GENDER AND EMPOWERMENT: LEARNING FROM A MICROENTREPRENEURSHIP PROGRAMME FOR LOW-INCOME WOMEN IN PERI-URBAN COMMUNITIES OF GUADALAJARA, MEXICO.

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I, Lourdes Paola Toledo Tapia confirm that the work presented in my thesis is my own. Where information has been derived from other sources, I confirm that this has been indicated in the thesis.

Abstract

Women's empowerment has been used as an inspiration to create entrepreneurship initiatives and as a measure of their success or failure. This thesis explores a microentrepreneurship initiative in urban Mexico which highlighted women's empowerment as one of its objectives. I explore empowerment through Rowlands's three-dimensional model developed in her seminal 1995 research with women in Honduras. I apply this approach to a case study involving UELI, a women's programme working in four peri-urban communities of Guadalajara, Mexico's third-largest city. I observed training sessions and conducted four group interviews and in-depth individual interviews with forty-one participants and with the husbands of six of them in different fieldwork periods from 2014 to 2018. I discuss the inhibiting and encouraging factors that hindered or helped women's empowerment in its three dimensions: personal, relational and collective.

This study contributes to knowledge in the following ways. The findings show that relatively few women succeeded in creating successful enterprises. The mixed results shed light on the various obstacles facing women's empowerment from a 'liberal' point of view. When women's empowerment is understood only in economic terms, microentrepreneurship programmes are an unsuccessful endeavour for the most part. Looking at empowerment as a multidimensional construct can nonetheless show a different panorama. The programme enabled women to further their understanding of the limitations they face as women and entrepreneurs. All interviewees reported that they had 'changed' because of their participation in the programme. Some entrepreneurs also experienced positive changes in their close relationships, thanks to their involvement in UELI. The findings also show how collectivity in microentrepreneurship programmes can be 'artificial' when forced or made conditional by the programme. Lastly, the longitudinal nature of this study allowed for a better understanding of the interconnectedness of the three dimensions of empowerment and its dynamism as a non-linear process.

Impact Statement

The findings of this thesis have the potential to make contributions both within and outside of academia. The methodology used to design data collection tools offers insights into qualitative approaches for understanding empowerment. By adapting and utilising Rowlands's three-dimensional model of the empowerment dimensions (personal, relational and collective), complex concepts such as power, agency, and achievements were grounded within the research. This approach was a checklist to ensure a comprehensive analysis of participants' narratives, providing a deeper understanding of their empowerment processes. Furthermore, the combination of quantitative and qualitative data analysis in building a case study on the microentrepreneurship program highlighted the intricacies of economic and global empowerment for the participants. While quantitative studies, particularly those conducted by international organisations, often dominate discussions on the success or failure of microentrepreneurship programs for women, this mixed methods approach emphasises the importance of qualitative approaches in analysing international 'one size fits all' approaches to women's empowerment and entrepreneurship. As a result, this research contributes conceptually and methodologically to empowerment, gender, and microentrepreneurship development studies. Finally, the longitudinal nature of this research contributes to understanding empowerment as an ever-changing process.

Beyond academia, this research has potential impacts in practical settings. The findings have strongly influenced my role as the entrepreneurship program manager for a French NGO operating in ten African and Asian countries. Drawing from the research experience, we are now examining program results by disaggregating data and comparing the outcomes between women and men entrepreneurs in different countries. I have tested and used concepts and models developed in this thesis to analyse data collected from program participants and my field visits to numerous field offices to shed light on the challenges hindering women's participation and business growth within our program.

The contributions of this research have been disseminated through various channels. Presentations have been delivered at conferences like the LASA

conference organised by the Society of Latin American Studies in Barcelona in 2018. Additionally, I have actively organised other presentations and workshops, including a conference on women's empowerment and the informal sector held at the Mexican Embassy in Paris in 2018. In my current position, focusing on entrepreneurship and development, these research findings have served as the foundation for creating training modules on gender and entrepreneurship in practice. These modules have been implemented in the field since September 2023 to train the field coordination and entrepreneurship training teams directly involved with program participants at the NGO. Through these diverse endeavours, this research has not only facilitated the dissemination of findings but has also made significant contributions to knowledge generation within the realm of international development.

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Chapter 1: Introduction

Empowerment refers to the process by which individuals gain agency and acquire the necessary tools, resources, and skills to achieve economic, social, and political equality. Women's empowerment is a critical development issue that has gained significant attention in the policy arena in recent years. The idea has become so popular that many international development agencies, NGOs and grassroots organisations include women's empowerment as part of their goals. Concerning economic development, empowerment has been used as part of the argument for an emphasis on entrepreneurship. Given that formal labour markets are often biased towards men, relegating women to the informal sector, entrepreneurship training has been advanced as a strategy for women's economic progress and empowerment. Entrepreneurship, particularly microentrepreneurship, is seen as a flexible economic activity that allows women to set their own schedules, work from home, and balance their entrepreneurial activities with family responsibilities. Under this rationale, women's empowerment has been used as both the rationale for the creation of microentrepreneurship initiatives and a measure of their success or failure. The research on which this thesis is based has sought to better understand the process of empowerment in the context of programmes focused on training women to acquire entrepreneurship skills to start their own businesses. In this introductory chapter, I first explain how I came to be interested in the question of empowerment in relation to microentrepreneurship in Mexico before presenting the context of this study. I then present a brief overview of the research aims and objectives before explaining the structure of the thesis.

1.1 Why research entrepreneurship?

My interest in entrepreneurship comes from my father's experience of creating different businesses, some of which are more successful than others. His being an entrepreneur inspired me to pursue my Bachelor's degree in International Business with a focus on entrepreneurship development. While studying, I was, however, less interested in creating a business of my own, as my father had done many times, and more interested in understanding the ways in which people can create a source of income through entrepreneurship. In addition to my interest in entrepreneurship, I have always been interested in social development. I combined my two interests and

pursued an MA at Sussex University with a focus on entrepreneurship as a tool for social development. In 2013, I went back to Guadalajara as I wanted to start a career as a consultant for NGOs or government institutions that promoted entrepreneurship initiatives for low-income populations. As I was conducting research for potential clients, I noticed how many of these initiatives were directed specifically at women. This was particularly true for initiatives that focused not on entrepreneurship but on microentrepreneurship. My first hands-on experience as a consultant was with a microentrepreneurship programme for women in Guadalajara, Mexico, which aims to train low-income women in some of the skills needed to create their own microenterprises. It was also the first time I heard of a programme claiming to work for the 'empowerment of women'. Before I worked with this organisation, I had already come across the term 'empowerment', but not in relation to entrepreneurship programmes for women. For the previous decade, the term empowerment, or *empoderamiento* in Mexico, had been widely used in political campaigns promoting reforms in healthcare, education, housing, etc. For this reason, I used to think that the term empowerment was nothing more than a buzzword and that the organisation I was working for was only using the term because of its modishness. At the same time, the longer I spent working with and getting to know the women who participated in the programme, the more I started wondering if empowerment was perhaps more than a popular slogan for use in social programmes and political campaigns.

My curiosity and a wish to research the question of empowerment were awakened not by any specific action of the organisation but rather by the way the women trainees were talking about themselves and their experiences in the programme. At the programme graduation ceremony, while I was checking the last logistical details before the celebration started, I overheard some women talking about how they had found the motivation to create something new, how they felt a sense of community around other women like themselves and how they felt capable of running their own personal economic project. The overall sense of community caught my attention and made me wonder: what had happened to these women that made them feel so different now than they did before taking part in this programme? Had there been something preventing them before from feeling as they now did? Were these women's lived experiences proof of their empowerment? What *was* empowerment?

Did the changes they reported have long-lasting effects on their lives?

My reason for writing this thesis revolves around understanding what empowerment means in theory and how it has been translated into practice in microenterprise development programmes. For reasons that I will explain in Chapter 3, I did not use the microentrepreneurship programme in which I had previously worked as a consultant as my case study. I chose to explore empowerment through a different case study: the analysis of two generations of women from a local microenterprise development programme that operates in peri-urban communities in the city of Guadalajara, Mexico, called UELI (pronounced as 'oo-eh-lee'). This programme seemed to be an ideal case study for my research as it had a specific women's empowerment component in addition to their microentrepreneurship training activities.

1.2 Empowerment and the international development discourse

Since the 1990s, the concept of empowerment has lost some of its momentum and the political significance that it once enjoyed. Empowerment has been mainstreamed and has become a 'buzzword' now used, for instance, in slogans of political campaigns claiming to 'empower' citizens through certain government programmes or in marketing campaigns claiming that a product or service can 'empower' customers in one way or another. Nonetheless, my interest in empowerment came from hearing women at the 'grassroots' level use the term 'empowerment' [*empoderamiento*] in their conversations. Srilatha Batliwala wrote in 2007 that 'we need to build a new language in which to frame our vision and strategies for social transformation' (Batliwala, 2007: 564). Her own preferred strategy for doing so was to listen to women and to observe their movements, the way they talk and their actions, both individually and collectively. This is what I intend to do in this research. If empowerment is a term that is currently used by local development initiatives in Guadalajara and the women who participate in them, then the term is still worth exploring.

Historically, the term 'empowerment' has been present in English-language literature since the mid-1970s, but its usage has increased significantly since around 2000 and has remained high since 2018, according to the Google Books Ngam viewer. The

idea of empowerment started to gain traction in the development arena in the 1980s as a radical approach to achieving gender equality by transforming power relations and promoting women's rights (Sen, 2019). Despite its growing popularity in the 1990s, there was no clear conceptualisation of what empowerment really meant. International organisations such as the UNDP, World Bank, and the ILO nonetheless promoted empowerment, for instance, through participation in economic development initiatives in the form of microentrepreneurship programmes. The Sustainable Development Goals introduced in 2015 include, as Goal 5, the intention to 'achieve gender equality and empower all women and girls', and this has resulted in the term 'empowerment' becoming ever more firmly embedded in development programmes (Doepke and Tertilt, 2019). Its prominence has led to the analysis, measurement, and evaluation of the impact of development interventions on women's empowerment.

What, however, *is* empowerment? Defining empowerment is challenging. Past efforts to explore and define empowerment have highlighted the importance of choice and power. Some experts regard empowerment as the capacity to make choices and put decisions into practice, while others see it as a socio-political process that involves challenging existing power relations and gaining greater control over the sources of power. Both perspectives are crucial in understanding the empowerment process and in determining whether or not power has indeed shifted. Experts such as Jo Rowlands (1997), for instance, see empowerment as a way for women to gain the tools needed to actively participate in decision-making. Rowlands presented the importance of power and its place in the process of empowerment by simultaneously drawing on and promoting a change in power relations. Despite the 'grassroots' emphasis of Rowlands and other experts like Batliwala and Naila Kabeer, the place of empowerment in the SDGs keeps pushing development agencies back to entrepreneurship. Recent studies have analysed the relationship between the SDGs, empowerment and (micro)entrepreneurship for women. A 2021 study in Ghana by Fanny Adams Quagrainie *et al.* and a 2019 study in Bangladesh by Gouranga Debnath *et al*., for instance, both claimed that women's entrepreneurship has the potential to contribute to women's (economic) empowerment. The authors of both studies made a link between the increase in women's empowerment as a means to attain the SDG targets, such as those for

SDG 1: No Poverty. Studies such as these evidence how entrepreneurship and empowerment seem to be inseparable in development practice.

1.3 Promoting empowerment through entrepreneurship in Mexico

In Mexico, the word *empoderamiento* has become increasingly popular over the past few years. In addition to its use in commercial and political advertising campaigns, it features in government policy. The Plan de Desarrollo Nacional 2013-2018 (National Development Plan) presented by former President Enrique Peña Nieto at the beginning of his term mentioned the need to integrate a rights-based approach in national social programmes to promote people's participation and empowerment. In the current National Development Plan 2019-2024, there is a more specific approach with a special emphasis placed on gender equality and women's empowerment. In 2020, President Andrés Manuel López-Obrador created the programme PROIGUALDAD ['pro equality'], the national programme for equality between men and women, with responsibility given to the National Women's Institute, INMUJERES. Through this programme, the Institute is tasked with promoting women's participation in the economy and promoting the overall empowerment of women and girls (INMUJERES, 2020). In Mexico, as in other parts of the world, women's empowerment is mostly described in terms of economic empowerment as a tool for poverty reduction (Sardenberg, 2008). For example, one of the objectives of PROIGUALDAD is to promote women's economic empowerment to fight poverty and gender inequality (INMUJERES, 2020).

It is estimated that as of 2011, around 16 million women had become entrepreneurs in Mexico (*Expansión*, 13 March 2013). Seeing the growing number of women who had created a business and in line with the prevailing international development discourse, the Mexican government placed special emphasis on microenterprise development for women as a way to promote gender equality and women's empowerment. That same year, PRONAFIM was created as the national support programme for microentrepreneurs – offering both entrepreneurship training and access to credit to start a business. Two years later, INMUJERES held a USA-Mexico exchange for the economic empowerment of female entrepreneurs. This encounter, the first of its kind, was organised in response to interest expressed by the Mexican External Relations Secretariat (SRE) in working with the US

Government to develop programmes promoting women's economic empowerment in Mexico. During the exchange, which took place in Mexico City, INMUJERES announced that the federal government was requiring the governors of Mexico's 32 states to support networks of female entrepreneurs and private sector actors to contribute to better practice in the field of entrepreneurship training and development (INMUJERES, 2013). This led to the creation in 2014 of 66 microfinance institutions dedicated to microenterprise lending in all parts of the country (CGAP, 2017). Other national programmes have also incorporated microentrepreneurship initiatives into their work. PROSPERA, the conditional cash transfer programme that has attracted considerable interest from researchers, has included a microentrepreneurship dimension for women since 2015: the Programa de Opciones Productivas (Productive Options Programme). POP makes government financial support available to income-generating projects as an additional component to PROSPERA. POP grants one-off economic support to economic projects created by people with income below the poverty line established by the UN in the 2030 Agenda. In the case of Mexico, the poverty line is established at an income of 245 USD per month for a family of four. The POP grants range from 2,200 USD to 18,000 USD and are for group projects from the same community (Secretaría de Economía, 2015).

ENAPROCE (2015), the National Survey of Productivity and Competitiveness of the Micro, Small and Medium Enterprises in Mexico, reported that 97.6 per cent of existing enterprises in the country in 2015 were microenterprises and that 53 per cent of these microenterprises were run by women. I use data from 2015 as it is the year when this research began. Despite the many efforts to provide business development services such as microcredit and business training, very few Mexican women were able to transform their low-return enterprises into ones that give them higher returns. According to the National Microenterprise Survey ENAMIN (2012), 92 per cent of female microentrepreneurs work on their own, i.e., most microenterprises are run by the owner, with no employees. In addition, they do not operate from a formal location and there is no formal record keeping.

A study conducted by the consultancy firm AT Kearney and PRONAFIM (2016) found that most microenterprises run by women fall in the medium-low to low level category of economic development. The study found that:

- 70 per cent of female microentrepreneurs in Mexico are aged between 30 and 59 years
- 52 per cent operate from home
- 42 per cent started a business to supplement the family income
- 66 per cent had no productive activity before they launched their business
- 28 per cent started a business to have the option of generating a better income than they would receive in paid employment or because they did not have access to any other form of employment

Since 2016 PRONAFIM has stated in its operational rules that, according to the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) and the 2030 Sustainable Development Goals, the Mexican government will promote policies supporting productive activities for women and in particular the formalisation and growth of their microenterprises (Secretaría de Economía, 2016). According to their website, by 2016, more than 1.3 million women in rural communities had benefited from their various microenterprise programmes. Although the microenterprise programmes from PRONAFIM are not limited to women, most of their promotional materials are directed specifically at women. PRONAFIM produced a booklet in which they explained the different ways to start a microenterprise, such as acquiring microcredit for start-up capital. In addition to featuring a female cartoon figure to explain the process of obtaining microcredit as seen in figure 1, the supporting documentation also focused on cases of women starting their own businesses.

By 2018, 94 per cent of PRONAFIM users were women and the government was continuing to create initiatives to help women entrepreneurs acquire financial resources for their businesses. That same year, the programme launched what they called ‘strategic credit lines’ in which the general terms of the credit were modified in favour of the specific needs of women entrepreneurs, such as a lower interest rate and an increase in the length of the loan period (Secretaría de Economía, 2018).

Figure 1. Promotional banner on PRONAFIM's website in 2015[1]

Not much has changed for women entrepreneurs in Mexico, however, despite the government's efforts to create different programmes to meet entrepreneurs' needs. The Mexican statistical agency INEGI reported in 2020 that, although women entrepreneurs own one-third (36.6 per cent) of micro, small and medium-sized manufacturing, commerce and private non-financial service businesses (MIPYMES in Spanish), most of these are micro-businesses (99.5 per cent) and employ a maximum of two persons (84.5 per cent). Most are informal businesses (78.4 per cent). In addition, and notwithstanding the existence of microfinancing government programmes such as PRONAFIM, women entrepreneurs still have little access to credit, as only 13 out of every 100 businesses benefited from credit or financing in 2021.

1.4 Gender, employment and microentrepreneurship: The popularity of entrepreneurship as a source of income for Mexican women

To understand the popularity of entrepreneurship as a source of income for Mexican women, the discussion needs to first be situated in the broader context of the relationship between gender norms and employment. The Latin American cultural

[1] The banner on the image reads "Do you want to know what is a microcredit, how to use it and where to get it? Read our booklet MICROCREDIT, A TOOL TO GROW and find out."

construction of what it means to be a woman is closely related to motherhood and the consideration that reproductive work is primarily a wife's responsibility (Molyneux, 2007). Irrespective of their economic background, Latin American women are raised to assume the role of wife, mother and homemaker, accepting the obligation to marry a 'good man', have children and take care of their family (Rakowski, 1987). In Mexico, the cultural construction of what it means to be a woman can be seen, for instance, through women's participation in employment. Historically, women's participation in the labour force in the country has been less than that of men. In 1970, 17.6 per cent of women (over the age of 15) were part of the labour force, compared with 70.1 per cent of men. In 1991, the respective figures were 31.5 per cent and 77.8 per cent, and in 2000, 35.9 per cent and 75.1 per cent (INMUJERES, 2002). By 2019 the disparity between women's and men's participation had decreased but continued to be significant, as only 45 per cent of women participated in the labour force compared to 77 per cent of men (Inchauste Comboni *et al*., 2021).

The male provider household model that has prevailed historically in Mexico has defined women as being primarily responsible for domestic tasks, caregiving, and maintaining the household. The associated gender norms limit women's participation in activities outside the household. Evidence of these gender ideologies can be found as long ago as the 16th century. In Mexican literature and culture at that time, the gendered duality of life in Mexico already associated the home with all that was feminine, moral and ordered, and the street or outside world with the masculine, dangerous and immoral (Lipsett-Rivera, 2012). A few centuries later women's respectability still depended on their symbolic association with the home even when they started taking on work outside the home at the end of the 19th century (Porter, 2018). Mexican women have always supposed to be good wives and mothers. The image of the wife/mother (a compound term: *esposa/madre*) is deeply embedded in Mexican traditions and features in music, cinema and poetry. In literature from the last century, for instance, the novel by Juan Rulfo, *Pedro Páramo* (1955), one of the best-known examples of Mexican literature, glorifies the condition of motherhood in six of its central female characters.

