned how she acted with her community to create change. She said,

> *"[we] created a neighbourhood group to petition the local government for improvements in the park, the streets, and getting streetlights."* [179]

In Group Dramas fictional characters noted examples of political organisation and advocating the government to demand better services and of working with their communities. In these Dramas, participants acknowledged how acting collectively (*power with)* increased their *power within* and *power to*. In SenseMaker, on the other hand, there were few mentions of *power with.* This was one of the few areas of divergence in my data between SenseMaker and Group Drama. SenseMaker narratives which mostly focused on fundraising and friendship between community members. The lack of empowerment experiences related to power with in

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[179] *Crearon un comité en su barrio para pedir a la municipalidad para que mejoren su plaza, la calle y que pongan luces.*

SenseMaker narratives might be related to the lengthy repressive dictatorship in Paraguay that prohibited citizens to engage in collective organising.

Throughout this research, I found that to develop their *power within* women used their human resources to reflect, have hope, persevere, and believe that at some point they would "get up" and make meaningful changes in their lives. I observed that women's positive mindsets, aspirations, and goals had an important role in triggering a sense of *power within*. As mentioned previously, many women noted how important it was to look ahead and have goals and dreams to work towards, and that this supported them in having a positive mindset that helped them push through adversity and increase their *power to* improve their lives. Participants frequently shared that in times of challenges, such as suffering a climatic shock or losing a job, it was helpful for them to keep thinking positively that better days were ahead.

Other human resources such as being well, happy, and feeling beautiful also triggered a sense of *power within*. Specifically, I found that in some Group Drama narratives women mentioned the importance of leisure, treating oneself, and feeling beautiful, as sources of *power from within*. This was another area of divergence between SenseMaker and Group Drama because these experiences were only mentioned in Group Dramas. Specifically, in various scenes in the future aspirational of the Group Dramas women noted how they were able to go to the beauty parlour to treat themselves, wear jewellery, go dancing, or go on holiday. As fictional character Graciela mentioned in a Group Drama skit,

> *"We did it. After a lot of effort, today we can give ourselves this pleasure of being here, how nice … We battled a lot, we worked a lot, and today we can give ourselves this pleasure. Being at the hair salon, being in a spa, how nice isn't it?"* [180]

Women recognised a virtuous cycle where positive feelings reinforced themselves and increased their *power within.* These positive feelings are related to self-respect

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[180] "*Si, lo hicimos. Después de mucho esfuerzo, hoy podemos darnos este placer de estar aquí, que lindo ... Mirá que batallamos mucho, trabajamos mucho y hoy podemos darnos este placer. Estar en este spa, que lindo!*"

and dignity, and the idea that women have the right to feel well and to treat themselves.

However, not all narratives portrayed a virtuous cycle mentioned above. For other women, the opposite occurred. Living in vulnerability and lacking access to meaningful resources impacted their lives negatively and undermined their *power within.* These participants mentioned feeling overwhelmed, having low self-esteem, feeling powerless, and not being able to see a way out of their deprived situation. What is more, some women recalled questioning themselves whether they were capable of acting and moving forward. In many of these narratives, I observed that participants acknowledged that living under unequal gender roles limited their independence to take action to improve their lives. For example, when husbands did not support them in their care duties or did not trust them and created obstacles when women wanted to start new businesses. In these situations, participants noted feeling stuck and not knowing the way forward, illustrating how their lack of resources limited their *power within and* their *power to* be agents of change in their own lives.

7.2.4 What is the role of microfinance-plus programmes in the process of empowerment?

At the beginning of my research, I had the intention to measure the effectiveness of a microfinance-plus programme. However, that was no longer possible once I decided not to use the empowerment survey. Nevertheless, Group Drama and SenseMaker provided meaningful life experiences in participants' lives that gave me the chance to engage with this question.

I sought to understand how the microfinance-plus programme fits within women's experiences of empowerment. I found that FP's microfinance-plus programmes provided different kinds of resources which helped women exercise changes in power to, power with, and power within. Women expressed that they felt supported by the

village banking group and FP[181] (*power with*), learned skills and increased their confidence (*power within),* and received material resources in the form of credit to start a business (*power to*).

I found three types of scenarios in which participants joined FP across my data. In the first scenario, women joined FP due to their own initiative. Some approached FP directly, and others approached a neighbour who was part of a FP village banking group to ask about opportunities. In these cases, women showed they possessed human resources that helped them work up the courage (*power within)* to take action and take the first step. In the second scenario, participants joined FP through their existing networks, showing how they took advantage of their social resources. Many participants joined FP after receiving an invitation from a neighbour. In the third scenario, FP sought out participants and recruited women to participate in their microfinance-plus programmes.

Many participants recalled how before joining FP they lacked resources and opportunities that could help them improve their lives. To illustrate, most women noted that they did not have enough resources to make transformative changes due to the trade-offs they had to make in terms of their wellbeing. For example, women frequently noted that although they could access work, such as being a maid, they had to work at the expense of long hours away from their families and were exposed to abuse and mistreatment. In addition, many times participants recalled that they had a hard time finding better work because of their lack of skills. As the fictional character Susana noted in one Group Drama, *"I hated that job, but it was the only thing I knew how to do at that time."* [182] What is more, women faced structural constraints such as not being able to take out loans because of their status as informal workers or being on the national debtor list. Women's limited access to meaningful resources constrained their opportunities and made them live

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[181] Participants frequently acknowledged how they appreciated the help of Fundación Paraguaya as an actor. At times, it was unclear which part of the intervention or which actor specifically they were referring to within FP.

[182] *"Yo odiaba ese trabajo pero era lo único que sabía hacer en aquel entonces."*

in a state of constant stress. This limited women's ability to plan ahead and make choices, not only for the short-term but for the medium and long-term as well.

After joining FP's microfinance-plus programmes, women acknowledged how FP's programming contributed to their process of empowerment. Women viewed FP's support as a window of opportunity because it entailed access to resources upon which they could exercise different kinds of power to transform their lives. Women valued resources such as microloans, the village banking group, new ideas for businesses, and financial training. As the fictional character, Susana, noted in one Group Drama, "*We are moving forward mother because we have a little more income and now, I'm going to work hard to buy my sewing machine to work from home.*" [183] An important finding was that women valued working from home because they appreciated being close to their children so they could watch over them and help them with schoolwork. In addition, women frequently noted how increased income allowed them to make concrete improvements in their home for their families, such as expanding their houses to make them more comfortable for their children and building a bathroom with a toilet. In addition, the purchase of appliances was mentioned frequently as an improvement in women's lives, because these purchases, such as washing machines and stoves, lessened the burden of household duties. Furthermore, working from home while increasing their income meant that women were able to have more time for rest or leisure activities that helped them feel good about themselves, showing the overlap between *power to* and *power within*.

Participants also recalled how FP supported them with learning new skills and training, such as budgeting or technical courses. These resources helped them in their businesses because they not only provided specific skills to improve their *power to*, but they also triggered a sense of self-confidence, and increased their *power within*. To illustrate, one Group Drama character, Graciela, noted, *"with*

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[183] "*Estamos progresando mamá porque ahora tenemos un poco más de plata y ahora voy a trabajar duro para comprar para mi máquina para trabajar desde la casa.*"

access to loans, I also received financial training that made me feel equipped with the capabilities to make progress." [184] In addition, participants valued having access to opportunities even though they were informal workers or were on the debtor list. Women also started feeling economically independent, and no longer had to depend on others. As Lidia's neighbour recalled in one Group Drama,

> *"Fundación Paraguaya helps you with many things. First, they give you credit, then they teach you how to do a family budget, and then you work with a village banking group which is a group of neighbours. I found it very beneficial. You can also have access to credits without needing your husband to sign off on your loan."* [185]

In this process, women also noted how with the support of Fundación Paraguaya as an organisation they felt a sense of *power with* which helped them believe that they could reinvent themselves and transform their situation. Finally, women appreciated access to FP's health insurance since public health services were insufficient.