The traditional values and cultural norms surrounding the Mexican family dictate that

reproductive work such as childcare and domestic work should be mostly done by women (García and Oliveira, 1994). The percentage of women aged 12 years or more who participated in reproductive activities in the mid-1990s was still very high compared to the equivalent for men: 92 per cent and 38 per cent respectively (Oliveira, Ariza and Eternod, 1996). More recently, women aged 25 years or more are reported to dedicate on average more than 20 hours a week to reproductive activities (INEGI, 2014). Motherhood, as opposed to work outside the home, continues to be the primary source of identity for Mexican women and it is through motherhood that many women, especially working-class women, find legitimacy and social recognition (García and Oliveira, 1994). For instance, a study involving 79 in-depth interviews in three Mexican cities suggested that poorly educated working-class women are less able than others to find alternative sources of female identity beyond motherhood, even if they enjoy their current activities outside the home (García and Oliveira, 1997). In other words, working-class women regard motherhood as their main source of identity regardless of their involvement in productive activities inside and outside the home.

The Mexican census agency INEGI reported that women contribute 77 per cent of the total amount of time that households dedicate to domestic labour. In other words, for every 10 hours of domestic labour dedicated to activities such as preparing food, caring for others, washing and cleaning and household maintenance, women do 7.7 hours of work while men only do 2.3 hours (INEGI, 2018). The association of women's female identity with motherhood and marriage creates a type of gendered social segregation (Ariza and Oliveira, 2000:15). This social segregation contributes to the exclusion of women from certain spaces that are delimited by cultural constructions of what it means to be a man or a woman. Consequently, as women are expected to dedicate more effort to caring for their families than men, women are also more likely to find work in the informal sector, including self-employment, with low salaries/income and greater risk of unemployment, to accommodate their domestic duties (Paz Calderón and Espinosa Espíndola, 2019).

As women are less likely have access to spaces where they could potentially find formal and secure employment they are pushed to find alternative sources to generate income. It has been argued that women often prefer microentrepreneurship

as a source of self-employment because it allows them to work from home and combine domestic work with their entrepreneurial activity (Mayoux, 2001a). Women may regard microentrepreneurship as an acceptable source of employment, as it allows them to combine their domestic duties with an income-generating activity. Taking the 'option' of self-employment is, however, not always a personal choice but rather a consequence of inequalities in the division of labour between men and women (Oliveira, 1988).

1.5 Research problem and questions

Practitioners and experts such as Jo Rowlands, Naila Kabeer, Amartya Sen and Andrea Cornwall, among others, have acknowledged how women's empowerment depends on the resources that women have available and on their ability and freedom to make decisions in both the economic and social arena. In the case of microentrepreneurship, commonly used indicators of women's empowerment include both economic outcomes, such as the increase in women's income, and ownership of assets and non-economic outcomes, such as mobility, self-esteem and self-confidence (Kato and Krazer, 2013). The existing literature on entrepreneurship and empowerment however falls short in terms of measuring empowerment beyond the limits of a programme. This is to say that empowerment is measured by looking at participants more as women entrepreneurs rather than just women. In other words, the main aim of evaluation seems to be to analyse whether or not entrepreneurship programmes are able to produce entrepreneurs who become empowered *as a consequence of having a (successful) business.*

In this thesis, I examine the effects of participation in an entrepreneurship programme of a local NGO in Guadalajara on women's overall process of empowerment. Moreover, I analyse the effects that microentrepreneurship has on women's empowerment beyond the limits of the programme itself. Although the economic outcomes of the programme are part of the discussion, my aim is to explore whether and how women experienced empowerment through microentrepreneurship in different ways, regardless of their success or failure in creating a business.

1.5.1 Research Questions

The research questions that frame and guide this study are concerned with women's empowerment in the context of microentrepreneurship development programmes. The first and main research question relates to the effect that women's participation in entrepreneurship programmes has on their empowerment.

> Do microentrepreneurship development programmes in Mexico aimed at low-income women contribute to their empowerment? If so, how and to what extent?

Three main sub-questions follow:

What effect does their participation in the programme have on their overall sense of self and well-being? Does women's participation in such programmes have any consequence in their gendered expectations and duties inside the household and in their communities and in their close relationships? Do women find a sense of community thanks to their participation in the programme?

The first sub-question relates to women's perception of their own experience and what it means for them to participate in an entrepreneurship programme. The second sub-question is concerned with the way women who participate in entrepreneurship programmes live their lives in their families and communities and the way in which their lives have changed (or not changed) from a gendered perspective from before they joined the programme. The third question is concerned with the development of 'power with' and a sense of collectivity for women who participate in entrepreneurship programmes.

1.6 Thesis overview

This thesis comprises an introduction chapter, one conceptual chapter, a methodological chapter, four empirical chapters and a conclusion. Following this introduction, in Chapter 2, I review the literature on the three main concepts on which my research is based: empowerment, entrepreneurship and gender. I analyse the fundamental discussions on women's empowerment and review the trends in gender and microentrepreneurship programmes, including the different approaches to economic empowerment programmes for women around the globe. I equally

address Jo Rowlands's three-dimensional view of empowerment as the main theoretical framework of this thesis. Chapter 3 is dedicated to the methodology I used in data collection and analysis, and outlines the theoretical framework on which this research is based. I also address the context of my work by presenting the case study explored in this thesis.

In Chapters 4 through 7, I present the answers to my research questions through the results of the different fieldwork periods carried out in Guadalajara between 2015 and 2018. In Chapter 4, I explore the question of economic empowerment in relation to the programme expectations of the participants' performance. I explore the purely economic aspect of UELI by analysing the level of profits of the different microenterprises and their significance for the participants. This chapter analyses the outcomes of participation in the programme from a 'business' perspective by looking at the economic success or failure of the microenterprises and the reasons for these successes or failures. Following Jo Rowlands's and Naila Kabeer's conceptualisation of empowerment I analyse women's participation in entrepreneurship through Jo Rowlands's (1995; 1997) conceptualisation of the three dimensions of empowerment: Personal, Relational and Collective. I also discuss the encouraging and inhibiting factors to the empowerment process and the changes (or lack thereof) the programme participants experienced. Chapter 5 explains what women's participation in the programme meant for them beyond creating an enterprise. In this analysis of the personal dimension of empowerment, I include the internal aspect of empowerment by exploring women's perception of themselves, their vision of their future and how participating in UELI and creating a business was, for many participants, a project they could call their own. Chapter 6 is dedicated to analysing women's experiences as gendered individuals as I explore the elements of the Relational dimension of empowerment. I explore the question of being a 'good mother' and how the social response to what women are allowed or supposed to do influences both their participation in the programme and their relationships with their husbands, children, family and other members of their communities. In Chapter 7, I focus on collectivity and the strengths of collective empowerment. In this chapter, I address UELI's approach to collectivity and how 'artificial collectivity' was created and the encouraging and inhibiting factors to empowerment in the collective dimension. At the same time, I explore the different ways in which women together

found strength to challenge their individual limitations and achieve things that they would previously have considered impossible.

Finally, in Chapter 8, I present my final conclusions and consider the main policy and practical implications in the international development arena. Although microentrepreneurship can be a way for women to become empowered, there are differences in how women see and experience entrepreneurship and what they find empowering. This longitudinal study offers an opportunity to see the complexity of the empowerment process and add to the body of knowledge on gender and empowerment. This study shows how empowerment is not linear and that what some women might find empowering at one point might not be the same in the future. The experiences of women in UELI provide valuable insights into effective practices and areas for improvement in microentrepreneurship programmes for women. Entrepreneurship programmes can implement specific measures to support women who possess the potential to establish financially viable businesses. At the same time, not all women can become entrepreneurs but failing to create a business does not always mean that women are not empowered.

Chapter 2: Empowerment, gender and microentrepreneurship in development discourse and practice

2.1 Introduction

The term ‘empowerment’ has gained increasing popularity in academic literature in recent decades, with a notable surge in usage around 2000 and sustained interest after that (Google Ngram Viewer, 2023). Adopting the Sustainable Development Goals consolidated the place of empowerment in the development agenda, especially in initiatives aiming for gender equality (Doepke and Tertilt, 2019; Polar *et al.*, 2021). This emphasis has prompted extensive analysis and evaluation of development interventions to empower women (Maiorano, Shrimankar, Thapar-Björkert and Blomkvist, 2021). Research on its use in this field has explored empowerment from various perspectives, including conceptual development, the impact of microfinance, community mobilisation, and quantitative indicators (Priya *et al.*, 2021).

This chapter discusses the meaning and history of empowerment in development, the central theoretical debates, the position of empowerment in the current agenda, how empowerment has been translated into practice and the links between empowerment and entrepreneurship training for vulnerable women. It does so by addressing three main objectives. The first objective is to discuss how empowerment came to be featured on the development agenda. The second is to analyse the leading theories on empowerment and the discussions surrounding how the term has been translated into practice in development initiatives worldwide. The third objective is to discuss the relationship between empowerment and microentrepreneurship development initiatives and how these initiatives have increased in popularity as a vehicle to promote women’s empowerment.

2.2 What is empowerment? Understanding a concept with multiple definitions

To understand the importance of empowerment, we first need to discuss what the term means. Empowerment, at its core, has been understood as a political process that will or should allow individuals and groups to recognise and evaluate the historical contexts that have allowed the emergence of current power systems

(Viens, 2022). As a process, empowerment refers to developing the capacity to become aware of and critical in the face of inequality. When power is presented or discussed as being dispersed through society and operating in all relationships, it allows people to challenge perceptions of how the world is or ideas about how it should be (Eyben, Kabeer and Cornwall, 2008). Challenging power structures, consequently, involves conflict between those who hold power and those who wish to obtain it. Some experts define empowerment as a struggle for power and discuss the conflict that arises when people seek power from those who currently hold it (Muchtar *et al.*, 2019; Sardenberg, 2008). However, this vision of empowerment, which shifts the balance of power between those who do and those who do not have it, is controversial in the development discourse. For instance, Eyben, Kabeer and Cornwall (2008) note that in some international organisations, it is nearly impossible to switch from discussing power in the analysis of formal political institutions to discussing power as being present in all societal relationships. In a subsequent article, Rosalind Eyben (2015) claims that empowerment as a process that challenges power structures can be seen as threatening, meaning it fails to be accepted in development practice. Empowerment nonetheless continues to be the object of debate among scholars and practitioners. It is a complex concept with no universally accepted definition. For this research, I am particularly interested in empowerment in the context of gender development practice or policy interventions. In this section, I will discuss empowerment with the theories and practices promoting women's empowerment.

The difficulty of defining empowerment may arise because of a lack of consistency between 'theoretical' discussions of the concept and the different meanings it acquires in a policy context (Annan *et al.*, 2021). The understandings employed in recent decades have come from theoretical debates and practitioners' experiences with women working at local levels in different countries (Doepke and Tertilt, 2019; Rowlands, 1997). Efforts by experts such as Naila Kabeer (1999) and Srilatha Batliwala (1994) to explore and define the term highlight the two crucial aspects of choice and power. Kabeer (1999:436) conceptualises empowerment as exercising choice where the choice was previously denied. Batliwala (1994:130) regards empowerment as 'the process of challenging existing power relations, and of gaining greater control over the sources of power'. Although both definitions allude to a

change process, Kabeer addresses empowerment as an exercise of agency rather than the direct challenge to power relations emphasised by Batliwala. Kabeer's approach can be explained through three concepts she considers essential to the empowerment process: agency, resources and achievements. Agency is the capacity to make choices and put decisions into practice; resources are the channel through which agency can be exercised; achievements result from exercising agency (Kabeer, 2005). Batliwala (2007), by contrast, refers to empowerment as a socio-political process, with power as its central operating concept. It entails shifts in political, social, and economic power 'between and across individuals and social groups' (Batliwala, 2007: 559). In Batliwala's conceptualisation, empowerment is about people organising themselves and gaining control over resources by challenging the ideas and beliefs that keep certain groups of people in power (Sondarjee, 2022). It focuses on structural barriers and involves a transformation of institutional structures, such as the family or the state, where power inequalities exist and are reproduced (Cornwall, 2016; Maiorano *et al.*, 2021).

Empowerment entails the capacity to make choices while considering the power structures that influence such decisions. A conceptualisation of empowerment from both perspectives is essential since we cannot establish whether or not empowerment has taken place in a given case without determining if power has shifted. When power is not considered, a development programme, for instance, could claim to have promoted and achieved 'empowerment', even though the participants still cannot exercise individual choice (Cattaneo *et al.*, 2014). Some programmes fostering economic empowerment for women offer only limited financial resources or basic training and then transfer responsibility for the programme's success or failure to their 'beneficiaries', who are supposed to be 'strong and resourceful women and girls acting on their agency and never-ending energy to achieve a better future for themselves, their families, and their communities' (Cornwall and Anyidoho, 2010). Failing to consider power in all forms can keep us from appreciating the structural obstacles to women's empowerment beyond their control. Examining its specific elements, including agency, resources and achievements, is necessary to delve deeper into empowerment. Agency, understood as the ability to exercise choice, can have two possible connotations with how power operates: positive and negative (Kabeer, 1999). Agency in a positive sense can be

illustrated, for instance, in the notion of having ‘power to’, where people can exercise their capacity to define their life choices and their own life goals, even when they encounter opposition from others. As the negative sense of agency, ‘power over’ applies, where one person’s capacity outweighs others’ agency through violence or threat.

2.2.1 Negative agency

‘Power over’ has its roots in the ‘zero-sum’ definition of power, which states that power is a finite resource. ‘Power over’ is expressed as a negative connotation of agency because, for one individual or group to obtain more power, that power must be taken from another individual or group (Malapit *et al.*, 2019). Power can also operate in an ‘invisible’ way or in the absence of any visible agency, such that ‘power over’ can also be seen as a matter of inequality rather than direct oppression (Kabeer, 1999). This invisible oppression can be seen, for example, when healthcare or education needs are neglected while a government invests significant amounts of money in military equipment. The injustice might be noticeable, but people cannot act on it (Charmes and Wieringa, 2003). This is one example of a structural obstacle to empowerment. 'Power over’ is a relationship of subordination or domination between individuals or groups (Galiè and Farnworth, 2019). The exercise of power relations in this conception of power as negative agency is a form of what is traditionally understood as dominance: ‘power over’ is the capacity of an individual or group to override the agency of others (Kabeer, 1999; Malapit *et al.*, 2019; Rowlands, 1997). Those in control of the sources of power are the only ones able to make decisions and they can do so in a selfish and instrumentalist manner (Berger, 2005). Power is, therefore, present in the individual’s ability to choose and control different financial, human, or intellectual resources (Singh, 2018). Power is present not only on an individual level but on every community and society level.

When thinking about ‘power over’, we can apply an active/passive distinction (Lukes, 2004). Power is active when one can make decisions – choosing among alternatives – but inactive when one cannot make and act on a decision. When power is understood as coercive, someone subjected to power is dominated and their interests are not considered (Haugaard, 2020). The duality of ‘power over’ can be seen when someone uses manipulation to obtain a particular personal benefit, for

example, in the following scenario. A husband wishes to have another child, so he persuades his wife to have unprotected intercourse even though she does not want to have any more children. In this decision, the husband exercises ‘power over’ his wife. For the wife, power moves away from her and she occupies a passive position as she cannot take part in the decision-making process. When a person cannot make such a choice, they cannot challenge the values or interests of another decision-maker (Lukes, 2004). This inability to choose shows us that ‘power over’ can operate through conflict and what might look like consent and complicity (Eyben *et al.*, 2008; Kabeer, 1999).

Changes in the balance of power, when power is transferred from one person to another in such situations, can further impact how someone acts in the future. In the most effective use of ‘power over’, people’s perceptions and preferences are moulded to accept the current order of things without question. The decisions taken by the individual exercising ‘power over’ can become guidelines for how others should live or what they should be like. Once dominance becomes internalised in this way, it affects how an individual responds to their oppressor. In this case, ‘power over’ becomes invisible and creates internalised oppression in the person who lacks power. Having power over someone creates negative feelings in that individual, such as self-hate, isolation, or inferiority, as the person with less power accepts or internalises messages from the oppressor (Priya *et al.*, 2021). For instance, a woman who is subject to physical abuse by her husband whenever she expresses her opinions may stop voicing them to avoid conflict. If this keeps happening in the long run, it can cause the woman to believe she has no right to her views (Rowlands, 1997). Moreover, there are long-term implications of this internalised oppression as it can harm a person’s capacity to exercise choice over crucial aspects of their lives, such as the choice of partner, the number of children to have or the use or lack of use of contraception, to give a few examples (Reeve, 2020).

2.2.2 Positive agency

The second connotation of agency, in its positive or ‘generative’ meaning, involves three closely related forms of power: ‘power to’, ‘power with’, and ‘power within’ (Rowlands, 1997: 14). In this context, power is understood as an infinite resource that can be created, in the sense that an increase in someone’s power does not

automatically imply a decrease in another person's power.

First, 'power to' is power understood as an energy that creates opportunities without the need for dominance. Rowlands (1997) describes power not as domination but as power that can be seen as a positive influence: for instance, the power some people have to inspire a particular type of behaviour or action in others. 'Power to' has also been linked to cases where a person can willingly achieve something with the intended effects (Turcsanyi, 2017). 'Power over' is exercised when taking advantage of the lack of social resources available to subordinates. Subordinates can, nonetheless, assemble other social resources through resistance. By limiting the power exercised over them through resistance, they can influence the outcome and boost their own 'power to'. The literature on power and resistance discusses different types of resistance, which might be expressed as large-scale manifestations of collective power or as more subtle forms of everyday or passive resistance (Feron and Krause, 2022).

'Power to' also refers to two forms of resistance – sanctioned and unsanctioned – which can be used to contest any model of domination (Berger, 2005). Sanctioned forms of resistance work within the system or without directly attacking the dominance model or contesting 'power over'. The most visible forms of sanctioned resistance are education, knowledge, and experience. For instance, individuals learn about their rights and use that knowledge to act against exploitation. Another type of sanctioned resistance is discussed in James Scott's (1985) book *Weapons of the Weak*: it concerns cultural resistance or a refusal to cooperate, as seen in peasant and slave societies. Scott argues that the powerless develop their own cultures of solidarity and resistance in autonomous spaces that emerge from systems of domination (Flam, 2004). Cultural resistance is a form of invisible rebellion in which small everyday actions, such as foot-dragging, false compliance, arson or sabotage, are used to fight the dominant system (Gregory *et al.*, 2009). Here, 'power to' is a hidden force to contest 'power over', avoiding open confrontation. In a more recent example, Tiernan and O'Connor (2020) offer an example of sanctioned resistance concerning women from a mining community in Zimbabwe dealing with 'power over' and access to 'power to' in a patriarchal society. They show how these women contest 'power over' through the exercise of 'episodic power': moments in which women exercise power by having an advantage in dealing with a particular problem

because of their gender. Examples include women solving conflicts between miners, protecting miners' safety or leading discussions around social issues affecting the mining community, such as young people leaving school and health concerns around HIV/Aids. However, even if women can influence decision-making in specific public spaces, their agency and influence do not challenge existing power structures and their resistance thus remains sanctioned and limited (Tiernan and O'Connor, 2020:100).