Another prevalent channel through which microfinance-plus programmes contributed to the process of empowerment were village banking groups. These groups were identified by participants as a space where they gained collective power by working with other women. Participants appreciated the opportunity to learn, grow together, and to count on each other in times of need. Women noted how working in a collaborative environment with peers opened opportunities such as taking action (*power to)*, increasing in their self-esteem (*power within)*, and achieving communal goals (*power with)* with their groups. As one participant shared in SenseMaker,

> *"Thanks to the help of the Fundación [Paraguaya] I have achieved many things and it was a pleasure to share with my friends in the group and through that I have the commitment to pay the fees responsibly and to*

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[184] "*Con el préstamo también recibí capacitación que me ayudó a mejorar, saber como hacer las cosas y sentir que puedo avanzar.*"
[185] "*La Fundación Paraguaya te ayuda con muchas cosas. Primero te ayuda con un crédito, luego te enseña cosas como el presupuesto familiar, y con la conformación de un comité de mujeres. Es muy beneficioso. Podés acceder a líneas de crédito sin la necesidad de que tu marido te de firma como referencia.*"

> *improve a good quality of life. My life changed completely with the help I received."* [186]

This excerpt shows how women valued that their village banking groups gave them a space of friendship and joint responsibility which helped them improve their lives. Women also noted how the groups had an important role because it made participants feel like they were part of a community, many mentioning that their group was like family, thus increasing their *power with and power within*. Lastly, women noted how working together with their village banking groups helped women increase their aspirations, gain self-confidence, believe in themselves, and feel powerful.

7.3 Presenting an Empowerment Framework to Understand the Process of Empowerment in FP's Microfinance-plus Programmes

In this section, I present an empowerment framework which I developed to understand the process of empowerment through women's participation in FP's microfinance-plus programmes. The objective of this section is to facilitate a better understanding of the process of empowerment and to extend current frameworks. I developed this empowerment framework on the basis of my analysis and because existing frameworks or understandings of pathways to empowerment did not reflect the dynamism, complexity, and cyclical nature of the process of empowerment. Rather than a linear process, my aim is to show how the process of empowerment is dynamic, messy, cyclical, and ever-changing. What is more, the process of empowerment is not caused by one element, but by the interplay between multiple elements. The process of empowerment as experienced is contextually specific and occurs within situated realities. I offer this framework as an analytical and heuristic device to guide an understanding of the many possible pathways of the process of empowerment of participants in microfinance-plus programmes.

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[186] #340 *"Gracias a la ayuda de la Fundación he logrado muchas cosas y fue un gusto compartir con las mejores amigas en el grupo y a través de eso tengo el compromiso de pagar las cuotas con responsabilidad y para mejorar una buena calidad de vida. Mi vida cambió por completo con las ayudas obtenidas".*

The empowerment framework, below in figure 22, presents three stages of participant's lives: i) before participating in FP's microfinance-plus programme programming joining FP; ii) participating in FP's microfinance-plus programme, and iii) after becoming participants in FP programming (future aspirational) to understand the role of the microfinance-plus programmes on women's process of empowerment. The before-during-after format of Group Dramas illustrated women's experience as participants in a microfinance-plus programme. Further, the SenseMaker micro-narratives provided detail of the different building blocks of my conceptual framework and the interaction between them. The framework synthesises across the analysis from the two methods presented in the empirical chapters.

Figure 22. Empowerment Framework
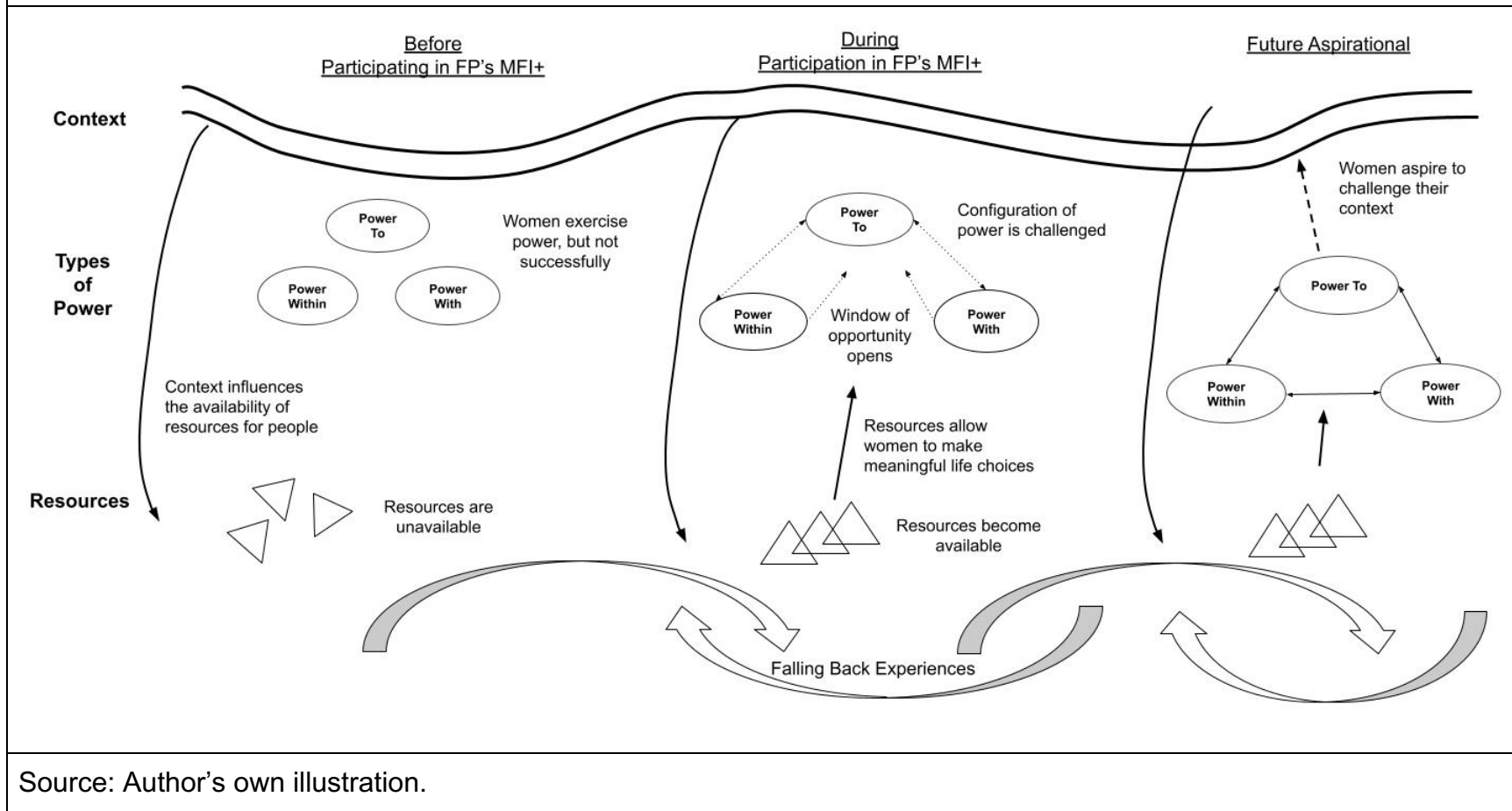
Source: Author's own illustration.

The empowerment framework shows, on the left the main concepts from my conceptual framework: context, power, and resources. At the top of the framework is context, which is defined as the pre-existing social and cultural conditions that allow or restrict people's individual and collective assets (Pawson and Tilley, 1997; Kabeer, 1999; Chopra, 2019). Since changes in context typically take place slowly, this is visually represented by thick, long arrows, showing how context is slowly evolving, stable, and constant. At the centre of the diagram is types of power (Rowlands, 1997). In this thesis, I explored three types of power: *power to*, *power within*, and *power with* which are visually represented by individual circles. At the bottom of the diagram are material, social, and human resources, which allow people to transform their asset base into different types of power to improve their lives (Alsop et al., 2006; Kabeer, 1999). Resources are visually represented by individual triangles. Throughout, arrows are used to represent the interaction, relationships, and roles of these different factors in different stages.

In the next subsections, I will present each of the three stages of women's participation in FP's microfinance-plus programmes. To do so, I will introduce each stage separately and describe the interaction between context, types of power, and resources based on my empirical findings and the literature. Graphically visualising this empowerment framework helped me put emphasis on crucial interactions in women's experiences related to the process of empowerment such as, how context influenced the availability of resources; how the availability of material, human, and social resources created windows of opportunities for changes in power; how the stable alignment of these factors resulted in changes in power which enabled women to make meaningful life choices to improve their lives; and how the life experiences of women are exposed to different failing back experiences.

7.3.1 Women's Experiences Before Participating in FP's MFI+ Programming

In this section, I present the empowerment framework before women's participation in FP's microfinance plus programmes.