On the other hand, unsanctioned forms of resistance are overt manifestations against 'power over'. One example can be seen in Tehran, where street artists have painted representations of women and femininity that challenge the current regime. Artists are representing women in new ways even when, in doing so, they might be risking their own lives (Zojaji, 2023: 3). Another example is how grassroots community organisations in India have created 'power to' respond to gender-based domestic violence at the individual and community level. Survana Menon and Nichole Allen (2020) researched a grassroots agency that provided its members with resources, knowledge, and skills for identifying and preventing domestic violence and developing their leadership skills. One of their findings is that women found the 'power to' break the silence around their own experiences with violence. To summarise, 'power to' is an individual's capacity to pursue their own life choices despite opposition from others (Kabeer, 1999). 'Power to' is also an open force that defies oppression. In this case, power becomes an ability to fight power over and create a possibility of freedom from coercive or harmful forms of power (Haugaard, 2020).

The second form of positive agency is 'power with' or the power of the collective force acquired from belonging to a community, creating a 'model where dialogue, negotiation, and shared power guide decision making' (Berger, 2005: 6). This type of power refers to collective experiences of empowerment, as individuals come together and achieve more significant impact than they could have done acting on their own. 'Power with' or collective power can create relationships and link individuals across wider communities (Sirdey and Lallau, 2020). Collective forms of power include participation in political structures but can also involve action based on cooperation rather than competition. For instance, two rival candidates or political

parties with similar agendas might run against each other initially but then decide to combine forces to have a better chance of pushing their agenda. The importance of agency as ‘power with’ is seen when individuals are powerless on their own but benefit from their collective ability to organise and mobilise to ensure their voices are heard. ‘Power with’ can also be exercised locally through actions at the neighbourhood or institutional levels, such as participation in international organisations’ activities or formal procedures (Rowlands, 1997).

In addition to helping individuals acquire a stronger voice, ‘power with’ can also have a positive impact on an individual’s community. For example, a woman’s individual exercise of agency can create positive outcomes for her life, but this might not make a structural change or transform the environment for other women. By contrast, collective agency, as women push for changes in the law or for services, such as sexual health advice, can eventually increase other women’s individual agency, as it has in high-income countries where activism has given exposure to such topics as domestic violence or the need for maternity leave, or childcare. The emergence of welfare state programmes coincided with women’s movements in countries such as Germany, France, Great Britain, and the United States (Kilkey, 2018). Women’s movements in these four countries successfully influenced state policy affecting maternal and child welfare (Gómez Yepes *et al.*, 2019). To take another example: women who have been abused often justify the actions of their aggressor, regarding them as culturally appropriate, but when they talk about their experience with other women in the same situation or join a support group, they may begin to question whether or not the violence was justified (Cislaghi *et al.*, 2019).

Lastly, the third form of positive agency is ‘power within’. ‘Power within’ is the internal sense of empowerment that arises when an individual develops confidence and the ability to fight internalised oppression (Rowlands, 1997). This internal source of empowerment is often reflected in a person’s well-being and how much this person has positive moods or experiences feelings such as happiness or serenity, producing a state of mind that signals psychological empowerment. Even if external conditions, such as structural changes, are needed for empowerment, they are not enough to constitute empowerment without internal feelings of competence or a desire to act. ‘Power within’ is the internal strength that potentially resides in every individual and

is based on self-acceptance and self-respect, allowing an individual to respect and accept others as equals (Ranjan and Sinha, 2018). Through this internal empowerment process, women can fight against internalised patriarchal ideologies and social taboos by transforming their self-view (Mandal, 2013). Although 'power within' can be developed individually, in some instances, it can also be boosted via 'power with'. In such cases, 'power with' helps to increase a person's self-confidence since 'aspects of voice, representation, collective identity, solidarity, and terms of recognition help overcome the deep external social and psychological barriers that are usually internalised by poor people' (Narayan, 2005: 11). In other words, collective activity creates, in addition to 'power with', more substantial 'power within' to fight 'power over'. This form of agency is called 'transformative' as individuals come together and take specific actions to promote overall societal and policy changes (Donald *et al.*, 2020; World Bank, 2012).

In addition to these four forms of power – power over, power to, power with and power within – there have been recent discussions about a fifth form, 'power through'. Alessandra Galiè and Kathy Farnworth (2019) present a conceptualisation of power without agency where the subject or individual gains or passively loses power through changes in the power of individuals in their close network. In this conceptualisation, the personal experiences of empowerment or disempowerment are second-hand consequences of their relationship with others. A practical example of 'power through' is when women in some cultures act against prescribed gender roles with results that can affect *other* women negatively (Pansardi and Bindi, 2021). Another example is how women benefit from changes in policy decisions and public discourse through the actions of women's advocacy groups. Patricia Zavella (2020) presents an example of how advocacy movements in favour- of reproductive justice in the United States have contributed to the empowerment of women of colour. In her work, she shows how grassroots organising and policy advocacy through the movement of reproductive health and justice benefits women, for instance, by pushing for women's access to healthcare and addressing social inequalities leading to greater wellness in black and Latino communities.

In conclusion, agency and power are central to understanding women's empowerment and how women can control their lives. Negative agency as 'power

over' represents the zero-sum definition of power, with power being a finite resource that can be transferred between individuals or groups. Positive agency as power to, power with and power from within represents the generative or positive form of power where power is not taken but generated individually or collectively. Power through offers a different approach to power without agency, positively or negatively affecting the individual.

2.2.3 Resources and Achievements

To discuss resources and achievements, we must shift to a more structural focus on empowerment. In other words, we must consider all the different social systems and forces limiting an individual's opportunities, i.e. that shape how they live and act (Luttrell *et al.*, 2009). In this context, resources are the channels through which a person can exercise agency. These resources or channels are defined not only as material things but also as human and social relations enhancing someone's agency or the ability to act on them (Kabeer, 1999). The ability to choose is determined by individual agency and the parameters of institutions that define the number of choices available (Polar *et al.*, 2021).

Access to and control over resources depend on different factors, such as an individual's socio-economic or hierarchical position in a given system. For instance, inside commercial or government institutions with a hierarchical structure, specific individuals hold more power than others. Therefore, they can make decisions concerning how rules or conventions are to be put into effect. The same applies to other social institutions, with household heads, tribal chiefs, and elites having the authority to make decisions because of their position. As a practical example of how 'power over' can affect people's access to and control over resources, we can look at women in agriculture. In many countries, women lack the resources and opportunities needed to invest in their land or create new growth opportunities, as it is primarily men who can access productive resources, services, and markets (Patil and Babus, 2018; Wei *et al.*, 2021). Men's position of authority is sometimes enhanced with additional resources, such as credit schemes giving men the power to decide the terms on which resources became available to women (Kabeer, 2005).

Another way to look at resources and agency is through what Amartya Sen (1999)

and Martha Nussbaum (2000) call ‘capabilities’. Capabilities can be explained as people’s potential to live the life they wish for themselves by achieving valued modes of ‘being and doing’. In other words, individuals exercise agency by using available resources to make choices and create achievements. Not all choices, however, are germane to empowerment: strategic life choices – such as those concerning someone’s livelihood or their decision to have children or not –must be differentiated from other, secondary choices that have less of an impact on their life (Ishii, 2019). Kürsat Çinar (2019: 179) draws on the work of Kabeer to define empowerment as a process in which ‘women who have been denied the ability to make strategic and effective life choices acquire such an ability’. The author emphasises that women’s empowerment is not only about having power – in decision-making –- but also about using it effectively to bring about positive change in their lives. These achievements express what an individual can do or be (Çinar, 2019). Kabeer emphasises the importance of considering power when analysing empowerment. This is to say that there are instances where individuals might not wish to achieve these valued modes of ‘being and doing’ out of individual preference. In such cases, a discussion of power is irrelevant, assuming the people in question have the agency and resources to produce achievements, but they decide not to act on them. On the other hand, when people cannot personally achieve something because they lack agency or resources, we can conclude that they are not empowered (Kabeer, 1999).

To summarise this discussion of agency as the ability to exercise choice, we can examine the exercise of either positive or negative power. In the negative sense of agency or ‘power over’, we see a dominant and controlling power that can create either compliance or resistance. Compliance is seen when the less powerful surrender to the rules of the more powerful; resistance, where individuals use ‘power to’ as a weapon against dominance (Rowlands, 1997). On the other hand, empowerment in its sense of positive agency consists of someone’s ability to shape their environment. This positive agency can be expressed externally in the form of ‘power to’ and ‘power with’ and/or internally through the feeling of being able to act on that ability or ‘power within’. ‘Power to’ and ‘power with’ depict empowerment as a process by which people become aware of their interests and make a connection with the interests of others. This understanding of empowerment brings them together and increases their ability to influence the decisions that affect their lives

(Rowlands, 1997). ‘Power to’ and ‘power with’ can be considered ‘externalised’ as they operate with others.

In contrast, the third form of positive agency, ‘power within’, can be located internally in the individual mind. ‘Power to’ and ‘power with’ are based on action responding to oppression. However, for that response to occur, an individual has to be able to act, which is where ‘power within’ comes in. ‘Power through’ examines how power affects other individuals even when they are not actively involved in the empowerment process. ‘Power through’ differs from other forms of power as it moves away from discussions of individual agency and looks at how the empowerment of those exercising agency has a second-hand effect on different individuals in their families or communities. Lastly, a discussion of empowerment is incomplete without acknowledging how structures and resources can create obstacles or facilitate empowerment. Questions on access to and control of resources are at the core of exercising agency. Without an adequate channel through which agency can create positive changes in the individual or the group, the empowerment process cannot occur as the exercise of power is hindered.

2.3 Empowerment in gender and development

Until the early 1970s, women were often excluded from participation in economic development, particularly during the Welfare approach era in development planning. This period saw an emphasis on women’s roles as wives and mothers and largely overlooked their broader needs and aspirations in a concern to address immediate practical necessities like access to food and maternal health (Momsen, 2019; Willis, 2005). It was during this decade that the term empowerment initially took the form of feminist consciousness-raising and women’s collective action (Cornwall, 2016). Subsequently, the term became more widely known after the UN Decade for Women, proclaimed in 1975 (Levy, 1996), with Ester Boserup’s work *Woman’s Role in Economic Development* (1970). Boserup’s work highlighted how women were left on the sidelines in development discourse and underscored the necessity of addressing their specific needs to achieve development goals (Kanji, Su Fei and Toulmin, 2007). Her insights gave rise to the Women in Development (WID) approach, which aimed to integrate women into economic development through income-generating projects, departing from earlier paradigms emphasising women's

domestic roles (Momsen, 2019). However, without challenging women's subordination, WID's focus on income generation resulted in only marginal gains, as it assumed women had spare time for productive activities (Momsen, 2019; Rathgeber, 1990).

The 1980s saw the rise of the Efficiency approach within Structural Adjustment Programs (SAPs) initiated by the World Bank and the International Monetary Fund to counter economic stagnation in developing nations. SAPs, following a neoliberal agenda, emphasised macroeconomic stability, privatisation and free market development (Heidhues and Obare, 2011). Termed 'the lost decade' for development, this period witnessed the targeting of women in programmes to boost income during high unemployment (Chant and Sweetman, 2012). Simultaneously, understanding gender differences was seen as enhancing project efficiency, viewing women as critical agents for development (Moser, 2012). The 1980s also saw the rise to prominence of the empowerment approach, with the term redefined from its original feminist usage in the 1970s (Cornwall, 2016). Empowerment was envisioned to shift power relations in favour of women's rights and greater gender equality (Batliwala, 1993).

The Gender and Development (GAD) discourse succeeded the Women in Development (WID) approach, critiquing WID's failure to account for the intersectionality of gender, race and class in perpetuating inequalities among women. The GAD paradigm, which gained importance after the 4th World Conference for Women in Beijing in 1995, emphasised 'gender equality', shifting the focus from 'women' to 'gender' and highlighting the socially constructed roles of men and women (Lind, 2018; Momsen, 2019; Sardenberg, 2012). Maxine Molyneux's distinction between 'practical' and 'strategic' gender interests gained popularity during this period. This distinction prompted discussions on addressing women's immediate needs and the broader transformation of gender relations (Momsen, 2019). Caroline Moser further developed this framework, introducing the concept of 'gender needs' to satisfy concerns identified by gender interests (Moser, 1989; 2012). These discussions within the GAD framework facilitated a critical analysis of development initiatives, revealing how the current power structures perpetuated gender inequalities and highlighting the need to challenge traditional gender roles

(Bradshaw *et al.*, 2017).

The Beijing platform also exposed ‘empowerment’ as a new term and recognised for the first time that women’s increased decision-making capacity and access to power were crucial to equality. The 1995 UN declaration and platform for action reads as follows:

> ‘We are convinced that: …Women’s empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace…’ (UN, 1995: paragraph 13)

The emergence of Women and Development (WAD) marked a shift from the Women in Development (WID) and the Gender and Development (GAD) paradigms, reflecting the voices of women from the global South who challenged the dominant perspectives in the feminist movement at the time. Originating from the discussions two decades before at the first UN Conference for Women in Mexico City in 1975 and formalised by the creation of the network DAWN (Development Alternatives with Women for a New Era) in 1983, WAD represented the views of women from developing countries who felt marginalised by the prevailing ‘first world’ ideologies of the feminist movement (Tambe, Trotz, and Sen, 2010). DAWN was comprised of a diverse group of individuals, including academics, Marxist feminists and NGO representatives and aimed to address the dominance of ‘first world’ ideology in discussions on development and poverty. As Gita Sen noted when interviewed in 2010 about the origins of DAWN:

> ‘…What is the point of arguing for a larger share of a poisoned pie?’ This question, and its implication that feminist struggles needed to privilege and prioritise locating gender equality in relation to other questions — What kind of development? What kind of state? What kind of global arrangements? What kind of society? — resonated strongly at the UN’s Third World Conference on Women in Nairobi in 1985 (Tambe, Trotz and Sen, 2010: 216).

Despite its growing use, a precise definition of empowerment remained elusive in the

1990s (Willis, 2005), with international organisations promoting it within poverty alleviation efforts while often limiting it to programme participants and community organisations (Moore, 2001). While some saw empowerment as a tool for active participation in decision-making (Rowlands, 1997), others, like Batliwala, expressed concerns about its potential dilution without a deeper understanding of power dynamics (Cornwall, 2016).

Following adopting the Beijing Platform of Action in 1995, a new approach gained prominence in development discussions. This approach, known as gender mainstreaming, involves integrating a gender perspective into all policies, programmes and activities to address gender inequities and promote women's empowerment. It entails considering women's and men's diverse needs, roles, and realities across decision-making levels and ensuring that gender equality is objective across different sectors such as health, education, agriculture, and economic development. In other words, gender mainstreaming is aimed at taking action to give equal opportunities to women, as they usually have fewer opportunities due to social expectations and the gender roles that they must perform. Development agencies promoted gender mainstreaming as a novel and transformative strategy that could bring about structural changes by embedding gender equality principles across all policy areas (Vida, 2021). Within the development discourse, gender inequality was recognised as a barrier to poverty reduction, mainly as disparities in opportunities, representation, and decision-making, both within households and within society at large, were seen as the leading causes for the exacerbation of women's poverty (Narayan *et al.*, 2000). This particular focus on women was also linked to the notion of a 'feminisation of poverty', which emerged in development discourse, suggesting that women constituted an increasing or disproportionate segment of the world's poor, partly due to rising numbers of female-headed households (Chant, 2003).

Coined after the 4th United Nations Conference on Women, the term underscored the urgent need to address the growing impact of poverty on women, as outlined in the Beijing Platform for Action (Chant, 2006). However, the concept has faced criticism for its lack of empirical evidence (Chant, 2008), although it effectively highlighted poverty as a gendered experience (Molyneux, 2007). By the late 1990s, mainstream development strategies shifted towards cross-country initiatives aimed

at poverty eradication with a focus on gender dimensions (Narayan and Petesch, 2002). At the end of the 1990s, the concepts of ‘gender equality’ and ‘women’s empowerment’ informed the Millennium Development Goals (Sardenberg, 2012; Sen, 2019). The 2000/2001 edition of the World Development Report emphasised gender inequality in poverty discussions. In the 2000s, women’s poverty gained more attention due to increased female employment and shifting family structures (World Bank, 2000). The Organisation for Economic Cooperation and Development (OECD) recognised gender inequality as a significant contributor to poverty in its 2001 Guidelines on Poverty Reduction. Despite claims suggesting women are the ‘poorest of the poor’, further analyses across various countries and years are needed to understand better the gender-poverty association (Brady and Kall, 2008).

The Millennium Summit, which took place in September of 2000, featured women’s empowerment and gender equality as part of the new mainstream development agenda. The promotion of empowerment and gender equality was deemed ‘an effective way to combat poverty, hunger, and disease and to stimulate development that is truly sustainable’ (Kabeer, 2015: 383). For instance, women’s empowerment is featured in Millennium Development Goal 3 (MDG 3) alongside gender equality. MDG 3 was framed in terms of access to education with the expectation that an increase in schooling would positively influence outcomes for women’s empowerment and gender equality, such as their share of parliamentary seats and non-agricultural wage employment (Kabeer, 2015). The main argument for investing in women’s education is based on three main assumptions linked to fertility: girls who spend more years at school tend to marry later, which reduces their chances of having children at an early age; schooling supposedly introduces new ideas, modernisation and scientific progress encouraging the use of Western medicine and contraceptives; and more schooling reduces the number of children women wish to have and their ability to avoid having more children than they desire (Liu and Rafteri, 2020). The emphasis on education was, some argue, just another example of how the MDGs, in general, added to the instrumentalisation of women by taking advantage of their role in delivering development for free (Harman, 2012:16). Furthermore, the MDGs did not address other aspects of gender equality, such as the measurement of violence against women even though ‘ending violence against women and girls’ featured as a central theme in debates and policies (Onditi and

Odera, 2016).

During the decade of the 2000s, investing in women's empowerment was promoted because it was 'smart economics'. In mainstream development discourse, empowerment was thought to be linked to national economic growth through women ensuring a better quality of life for other household members (World Bank, 2006; 2012). Although the term was first introduced by the World Bank in 2006, the 'smart economics' approach was adopted to address gender issues, for instance, in the *World Development Report 2012*:

> 'The World Development Report 2012 […] argues that closing these persistent gender gaps matters. It matters because gender equality is a core development objective in its own right. But it is also smart economics. Greater gender equality can enhance productivity, improve development outcomes for the next generation, and make institutions more representative' (World Bank, 2012: back cover).

The word empowerment appears very few times in the *World Development Report 2012* and only then in combination with terms like 'financial' and 'economic'. Following this rationale, current gender equality and empowerment initiatives continue to look at the role that women and girls must play for programmes and initiatives to be successful rather than making sure those programmes work for women's equality and empowerment (Cornwall and Rivas, 2015). Although there is recognition that gender equality is essential 'in its own right', women's empowerment is primarily presented in terms of economic considerations. It is mainly presented as 'economic development for poverty reduction' (World Bank, 2006: 2).