Figure 23. Women's Experience Before Participating in FP's MFI+ Programme

Before Joining FP

Context

Types of Power

Power To

Power Within

Power With

Women exercise power, but not successfully

Context influences the availability of resources for people
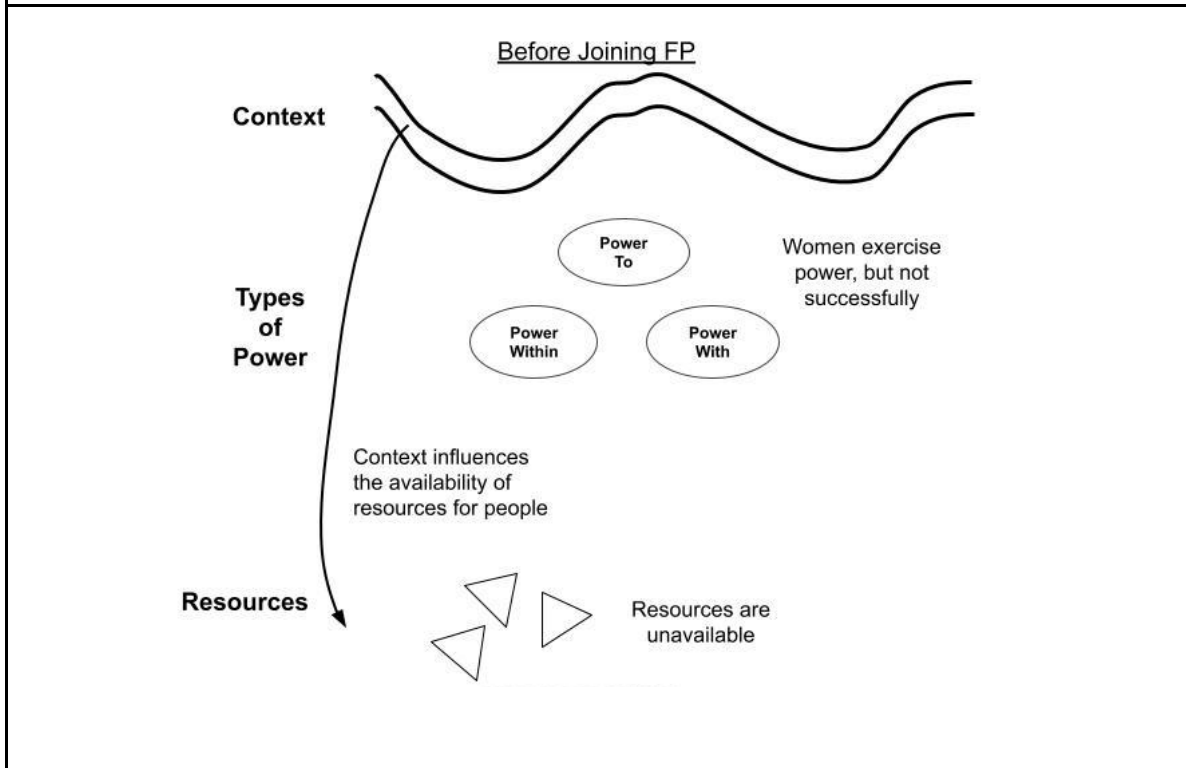
Resources

Resources are unavailable

Figure 23 shows women's process of empowerment before joining FP's microfinance-plus programmes. At this stage, it was useful to acknowledge the context in which women lived because it helped me to uncover how social and cultural conditions influenced access to resources (signalled by the long arrow between context and resources). As I presented in sections 7.2.1 and 7.2.2, women noted how living under unequal gender roles and lacking government support negatively impacted their access to material, social, and human resources. For example, women noted how they lacked skills due to the fact that they had left school early at a young age to start working. In this way, my findings confirm what has been found in the literature that limited access to resources constrains strategic life choices which are essential preconditions for the process of empowerment (Kabeer, 1999; 2020; Narayan, 2005).

In relation to context and types of power, I observed that women exercised power

constantly. In fact, women were not passive individuals that were waiting for something to happen. However, they were not able to move forward. I observed that women acted and exercised different types of power constantly, but due to different social and cultural conditions and lack of resources, it was challenging to get ahead. In other words, although they were in a cycle of movement, exercising power all the time, they were unable to improve their lives. These findings shed light on why exercising agency-based power without the cultural and structural conditions and resources is not enough for women to experience empowerment.

7.3.2 Women's Experience Participating in FP's MFI+ Programming

In this section, I present women's experience joining FP's microfinance plus programmes.

Figure 24. Women's Participation in FP's MFI+ Programming
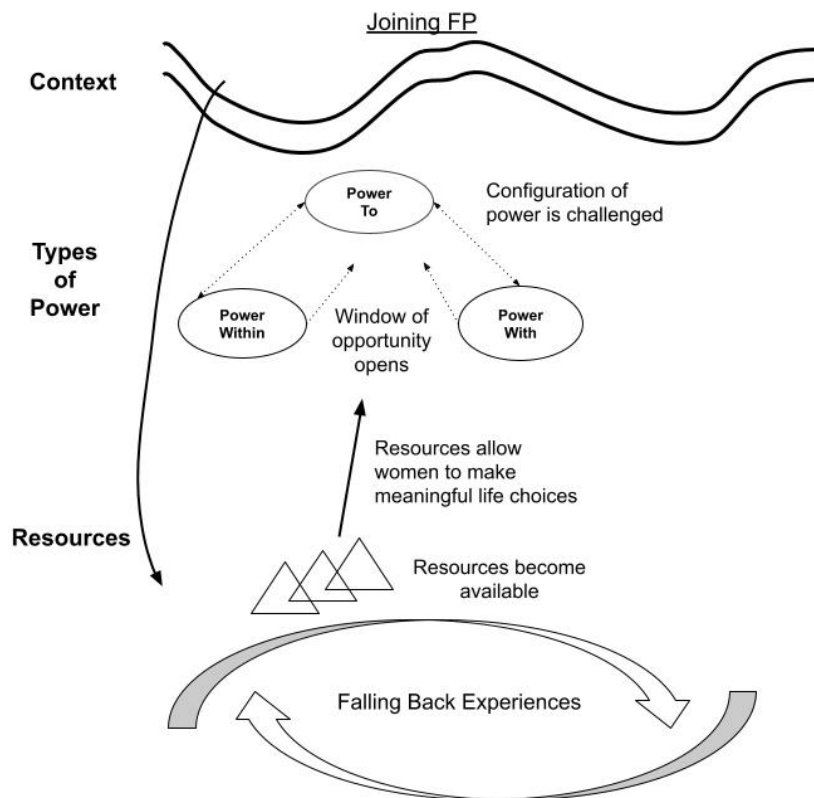
In figure 24, I show how after joining FP resources became available for women (triangles line up). This allowed women to make meaningful life choices and exercise agency-based power (short arrow) which in turn opened different windows of opportunities (centre). However, the possibility of falling back was always present (falling back experiences).

As presented previously, women recalled that FP's microfinance-plus programmes provided material resources such as loans and training; social resources such as a village banking group, and; human resources such as group support and guidance. This opened up windows of opportunity for women to make strategic life choices that could lead to changes in agency-based power. These resources allowed women to exercise their *power to, power within,* and *power with* in different ways, as presented in section 7.2.3. However, it is important to note that after joining FP, participants also mentioned experiences such as business ideas failing, lacking skills, being over-indebted, or losing a business due to a shock. Thus, even though they exercised different types of power and had access to FP support and resources, at times this was not sufficient to achieve changes in power, many times due to social and cultural conditions, as well as other things that were out of their control. This shows the complexities and non-linearities of the process of empowerment.

After joining FP, I observed that women who began to exercise power successfully, did so mostly in relation to themselves and their families, rather than at the community level. There were two main reasons why the exercise of power at the individual level predominated at this stage. First, when women had access to meaningful resources, they focused on taking action to solve their daily struggles. I found that women's process of empowerment started more modestly within their households, as opposed to the desirability of changing power structures at the community level. In other words, women's exercise of power at this stage was focused on a practical and everyday basis to improve their lives and prioritised their families. Specifically, I found that women were concerned about how to improve their time with their family, increase their income, or have access to health services, and not necessarily in transforming the structures which

had caused these problems in the first place. Second, women considered themselves and their families as the only relevant actors to create change in their lives because they did not have much experience working collectively with others. This lack of experience and culture of collective organising is related to what I presented in Chapter III, subsection 3.1.2.8 on Governance Context, where I captured some of the problems that the lengthy repressive dictatorship caused in all forms of popular collective organising. To illustrate, women's narratives frequently included phrases along the lines of, "*If I want my life to change it's up to me", "I am alone and I need to do something", and "Nobody will help me if I don't help myself". This* evidence *show*s the lack of collective awareness and experience of a culture of collaboration, which is attributed to Paraguay's long dictatorship (CIRD, 2006). As a consequence, participants did not necessarily count on power with to transform their current situation. Thus, at this stage women considered individual, rather than collective, power as the primary avenue to improve their lives. Due to this, at this stage I observed that women exercised power with a liberal view of empowerment, which predominated over the liberating notion of empowerment. As mentioned in the literature review, in the liberal way, women individually exercise power to have access to resources to achieve outcomes to improve their wellbeing. In the liberating way, women exercise power in an organised and solidarity way as a group who act in unity to challenge structural barriers that undermine their development (Ferguson, 2004; Kabeer, 2005; Sanderbeng, 2016).

7.3.3 Women's Experience in the Future Aspirational

In this section, I present women's experience after FP's microfinance-plus programmes in the future aspirational. I use the term aspirational because this is based on the "future" skits in the Group Dramas. It is important to add that although I have rich empirical data through SenseMaker and Group Dramas on the "before joining FP" and "joining FP" stages, I have less data for the "after joining FP" stage. This is due to the fact that I am only using Group Drama data for the "after joining FP" stage.

Figure 25. Women's Experience in the Future Aspirational
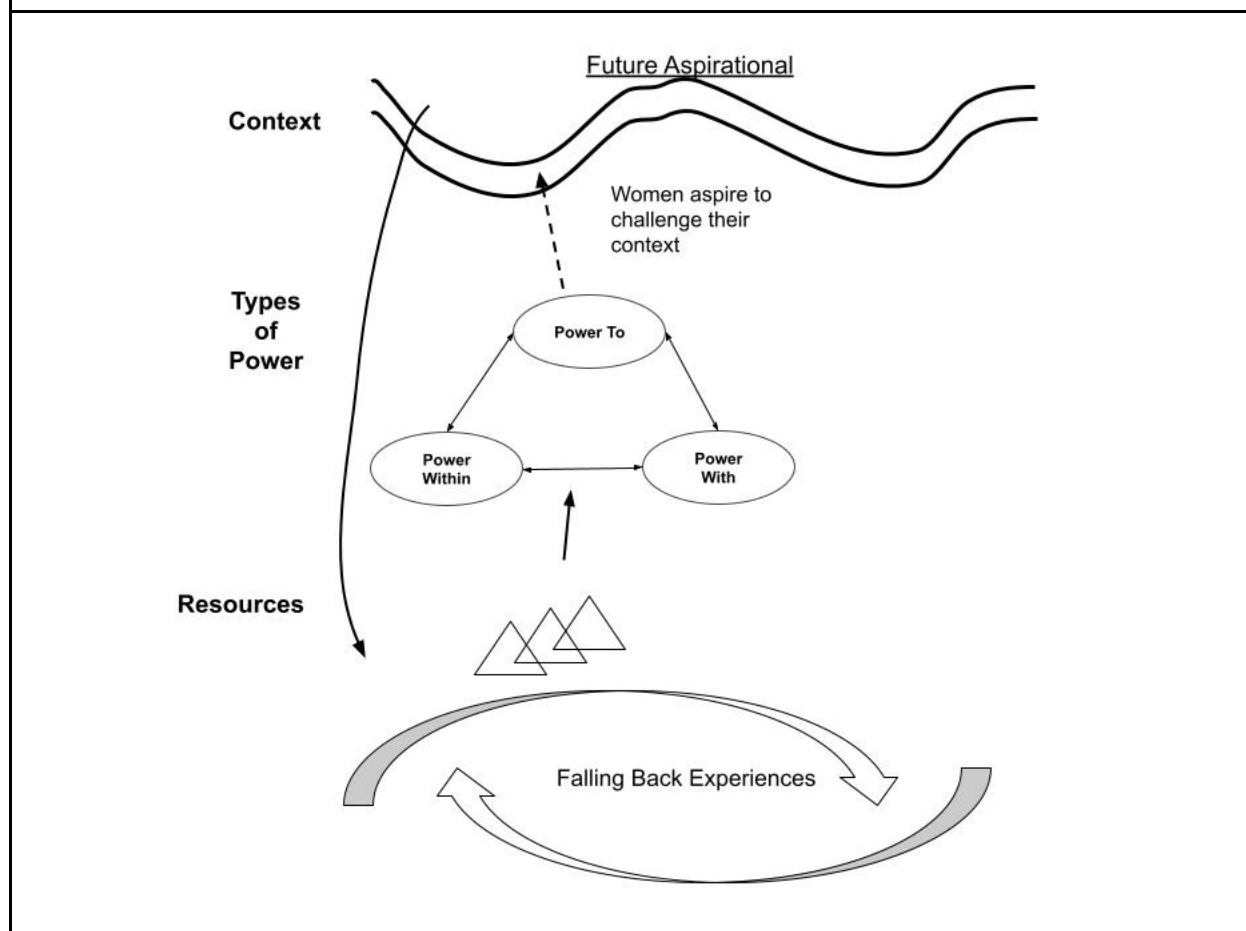
In this stage, consistent access to resources (aligned triangles) allowed women to make meaningful life choices (short arrow at the bottom). This constant exercise of power (circles) resulted in continued changes in power for women. This exercise of power reinforced the links between different types of power (arrows between types of power). In addition, at this stage, women also actively tried to improve their context through collective power (dotted arrow) due to their increase in individual and collective power. Again, the possibility of falling back was always present.

During this stage, women expressed how important stability was. Participants recalled valuing consistency and being able to count on different resources from FP's microfinance-plus programmes over time. This stability gave women the opportunities to

reflect beyond their everyday practical needs and gave them the courage, energy, and resources to participate in transformation at a higher level. This might signal how some women first need to feel a sense of individual empowerment to then exercise power at the societal level to influence their social and cultural conditions, as opposed to other experiences where I observed that powerless women felt a sense of power with when belonging to their village banking groups.

In this stage, women envisioned the transformation of their context in a collective manner, which is an important evolution from their experiences before and during their participation in FP's microfinance-plus programmes, where women mostly exercised power individually. In the future aspirational women started demanding improvement for their communities and shared their aspirations to utilise *power with* to achieve political transformation. I observed that this aspiration was triggered by women developing their *power with*, which in turn increased their *power to* change their context. It was notable how with an increase in *power to* and *power with*, women worked to improve their communities and demand local authorities. For example, in Group Drama skits women got organised with their village banking groups to petition authorities to make improvements in their neighbourhoods. In these experiences, women showed how working with their groups developed their sense of *power with* that gave them the strength and courage to lose fear and confront their realities. Thus, with stability and increased power over time, women might aspire to improve their context and had a more collective view of empowerment. Given that reference to collective empowerment only appeared in the Group Drama future skits, I suggest, later in the recommendations section, that this claim should further be researched.

In terms of gender roles in the future aspirational, in some ways they stayed the same, yet in other ways they changed. For example, when women identified how starting their own businesses changed their own perceptions about their ability to contribute to their families' development, changes in power relationships within the household because women gained economic independence, had freedom to make decisions, and contributed to their family's income. In other cases, women who were voiceless before,

learned from their peers in their village banking groups to voice their needs and wants and many were able to put these into action. Lastly, in other cases, men left their jobs to work with their wives' businesses and supported them, showing how gender roles changed not only for women, but for men as well. However, despite women's increase of power in some areas, many women remained constrained by gender roles in various ways. For example, women were still in charge of all care duties and housework, even as their duties outside or inside the home changed and their workload increased. These responsibilities overburdened women and many times constrained their aspirations and what women could achieve. Furthermore, participants took jobs that were desirable and socially appropriate for women, such as being a seamstress and working in sales.

Chapter VIII. Conclusion

Women's empowerment is a primary development and policy goal, and although there has been much debate on the concept, measurement, and consequences of empowerment, there is a lack of understanding of how the process of empowerment happens. However, and as I have mentioned previously, there is a lack of research on the role of context in the process of empowerment, how specific resources enabled or constrained this process, how participants experience changes in power, and how microfinance-plus interventions contribute to the process of empowerment. This chapter summarises the theoretical, methodological, empirical, and policy contributions and implications that emerge from my findings. Finally, the conclusion closes with some recommendations for future research derived from my findings.

8.1 Theoretical Contributions

This thesis has contributed to the literature by broadening the understanding of the process of empowerment in various ways.

First, scholars and practitioners agree that empowerment is a process of changes where people gain power to improve their lives (Batliwala, 2007; McGee and Pettit, 2019). However, as presented in my literature review, although scholars have identified that empowerment is a process (Kabeer, 1999, 2018; Priya et al., 2021), what is not clear from the literature is what this process looks like. This thesis sheds light on what the process looks like, and what are the main elements that interact in this process through presenting an empowerment framework. Based on my empirical findings, this framework builds a picture of the nuanced and complex process of empowerment which entails the interaction between context, power, and resources.