The Millennium Development Goals were replaced in 2015 by the global plan of action adopted by the UN, known as the 2030 Agenda for Sustainable Development or the Sustainable Development Goals (SDGs). Notwithstanding the talk of 'transformation', the agenda seemingly centres on growth, trade liberalisation and partnerships with private companies (Razavi, 2016). With the SDGs, the discussion of women's empowerment and gender equality gained recognition in a stand-alone goal on gender equality: SDG 5. According to Sen (2019), the SDGs have better

targets and indicators related to women's human rights than the MDGs due to the pressure from women's organisations and UN Women's advocacy. Empowerment was still featured as part of the 'smart economics' approach in the SDGs. For instance, one of the targets of SDG 8 is to promote policies for development that support productive activities, decent jobs and entrepreneurship and that promote the formalisation and growth of micro-, small and medium-sized enterprises (UN, 2015). As Deepta Chopra and Katherine Müller (2016) argue, the SDGs present a challenge for the empowerment agenda as it was first conceived for two reasons: first, because of the general focus on economic development rather than on finding ways to redistribute resources better and second because of the absence of indicators pertaining to women's reproductive and sexual health and rights (Chopra and Müller, 2016). Notwithstanding gender inequality being regarded as a cross-cutting issue, specifically in the implementation of the 2030 agenda, there is still a lack of clarity as to how gender is considered in every one of the SDGs (Leal Filho *et al.*, 2022). There are only 53 gender-related indicators out of 232 and many SDGs have no gender-related indicators (UN Women, 2018). Moreover, although women's empowerment and gender equality gained recognition in SDG 5, the goal might be hard to realise unless the prevailing economic model on which the SDGs are based evolves to include mechanisms that measure indicators to tackle gender inequality in every SDG (Razavi, 2016).

The current approach of introducing gender and empowerment into development initiatives has fostered new policies that are now adopted by nearly all international organisations and development agencies that claim to address gender concerns (Kothari, 2019). The current discourse claims that gender equity generates development - or at least economic development - as women are potential wage labourers and their integration into the economy leads to higher gross national products (Usman and Lestari, 2018). At present, all approaches that focus on women have been amalgamated into a gender and development approach or GAD (Momsen, 2019). The current GAD agenda differs from the 1995 approach since, at the time, gender was used only as a synonym for women/woman, whereas now gender inequality is seen in a more comprehensive manner by addressing the intersectionality of gender, class, race, ethnicity and other social identities (Kothari, 2019). Development agencies have approached empowerment through the GAD

agenda in several different ways. Examples include gender mainstreaming in the form of gender-responsive budgeting, initiatives for the eradication of gender-based violence or the inclusion of men in projects that aim to foster gender equality. I explore each of these in the following paragraphs.

Although gender mainstreaming has been present in development discussions since the 1990s, a recent study concluded that it has still 'hardly begun' and faces several challenges. There are still debates on what 'good governance' means or how to make governments efficient at producing gender-aware policies and services and the budget needed for these institutions to make actual changes - for instance in allocating more human and financial resources to the implementation of such policies and services (Hosein *et al.*, 2020).

Gender-responsive budgeting (GRB) aims to address gender inequality through policy changes but with an emphasis on the allocation of their budget. It involves adopting a gender lens or perspective in planning, allocation and monitoring of budgets to ensure that women and girls are prioritised and that their needs are considered (Oppi *et al.*, 2021). So far, more than 80 countries around the world have used a gender perspective in their budgeting (Rubin and Bartle, 2021). For GRB to have an impact on gender equality, there is a need nonetheless to ensure that policy moves from seemingly 'neutral' approaches to address and prioritise the challenges faced by women and girls (Viswanath and Mullins, 2021:6).

Tackling Gender Based Violence (GBV) in all its forms, including domestic abuse, sexual harassment and harmful traditional practices, is another example of a current GAD approach. GBV has acquired a high priority in recent decades, with legal reforms, awareness-raising campaigns, survivor support services and community mobilisation efforts. GBV prevention may involve more general prevention efforts to reduce the risk of gender violence or selective prevention measures targeting individuals or groups that are more at risk of gender violence or more likely to perpetrate such violence (Crooks *et al.*, 2019). In current development efforts, for instance, initiatives and organisations have highlighted the need for women and girls to have safe spaces to work on their empowerment by reducing their vulnerabilities to violence and exploitation (Noble *et al.*, 2019).

A last example of the current gender mainstreaming agenda is the inclusion of men in the question of gender equality. In other words, the present focus on gender involves ensuring that women's and men's concerns and experiences are accounted for in the design, implementation, and evaluation of gender equality projects (Momsen, 2019). Some approaches, for instance, focus on changing social norms, such as producing and including a gender-transformative curriculum in schools and building teachers' and teacher educators' capacity to deliver gender-transformative and conflict-sensitive pedagogies, particularly for boys and men (Durrani and Halai, 2018). While some experts claim that we cannot research the question of gender without exploring men and masculinities (Zalewski and Parpart, 2019), the 'men and development' approach has also been subject to criticism. Andrea Cornwall and Sarah White (2000) and Ruth Pearson (2000) argued more than twenty years ago that because gender equality is far from being achieved, the inclusion of men can shift attention away from efforts to help women. In other words, more evidence is needed to understand how initiatives on 'men and development' are helping to transform gender relations in an emancipatory way (Pearson, 2000). Similar claims have been made in recent years (Van Huis and Leek, 2020).

2.3.1 Liberal vs liberating: Women's empowerment as entrepreneurship in mainstream development discussions

As previously discussed, empowerment entailed transforming power relations in favour of women's rights and achieving greater equality between men and women (Batliwala, 1993). Still, some scholars, such as Srilatha Batliwala, feared that empowerment could eventually lose its transformative edge as the term grew in popularity in the development discourse (Cornwall, 2016). Adopting empowerment as a buzzword in development could, for instance, evade efforts to challenge power structures by liberal approaches focused on an economic dimension. As empowerment became a buzzword, the association of empowerment with women's entrepreneurship began to emerge in the late 20th century, particularly during the 1980s and 1990s. This period marked a significant shift in development strategies, recognising the critical role of women's economic participation in achieving broader social and economic goals as employees and employers (Gomes, Santana, Araújo and Fontes-Martins, 2014). By then, it had been widely accepted that gender equity

generates development - or at least economic development - as women are potential wage labourers and their incorporation into productive activities leads to a higher gross national product (Vargas-Lundius and Ypeij, 2007). Development approaches focused on economic development have been qualified as liberal when women's empowerment is reduced to attaining economic goals. This section discusses the differences between 'liberal' and 'liberating' empowerment. I will do so by addressing how empowerment became so profoundly associated with economic development, particularly concerning women's entrepreneurship and by discussing why looking at empowerment as 'liberating' rather than 'liberal' is crucial to address underlying power relations in women's microentrepreneurship development.

Entrepreneurship development programmes for women focus on individual business training and on developing women's skills to create or establish an economic endeavour. Moreover, most programmes and trainings are deployed to use women's businesses as instruments to fight poverty or create economic development. Cecilia Sardenberg (2008) refers to this instrumental and individualistic view of empowerment as 'liberal empowerment'. As Kabeer and Natali (2013) emphasise, liberal approaches, such as those focused solely on economic growth, do not necessarily foster gender equality. Still, gender equality can potentially contribute to economic growth under specific conditions. In this liberal view of empowerment, development agencies use empowerment to emphasise individual rights, equality and freedom for women within existing societal and political structures. In other words, liberal empowerment focuses on technical and instrumental skills that women can learn so that they can be more effectively integrated into the market economy - for instance, by creating their own business - without disrupting the social and power structures that foster inequality in the first place (Cornwall, 2018).

Microcredit to promote entrepreneurship is an example of a contested liberal approach to women's empowerment. Programmes like those from NGOs like The Bangladesh Rural Advancement Committee (BRAC) gained popularity in empowerment discussions as they provided microloans and access to entrepreneurship training, particularly for vulnerable women. The best-known example is Muhammad Yunus, who became popular in the development arena and even won the Nobel Peace Prize in 2006 thanks to the Grameen Bank initiative he

founded. As microfinance gained popularity in the development arena, it was assumed that microfinance for entrepreneurship helped reduce poverty and empower women (Khan, 2009). A 2018 study, for instance, found that microentrepreneurship ventures have a positive impact on poverty alleviation, although this impact is marginal (Khanam, Mohiuddin, Hoque and Weber, 2018). Experts such as Naila Kabeer have nonetheless written about the conflict between different studies on microcredit and its effects on women's empowerment, with some studies claiming positive results and others claiming the contrary (Kabeer, 2001). Yunus's model of group microcredit has been widely criticised in the years following his Nobel Prize win, as evaluations of Grameen Bank initiatives have shown that microcredit has had no positive impacts on women's poverty and, therefore, on their economic empowerment (Bateman, 2014).

In contrast to liberal empowerment, liberating empowerment focuses on women's organisation and collective action without devaluing women's individual empowerment. In this case, empowerment involves a process by which women attain autonomy and self-determination as per the original conceptualisation of the term. Empowerment, then, becomes both an instrument of social transformation and a goal as it involves women being 'liberated from the chains of gender oppression', which can only be done if development agencies look at empowerment from the standpoint of women 'located in the most disadvantaged intersections' of class and race (Sardenberg, 2008: 6). It must be noted that despite the many examples of liberal empowerment in entrepreneurship development programmes there have been efforts to advance the discussion of liberating empowerment: for instance in the *World Development Report 2012*. The report is heavily focused on a liberal notion of empowerment, which seems to be contradicted by a related publication based on the World Bank dataset called 'Defining Gender in the 21st Century'. The report has a section that includes a summary of the publication entitled *On Norms and Agency: Conversations about gender equality with Women and Men in 20 Countries,* with an account of interviews with 2,000 women in 19 countries in which women describe what gives them power (Muñoz Boudet *et al.*, 2012). This short section (which extends to only three and a half pages from the 410-page report) seems to be focused on the concept of 'liberating empowerment' even if the term is not explicitly mentioned. The section describes the many ways women feel empowered: from

increasing confidence to having freedom of movement, joint financial control in the household and their husband's support in achieving what makes them feel empowered, among others. The authors argue that one of the main factors for women to feel empowered is related to women generating and controlling their income. Nevertheless, according to the data in this publication, access to education and training and having social networks are among the highest-rated ways women feel empowered. This section of the report clearly states that women achieve empowerment through several factors beyond economic factors. Reports such as this emphasise the importance of a multidimensional analysis of empowerment that brings to light the interconnectedness of the different aspects that constitute women's empowerment.

In the 2030 agenda and the SDGs, notwithstanding the talk of 'transformation', the agenda continues to centre on economic growth, trade liberalisation and partnerships with private companies (Razavi, 2016). The 2030 agenda focuses on economic growth for women, especially in SDG8. One of the targets of SDG8 is to promote policies for development that support productive activities, decent jobs and entrepreneurship, among other items and that 'encourage the formalisation and growth of micro-, small- and medium-sized enterprises…' (UN, 2015). Moreover, SDG8 puts particular emphasis on women being more likely to face unemployment and financial exclusion. It is not surprising that microenterprise development programmes continue to be popular among development practitioners. The modern take on promoting economic opportunities for women, including access to productive resources, financial services, markets, and employment opportunities, like self-employment through entrepreneurship, focuses on initiatives and programmes that will help women achieve their (economic) empowerment. It includes initiatives such as microfinance programmes, vocational and entrepreneurship training, business development services, and value chain development, which aim to enhance women's economic agency and autonomy. More recent research confirms that such assumptions are still valid as self-employment among women in the form of entrepreneurship is particularly encouraged by development agencies because it is claimed to generate higher incomes, empower women, improve their family's health, and help alleviate poverty in society (Ariffin *et al.*, 2020; Cornwall, 2018; Duncanson, 2019).

The case for promoting microenterprise seems to be still linked to the notion of liberal empowerment. This is to say that micro- and small-enterprise development for women is to be encouraged as a poverty-alleviation and employment strategy since women are 'generally poorer than men, spend more of their income on their families and tend to operate more labour-intensive enterprises using female labour' (Mayoux, 2001:7).

Despite the critiques of entrepreneurship programmes for women, it is important not to completely dismiss current approaches to women's empowerment as purely liberal. In other words, as crucial as it is to analyse empowerment in its multiple dimensions, it is equally important not to dismiss liberal approaches from the outset as non-empowering. Liberating empowerment can be found within liberal approaches as initiatives that focus on the economic empowerment of women can create, for instance, opportunities for collective action (Duncanson, 2019). Collective action has the potential to challenge power structures when women advocate for their social and economic rights. Microentrepreneurship can be used as a tool for women's economic, political, and social empowerment, especially in the form of cooperatives or organisations that follow the principles of liberating empowerment.

2.4 Empowerment in practice: Do microentrepreneurship programmes promote women's empowerment?

As seen in the previous sections, empowerment and microentrepreneurship are two concepts that are closely linked in the international development discourse. Microenterprise development programmes have been and continue to be popular strategies for women's economic empowerment. They are still attractive to women who want to gain financial and personal independence by starting their businesses (Strier and Abdeen, 2009). Moreover, international agencies, governments, and local and international NGOs claim that the ability to start and run a business can be critical in empowering women and communities to improve their economic well-being. What is, however, a microenterprise? For this study, I define a microenterprise as a small enterprise operated by its owner, which sells a product or service and operates through flexible arrangements to cope with market entry barriers and capital constraints (Muñoz, 2010). Depending on the owner's preference

and resources, it can be operated from home or elsewhere. Such enterprises usually have less than five employees, if any (Tinker, 2000). Since this research focuses on microenterprise development programmes for poor women at the grassroots level, the definition of microenterprise includes those women who are ‘self-employed’ and work in either the formal or informal sector.

It is crucial to note that terms like ‘entrepreneur’ or ‘self-employed’ are problematic when we attribute the same meaning to them in developing and developed countries (Bipasha Baruah, 2004). In a developed economy, someone self-employed is assumed to have made an informed decision to engage in an independent livelihood. At the same time, many people in the global south may have no other option to meet their sustenance needs. These debates on the motivation for entrepreneurship have led to a distinction between necessity and opportunity entrepreneurs. In the case of women, many have chosen entrepreneurship as a career path, while others are driven into microentrepreneurship because of their lack of options. As previously discussed, more women than men are driven to entrepreneurship as a viable option to generate income. When women must enter the labour force to contribute to household income, they are still expected to perform their roles as mothers and wives. Gender constraints are a significant driver in cases such as these when gender roles dictate that women should be the primary caregivers in the household (Ellis *et al.*, 2010). Self-employment as a home-based microenterprise seems like an attractive alternative to waged work outside the home, as women, unlike men, have a dual responsibility in the household (Cunningham, 2000; De Silva *et al.*, 2021). Microentrepreneurship, therefore, seems to be the de-facto option for many women, placing them in the ‘necessity entrepreneurship’ category. In other words, some entrepreneurs are motivated to create a business because they see an opportunity in the market. In contrast, others are forced or pushed into creating their economic activity because of the lack of employment and income-generating options (Fairlie and Fossen, 2018).

In terms of microenterprise development programmes for women, they differ in aspects, such as their aims and objectives, their definition of what a microenterprise is, and their justification for focusing on women. Addressing the differences between approaches is crucial to understanding what development programmes expect from

women, how they see empowerment and how they measure women's success or failure in entrepreneurship. Linda Mayoux classified entrepreneurship development programmes into three categories (Mayoux 1995, 2001a, 2020): neoliberal/market-driven, feminist /empowerment, and interventionist/poverty-alleviation programmes. The programmes in these three categories differ, among other things, in their principal aims and their approach to gender. Although many programmes fit into one of the three categories, some other programmes display a combination of characteristics from the different categories/approaches. This is especially true for those programmes promoted by large international agencies like the ILO or the European Commission since these agencies have a diverse group of constituents—i.e., the nations that contribute to their funding –with a say in decision-making and which might have different opinions regarding programme design.

As previously discussed, microenterprise development is very close to microfinance, especially microcredit initiatives. The literature suggests that most microcredit programmes aim to provide small loans for women to start and run small businesses. Also, most of these programmes involve business training concerning financial literacy or how to run a small business. In recent work, Linda Mayoux classified microcredit programmes into the same three categories mentioned above for microenterprise programmes (Mayoux, 2020). I shall, therefore, explore both microenterprise and microcredit programmes using Linda Mayoux's classification (1995, 2000, 2001a, 2001b, 2020). Since my main interest is in microenterprises, I shall not go into much detail about microfinance programmes or microcredits, examining only microfinance programmes that explicitly provide microenterprise training or loans to support entrepreneurship. I aim to explore the link between microenterprise and microcredit initiatives, as many organisations offer a combination of these approaches to entrepreneurship development.

2.4.1 Neoliberal/market-oriented paradigm

In the neoliberal or market-oriented paradigm, investment in microenterprise development programs aims to stimulate economic growth and improve living standards across the economy (Van Kesteren *et al.*, 2019). Initiatives by organisations like USAID and the World Bank have supported such programs since the 1970s, with fluctuating levels of funding over time (Mayoux, 2001a). Women are

targeted within these programs due to their significant presence in the microenterprise sector, albeit often at low levels of productivity, making their empowerment crucial for economic growth and poverty alleviation (Carranza *et al*., 2018; Mayoux, 2001a). This approach aligns with the Women in Development (WID) framework, focusing on enhancing women's contribution to economic performance and development goals (Moser, 2012). Women's empowerment within this context is predominantly viewed through ‘liberal empowerment’, emphasising economic development and income generation through microenterprises (Radhakrishnan and Solari, 2015).

One example of the neoliberal/market paradigm approach is the GEMINI project, supported by USAID in the 1990s. The programme focused on enhancing women's productivity and upgrading microenterprises to more significant ventures in various developing countries (Mead and Liedholm, 1998). The programme aimed to help women transition their businesses from low-return home-based enterprises to sectors with higher growth potential, such as horticulture and handicrafts (Downing, 1991). However, evaluations indicated mixed success, with women's enterprises facing lower survival rates and confined to low-return activities (Mead and Liedholm, 1998). Recent evaluations of similar programs in Chile and Burkina Faso found that combining entrepreneurship training with asset transfers increased women's incomes, particularly for impoverished women (Martínez *et al.*, 2018; Karimli *et al*., 2021; Blattman *et al*., 2016). Nonetheless, there is limited evidence that these programs positively affect women's decision-making within households, as observed in Burkina Faso (Karimli *et al*., 2021).

Microcredit initiatives aligned with neoliberal market growth paradigms also view women as tools for development (Mayoux, 2000; 2001b). These programs target women based on the assumption that they are more reliable in loan repayment and claim that women are empowered by assuming responsibility for the intervention (Maclean, 2012; Horton, 2017). The Bangladesh Rural Financial Markets Development Scheme, implemented by Grameen Bank with World Bank assistance, exemplifies this approach by focusing on collective responsibility (Rankin, 2001). As discussed in a previous section of this chapter, despite some claims that microcredit enhances women's decision-making power and awareness of legal protections

against violence (Akhter and Cheng, 2020), other evaluations suggest limited evidence of improvements in women's mobility, financial assets, or independent purchasing ability (Debnath *et al.*, 2019). In Bolivia, for instance, village banking initiatives aim to foster group savings and capital accumulation among rural women, as exemplified by CreCER, a village bank established in 1990 (Maclean, 2012). While participants are involved in managing the internal account and making certain decisions, such as membership and risk assessments, the terms of loans are set by financial institutions based on an ideal economic model rather than local economic priorities. Despite claims of empowerment through active involvement in bank management activities, assessments suggest a limited impact on participants' confidence and control over their economic environment (Westley, 2004).