Second, the literature on power and empowerment establishes the importance of understanding context (social structures) to understand this process (Hayward, 1998; Cornwall, 2016; Chopra, 2019). However, what is less clear is how participants perceive their context, how this affects their process of empowerment, and how agential and structural power interact. Throughout this research, I was able to go beyond the

descriptive understanding of context, and instead use context as an analytical force to understand women's process of empowerment. My findings confirm the view that context allows or constrains women's access to resources that influences the process of empowerment. Further, I add to the existing argument that context plays a central role in the process of empowerment by showing how it allows and constrains the availability of resources and enables windows of opportunities for changes in power. The resulting changes in power enable women to make meaningful life choices to improve their lives. In addition, I contribute to the nascent literature around how agential and structural power interact within the process of empowerment. I found that understanding context sheds light on why exercising agency-based power many times was not enough for women to make changes because exercising power without the support of social structures made it difficult for women to make meaningful changes in their lives. Lastly, I found that participants perceived their contexts differently, and this has important implications because they navigate their context differently. Through my empirical data, I observed that in some situations women challenged existing social structures; in others, they acted to cope with their circumstances, and; in others, they did nothing to change existing social and cultural situations. Although all participants lived in a similar context, the way in which they navigated this context was different for each woman.

Third, material, human, and social resources have been identified as preconditions to empowerment because they allow people to transform their asset base into different types of power to improve women's quality of life (Alsop et al., 2006; Sen, 1999; Kabeer, 1999; Chambers, 1993). Kabeer (2018) has noted that there is a necessity to better understand the role of resources in interventions that seek to empower women. My findings confirm that resources are a precondition to the process of empowerment because they trigger the exercise of power. In addition, as presented above, I found that access to resources was enabled or constrained by women's context. I add to the existing literature by identifying which material, social, and human resources were important for the women of this study. I also observed how resources interacted and overlapped with different types of power in the process of empowerment. Further, I found that resources played a crucial role in opening windows of opportunity for women

to make changes in their lives. This was relevant in the sense that exercising power without resources was not successful or having access to resources without power was futile.

Fourth, a gap I identified in the literature was an understanding of how *power to, power with*, and *power within* are enhanced in specific contexts and how they interact with different resources in the process of empowerment is less clear in the literature. As mentioned previously, context and resources are essential concepts in the process of empowerment because they allow or constrain the exercise of different types of power. In relation to context, I observed that the different social and cultural conditions in which women lived determined how women navigated and exercised *power to, power with, or power within* to challenge, cope, or accept the structures in which they lived. In addition, women recognised that the availability of material, social, and human resources triggered different types of power and enabled windows of opportunities to open and make changes in their lives.

Fifth, and lastly, I contribute to the debate about whether empowerment should focus on the individual or collective level, (Batliwala, 1994; Kabeer, 1999; 2005; Sandernberg, 2016). My finding suggests that many women's exercise of power began with an individual view of empowerment because they prioritised their personal daily needs over structural or political changes. Specifically, I found that due to women's situation of vulnerability, their everyday needs were more pressing than their interest in advocating for change at the community or structural levels. In other words, for some women, the process of empowerment began more modestly with the exercise of power in their everyday lives. However, I found that after women had consistently exercised power in an individual manner, this prepared them to move, or aspire to move, their interests to collective transformation. For other women, I observed that powerless participants increased their power with, thus became empowered, when belonging to their village banking groups.

8.2 Methodological and Empirical Contributions

This thesis also offered methodological contribution by presenting an original study design, as well as contributing empirically to the literature on the process of empowerment and microfinance-plus programmes. Most research on empowerment is about the debates of the concepts, or measurement, and not about the process (Priya et al., 2021). Therefore, to better understand the process of empowerment, I designed an original mixed-methods study. The main goal that guided this study was to understand the process of empowerment through experiential knowledge from participants.

With SenseMaker and Group Drama, women analysed their own realities. These participatory methods provided women with the flexibility of multiple avenues for expressing their life experiences, as well as the structure of using pre-conceived concepts from the literature on empowerment. With these methods, I captured a deeper understanding of how context, resources, and power interact with women's everyday lives. Specifically, these methods allowed me to develop a holistic understanding of women's lives while also exploring and expanding concepts of empowerment from my conceptual framework. In addition, these methods were crucial for obtaining detailed and context-specific data, such as social norms, values, and power dynamics, to better understand the process of empowerment. By integrating findings from both methods, this thesis brought various views and understanding of the process of empowerment together to provide a new perspective on the complex process of empowerment. In addition, SenseMaker is new to the academic domain, and I was able to demonstrate that this research tool is appropriate for collecting hundreds of narratives which allowed me to understand the complexity of the process of empowerment using concepts from my conceptual framework.

Concerning my empirical contributions, there has been little systematic and comprehensive research to explain the concept and process of empowerment in Paraguay and the region. In addition, few studies have explored microfinance-plus programmes as a means to promote women's empowerment and there is a lack of

knowledge on how empowerment happens in microfinance-plus programmes (Mayoux, 2010; Krenz et al., 2014; Garcia et al., 20212; Ranganathan et al., 2021). Thus, this original research contributes to the literature on development interventions, microfinance-plus programmes, and women's empowerment in Paraguay and the region.

8.3 Broader Contribution to Development Policy and Practice

This thesis sought to contribute to knowledge at the front-line level of development policy and practice. In this section, I take my theoretical, methodological, and empirical findings to make four suggestions for policy and practice.

First, I suggest that personalised or tailor-made interventions for development are crucial because they recognise contextual conditions, as well as personal circumstances, for each individual. My research findings showed that although most participants lived in similar social and cultural conditions, women's life circumstances varied widely and were unique in the personal sense. The narratives that mentioned FP recognised how the intervention was helpful because its support was personalised. As mentioned previously, some women expressed their need for a loan to start a business from home, others appreciated working together as a group to improve their self-esteem, and others recognised the importance of financial training to obtain a stable job. Showing how programmes which recognise the individualities of peoples' lives have potential to support the process of empowerment.

Second, I confirm the view that policies and programmes that offer mainly material resources (for example, cash transfers or microfinance) could have a stronger emphasis on providing human and social resources to promote women's empowerment. Throughout this thesis, women recognised needing different material, social, and human resources depending on their contextual situations. Participants especially valued human resources, such as trust in themselves, hope, strength, and effort. Participants frequently mentioned how important it was for them to improve their self-esteem and feelings of self-worth to act to improve their lives. In addition, women

mentioned the importance of social resources in their narratives. As presented throughout the empirical chapters, social resources, such as village banking groups, were essential for women. Women acknowledged how these spaces promoted their growth by providing a safe space for them to meet with peers, critically reflect on their situations, and explore avenues to improve their lives in context-specific ways. Lastly, material resources, such as access to money, was not the most appreciated resource in women's narratives. This was surprising considering that offering material resources predominates the type of support that development organisations and governments provide. This is not to say that material resources were not important for women, but these were instead instrumental in women's lives and not an end in itself.

Third, I recommend that conceptual frameworks and tools related to power might be more systematically included in development programmes and policy design (see: Gaventa, 2006; Kabeer, 1999; Rowlands, 1999; Veneklasen and Miller, 2002; McGee and Pettit, 2019). My findings suggest that providing resources alone was not sufficient to support women's pathway to empowerment and that instead, there needed to be a greater focus on power itself. This is important because many interventions only provide resources and expect changes in power to occur. Instead, I suggest that practitioners and policymakers make explicit within their design and implementation their understanding of how changes in power occur. By incorporating these frameworks and tools, programmes will be more attuned to uncovering power dynamics and have a greater understanding of how interventions in specific contexts interact with power to result in transformational changes for women.

Fourth, programmes and policies need to make sure that individual and collective power are considered when promoting empowerment programmes. For example, on the one hand, I found that many women were interested in developing their individual power by improving their and their families' lives before they were interested in achieving community change or political transformation. In other words, for some women, collective empowerment was built up from individual empowerment. On the other hand, I also observed the reverse to be true. To illustrate, for some powerless women being

invited to join a village banking group was a collective experience of belonging, power with, starting to build up their power within because they saw that their pairs and colleagues, with similar backgrounds and access to resources, were exercising power to change their lives. In addition, women felt *power with* FP because they saw that they would consistently receive access to resources that would allow them to make decisions such as quitting their jobs outside home to open their own business from home.
 In sum, policies and programmes should first invest in understanding where women are in their process of empowerment and offer interventions that increase their abilities to exercise power at different levels, whether individual or collective.