2.4.2 Poverty alleviation paradigm

This paradigm of microenterprise development aims primarily at poverty alleviation, viewing employment creation within the market economy as a key means to achieve this goal (Mayoux, 2001a). Targeting micro and small enterprises, particularly those operated by impoverished individuals, including women, these programs aim to reduce poverty by generating employment through new business ventures or expanding existing ones. Advocates argue that such initiatives benefit not only the owners of microenterprises but also workers, their families, and consumers of goods and services from these enterprises (Vandenberg, 2006). Rooted in post-war Keynesian economics and influenced by the Basic Needs approach of the 1980s and the Human Development discourse of the 1990s, this paradigm emphasises socially responsible growth focused on alleviating absolute poverty (Willis, 2005). Examples of organisations operating within this paradigm include the ILO, UNDP, UNICEF, and IFAD. This approach to microenterprise development recognises poverty as a multidimensional issue, justifying its focus on women based on human development factors (Bradshaw *et al.*, 2019). Women are perceived as crucial drivers of family well-being and are often seen as more disadvantaged than men. Empowerment and gender issues are promoted within the framework of poverty eradication and broader development goals.

An example of this paradigm is the GET Ahead program by the ILO, designed for women in enterprise. The program offers training modules covering gender

concepts, business environment, and micro-business management. It aims to provide opportunities for women to start their enterprises and support existing microentrepreneurs in ensuring profitability (Bauer *et al*., 2011: 2). NGOs adhering to this approach include the Aga Khan Rural Support Programme (AKRSP) and Action for Welfare and Awakening in Rural Environment (AWARE). AKRSP, operating in northern Pakistan, provides sustenance packages to participants to assist with living expenses, enabling them to transition from household-level activities to commercial production. Additionally, AKRSP trains women as 'master trainers' to offer guidance and training to others in their community, overcoming mobility limitations, such as those imposed by purdah (Baruah, 2004). Similarly, AWARE, active in 1,500 villages across India, focuses on economic development and gender justice. The organisation trains community leaders to mobilise women, share knowledge, and train others in their villages, following a strategy akin to AKRSP's approach (Narasimhan, 1999).

Microcredit programs in this category aim to alleviate poverty, enhance well-being, and foster community development by offering small cash or kind subsidies and micro-loans for consumption and production (Mayoux, 2000). Women are targeted due to higher levels of female poverty and their role in family welfare. The Bangladesh Rural Advancement Committee (BRAC) mentioned earlier exemplifies this approach through its Ultra-Poor Graduation Scheme, targeting the most vulnerable subset of the extreme poor with asset transfers and cash stipends coupled with basic business training to build confidence and skills (Dharamadasa *et al*., 2015).

Mayoux (1995) initially categorised poverty-alleviation and neoliberal market approaches as market-led but later recognised them as distinct paradigms (Mayoux, 2001). While both approaches promote self-employment through microenterprise growth and 'liberal empowerment,' gender issues are addressed differently. The neoliberal market approach prioritises women's targeting to spur economic growth without adequately addressing power dynamics or women's interests. Conversely, the poverty alleviation approach, associated with organisations committed to gender equality like the ILO, incorporates gender issues explicitly into program training modules, as seen in the GET AHEAD manual (Bauer *et al*., 2008).

2.4.3 Feminist/empowerment paradigm

The feminist empowerment paradigm within microenterprise development aims to eliminate power disparities between men and women by promoting women's economic, social, and political empowerment, focusing on marginalised groups, particularly women in the informal sector (Mayoux, 2001a). This paradigm, exemplified by initiatives like the Self-Employed Women's Association (SEWA), combines unionising, microenterprise training, and sometimes microcredit to empower women and address power imbalances in their relationships with larger businesses (Tripathy *et al*., 2022). Unlike traditional unions, these initiatives form cooperatives of microentrepreneurs negotiating with various stakeholders such as contractors and buyers, providing greater bargaining power for informal microenterprises (Tripathy *et al*., 2022).

The Gram Mooligai Company Limited, an organisation in India, embodies the empowerment approach, functioning as a grassroots female community enterprise in the herbal sector managed by impoverished rural women (Torri and Martínez, 2014). As Maria Constanza Torri and Andrea Martinez (2014) explain, this initiative fosters individual or group income-generating activities while providing access to microcredit and technical support by operating through village organisations known as ‘Shanghas’, with up to 20 members. Members engage in various tasks such as collecting, harvesting, and processing raw herbs, alongside managing savings collectively. Evaluations of the programme have shown nuanced results. While a 2009 field study indicated enhanced production capabilities and leadership skills among cooperative members, there was no conclusive evidence that this cooperative structure effectively countered the marginalisation stemming from caste and patriarchal norms within their communities (Torri and Martínez, 2014).

Microcredit initiatives in the global south that follow the feminist/empowerment paradigm represent a grassroots approach to fostering social and economic empowerment for women (Mayoux, 2000). Notably, the SEWA bank, established in 1974, offers women avenues to savings and microcredit, aiding in debt repayment and providing capital for business ventures while advocating for improved access to raw materials and addressing issues like police harassment faced by street traders

(ILO, 2018). Collective action emerges as a critical feature in grassroots microcredit endeavours, with studies showcasing instances where groups protect members' welfare and address societal issues, such as reclaiming village paths or combating domestic violence (Sanyal, 2014). However, challenges persist, including the difficulty of setting realistic short-term objectives due to the broad scope of the approach (Kapoor, 2007). Despite criticisms, studies demonstrate the transformative impact of initiatives like SEWA, showcasing increased earnings and greater societal acceptance for women entrepreneurs (Trivedi and Petkova, 2022). In contrast to the market-led and poverty alleviation paradigms, the feminist empowerment paradigm seeks 'liberating empowerment' by emphasising both individual and collective empowerment to challenge existing power structures beyond mere economic empowerment (Mayoux, 2000). Table 2.1 summarises the three approaches to entrepreneurship development (via training programmes and microcredit schemes).

The orientation of entrepreneurship programmes holds significant sway over the trajectory and outcomes of participants, particularly women engaging in such initiatives. This orientation dictates the contours of activities and sets expectations, thereby shaping the nature of support rendered to women entrepreneurs. As seen in this section, each paradigm has distinct objectives and methodologies. A singular focus on economic viability and potential characterises market-driven entrepreneurship programs. Within this framework, the main aim is to support enterprises with promising economic prospects. However, this approach often overlooks the multifaceted barriers and challenges faced by women entrepreneurs, relegating considerations of gender-based inequities to the periphery or ignoring such inequalities altogether. The reasons why certain women may encounter obstacles to success remain unaddressed in market-driven programmes.

Conversely, poverty alleviation initiatives are intrinsically concerned with catering to the poor and ultra-poor. The emphasis transcends mere economic viability to include broader social welfare imperatives. However, the potential for job creation within this paradigm is often constrained, undermining its efficacy as a vehicle for sustainable economic empowerment. The feminist empowerment programmes, while mainly concerned with objectives of gender equality and social justice, may encounter deficiencies in their technical and entrepreneurial skills, which are essential to help

Table 2.1 Approaches to entrepreneurship development

Paradigm	Main Aim	Approach	Example Initiatives/Organizations
Neoliberal/Market-oriented	Economic growth through microenterprise development	Market-led growth initiatives emphasise economic growth and the market economy. Target women due to their over-representation in the sector	USAID and World Bank's support for microenterprise development programmes, GEMINI project
Poverty Alleviation	Poverty reduction through employment creation	Focus on poverty alleviation with employment creation in the market economy. Target micro and small enterprises, including women	ILO's GET Ahead program, BRAC's Ultra-Poor Graduation Scheme, village banking initiatives in Bolivia
Feminist/Empowerment	Eradicate power inequalities by promoting empowerment	Aim to eradicate power imbalances through economic, social, and political empowerment. Target marginalised groups, mainly women	SEWA, Gram Mooligai Company Limited, SEWA bank, grassroots microcredit initiatives in the global south

Source: Author's own drawing inspiration from Mayoux (1995, 2001a).

women develop their economic activity. As Mayoux (1995) argues, such programmes may lack the requisite expertise to support women in building and scaling their businesses, potentially limiting their impact.

2.4.4. Can women attain economic empowerment through microentrepreneurship?

Despite grassroots entrepreneurship programmes that follow a feminist empowerment approach focus on liberating empowerment, mainstream microentrepreneurship initiatives have mainly addressed empowerment through an

economic lens. However, as with the definition of empowerment, there is no consensus on what economic empowerment for women entrepreneurs means in the literature (Hunt and Samman, 2016). It has been widely accepted that income generation alone does not automatically lead to empowerment (Ackerly, 1995; Endeley, 2001; Bhoganadam, Malini and Rao, 2014). An increase in income is complicated to evaluate accurately and the relationship between income and empowerment is not straightforward (Fernando, 1997; Kabeer, 2005). Nonetheless, there are similar aspects in the various definitions of both empowerment and economic empowerment.

Scholars from the International Center for Research on Women claim that a woman is economically empowered when she can succeed and make and act on financial decisions. The definition further addresses how women need access to resources and markets, control over such resources, and the ability to make decisions and act on them (Golla, Malhotra, Nanda, and Mehra, 2011). More recently, UN WOMEN's definition on their current website reads as follows:

> 'Women's economic empowerment means ensuring women can equally participate in and benefit from decent work and social protection; access markets and have control over resources, their own time, lives, and bodies; and increased voice, agency, and meaningful participation in economic decision-making at all levels from the household to international institutions (UN WOMEN, 2024)'.

As defined by international development agencies, economic empowerment entails more than earning an income. It involves women being able to control resources, which can help women attain more agency to make decisions in other aspects of their lives. Most microentrepreneurship programmes, however, fall into the market-based approach and, in practice, focus on income generation and the changes in profit from an individual point of view. This approach to entrepreneurship does not align with the broader conceptualisation of economic empowerment that goes beyond a focus on income generation. Suppose economic empowerment entails more than women increasing their income. Why, then, are current entrepreneurship programmes focusing solely on helping women improve the profitability of their

businesses through training or access to credit?

One of the reasons microentrepreneurship programmes have been focusing on providing training is the claim that a crucial element for an entrepreneur's success is indeed adequate business and technical training (Gohain, Chakraborty and Saha, 2017). Still, although microenterprise development programmes have successful women entrepreneurs, few such entrepreneurs can expand their businesses and make enough profit, particularly those in survival mode. As previously discussed, structural barriers and global events such as the COVID-19 pandemic significantly affect 'necessity' or 'survival' entrepreneurs. A 2021 special edition of the Global Entrepreneurship Monitor that focused on female entrepreneurship after the pandemic found that the combination of small businesses' vulnerability, significant industrial-sector impacts, and the additional burden of family care in addition to work demands meant the pandemic had a considerable effect on women's businesses. The report claims that the pandemic affected women entrepreneurs more than their male peers. Globally, women were 20 per cent more likely than men to close their businesses due to the pandemic (GEM, 2021). In this case, business training could not counteract women's structural difficulties as they were forced to take on more unpaid work, such as caring for their sick relatives or children when schools were closed.

Microentrepreneurship initiatives, especially those following the neoliberal market paradigm, share a vision of liberal empowerment that encourages entrepreneurship and competitiveness as characteristics of what Graham Burchell calls the 'economic-rational individual' (1993: 271). In the context of the 'economic-rational individual', an entrepreneur is an individual who creates value and an innovator who 'drives the creative process of capitalism' (Sullivan Mort *et al*., 2003: 78; Yang *et al*., 2020). Moreover, the entrepreneur is born with other characteristics, such as high business intuition, drive, and energy. Entrepreneurs are highly innovative, risk-taking promoters of economic ventures (Bröckling, 2015). It is not difficult to see the masculine references behind the gender-neutral face of these characterisations of the entrepreneurial individual. The entrepreneur is implicitly male, and the very notion of a woman entrepreneur in these programmes embodies a contradiction between what programmes expect from a woman participant and the gender constraints that she encounters in her everyday life. In other words, a woman is

supposed to display the characteristics mentioned above to become a successful entrepreneur and, at the same time, spend her money on household needs first, thus contributing to poverty reduction and a better life for her children (World Bank, 2006).

Although some authors have argued in favour of the 'imperfectly rational, somewhat economic person' instead of the 'rational economic man' (Folbre, 1994; Kabeer, 2000), both microenterprise and microcredit initiatives, which support entrepreneurship through a market-based approach, rely on an image of the 'entrepreneurial woman'. The entrepreneurial woman is one who exercises agency by identifying a profitable market opportunity, uses the resources available to her, such as education and experience, and starts a business while overcoming all possible obstacles (Altan-Olcay, 2016). Women's choices and agency are individualised and made dependent on the individual's capacity to succeed. In other words, it is the woman's fault if she fails to create or grow her microenterprise. The individualist focus on the discourse of the 'entrepreneurial woman' fails to consider gender inequalities arising from women's limited access to the economic and educational resources crucial for a profitable business (Bullough *et al*., 2022). The programmes used as examples in the next section illustrate the difficulties women encounter creating and developing their businesses when microentrepreneurship approaches focus solely on business training or giving women access to productive assets. The results were not positive from an income generation point of view, regardless of where the programme was operating.

MicroFem, for instance, was an urban programme in the USA during the 1980s, intending to provide microenterprise training for poor women to obtain economic independence. MicroFem trained women in business basics and encouraged them to run a type of business that the authors refer to as 'pink-collar businesses' (Ehlers and Main, 1998: 428). A 'pink-collar business' is a low-capitalised enterprise mainly home-based and an extension of women's activities as part of their gender roles (Jain, 2021). For instance, a brochure developed by the programme advised that women could transform domestic work or any hobby into a lucrative business idea: house cleaning or other domestic services, pet care, music lessons, catering, and cosmetic sales, among others. Still, most participants left the programme with the

same level of marginalisation as when they first entered (Ehlers and Main, 1998). Business data from 96 programme participants shows that from 1989 to 1994, only 34 had started a business, and only 13 were making a monthly profit.

A study in Peru from a more recent programme led to a similar conclusion: business training and technical assistance alone do not ensure the growth and success of women-led microenterprises (Valdivia, 2015). The study looked at two groups of female microentrepreneurs in Lima. One group, the 'control' group, received only general business training delivered by experts. In contrast, a second group received that same training plus additional technical assistance, including a specialised and individual form of business counselling for women in that group. The study concluded that both groups increased their sales by 15 per cent, but the businesses of both groups stagnated - they remained microbusinesses with low productivity. This applied even to the group that had received additional technical assistance. The authors suggested that the stagnation might be due to the programme participants' work schedules. Women were reported to work 75 hours on average per week: 48 hours on their business, 4 hours on a second job outside the home and 22 hours doing household chores. Male adults in the participants' households reported working 54 hours per week, 22 hours less than women, and dedicated, on average, only 5 hours to household chores (Valdivia, 2015: 48).

Another study from Israel interviewed 30 Jewish women in West Jerusalem about their experiences in a microenterprise development programme with a government not-for-profit agency (Strier, 2010). This agency, the Business Development Centre, provided tailored programmes for low-income women in business-related subjects such as start-up, finance, marketing, and personal empowerment workshops. Since all the women involved in the programme were mothers (on average 2.8 children) and half of the participants had full responsibility for their children, as they were single mothers, the economic activities that the participants had to choose from were generally restricted because of the low amount of time women had available to dedicate to their business. The main business areas were sales and services, cosmetics, hairdressing, child care, or other activities typically done by women in the region. Of the 30 women interviewed, 16 reported that their microenterprises had increased their income and helped them somewhat avoid economic distress.

Notwithstanding the participants' financial situation improvements, most women reported hardship, unpaid debts, and difficulty meeting household expenses. Ten of the 30 stated that their businesses only allowed them to produce a second 'grey' source of income that they could not declare, as doing so would jeopardise their access to welfare or other income supplements (Strier, 2010: 209).

Another study concerns urban Caribbean households in Suriname and Trinidad and Tobago. The study showed that business development services are only relevant to a few women microentrepreneurs (Verrest, 2013). In Trinidad and Tobago, the Youth Training and Employment Partnership Programme offered courses in technical skills and entrepreneurship funded by the government in combination with the Ministry of Community Development, Culture and Gender Affairs. Both programmes were mainly attended by women, who participated in a skills-training programme and entrepreneurial development in which they were taught the basic principles of creating an enterprise. The courses were free and made available through community centres. In Suriname, by contrast, the courses were explicitly targeted at women and were provided by the National Women's Movement and the Women's Business Group. Both groups offered advice and training in business skills, although a fee was charged for participation. The programmes mainly focused on growth but failed to provide access to a source of credit explicitly designed to cater for microenterprises with flexible repayment schedules and affordable rates. Since the programmes failed to consider that microenterprises could not access commercial forms of credit, the training and entrepreneurial development only benefited bigger businesses seeking formal credit to expand (Verrest, 2013).

As a final example, in 1997 and 1998, Fiona Leach *et al*. (2001) examined four DFID-funded programmes in Ethiopia, India, Peru, and Sudan. The authors interviewed 20 women each in Ethiopia and Peru, 19 in India, and 18 in Sudan. The programmes examined offered a combination of formal training by specialists and informal training, for instance, one-to-one mentoring. The study concluded that poor women needed training to develop the self-confidence and skills to help their businesses survive. In Sudan and Ethiopia, some women had short- and long-term plans to attract more customers. Others, however, never got beyond barely making a living out of selling small retail items like sugar and tea (in the Ethiopian case)

despite their involvement in the training. In Sudan, in particular, women were taking out one loan after another to raise capital but with minimum profits, which were quickly allocated to family obligations.

As seen in the previous examples, women's ability to launch and grow their microenterprises is only one of the many concerns for aspiring female entrepreneurs. Entrepreneurship programmes should also consider other essential aspects, such as women's access to and control over the profits obtained from their microenterprises, the way women manage the additional workload they acquire from working on their enterprises, and their access to spaces that women might not habitually frequent in their communities, such as specific commercial spaces (Afshan *et al*., 2021; Emran *et al*., 2011; Kabeer, 2021).

In addition to the elements cited above, another crucial element to consider regarding women's entrepreneurship is women's lack of time as they need to secure both productive and reproductive work in the household. Much has been written about women's time poverty in the past couple of decades. A study from 2014 in Mozambique shows, for instance, that women not only work more hours than men, but they have to multitask, which makes their work more taxing both mentally and physically. Compared to 50 per cent of women cited in the study, only 8 per cent of men claimed to have time constraints when considering taking on a different paid activity (Arora, 2015). Even in developed countries such as Sweden, women with young children are more likely to start a business due to unemployment or because they cannot find employment that accommodates their unpaid responsibilities (Naldi, Bau, Ahl and Markowska, 2021). The issue of inequality between women's use of time compared to men's has been extensively discussed for decades concerning the division of household labour in general and, recently, how events such as the COVID-19 pandemic affect women's use of time more than men's (Shelton, 2006; Farré, Fawaz, Gonzalez and Graves, 2022). Although the participation of women in paid activities has increased with time, a recent study from UN Women (2018) presents different sets of data regarding the link between women's lack of time and their degree of poverty compared to that of men. Data from 88 countries shows that women dedicate 18 per cent of their daily hours to unpaid domestic work while men only dedicate 7 per cent of their time. On average, women spend three times more

hours in unpaid domestic work than men. Even when women work outside the home, they still spend the same amount of time on unpaid activities as stay-at-home housewives (Komatsu *et al.*, 2018; Marter-Kenyon *et al.*, 2023). As Rania Antonopoulos and Indira Hirway (2010) claim, the amount of unpaid work a person has depends on factors such as gender, age and resources. Therefore, the amount of unpaid work is less for those who are younger (very young), those who can afford to delegate or pay others to do it and those who have few or no children and are not single-handedly taking care of the household. The risk of not dedicating enough time to the development of the enterprise is that women will continue running survivalist entrepreneurial activities without the prospect of growing to become a profitable enterprise (Ionescu, 2004). There is a high concentration of poor women worldwide engaging in survivalist forms of self-employment due to gendered stereotypes surrounding women's roles in the household and business (Emran *et al*., 2011; Moreira *et al*., 2019). These low-growth enterprises are created mainly as a survival strategy when other forms of employment or access to reliable income generation are unavailable. For this reason, survivalist entrepreneurship tends to stagnate as it is seen as a solution to meet basic needs rather than a growth-oriented endeavour (Okeke-Uzodike *et al.*, 2018).