Fifth, programmes that are interested in promoting development and empowerment should focus on advocacy and collective empowerment. An overarching finding was that although many women shared experiences of gaining power and improving their lives at the individual level, many still lived in vulnerability. This was because women still lived in a society that did not provide essential services, was corrupt, politicised, and bureaucratic. This meant that women remained vulnerable to shocks that could pull their families back into poverty. Thus, it is essential for policies and programmes, in the context of Paraguay, to put more emphasis on supporting collective empowerment so women can advocate for changes at the structural level.

8.4 Recommendations for Future Research

Ultimately, the findings of this thesis seek to contribute to the ongoing conversation about the complexity of the process of empowerment. Although this thesis addressed important gaps in the literature on the process of empowerment, it also raised additional issues that can illuminate future research. My empowerment framework offers a point of departure for future research, which I will explore in this section.

First, with this thesis, I provided a nuanced analysis of the process of empowerment through my empowerment framework. However, I believe that this framework could be enriched by empirically testing it and further understanding the interaction and overlaps

between context, resources, and power. This will provide further evidence and contribute to empowerment research.

Second, my participatory methods could be further enriched with different paradigms and methodologies. For example, by using quantitative methodologies, such as multiple rounds of survey data at the household level to measure changes using empowerment indicators, I could further understand which component of the intervention is supporting women's empowerment to make direct attribution claims.

Third, to generate a more nuanced understanding of the process of empowerment, more research is needed across localities and contexts. The participants in this research were based in urban Paraguay. In further research, these results could be juxtaposed by developing a comparative research methodology, with the perspective of participants based in rural areas, in different localities, or, indeed, with those based in other countries. This would permit an assessment of my proposed empowerment framework in different contexts.

Fourth, more could be done to understand the relationship between individual and collective empowerment. I found that in some cases individual empowerment preceded collective empowerment, and in other cases the opposite was true.

Fifth, and more ambitious, the applicability of the usefulness of my "Empowerment Framework" could be examined in other sectoral contexts beyond the microfinance-plus sectors examined in this thesis. The holistic nature and openness of this framework suggest that it could be applied to research on other interventions such as cash transfer programmes, as well as interventions in the areas of development such as education and health.

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Appendix 1. Poverty Stoplight Indicators

INCOME & EMPLOYMENT	26. Security
1. Income above Poverty Line	27. Sufficient and Appropriate Clothing
2. Stable Income	**EDUCATION & CULTURE**
3. Credit	28. Know How to Read and Write
4. Family Savings	29. Children with Schooling up to 12th Grade
5. Diversified Source of Income	30. Expertise and Skills to Generate Income
6. Documentation: Identity Card	31. Capacity to Plan and Budget
HEALTH & ENVIRONMENT	32. Communication and Social Capital
7. Access to Drinking Water	33. School Supplies and Books
8. Nearby Health Post	34. Access to Information (Radio & TV)
9. Nutritious Food	35. Entertainment & Recreation
10. Personal Hygiene and Sexual Health	36. Values Cultural Traditions
11. Healthy Teeth and Eyesight	37. Respects other Cultures
12. Vaccines	38. Awareness of Human Rights
13. Garbage Disposal	**ORGANIZATION & PARTICIPATION**
14. Unpolluted Environment	39. Are Part of a Self-Help Group
15. Insurance	40. Influence on the Public Sector
HOUSING & INFRASTRUCTURE	41. Problem and Conflict-Solving Ability
16. Safe Home	42. Registered Voters & Votes in Elections
17. Sanitary Latrines and Sewage	**SELF-AWARENESS & MOTIVATION**
18. Electricity	43. Self-Confidence (Self-Esteem)

19. Refrigerator and Other Appliances	44. Awareness of their Needs (*Mapa de Vida)*
20. Separate Bedrooms	45. Moral Conscience
21. Elevated and Ventilated Cook Stove	46. Emotional-Affective Capacity
22. Comfort of the Home	47. Aesthetic Self-Expression, Art and Beauty
23. Regular Means of Transportation	48. Family Violence
24. All-weather access road	49. Entrepreneurship
25. Fixed Line or Cellular Telephone	50. Autonomy & Decision-Making Capabilities

Source: Fundación Paraguaya, 2009

Appendix 2. Signification Framework in English

The Empowerment effects of Microfinance Plus Programs

The Case of the Poverty Stoplight

May 16, 2019   Juan Carlos Pane

This information is for researcher only

The purpose of this Instrument is to collect data related to the life experiences of Fundación Paraguaya's clients which have had a positive or negative impact on their wellbeing. During this process, participants will "make sense" and analyze their own experiences in order to understand the process of empowerment they experience. This signification framework contains questions about:

- The *Nature of the stories* shared
- *Contribution factors / Causes* of the experiences of the participants that will inform us about why the experiences happened
- *Empowerment*: exploring concepts and processes such as agency, aspiration, awareness and locus of control
- Effects or consequences of women's experiences
- Demographic questions

The research question that guides this framework is:
How and following what steps do material and non-material resources interact to enhance the process of empowerment?

Could you tell me a specific experience that you have had in the last 12 months that has positively or negatively impacted you and your family's wellbeing? Please describe in detail what has happened and how it has impacted your wellbeing

Give your story a title

Please answer the following questions that will help you better understand the experience you shared with us

1. Who are, besides myself, the people in my story? (no max)

☐	Government official	☐	Committee of women entrepreneurs
☐	Church members	☐	Neighbors
☐	Credit Officer	☐	No one else
☐	My family	☐	Others:...............................
☐	Colleagues at work		

2. This experience makes me feel… (max. 2)

- ☐ Proud
- ☐ Sad
- ☐ Optimistic
- ☐ Angry
- ☐ Motivated
- ☐ Worried

3. As a result of what happened in my story, things… (máx. 1)

- ☐ Got worse
- ☐ Stayed the same / nothing changed
- ☐ Got better

4. My experience is mainly about... (max. 2)

- ☐ Confidence and Motivation
- ☐ Health and Environment
- ☐ Participation in my community
- ☐ Income and Employment
- ☐ Education and Access to Information
- ☐ My Home and Neighborhood

5. In my experience, an important element was... (max. 2)

- ☐ My capacity to reflect and aspire to a better situation
- ☐ Access to micro loans / money
- ☐ My capacity to work with my neighbors and community
- ☐ Self-esteem and self-confidence
- ☐ Knowing my rights as woman. Ex: demanding equality in my home and community
- ☐ Learning and applying new skills
- ☐ Demanding better conditions to local authorities
- ☐ Other: ….........................

Dyads

In this exercise you have two options (the two sides of the line). Please mark with a dot which option most relates to your story. You may place the dot in between two options. The enumerator will give you detailed instructions.

6. What happened in my story ….

- N/A

Would have happened anyway ———————————— Only happened because of my own actions

7. In my story, I….

- N/A

Decided myself what to do ———————————— Followed orders from others
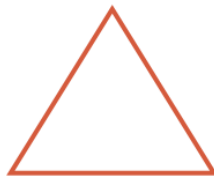
Triads

In this exercise you have three options (the three sides of the triangle). Please mark with a dot which option most relates to your story. You may choose more than 1 option. The enumerator will give you detailed instructions.

8. The factor/s that contributed to my story was/were …

Hope for a better future

- N/A

Being aware of my problems

Taking action

9. In my story, it was important to have …

Money

- N/A

Support from other people

Self-confidence

10. In my story, I …

Did what others told me to do

- N/A

Made up my own mind

Did what others did

11. In my story, I feel that …

I can improve my and my family's life

- N/A

I believe in myself

I belong to a community that supports me

5

Dyads

In this exercise you have two options (the two sides of the line), mark with a dot which option most relates to your story. You may place the dot in between two options. The enumerator will give you detailed instructions.

12. In my story, I felt that ….

• N/A

I am able to achieve
my goals in life

————————————

I am not certain I will
achieve my goals in life

13. My story reflects that ….

• N/A

I have confidence
in myself

————————————

I have to work to improve
confidence in myself

Triads

In this exercise you have three options (the three sides of the triangle), mark with a dot which option most relates to your story. You may choose more than 1 option. The enumerator will give you detailed instructions.

14. My story improved my…

Relationships with my
partner, family, community

• N/A

Finances   Self-esteem

15. The result of my experience was thanks to ...

Good or bad
luck

• N/A

My own
actions

Other's
action

16. What contributed to my experience?

Committee of women
entrepreneurs

• N/A

Access to
micro loans

Support of
my mentor

6

Dyads

In this exercise you have two options (the two sides of the line), mark with a dot which option most relates to your story. You may place the dot in between two options. The enumerator will give you detailed instructions.