Evaluations of women's empowerment programmes, particularly those with access to credit, have also found that, in some cases, women's participation benefits households but not women themselves, as income and loans are generally diverted into household requirements (Garikipati, 2013). Although diverting loans or business profits into the household might benefit women, they can find themselves in difficult situations. Women's vulnerability is exacerbated when they are unable to reinvest in their businesses or when they have the sole responsibility to repay a loan that was not invested as intended. Therefore, economic empowerment is not attained as women do not have either more access to or more control over resources. The findings of these studies resonate with what Mayra Buvinic and Rebecca Furst-Nichols (2014) found in their in-depth review of several microentrepreneurship programmes around the world. The authors argue that microentrepreneurship interventions that include some form of business training and/or access to microcredit do not have the same results for all women, as results differ depending on whether or not women are vulnerable. Their review shows, for instance, how

capital alone or training, even when combined with capital, is insufficient for women-owned necessity businesses to succeed and that training mainly benefits larger enterprises. The authors claim that a more comprehensive programme with regular follow-ups could produce better results for women to break out of subsistence production.

Although current conceptualisations of economic empowerment are, in theory, concerned with aspects such as increased control over resources and increased decision-making power in the household, programme results and their impact are seldom measured in other than strictly economic terms as seen in the previous examples. Understanding empowerment and its capacity to be a liberating process requires, however, consideration of factors beyond economic indicators. This can be a complicated task, and using economic indicators to measure empowerment is sometimes a preferred solution for mainstream development actors, including those who finance other smaller NGOs. Income, for instance, has long been a conventional measure of economic empowerment (Kabeer, 1999). As a consequence, international donors demand measures of increased income as proof that NGOs help women successfully create their economic activity. National and international NGOs depend on financing from big donors who require evidence that their contributions are being used to advance development. In several cases, dependence on donors means executing the donor's interests and complying with the indicators and forms of measurements demanded (Elbers and Arts, 2011; AbouAssi, 2013). In such cases, women’s empowerment is viewed as an outcome rather than a process, and participants are seldom consulted to enable their views to be taken into account when building indicators based on elements that participants might find empowering (Kabeer, 1998; Garikipati, 2013). There are, however, better and fuller ways of conceptualising empowerment in the context of entrepreneurship development. Some authors, for instance, emphasise the importance of elements such as well-being as a complementary measure of entrepreneurial success for low-income women (Chatterjee, Shepherd and Wincent, 2022). In other words, the authors invite us to understand better the alternate positive outcomes of entrepreneurship on women other than an increased income.

In conclusion, training and credit alone are not conducive to women’s economic

empowerment, particularly for vulnerable women. Microentrepreneurship programmes with or without access to micro-credit have mainly produced minor results for women's economic empowerment, as seen in the previous examples. Microentrepreneurship programmes for vulnerable women focus on technical training and providing credit, as both activities are believed to be conducive to entrepreneurship development. I argue that to appropriately understand why poor women are having difficulties attaining (economic) empowerment, we need to address empowerment as a multidimensional process in entrepreneurship and not only an outcome. At the same time, we need to question whether or not women are experiencing changes through their involvement in entrepreneurship that could lead to their empowerment in different ways than becoming successful entrepreneurs.

2.6 Understanding empowerment in microentrepreneurship: a Multi-Dimensional Framework

Although evidence shows that vulnerable women are not succeeding in their businesses and, therefore, not attaining the promised economic results that drove the proliferation of microentrepreneurship programmes for women, there is a need to investigate empowerment in entrepreneurship more thoroughly. If women do not significantly increase their income through entrepreneurship, does this mean they are ultimately not empowered? As seen in previous sections of this chapter, there have been efforts to measure and understand women's empowerment. Changes in women's empowerment can be assessed through proxies or various indexes that depend on whether empowerment is perceived as an ever-changing lifetime pathway or an ultimate goal. The necessity of measuring empowerment is, however, both affirmed and contested. Development agencies typically rely on indicators and measurable outcomes to evaluate the effectiveness of their contributions. These metrics ensure that the allocated funds achieve the intended objectives. However, reducing empowerment solely to quantitative economic indicators risks reverting to a liberal interpretation of empowerment, potentially overlooking its broader dimensions. Liberating empowerment, as previously discussed, involves women's liberation from oppression and becomes both an instrument of social transformation and a goal in itself (Sardenberg, 2008). In this case, empowerment can be seen as both a process and an outcome and specific outcome indicators can help better understand how women navigate their empowerment process. Although many authors have studied

liberating empowerment, I found one author's view to be particularly interesting and that could help understand empowerment in the context of microentrepreneurship development for women: Jo Rowlands's three-dimensional model of empowerment. A holistic or comprehensive view of empowerment, combining process-oriented insights with outcome-based qualitative and quantitative measures, can provide a better understanding of women's experiences with microentrepreneurship programmes regardless of their success in creating a profitable business. Jo Rowlands's three dimensional model of empowerment is perhaps the best approach to understanding women's empowerment in microentrepreneurship, precisely because it places the process of empowerment at the centre of analysis, but still allows quantitative indicators to be used to evaluate the outcomes in each dimension.

Jo Rowlands is a significant figure in the field of empowerment theory, largely because of her influential work on women's empowerment as recorded in her book *Questioning Empowerment: Working with Women in Honduras* (1997). Rowlands highlights the multi-dimensional nature of the concept, emphasising not only the acquisition of resources and increased agency but also internal transformation and relational dynamics as vital contributors to the process. Her work has shaped contemporary discussions on empowerment, especially in development studies and gender studies, because it challenges one-dimensional approaches and advocates for a more comprehensive understanding of how individuals, particularly women, can achieve genuine empowerment. As a result of her work in Honduras (1995), Rowlands introduced the concepts of personal, relational and collective empowerment, illustrating how power and empowerment operate at different levels and across different contexts, and it is this that has made her an important and respected researcher in this field.

The way Rowlands argues for the interconnectedness of the three dimensions challenges notions of individual economic empowerment and presents an opportunity to understand why women entrepreneurship programmes have failed to produce profitable women-led microenterprises. As Rowlands asserts, personal empowerment is closely linked to empowerment within relationships and collective empowerment (1997:110). This is to say that for a woman to experience changes in

her individual empowerment, she must also experience changes in her relational and collective empowerment. The contrary is true as well. Women being disempowered in one dimension can prevent changes in the empowerment process in other dimensions. For this reason, to understand better how entrepreneurship might play a role in women's empowerment (economic or other), it is crucial to broaden our focus and look at the empowerment process in its three dimensions. For this study, I will use the original model from Rowlands as a the base to create a conceptual framework of empowerment in entrepreneurship that I will then explore in the analysis of my empirical work.

2.6.1 Empowerment dimensions: core values and changes

Rowlands built her three-dimensional empowerment model by analysing two case studies in Honduras: a health promoters training programme and a women's educational programme. In her model, the personal dimension involves psychological and psychosocial changes. The collective dimension refers to individuals coming together to achieve their objectives: the 'whole greater than the sum of the parts' logic applies. Finally, relational empowerment refers to how individuals can develop a sense of agency concerning other people. In other words, it refers to how individuals can defend their rights and communicate their needs to others. However, the author admits that a simple model of the three dimensions has some shortcomings as it is inadequate to analyse power in different contexts or explain the complexity of how power operates. She then advocates for a model in which she discusses the core values in each dimension, which involves the 'transformation of the individual or the group' and becomes 'the key that opens the locks on the empowerment door' (1997:111). With this idea in mind, we can look at the core values as outcomes of the empowerment process, which can be characterised through changes occurring in each dimension. This multidimensional model offers a way to distinguish specific outcomes without taking the focus away from the overall empowerment process.

*Personal Empowerment: Building Confidence and Self-Esteem***.** Naila Kabeer (1999) refers to personal empowerment and agency as the ability to have goals and to act upon them. In her conceptualisation of empowerment, agency has both an observable component when people act or use 'power to' and an internal component

that encompasses each individual's motivations and purpose, their 'power within'. Ruth Alsop and her co-authors (2006:232) describe the internal sense of empowerment or 'power within' as the type of power that 'has to do with a person's sense of self-worth and self-knowledge' and their capacity to believe in their strength and to feel hope for the future. Rowlands interprets 'power within' in a similar way to these authors. For her, the core values of the personal dimension of empowerment include self-confidence, self-esteem and dignity as well as a sense of self in a wider context (Rowlands, 1997: 112). Understanding the internal process of empowerment is, however, a complicated task. As some authors claim, 'power within' is the least-discussed type of power because of the difficulties presented by its identification and evaluation (Alsop *et al*., 2006). It is however possible to attempt to identify 'power within' and the personal dimension of empowerment by analysing how women make sense of themselves and how they understand the world around them (Weedon, 1987; Currie, Kelly and Pomerantz, 2006). Since one crucial aspect of Rowlands's three-dimensional model is the changes that women experience in each dimension, the conceptualisation of women's internal space can be attempted by studying women's interpretation of their own 'power within' and the emotions and changes that they may have experienced during or after their participation in the programme. Moreover, because emotions are always changing and temporary, thinking of the personal dimension as a type of emotional geography by examining how emotions shape and are shaped by one's interaction with their environment, helps us see empowerment as a non-linear and ever-changing process that is rooted in a woman's interaction with her environment (Nunn and Gutberlet, 2013). This is to say that what women might find empowering internally depends on their interactions with the world around them at a given moment in time and the same experience might not be viewed in the same way at some future point.

In the past decade, discussions on empowerment have made reference to the concept of 'affect empowerment' in which authors also discuss emotions and feelings. Chas Skinner and Sue Haddock (2000) claim, in relation to empowerment, that affect refers to the emotional dimension of the process. They argue that it is essential for the individual to consider their feelings and how strong these feelings are when working through the process of change. For Habib Khan (2013), the level of affect empowerment depends on women's feelings and how these feelings can

have an effect on their motivation, attitudinal changes and anxiety level. The development of the core values in the personal dimension of empowerment depends therefore on several factors that include not only an emotional response to a given situation but the feelings that the person associates with the experience. As Doyle McCarthy clearly states, a non-psychological study of emotions can 'only focus on the cognitive and interpretative features of the emotional experience' (1989: 52). Hence, the conceptualisation of the personal dimension of empowerment will depend on women's own interpretations and descriptions of their feelings.

In her research in Honduras, Rowlands shows that as women develop self-esteem, self-confidence, a sense of agency and the other core values of the personal dimension, she observed changes in women including women being able to formulate and express their opinions, women having an increased sense that things are possible and a vision of their future, an increased ability to interact outside the home and an increased ability to learn, analyse and act. In the case of microentrepreneurship, elements in this dimension help analyse the internal barriers women often face, such as self-doubt, fear of failure, and internalised oppression, which are linked to societal norms that discourage women from creating and developing their entrepreneurship projects.

Relational Empowerment: Shifting Power Dynamics and Negotiating Roles. Empowerment outcomes or core values in the relational dimension refer to women's ability to negotiate with family members to obtain more access to and control over resources (Rowlands, 1997). Other core values or outcomes in the relational dimension are women's ability to communicate their needs, get support, defend their rights, and develop a 'sense of self' within a relationship (Rowlands, 1997:120). Relational empowerment deals with the power dynamics within relationships—whether in the household, workplace, or community. This dimension is particularly significant for women microentrepreneurs as it addresses their ability to negotiate, influence, and change the power structures that may limit their potential to create and develop a business or even their potential to participate in microentrepreneurship programmes in the first place. As previously discussed, women's roles are often constrained by traditional gender expectations, which can impact their ability to make decisions about their businesses, access resources, or

balance work and family responsibilities. Women can nonetheless negotiate these power dynamics when they develop the core values of empowerment in relationships. As Rowlands suggests, changes in this dimension include women gaining more control over different circumstances such as income, childbearing, use of time and mobility. Other changes include women's ability to make choices and increased self-respect and respect from others (1997:120). Moreover and because of the interconnectivity of the three dimensions, Rowlands (1995) states that empowerment in relationships has a linear relationship with personal empowerment. This is to say that empowerment in close relationships does not happen without changes in the personal dimension of empowerment. Equally, changes in personal empowerment are difficult to arise without changes in the relational dimension.

Power dynamics between household members are at the centre of the analysis in this dimension. For each member of the household, negotiations depend on both the gender and the position within the age and generational hierarchy of the household of those involved (Kabeer, 1999; Mabsout and Staveren, 2010). It is then necessary to appreciate the power relations at work and the subordination that comes with them to understand the conflict that comes with decision-making and bargaining within the household (Gonzalez de la Rocha, 1994; Enriquez Rosas, 2002). Women's individual bargaining power depends on factors such as other household members' perception of the importance of their paid employment, what resources they bring into the household and their position in the family hierarchy (Deschênes *et al*., 2020). In the household bargaining model, these elements describe a woman's breakdown position, as conceptualised by Sen (1992). The breakdown position indicates how vulnerable a woman would be were the marriage to break down. In other words, it indicates to what extent a woman could survive on her own if the household unit ceased to exist in its current form. The breakdown position determines an individual's bargaining power. Following this same logic, a woman's breakdown position can be improved if she finds better and more profitable employment and brings more resources to the household. The effect on a woman's bargaining position is also related to how her income compares to that of her male partner (Mabsout and Staveren, 2010). In theory, then, a woman's bargaining position improves more if her income is also significantly better than that of her male partner. This is however not always the case as the relationship between the amount

of money that a woman brings to the household does not always trump gendered expectations regarding the amount of housework that a woman should do (Bittman *et al*., 2003).

Collective dimension of empowerment. As many feminist researchers argue, a comprehensive discussion of empowerment must analyse its individual and collective aspects (Kabeer, 2008; Cornwall, 2003; Cornwall and Rivas, 2015). In the case of collectivity, the discussions in the literature revolve around group agency. Agency as 'power to' can be transformative in an individual's life but has limitations in bringing about structural changes for a wider group. However, researchers agree that individual agency can transfer and connect with other types of agency to create relational or collective empowerment. In Rowlands's original model, the core values include group identity and sense of group agency. In the personal empowerment process, the core values come from the individual, a woman having more agency. In contrast, the collective core values are experienced by women as a group, with women feeling a sense of belonging, and exercising collective agency by making decisions as a group.

Some argue, in fact, that collectivity can only emerge from the group through a collective learning process that includes public discussions and social interactions between group members (Pelenc *et al.*, 2015). At the same time, not all social interactions and discussions can lead to collective empowerment, as the key element of collectivity is the emergence of common values which come from common experiences, common objectives or agreements in a group. Instances of collective empowerment can be found when women organise themselves as a group and as allies to make demands and, therefore, experience how mobilisation as a group can be empowering (Cornwall, 2016). As Naila Kabeer points out, there is a central role of women's organisations to build 'power within' by:

> '…raising awareness of members about the value of the work they do, building their sense of self-worth and educating them about their rights as women, workers and citizens' (2021b:6).

It is for this reason that collectivity as 'power with' has been regarded as the

foundation of a feminist empowerment approach (Cornwall, 2003).

The fact that individuals in a group possess certain freedoms or degrees of individual agency does not mean that collectivity will follow spontaneously (Ballet, Dubois and Mahieu, 2007). At the same time, individual agency or changes in the personal dimension of empowerment are necessary for individuals to act collectively (Rowlands, 1997). As Jo Rowlands (1997:115) states, a group needs a 'critical mass of individuals who have achieved a degree of personal empowerment' for the collectivity to exist. Collectivity or 'power with' is linked to a group's capacity to get organised to achieve a common goal (Evans, 2002; Morley and Kuntz, 2019). This concept of 'critical mass' is not just about the increase in the number of women who form alliances between them but also about the qualitative jump in the social relations inside the group, which can influence the group's effectiveness in decision-making and mobilisation (Martínez Cano, 2017).

Collective empowerment allows women to share resources, knowledge and support systems that amplify their voices and bargaining power. This dimension is critical because it moves beyond individual success and has the potential to address structural barriers as women advocate against discrimination, biases and gender-based violence. In other words, through collective action, women can work towards systemic changes that promote gender equality. Changes in this dimension include women being able to negotiate as a group with other organisations, including official institutions, their ability to organise around group interests and their ability to join or create networks of organisations (Rowlands, 1997: 116). These changes can manifest in microentrepreneurship through women's business associations, cooperatives, and savings groups. When women organise collectively, they can advocate for better market access, fairer trade conditions, and policy changes supporting women-led enterprises.

2.6.2 Inhibiting and Encouraging factors to empowerment in entrepreneurship

Rowlands's book *Questioning Empowerment,* which was published in 1997, was based on the thesis that she completed in 1995. While comparing both her book and her thesis I noticed that the three-dimensional model presented in her book combined elements of her two case studies even when she discusses each case

study individually. By studying her thesis from 1995, I noticed how both the encouraging and inhibiting factors to women's empowerment in the three dimensions were specifically linked to women's experiences as members of each distinct community and as participants of the specific programme they had followed. In her 1995 thesis, Rowlands mentions for instance how the help of a priest in one of the communities became an encouraging factor to collective empowerment in one of her case studies but not in the other. This means that although there are elements of the inhibiting and encouraging factors of her original model that are undoubtedly relevant to this study, I need to analyse what these factors could be in the context of microentrepreneurship development for women in the context of this case study. I will therefore build on Rowlands's model and suggest a conceptualisation for what the inhibiting and encouraging factors could be in the context of this study. Rowlands's full list of encouraging and inhibiting factors from her original thesis can be found in Annex 1.

In the three-dimensional model of empowerment, there are different inhibiting factors that affect the process. Some inhibiting factors include, for instance, cultural and social components linked to gender stereotypes and societal expectations of women. Other factors include how male partners have control over the household income, the obligation of women to take care of children and the opposition of the partner to women's activity outside the home, as well as women's lack of control over their use of time. These inhibiting factors have different consequences for women's core values in each of the three dimensions, with some of these having consequences in one or more dimensions. Societal norms and women's dependency, as an example, affect the three empowerment dimensions. It is also for this reason that Rowlands's argument on the importance of the interconnectedness of the three dimensions is crucial to understanding the effects of the inhibiting factors in the empowerment process as a whole. In the case of the personal dimension, social expectations towards women and women's dependence affect women's ability to develop core values like self-esteem and a sense of agency, which can, in consequence, influence the development of core values in the relational dimension such as an ability to negotiate or an ability to express their own needs and opinions. Although the list of inhibiting factors is extensive, I will focus on three inhibiting factors that are crucial to the empowerment process through entrepreneurship: societal norms and

expectations, women's dependency and time poverty, and women's (lack of) social capital.

Societal Norms and Expectations. Closely linked to societal norms and expectations and how they affect the development of core values in the empowerment process, *machismo* is the only inhibiting factor present in Rowlands's model that affects all three dimensions. It is well known that *machismo* is an ideology of masculinity stressing men's virility and superiority over women (MacEwen Scott, 1994). The concept relies on a dual standard by which men are expected to be promiscuous and women, chaste. Machismo also involves categorising women into 'good women'/virgins (spiritual, virtuous, faithful and passive) or 'bad women'/whores (uncaring, disobedient, sensual or sexually free) (Becker and Arnold, 1986). Machismo as an inhibiting factor is crucial for this study as Mexican society, and many other countries in Latin America, still reflects aspects of this ideology. At the same time, *marianismo*, the term fist used by Evelyn Stevens and used to describe the other side of machismo and the belief that Latin American women are semi-divine and morally superior to men, has been used to dictate women's position in society for decades (1974).