17. After my experience, I believe ….   • N/A

Things hardly   _____   Things change if
change   one tries

18. In my story, I see Fundación Paraguaya as an organization that….   • N/A

Supports me to   _____   Give me access
improve my life   to loans

Please answer the following questions.

19. How old are you?

☐ 18-29 years old
☐ 30-44 years old
☐ 45-64 years old
☐ 65 years old or more

20. How many children do you have?

☐ 1
☐ 2
☐ 3
☐ 4
☐ 5
☐ 6 or more

21. ¿Who is the head of my household?

☐ My husband / partner
☐ Myself
☐ Other……..

22. What is your educational level?

☐ I did not attend school
☐ I attended until sixth grade
☐ I attended until ninth grade
☐ I finished school
☐ I started university
☐ I finished university

23. Have you participated in the Poverty Stoplight programme?

☐ Yes, I have participated
☐ No, I have not participated

Thank you!

Appendix 3. Signification Framework in Spanish

Efecto de Empoderamiento en Programas de Microfinanzas Plus

El Caso del Semáforo de Eliminación de Pobreza

16 de Mayo de 2019   Juan Carlos Pane

Esta información es para los investigadores

El propósito de este Instrumento es recolectar datos relacionados a experiencias de vida de las clientes de la Fundación Paraguaya que impactaron positiva o negativamente en su calidad de vida. Durante este proceso, las participantes darán "sentido" y analizarán sus propias experiencias con el propósito de entender el proceso de empoderamiento que ellas experimentan. Este marco de significación contiene preguntas sobre:

- La "Naturaleza de las historias" compartidas
- Factores de Contribución / Causas de las experiencias de las participantes que nos informarán del porqué sucedieron la experiencias
- Empoderamiento. Aquí, estoy explorando términos y procesos tales como agencia, aspiración, concientización y locus de control
- Efectos o consecuencias de las experiencias. Con esto, me refiero al y los resultados como consecuencias de las experiencias de las participantes
- Preguntas demográficas

La pregunta de investigación que guía este marco es: ¿Cómo y siguiendo qué pasos interactúan los recursos materiales y no materiales para aumentar el proceso de empoderamiento?

Piense en una experiencia de vida concreta que le haya pasado en los últimos 12 meses y que haya impactado positiva o negativamente en la calidad de vida de usted y su familia. Por favor describa con detalles qué pasó y cómo esa experiencia impactó en su calidad de vida

Ponga título a su experiencia

Por favor responda las siguientes preguntas que le ayudarán a entender mejor la experiencia que compartió con nosotros

1. ¿Quién, además de mí, participó en mí experiencia? (no hay máximo)

☐ Alguna persona del gobierno   ☐ Comité de Mujeres Emprendedoras
☐ Miembros de mi iglesia   ☐ Vecinos
☐ Mi Asesora   ☐ Nadie
☐ Mi familia   ☐ Otros:...............................
☐ Compañeros de trabajo

2. Esta experiencia me hace sentir… (máximo. 2)

☐ Orgullosa
☐ Triste
☐ Con esperanza
☐ Molesta
☐ Motivada
☐ Preocupada

3. Como resultado de lo que pasó con mi experiencia, las cosas… (máximo 1)

☐ Empeoraron
☐ Se quedaron iguales
☐ Mejoraron

4. Mi experiencia de vida es principalmente sobre … (máximo 2)

☐ Confianza y motivación
☐ Salud y medio ambiente
☐ Participación en mi vecindario
☐ Ingresos y trabajo
☐ Educación y acceso a información
☐ Mi casa y mi barrio

5. ¿En mi experiencia un elemento importante fue... (máximo 2)

☐ Mi capacidad para reflexionar y aspirar a un futuro mejor
☐ El acceso a crédito y dinero
☐ Mi capacidad para trabajar con mis vecinas y la comunidad
☐ Mi autoestima y confianza en mí misma
☐ Conocer mis derechos como mujer. Ej: exigir igualdad en mi casa y comunidad
☐ Aprender nuevas habilidades y conocimientos para la vida
☐ Reclamar a las autoridades mejores condiciones de vida
☐ Otros …........................

Diadas

En este ejercicio tienes dos opciones (los dos lados de la línea). Maque sobre la línea con un punto la opción que más se relaciona con tu experiencia. Puedes colocar el punto entre dos opciones. El encuestador le dará instrucciones detalladas.

6. Lo que pasó en esta experiencia de vida ….

• N/A

Hubiese pasado de todas formas ———————————— Solamente ocurrió porque actué

7. En la experiencia que compartí, yo….

• N/A

Decidí qué hacer ———————————— Seguí órdenes de otras personas

Triadas

En este ejercicio tienes tres opciones (los tres lados del triángulo). Marque con un punto la opción que más se relaciona con su historia. Puedes elegir más de 1 opción. El encuestador le dará instrucciones detalladas.

8. Los factores que contribuyeron a mi experiencia fueron …

Tener esperanza por un futuro mejor

• N/A

Estar consciente de mis problemas

Actuar

9. En mi experiencia fue importante tener …

Dinero

• N/A

Apoyo de otras personas

Confianza en mí misma

10. En mi experiencia, yo …

Hice lo que me dijeron que haga

• N/A

Actué por mí misma

Hice lo que otros hicieron

11. En mi experiencia me sentí …

Capaz de mejorar mi vida y la de mi familia

• N/A

Confiada en mí misma

Parte de la comunidad que me apoyó

5

Diadas

En este ejercicio tienes dos opciones (los dos lados de la línea). Marque sobre la línea con un punto la opción que más se relaciona con tu experiencia. Puedes colocar el punto entre dos opciones. El encuestador le dará instrucciones detalladas.

12. Luego de mi experiencia percibí que ….

• N/A

Soy capaz de alcanzar los objetivos que me propongo ———————— No estoy segura de alcanzar los objetivos que me propongo

13. Mi experiencia refleja que ….

• N/A

Tengo confianza en mí misma ———————— Tengo que trabajar la confianza en mí misma

Triadas

En este ejercicio tienes tres opciones (los tres lados del triángulo). Marque con un punto la opción que más se relaciona con su historia. Puedes elegir más de 1 opción. El encuestador le dará instrucciones detalladas.

14. Mi experiencia mejoró mi…

Relación con pareja, familia, comunidad

• N/A

Situación económica

Autoestima y confianza

15. El resultado de mi experiencia fue gracias a ...

Mi buena o mala suerte

• N/A

Mis propias acciones

Las acciones de otros

16. Qué contribuyó a la situación descrita en mi experiencia?

El apoyo de mi comité de mujeres

• N/A

Tener acceso a crédito

Recibir el apoyo de mi asesora

Diadas

En este ejercicio tienes dos opciones (los dos lados de la línea). Marque sobre la línea con un punto la opción que más se relaciona con tu experiencia. Puedes colocar el punto entre dos opciones. El encuestador le dará instrucciones detalladas.

17. Luego de mi experiencia creo que las cosas….

• N/A

Difícilmente cambian ———————————— Cambian si uno se propone

18. En mi experiencia veo a la Fundación Paraguaya como una organización….

• N/A

Que me apoya para mejorar mi vida ———————————— Que me da créditos

Marque con una X la casilla que corresponde

19. Cuántos años tiene?

☐	18-29 años
☐	30-44 años
☐	45-64 años
☐	65 o más años

20. Cuántos hijos tiene?

☐	1
☐	2
☐	3
☐	4
☐	5
☐	6 o más

21. ¿Quién es cabeza de hogar?

☐	Mi pareja / esposo
☐	Yo
☐	Otro………………..

22. Cuál es su nivel educativo?

☐	No asistí a la escuela
☐	Asistí hasta el 6to grado
☐	Asistí hasta el 9no grado
☐	Terminé el colegio
☐	Comencé la universidad
☐	Terminé la universidad

23. Ha participado del Semáforo de la Fundación Paraguaya?

☐	Si he participado
☐	No he participado

Gracias!

Appendix 4. SenseMaker Consent Form in English

UNIVERSITY OF SUSSEX

CONSENT FORM FOR NARRATIVE INTERVIEW PARTICIPANTS
This form will be translated into Spanish for research participants. Participants will be given a copy of this consent form to keep.

PROJECT TITLE: The Process of Empowerment in Hybrid Poverty Interventions: Evidence from Urban Paraguay

Project Approval Reference: _____

Researcher: Juan Carlos Pane
_____

I agree to take part in the above University of Sussex research project.   ☐

I have had the research explained to me, been given a copy of the Information Sheet, and had the opportunity to ask the research team questions.   ☐

I understand that agreeing to take part means that I am willing to:

- Be interviewed by the research team.
- Allow the interview to be audio taped and written about in the study report.
- Allow the researcher to keep in touch over the coming year to arrange further interviews or to check things with me.   ☐

I understand that I do not have to take part in the interview and that whether I decide or not to participate in this study will not affect my standing with Fundacion Paraguaya.   ☐

I know that:

- I can change my mind about taking part in the research and stop at any moment.
- I can refuse to answer any questions.
- If I decide not to continue, this will not affect my access to any services I receive.   ☐

If there is not time to finish the interview today for any reason, there may be another interview at a convenient date, and asked if I want to take part again before it takes place. Giving consent for this interview does not mean giving consent for any future interviews.

☐

I understand that any information I provide is confidential to the study and will not be used or shared for any other purpose, unless the researcher thinks that I or someone else might not be safe.

☐

I understand that no information which could identify me (such as names, photographs which show people or identifying places, or other recognisable details) will be used in the final report.

☐

I understand that I can say if I do not want my information to be used in the write up of the rese at any point until August 30, 2019.

☐

I understand that my name, address, contact details, etc. will be kept safety and securely away from the audio recordings, video recordings, and write-ups of interviews, which will also be held securely in password-protected files.

☐

I consent to the processing of my personal information for the purposes of this research study. I understand that such information will be treated as strictly confidential and handled in accordance with the UK Data Protection Act 1998.

Name: _____

Address: _____

Date: _____

Appendix 5. SenseMaker Consent Form in Spanish

US

UNIVERSITY OF SUSSEX

FORMULARIO DE CONSENTIMIENTO PARA PARTICIPANTES - MICRONARRATIVAS

Título del Proyecto: El Proceso de Empoderamiento en Intervenciones de Pobreza: Evidencia de Paraguay Urbano

Referencia de Aprobación de Proyecto: ER/JP538/1

Investigador: Juan Carlos Pane

Estoy de acuerdo en participar en el proyecto de investigación de la Universidad de Sussex. ☐

Se me ha explicado el proyecto de investigación, he recibido una copia de la hoja de información, y tuve la oportunidad de hacer preguntas. ☐

Entiendo que, si estoy de acuerdo en participar significa que estoy dispuesto a:

- Ser encuestada por el equipo de investigación.
- Permito que esta encuesta sea escrita en un estudio o reporte.
- Permito que el investigador me contacte de vuelta en caso de preguntas aclaratorias ☐

Yo entiendo que no tengo la obligación de participar en esta investigación y que mi decisión de participar o no participar no afectará mi relación con la Fundación Paraguaya. ☐

Yo entiendo que:
- Puedo cambiar de opinión y dejar de participar en cualquier momento.
- Puedo decidir no responder algunas preguntas.
- Si decido parar de participar, esto no afectará mi relación con la Fundación Paraguaya. ☐

Si no hay tiempo para terminar la encuesta, se me pedirá para volver a hacerlo en otro momento, y se me preguntará de nuevo si quiero participar. Si acepto participar en la encuesta de hoy no significa que tengo que dar su consentimiento para participar de actividades futuras. ☐

Entiendo que toda la información que doy es confidencial al estudio y no se compartirá con nadie para otros propósitos. ☐

Entiendo que no se utilizará ninguna información que me podría identificar en el reporte final (por ejemplo, nombres, fotos de personas o lugares, u otros detalles que le podrían reconocer).

Entiendo que puedo decir si no quiero que mi información se utilice en el reporte final en cualquier momento hasta el 31 de Octubre del 2019.

Entiendo que mi nombre, dirección, datos de contacto, etc., se mantendrán en un lugar seguro y separado de las grabaciones de audio y transcripciones de las entrevistas, que también estarán resguardadas por contraseñas de seguridad.

> Tiene mi consentimiento de procesar mi información personal para el propósito de este estudio de investigación. Entiendo que esta información será protegida de forma confidencial y manejado en conformidad con la Regulación General de Protección de Datos (GDPR).

Nombre: _____

Dirección: _____

Fecha: _____

Appendix 6. Group Drama Consent Form in English

US

UNIVERSITY OF SUSSEX

CONSENT FORM FOR GROUP DRAMA PARTICIPANTS

This form will be translated into Spanish for research participants. Participants will be given a copy of this consent form to keep.

PROJECT TITLE: The Process of Empowerment in Hybrid Poverty Interventions: Evidence from Urban Paraguay

Project Approval Reference: _____

Researcher: Juan Carlos Pane
_____

I agree to take part in the above University of Sussex research project. ☐

I have had the research explained to me, been given a copy of the Information Sheet, and had the opportunity to ask the research team questions. ☐

I understand that agreeing to take part means that I am willing to:

- Take part in a group drama with other FP clients.
- Allow the group drama to be videotaped and written about in the study report. ☐
- Allow the researcher to keep in touch over the coming year to arrange a further interview or to check things with me.

I understand that I do not have to take part in the group drama and that whether I decide or n☐
participate in this study will not affect my standing with Fundacion Paraguaya.

I know that:

- I can change my mind about taking part in the research and stop at any moment. ☐
- I can refuse to answer any questions.
- If I decide not to continue, this will not affect my access to any services I receive.

If there is not time to finish the group drama today for any reason, there may be another group drama at a convenient date, and asked if I want to take part again before it takes place. Giving consent for this group drama exercise does not mean giving consent for any other research activities.

I understand that any information I provide is confidential to the study and will not be used or shared for any other purpose, unless the researcher thinks that I or someone else might not be safe.

I understand that no information which could identify me (such as names, photographs, or videos which show people or identifying places, or other recognisable details) will be used the final report.

I understand that I can say if I do not want my information to be used in the write up of the rese at any point until August 30, 2019.

I understand that my name, address, contact details, etc. will be kept safety and securely away from the audio recordings, video recordings, and write-ups of interviews, which will also be held securely in password-protected files.

> I consent to the processing of my personal information for the purposes of this research study. I understand that such information will be treated as strictly confidential and handled in accordance with the UK Data Protection Act 1998.

Name: _____

Address: _____

Date: _____

Appendix 7. Group Drama Consent Form in Spanish

US
UNIVERSITY OF SUSSEX

FORMULARIO DE CONSENTIMIENTO PARA PARTICIPANTES

Título del Proyecto: El Proceso de Empoderamiento en Intervenciones de Pobreza: Evidencia de Paraguay Urbano

Referencia de Aprobación de Proyecto: ER/JP538/1

Investigador: Juan Carlos Pane

Estoy de acuerdo en participar en el proyecto de investigación de la Universidad de Sussex. ☐

Se me ha explicado el proyecto de investigación, he recibido una copia de la hoja de información, y tuve la oportunidad de hacer preguntas. ☐

Entiendo que, si estoy de acuerdo en participar significa que estoy dispuesto a:
- Ser parte del drama grupal con otras clientes de la FP.
- Permito que drama grupal sea grabado y escrito para la investigación.
- Permito que el investigador me contacte de vuelta en el periodo de un año para organizar otras entrevistas o hacer preguntas aclaratorias. ☐

Yo entiendo que no tengo la obligación de participar en esta investigación y que mi decisión de participar o no participar no afectará mi relación con la Fundación Paraguaya. ☐

Yo entiendo que:
- Puedo cambiar de opinión y dejar de participar en cualquier momento.
- Puedo decidir no responder algunas preguntas.
- Si decido parar de participar, esto no afectará mi relación con la Fundación Paraguaya. ☐

Si no hay tiempo para terminar el drama grupal el día de hoy, se me pedirá para volver a hacerlo en otro momento, y se me preguntará de nuevo si quiero participar. Si acepto participar en el drama grupal de hoy no significa que tengo que dar su consentimiento para participar de actividades futuras. ☐

Entiendo que toda la información que doy es confidencial al estudio y no se compartirá con nadie para otros propósitos. ☐

Entiendo que no se utilizará ninguna información que me podría identificar en el reporte final (por ejemplo, nombres, fotos de personas o lugares, u otros detalles que le podrían reconocer).

Entiendo que puedo decir si no quiero que mi información se utilice en el reporte final en cualquier momento hasta el 30 de agosto del 2019.

Entiendo que mi nombre, dirección, datos de contacto, etc., se mantendrán en un lugar seguro y separado de las grabaciones de audio y transcripciones de las entrevistas, que también estarán resguardadas por contraseñas de seguridad.

Tiene mi consentimiento de procesar mi información personal para el propósito de este estudio de investigación. Entiendo que esta información será protegida de forma confidencial y manejado en conformidad con la Regulación General de Protección de Datos (GDPR).

Nombre: _____

Dirección: _____

Fecha: _____