In Mexico specifically, marianismo is closely related to the cult of the Virgin of Guadalupe. Moreover, motherhood is the most consistent premise in the imaginary of the Virgin of Guadalupe, who is portrayed as a kind, gentle figure with a maternal love for all Mexicans and indeed for all Latin Americans, who are considered her sons and daughters (Malin, 1994). In consequence, the ideal Mexican woman is extension of this image and her most cherished qualities are bearing children and displaying moral superiority, infinite humility and self-sacrifice (Stevens and Soler, 1974). If a woman complies with the traditional image of the Mexican mother her actions should be a representation of moral virtue, self-sacrifice and altruism (Miller, 1991). Recent research from 2018 conducted by Maria del Socorro Castañeda-Liles in Mexico shows how the cult to the Virgin of Guadalupe is still present in Mexican society and how it influences gender relations and women's relationship to motherhood and sacrifice even today.

Machismo and conservative ideas on masculinity and femininity become inhibiting

factors to the empowerment process in different ways. A study from 2011 found that poorly educated Mexican men of an older generation (born before 1955), who grew up in poor families where the parents had a bad relationship and where there was a clear gendered division of chores in the household with strong parental authority, held more conservative ideas of masculinity (Figueroa and Fanzoni, 2011). Conservative notions of masculinity often emphasize dominance, control, and the expectation for men to be the primary providers and decision-makers within the household. On the other hand, younger men who grew up in a middle-income household and in families with less domestic violence had less difficulty in showing their emotions and participating actively in household chores and childcare. The authors concluded that although socioeconomic factors and education level have an influence on men's perception of masculinity it was mostly the gendered division of labour in the household where they grew up that influenced their own view of masculinity as adults. Machismo, marianismo and other aspects of traditional gender expectations on women and men become detrimental to women's development of core values for instance in the personal dimension. Women's sense of agency and self-confidence become hard to develop when societal expectations dictate what women can or cannot do. As all three dimensions are connected as a consequence women can stay trapped in the false belief that a woman can have activities only if they are linked to the private sphere and in service of others. This belief can, in consequence, affect a woman's relational dimension of empowerment. It can hinder a woman's ability to defend herself and her rights and her ability to participate in activities outside the home or taking part in collective activities with other women.

Women's dependency and time poverty. Women's time poverty and their inability to negotiate to free up time from unpaid labour in the household as a consequence of societal expectations can be considered an inhibiting factor to empowerment for several reasons. First, women's time poverty has proven to be detrimental to women's economic opportunities making women economically dependant (Abdourahman, 2010; Hyde, Greene and Darmstadt, 2020). Research has shown that most issues with women increasing their income—in particular by developing their economic ventures-- are linked to their lack of control over resources and their vulnerability or position in the household hierarchy in relation to other household members (Osmani, 2007; Kabeer, 2009; Martínez-Restrepo, Ramos-Jaimes, Espino,

Valdivia and Cueva, 2017). Second, when women lack control of their time, they are prevented from participating in activities outside the home such as participating in microentrepreneurship development programmes and dedicating time to creating their businesses, having contact with other women and learning new skills. Many entrepreneurship programmes recruit participants, expecting them to participate fully in the programme's training sessions and activities. Freeing time in favour of entrepreneurship development is nonetheless a complicated task for most women. Expecting women to attend entrepreneurship training comes with the assumption that women can decide or negotiate how to dedicate their resources, such as time and money. Living in a household nonetheless involves daily confrontations with inequality between family members, where women seldom have the support of their family to develop their enterprise or even to participate in activities outside the home (Gayathridevi, 2014; Panda, 2018).

When a woman's breakdown position is low, negotiations seldom favour her spending less time in domestic work and more time in her business for several reasons. Some scholars argue that men do not favour women earning their own income because they fear losing control over women's unpaid labour supply, which contributes to men earning more money (Deschênes *et al.*, 2020). In Mexico, for instance, a study from 2018 shows that the gap between a woman's income and her male partner's is positively related to the share of the housework and unpaid household labour undertaken by the woman. At the same time, the presence of children hinders women's possibility of engaging in paid work. The number of young children is negatively related to women's earnings and the possibility of engaging in paid work or any economic activity as they lack alternatives for childcare (Campaña *et al.*, 2018). The same is true for women who wish to start or grow a business, as women still need to dedicate time and effort to building their economic venture. In instances when engaging in paid work/entrepreneurship is a necessity for all members of the household, women are still confronted with tense situations that arise when a partner is unhappy about his wife earning an income (Enriquez Rosas, 2002). Another study from 2018 focused on women's attendance and completion of entrepreneurship training programmes in Mexico. The study found that, in contrast to women who dropped out, women who were most likely to complete the training programme dedicated less time to childcare or lived in smaller households with less

unpaid work (Calderón, Iacovone and MacGregor, 2018). Situations where women are not in control of their time and therefore are unable to create a stable income seem to create a vicious circle for women, particularly for those who have a low breakdown position. In some cases, a woman can improve her breakdown position and bargaining power by earning a better income and having a better job. Still, she is prevented from doing so precisely because she has low bargaining power.

Women's (lack of) social capital. Another inhibiting factor to the empowerment process is the gendered difference in the social capital that men and women can access. Social capital is an essential determinant for the growth of a business as it opens channels and gives people/women access to resources that can be turned into prospects for new business ideas by facilitating the flow of information. However, not all social ties hold the same value for someone trying to expand a business. As previously mentioned, the restricted amount of time that women have available hinders their mobility and visibility as they are not able to be present in spaces and take part in activities which are not directly associated with their reproductive roles. Women are, therefore, more likely to form bonding alliances in their communities rather than forming productive links beyond the community that can help their economic ventures. The 2021 Global Entrepreneurship Monitor study found that women are, on average, less likely to know an entrepreneur personally than men. This difference in business social capital is more evident in low-income countries, where almost 60 per cent of men know an entrepreneur personally against 49 per cent of women (GEM, 2021). Depending on their social status, some social ties might significantly influence the entrepreneur's wider community (Neumeyer *et al.*, 2019). In other words, having good connections with the 'right' contacts can help people find partnerships, investors, and clients and give the business a good name, leading to increased profits. Women, however, seldom have the 'right' contacts to develop or even start their economic activities. In Rowlands' original model, for instance, the inhibiting factors to the collective empowerment process include women's dependency on 'key individuals' who push the empowerment process within the group when women have not developed their own network or when they have not yet developed a sense of connection to one another and a sense of belonging to the group.

Now, in terms of encouraging factors to the empowerment process we can look women's participation in activities outside the home including microentrepreneurship development programmes. Although earning an income through entrepreneurship can be an encouraging factor in the personal empowerment process as women can develop self-confidence and a sense of agency, women's participation can have a positive effect on their overall well-being regardless of their success in creating or developing their economic venture as a recent study found (Chatterjee, Shepherd and Wincent, 2022). Similar to Rowlands' findings, the authors claim that the amount of well-being a woman felt depended on aspects such as her family supporting her in her endeavour, which helped women allocate time to their productive projects.

Regarding women's lack of social capital, in Rowlands's conceptualisation of the relational dimension of empowerment, having contact with other people outside the immediate family circle is an encouraging factor. Networking with other women entrepreneurs and supportive male allies can also help to challenge and reshape gender norms, creating an environment where women's business endeavours are respected and valued. Through participation in microentrepreneurship, women can also renegotiate power dynamics in the household. For example, increased income generation can potentially shift household power balances, allowing women greater say in financial decisions. Moreover, through access to skills training, mentoring, and capacity-building programs, women can develop a stronger sense of agency. As women learn to manage their businesses, they build confidence in decision-making, financial literacy, and problem-solving, directly impacting their economic independence and the development of the empowerment core values.

In the original three-dimensional model, the encouraging factors in the collective dimension are represented by actions taken by other people to encourage women in their empowerment process. Examples from Rowlands's research in Honduras include women being supported by the local priest, the leadership shown by some local women, and women organising themselves to create income-generating activities. Another encouraging element that is relevant to collective empowerment is the development of sisterhood. Sisterhood, as described in the literature, has every element of collectivity and power. As defined by Maria Cuaresma Romero and Marcela Legarde (2021), sisterhood is a lived experience where women search for

positive alliances within a group by taking into account their different subjectivities so that the group can take specific actions with the aim of reducing social oppression. Per the author's definition, sisterhood is also about women understanding that each one is a link in a chain of mutual support with the potential to create group and individual empowerment. Other authors describe sisterhood as the means to change relationships between women as women can see each other as allies with shared experiences of oppression and with the potential to fight this oppression (García López and Viñas Lezama, 2016). Like collectivity, sisterhood has also been described as a key component of feminism as it aims to create spaces where women can recognise their common identity and work on their self-confidence as individuals. Moreover, sisterhood seeks to promote women encountering each other and creating connections in social and political realms and to encourage specific actions for the development of their lives (Calderón, Manzanares, Martelo, Nasser and Molotla, 2017).

Studies on entrepreneurship programmes in Mexico show the benefits that women can gain from working together. One study of a women's Fair Trade cooperative in Hidalgo, for instance, shows that one of the key benefits of working together was that women were able to share their experiences and techniques and to learn from each other – for example, in relation to production or sales skills (Jones and Smith, 2012). Research on indigenous women's movements in Mexico has demonstrated the power of collectivity to help women go beyond the private sphere of the home and community and to participate in previously male-dominated activities such as local politics (Mendez, 2007). Another example of how collectivity can foster change in the personal dimension of empowerment can be seen through impact evaluation studies of microcredit programmes in India (Deshmukh-Ranadive, 2005). These studies evaluated self-help groups in which women participating in income-generation activities had to go into banks to manage their business accounts. In this case, the social interactions to which women gained access by going into a bank can be an encouraging factor in their personal empowerment. These women, who would not previously dare to look a man in the eyes while speaking, were now confident when speaking to male banking officers without lowering their gaze. In this case, the changes in their personal dimension are evident as women had an increased ability to interact with others outside the home and their immediate family sphere. It is

however important to evaluate to what extent women participating in an entrepreneurship programme can actually create collectivity and ultimately contribute to women developing core values in all three dimensions.

2.6.3. The three-dimensional model of empowerment and its use in entrepreneurship research

Rowlands's three-dimensional model has been used to study women's empowerment in development programmes aimed at women in different contexts including microentrepreneurship development programmes. A study from 2020 in Coahuila, Mexico used the model of the three dimensions to understand women's empowerment in agricultural projects (Cazares-Palacios, 2020). The study points out how, concerning the personal dimension, women came to feel empowered individually by being encouraged to work on their self-esteem and to recognise their ability to make changes in their lives if they wish to do so. On the other hand, Rowlands's model helped to show how the projects had no impact on women's empowerment in relationships and how the project added to their workload at home. In the collective dimension the evaluation found that gossip was hindering collective empowerment and the author argued that further research on the psychological effects of gossip on collective empowerment is needed. A small field study from Ghana also used Rowlands's model to analyse young women's empowerment process in an ITC training programme (Lundblad Stene, 2021). The study found not only that women felt empowered individually but also that the programme gave the young women more self-esteem and a sense of pride in sharing the knowledge they had acquired in the programme with other family members. In terms of collective empowerment the study revealed how women did not feel they belonged to any group and how some participants were even reluctant to discuss the question. Another study from 2007 used Rowlands's model to understand women's empowerment in the context of a handicrafts entrepreneurial project for women in the north of Mexico (Barreada Teran, 2007). The model allowed for an analysis of women's empowerment and revealed how women experienced changes in the personal dimension including women having an increased ability to express themselves and an increased sense of agency. Using of the model also helped to show how women experienced a change in their personal relationships when their family members treated them with more respect. In terms of the collective dimension,

women who took part in the programme did not seem to foster collective agency despite collectivity being a focus for the programme.

The innovative aspect of Rowlands's conceptualisation of empowerment was and continues to be that, as it is a comprehensive process, an improvement in one dimension can lead to and support progress in other respects. Personal growth and increased self-esteem (personal empowerment) can strengthen interpersonal relationships (relational empowerment) and encourage collective action (collective empowerment). Conversely, collective efforts can foster a sense of belonging and validation, further enhancing personal and relational empowerment. This interconnection underscores the importance of addressing all dimensions to achieve comprehensive and sustainable empowerment. In the examples cited above, the analysis through Rowlands's model helped show how the programmes focused only on a liberal version of personal empowerment by focusing on women as economic actors without taking into account the different dimensions in which empowerment - or disempowerment in some cases - can take place. Rowlands's holistic approach is key to understanding how power operates and how it moves and creates changes in women's lives.

Rowlands's three-dimensional model can be summarised in Table 2.2. In this interpretation of her model, the core values of the three dimensions rest mostly unchanged. On the other hand the encouraging and inhibiting factors for the three dimensions are presented as non-exhaustive lists citing specific factors that are relevant to this study. The changes in each dimension are also presented as a non-exhaustive list.

In conclusion, the concept of women's empowerment, particularly within the context of entrepreneurship, remains a complex and multifaceted subject of discussion. Over the past four decades, the discourse has evolved to encompass a broad range of interpretations and methodologies, often influenced by the dual perspectives of empowerment as either a process or a goal. Economic empowerment and entrepreneurship have taken a central role in international development discourses. With a variety of players, including international agencies and local NGOs, the development arena has seen the implementation of diverse training programs and

initiatives aimed at empowering women through entrepreneurial activities.

However, these initiatives in favour of women's entrepreneurship pursue varied objectives, from poverty alleviation and employment generation to the promotion of feminist perspectives on empowerment. This diversity in goals reflects the broader challenges in defining and measuring empowerment. Traditional measurements of 'liberal empowerment' tend to emphasise the tangible success of women in establishing and sustaining enterprises, thereby contributing to poverty reduction. In contrast, the 'liberating' view of empowerment advocates for a more nuanced understanding of empowerment as a process rather than a static outcome.

Jo Rowlands's three-dimensional model provides a valuable framework for this broader interpretation of empowerment. By moving beyond purely economic indicators, Rowlands's model allows for a more comprehensive analysis of the various dimensions of empowerment, facilitating a better understanding of how entrepreneurial programmes can be adapted to different contexts and create spaces where women can become empowered. As such, Rowlands's approach highlights the importance of a holistic view of empowerment that considers the diverse experiences and needs of women in the entrepreneurial landscape. This perspective not only enhances our understanding of empowerment but also informs the development of more effective strategies and interventions to support women's empowerment globally.

Table 2.2: Jo Rowlands's three-dimensional model of empowerment

	Personal dimension	Relational dimension	Collective dimension
Core values	Self-confidence, self-esteem, sense of agency, sense of self in broader context, vision of the future, sense of wellbeing	Ability to negotiate, ability to communicate, ability to get support, sense of self in a relationship, ability to defend self	Group identity, sense of collective agency, group dignity, self-organisation and self-management
Encouraging factors (What helps women develop the core values)	Having an activity outside the home, being part of a group, earning an income, developing skills	Knowledge of women's rights, sharing problems with other women, travelling outside the community, participation in a group	Identification of own needs, development of leadership, training and spending time with other women
Changes (impact of the empowerment process in women's lives)	Increased ability to interact outside the home, increased ability to formulate ideas and express opinions, increased ability to learn	Increase in control over personal circumstances (income, childbearing, use of time…), increase in respect of self and of others, increased capacity to make own choices	Ability to negotiate with other organisations, ability to organise around their own needs, ability to join other networks or organisations
Inhibiting factors (what prevents women from developing the core values)	Machismo, dependency on partner (emotional or economic), lack of control over use of time, male control over income, childcare obligations, active opposition by partner	Cultural expectations of women (machismo), male control over income, dependency (emotional or economic)	Dependency on key individuals, conservative gendered views of women's place and occupation, lack of genuine connection between individuals in the group

Chapter 3 Research design and context

3.1 Introduction

Understanding and exploring the different meanings of empowerment is essential to qualify the potential negative or positive effects that development programmes and policies may have in women's lives. As seen in Chapter 2, empowerment is a process in which individuals or groups gain power and control over their lives by having access to choices and being able to act on them. Empowerment is, however, a multifaceted concept and conducting empirical research on a concept with several interpretations can be challenging. In this chapter I discuss the approach I took for the research design and describe the context and the challenges I faced while undertaking my research. The case that I selected for this study is based on UELI, a microentrepreneurship programme for women that operates in peri-urban communities in Guadalajara. For this reason, the first section of this chapter gives a brief overview on peri-urban settlements in Guadalajara commonly known as *colonias populares*. I then present the methodological framework that underlies this study, including the key concepts, assumptions, and perspectives that inform my research design and analysis, before describing the methods used and the challenges I faced to collect and analyse data. The methodology section includes a detailed description of UELI, the programme I used to build my case study.

3.2 Peri-urban settlements in Guadalajara: 'Las colonias populares'

The national survey of population and housing of 2020 found that Jalisco continues to be the third most populated state in Mexico with more than 8 million people living in the area (INEGI, 2020). According to Data Mexico, a platform created by the national Secretaría de Economía and that groups and presents data from the national surveys of population and housing, the population of Guadalajara represents five of the eight million people that live in Jalisco. From these five million people living in Guadalajara, 51 per cent are women and 25 per cent of the total population is between 15 and 29 years of age. In terms of vulnerabilities the percentage of the population of 15 years of age that cannot read or write is 1.68 per cent with women representing 55 per cent of the total illiterate population. In 2020, 26.7 per cent of the population was living in moderate poverty and 2.84 per cent in

extreme poverty (INEGI, 2020). The metropolitan area of Guadalajara, or Zona Metropolitana de Guadalajara (ZMG), is the second most populated urban area in Mexico (INEGI, 2020). The ZMG is composed of five main municipalities: Guadalajara, Zapopan, San Pedro Tlaquepaque, Tlajomulco de Zúñiga and Tonalá.

Similar to other cities in Latin America, the ZMG went through several changes before becoming the urban area that it is today. Rapid urbanisation stands out as a key characteristic of developing countries including Mexico and other Latin American countries (Satterthwaite, 2014). Guillermo de la Peña and Renée de la Torre (1990) suggest that Guadalajara's rapid urbanisation from 1930 onwards can be divided into three stages. In the first stage, Guadalajara was predominantly composed of private land and the government's involvement in the urbanisation process was minimal or non-existent. The second stage begins in 1946 when the state government creates a legislative body to limit the power of private real estate agents and entrepreneurs. During the 1950s, rapid urbanisation and population growth led to increased demand for housing. The government faced challenges in providing adequate housing, resulting in the emergence of informal settlements, often characterised by makeshift dwellings and limited infrastructure. This period marked a critical phase in the urban development of Guadalajara, shaping the city's landscape and influencing subsequent housing policies (Rueda Velazquez, 2019). This decade gave birth to the *fraccionamientos populares* which were the product of a government initiative to provide housing to low-income families. The goal of this government effort was to create formal peri-urban settlements close to the urban areas of Guadalajara and where low-income families could have access to public services through a no-interest credit scheme that would benefit mostly working-class families (Cornejo, 2022). In the third and last stage, which starts from 1965 onwards, private land has been occupied for the most part and irregular settlements start appearing in *ejido* land; a communal land area utilised for agriculture, where community members farm designated plots individually while collectively maintaining shared holdings (Schumacher *et al*., 2019). The periods of rapid urbanisation, particularly during the 1980s, gave birth to new settlements in the area commonly known as *colonias populares*.

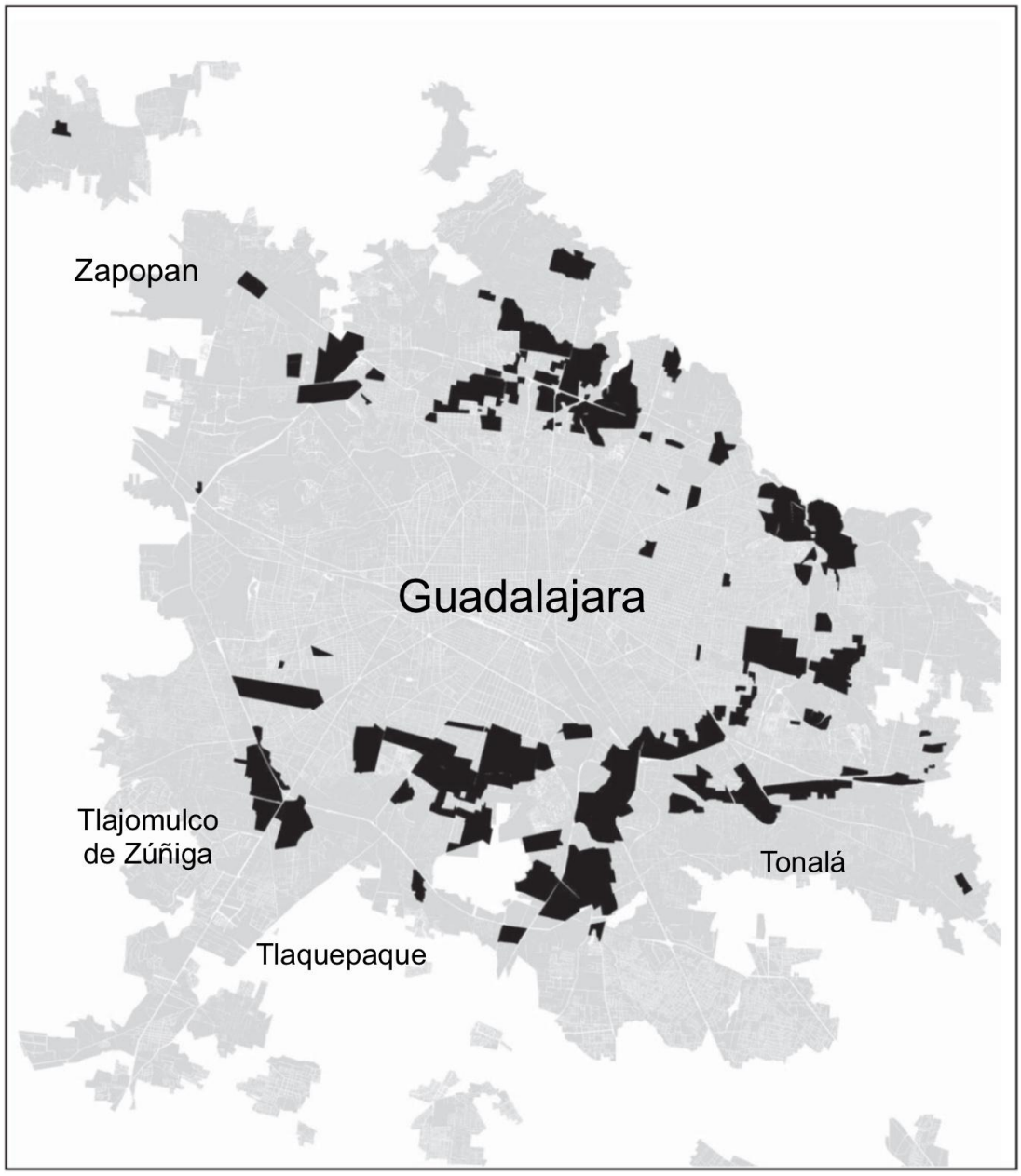
Research on these *colonias populares* for the last 30 years paints a picture of the

social and urban changes that Guadalajara and its outskirts have experienced. During the beginning of the decade 9 per cent of the total area that formed the ZMG at the time was occupied by informal settlements (Camberos, 1993). The percentage of people living in these informal settlements augmented significantly by the end of the decade and in the next one. In 1988, 20 per cent of the ZMG was occupied by these *colonias populares* and by 1994, informal settlements represented as much as 44 per cent of the ZMG (Vazquez, 1989; Lopez Moreno, 1996). These peri-urban colonias are the main interest of this study and they are located at the limits of the metropolitan area of Guadalajara and in 3 municipalities that surround it. These municipalities are Zapopan, Tonalá and Tlaquepaque. What these *colonias* have in common is that they are all qualified as *colonias populares consolidadas* or CPCs. As Adriana Fausto Brito explains in her 2015 work, she uses the term to describe those colonias that have been in existence for more than 20 years and that at one time were qualified as informal urban settlements. As seen in Figure 2 the *colonias populares consolidadas* are settlements that emerged informally during the period of 1961 and 1985 and which have or have not been formalised.

Issues surrounding the informality of the *colonias populares* in Guadalajara have been addressed by experts like Ann Varley. In her work in 1988, she discusses the impact that informality has on people's access to basic services that should be provided by the government, particularly in Tlaquepaque and Zapopan. Varley observed at the time how the local government argued that informality affected the local municipalities' finances as taxes were not collected and therefore services could not be provided for these *colonias*. Other studies corroborate that access to plumbing, clean water and other basic services was - and still is - difficult for most families that lived in these communities for the next couple of decades (Escobar Latapi and Gonzalez de la Rocha, 1995; Venegas Herrera and Castañeda Huizar, 2005). Recent accounts show nonetheless that access to services have evolved for the general population. In terms of access to water, the latest census of 2020 by INEGI shows for instance that from the total of households in Jalisco, 92 per cent has access to running water and 96 per cent has access to drainage connected to the main network. The census also reports that in terms of access to basic appliances and access to technology, 95 per cent of households have at least a fridge, 68.7 per cent have access to the internet and 93.4 per cent have at least one

mobile phone. Still, as Fausto Brito emphasises, only 6 per cent of households in these *colonias populares consolidadas* have access to all basic services (2015). According to the CONEVAL (2022), only households with access to running water and drainage, with access to electricity and that do not use coal or wood as their main source of energy are considered as having basic services.

Figure 2: Colonias Populares Consolidadas



Source: Author's own, consolidated from two figures (pages 51 and 52) in Huerta, E. J. and Solís, H. C. (Eds.) (2015)

In terms of household composition, from the 1.48 million households registered in Jalisco, 35 per cent of them are headed by women aged in average between 35 and 39 years. A study on elderly people in *colonias populares* in Guadalajara observes that although some elderly adults live in their own households, others live in their children's households. Still, most families live in intergenerational households and the composition of families that live together change depending on the economic situation of the family members. Mercedes Gonzalez de la Rocha (2001) has pointed out that the deterioration of economic conditions and the lack of employment opportunities in urban Mexico limited the choices that the urban poor had to earn their living. She has also emphasised how men and women in poor households employ different coping mechanisms for survival including having a multiplicity of income earners and other members of the household that could take over reproductive activities when needed (2001). This is to say that sons/daughters and grandsons/daughters move away from the household when they get married or when they find work elsewhere and sometimes come back to the household when there face difficulties such as the loss of employment or divorce among others. In the same way elderly adults move into their children's household if they are not able to survive on their own (Carrillo Hernandez and Vazquez-Garnica, 2014). In the past decade, the *colonias populares consolidadas* have experienced a phenomenon of densification which affects the composition of the households and their intra-household dynamics as more family members live under the same roof. Fausto Brito (2015:55) argues that the densification of these colonias is mainly due to four factors which are first, the privileged location of the colonias in reference to the city centre which facilitate access to employment sources, the perceived security in land tenure even when many families still have issues with property rights, the lack of resources that the new generations have to acquire independent and formal housing outside these *colonias* and lastly the advantages in terms of space and comfort that households offer in comparison to new smaller and more expensive housing solutions.

3.3 Methodology

My research problem requires an exploration and understanding of empowerment and the different meanings and interpretations that the term has for the different concerned parties in the context of entrepreneurship programmes for low-income

women in four *colonias populares* of Guadalajara. I therefore chose a case study methodology as an appropriate framework for this study. In this section I describe my reasoning behind this choice and how my research design was determined by my research questions and inspired by previous methods used in empowerment and gender research.

3.3.1 Research design though a case study methodology

The subject of women's empowerment has been researched by many experts such as Jo Rowlands, Naila Kabeer, Andrea Cornwall, Srilatha Batliwala, and Linda Mayoux, to mention only a few. Empowerment research involves a multifaceted approach that considers various methodological elements to effectively understand empowerment and its multiple dimensions. Some of the main methodological elements to take into account in empowerment research include clearly defining what empowerment entails and analyse the social, cultural, economic, and political context in which empowerment processes occur. Understanding power dynamics, social norms, institutions, and structural inequalities is essential for contextualising empowerment research (Batliwala and Pittman, 2010; Aziz, Shams and Khan, 2011). I was therefore originally attracted by the idea of carrying out 'grounded theory' research, generating theory directly from the empirical world and without reproducing what already exists (Glaser and Strauss, 1967). I imagined that a 'grounded theory' approach would help me understand the local context and the meaning of empowerment from a grassroots perspective without 'hoping to find' what I had already read in previous studies.

In practice however, following the principles of classic grounded theory seemed almost impossible as I had already reviewed the literature on gender and empowerment previous to my fieldwork and I had some experience working with entrepreneurship programmes for women in Mexico. At the same time, previous knowledge about the literature on my area of study was crucial for analysing the data I would collect during fieldwork. As Birks and Mills (2010) explain, my ability to generate theory as a researcher depends on my ability to analyse the data I collect and produce theoretical concepts. Consequently, I needed at least some basic knowledge of the theory and previous studies on gender and empowerment. I therefore opted for a more active use of grounded theory by using the literature as a

reference without letting it dictate how I was going to conduct my research (Corbin and Strauss, 2008). I followed Roberth Thornberg's (2012) idea of 'informed grounded theory' and used pre-existing theories and other research findings on gender and empowerment as inspiration but without completely subscribing to any of them. Using this approach allowed me to draw on pre-existing theoretical knowledge and find the building blocks or points of departure for the development of my own theory (Hoddy, 2019).

From the many approaches to researching empowerment, I drew inspiration from the case-study methodology employed by Jo Rowlands in researching women's empowerment in Honduras (1997). The advantage of using a case study is that this method allows the study of a subject within a bounded system that has distinct limitations or a finite size (Mills, Durepos and Wiebe, 2010). In the case of my research, the use of a case study helped me clarify the scope of my research which is to look at empowerment within local entrepreneurship programmes that are aimed at low-income women in Guadalajara and its surroundings. It was nonetheless crucial for my research design process to remember that a case study is not a tool to collect data but rather a strategy to study a social unit (Yin, 2009). A case study is built through detailed information coming from different sources and with different collection procedures over a period of time (Creswell, 2017). What is more, a case study cannot be 'found' or 'chosen' but it is rather carefully constructed by using data from questionnaires, surveys, in-depth interviews, participant observation and relevant documents among others (Priya, 2021). While familiarising myself with the case study methodology literature I came across a discussion by Andrew Schrank (2006:21) in which he points out how a case study draws on 'units of analysis that are not drawn from a well-demarcated population'. The author builds on the work of Charles Ragin and Howard Becker (1992) and invites researchers to ask the question 'What is my case of?' and to use the reflections surrounding this question to advance theory. In the context of my research and although I had decided to focus on entrepreneurship programmes for women, the question of 'what is my case of?' made me reflect upon what I actually meant. It made me think more deeply about what researching women's empowerment in the context of entrepreneurship programmes for low-income women meant. One consideration was, for instance, whether or not to include all programme participants regardless of their success or

failure to launch or develop a microenterprise. I concluded that exploring the question of women's empowerment in the context of entrepreneurship programmes involves understanding the different processes of all participants involved and looking at entrepreneurship as the common factor that brought women together and not as a disqualifying factor if women were not successful in creating their entrepreneurial activity. Another aspect to consider in the delimitation of my case study was the inclusion of family members and other community members that were important to the participants' empowerment process. As I will later describe in detail, my fieldwork methods included several visits during a certain period of time. This allowed me to analyse what I had found and reflect upon the decisions I took previous to the fieldwork period in question. As Schrank (2006) emphasises, as case-based method practitioners we need to be open to use different tools and listen to our informants for clues on sources of information that we might not have considered. In the case of my study, some women insisted that their husbands had witnessed the changes they had experienced in their empowerment process and suggested that I talk to them. In the section on fieldwork methods I will address the inclusion of male participants in my study and the decisions I made and the tools I used.

Since gender is at the centre of my research, it was also crucial to follow the principles of feminist research when building my case study. It is understood that feminist epistemology examines the impact of gender on our understanding of knowledge, individuals who possess it, and the research methods employed. Additionally, it explores how these factors specifically affect marginalised women and other subordinated groups (Anderson, 2020). Therefore, if I am carrying out feminist research with gender and empowerment as the object of my study, how do I as a researcher study these concepts in such a way that is grounded in women's experiences? Feminist geography offers an answer to this question as it takes the person as the object of analysis (Jones *et al*., 1997). If I combine this view with feminist standpoint theory (Collins, 2000; Harding, 1986), I can adopt a dual perspective when studying women, treating them both as subjects of analysis and as valuable sources of information, considering their unique insights derived from their personal experiences with empowerment. At the same time, in feminist geography we should map the 'object of analysis' through its location and specify the place-

based character of the ‘person’ or ‘group of persons’ and examine the spatial relationship between them. This is a crucial aspect to consider because if I followed the principles of feminist geography research, my case study had to be focused not only on the programme participants but also on the communities in which they live and how these contribute to shaping their identity.

In the next section I discuss my exploratory fieldwork visit to Guadalajara in order to show how this visit was central to the construction of this study.

Building a case study. Once I had decided on the general outline of my research, finding an appropriate case study involved a number of challenges that I was not able to address successfully until I spent some time in Guadalajara. I wanted to find social programmes for women with an entrepreneurship component such as business training. Another option was to find entrepreneurship training programmes working with low-income women which provided business training to the participants as part of the programme activities. Before going to Guadalajara I had searched for telephone numbers or email addresses of local NGOs but obtained little success in my attempts to contact them. Most programmes were held at local community centres and the NGO programme teams were almost exclusively in the field and not at the NGO offices. I therefore opted to conduct an exploratory three-month visit to Guadalajara in November 2014. In this pre-fieldwork or exploratory stage, I intended to approach a relevant NGO or government programme in the city and contact as many as I could to choose the appropriate case study. This exploratory fieldwork session was crucial since I could not have contacted the NGOs from London.

I chose to find a case study in Guadalajara for practical and personal reasons. CONACyT, my main funding institution, did not offer fieldwork funding and I was not successful at finding and securing additional sources of funding. I therefore needed to find a city where my expenses were not going to be significant. I spent my childhood and part of my adult life in Guadalajara and still had family in the city. This meant I could save on accommodation. I also had a family vehicle at my disposal. Choosing Guadalajara also presented several advantages to my research. I was able to easily find my way around the city and had family members or friends join me when I first approached local NGOs or community centres if I ever felt the need.

Once in the city, my background working with local NGOs in Mexico as both a consultant and a volunteer proved to be helpful in establishing the contacts I needed. There are a number of entrepreneurship programmes for women in Guadalajara both from local government institutions and local and international NGOs. Guadalajara is the third largest city in Mexico and according to INMUJERES (2019), 54 per cent of women entrepreneurs are concentrated in urban settings with 46.4 per cent managing informal microenterprises. This statistics could help explain the proliferation of entrepreneurship programmes for women in the region.

I chose to approach, first, one of the NGOs where I had previously worked and build a case study around their new entrepreneurship programme for women. This NGO, which I will refer to as Protrabajo Mujeres, presented itself as a 'social enterprise' helping small entrepreneurs reach big businesses in Guadalajara to sell their products. Their website advertised their activities as focusing on empowering women through entrepreneurship. Their promotional videos claimed that they could help women start or grow their existing enterprises. Protrabajo Mujeres seemed at first like the perfect case study, but when I approached them I sensed some reluctance on the part of the director. I had previously planned a big graduation event for their 'entrepreneurship programme' but knew little more about it. At that time, Protrabajo Mujer had claimed publicly, as part of their media campaigns, that they had been 'empowering 500 women in Guadalajara through entrepreneurship training'. When I asked, however, if I could contact some of the women in question, the director claimed to 'have lost contact' with most of them. I found this surprising but as I had already had available a list of more than 200 women, with telephone numbers and addresses, I decided to approach the communities on my own. I learned from semi-structured individual and group interviews with 10 of the participants, that the programme offered no business training but rather training sessions where women could learn how to make handmade goods that the NGO would buy from them to later sell in their marketplace. Given the fact that the NGO did not focus on the creation of enterprises or participants' own existing enterprises I decided not to use Protrabajo Mujer as a case study.

I also contacted two government programmes; the first from the local office of the DIF, the National Family Development Institute, and the second from the municipality

of Guadalajara. I noticed the same reluctance to talk about programme specifics as I had felt with Protrabajo Mujeres. It turned out that both 'empowerment programmes' were a version of the first one I encountered in the social enterprise. Women were either trained to make handicrafts to be sold at a small fair or they were offered group microcredits similar to the Grameen Bank approach but without any specific training or follow-up. Contacting other programmes involving microentrepreneurship and/or microcredit programmes for women led to the same result.

I finally came across a local NGO called Fundación Juntas which had started an entrepreneurship programme called UELI in four peri-urban community centres with support from an international NGO called Hope for the Future. UELI is a Nahuatl word pronounced 'oo-eh-lee'; it means 'person who can'. The programme manager was interested in empowerment and feminism and, hence, in my research. Her help was crucial in the early stages as I was able to contact the programme coordinators in the different centres and introduce myself to the participants. The programme manager shared with me the details of the programme and the community centres where they were operating and introduced me to her team in the field. UELI seemed an ideal case study since it was an entrepreneurship programme aimed at women from four peri-urban communities combining business and other training sessions dedicated to women's empowerment. I will discuss the specifics of UELI in a subsequent section of this chapter.

Case study characteristics: UELI and the delivery of a women's empowerment programme in Jalisco. UELI is an organisation working at the grassroots level, created to foster the social and economic empowerment of women living in vulnerable peri-urban communities in Guadalajara via the creation of income-generation projects. The programme focuses on building entrepreneurship skills while also providing workshops and spaces to promote women's empowerment. When I first met the programme coordinator she claimed to be interested in Jo Rowlands' work and that she wanted to include the concept of empowerment in the programme via workshops and training modules for the participants. She then shared some of the programme documents with me. The objective of UELI's empowerment training modules described in one of the documents reads as follows:

> ‘General objective: To contribute to the promotion of personal empowerment processes in UELI’s participants, enabling them to make decisions that contribute to the creation of their micro-enterprises (sic)’ (UELI, Document A).

I will give more details about UELI’s approach to in subsequent chapters.

Like many organisations working at the grassroots level, UELI has evolved through different stages. The programme originated in a partnership between a local NGO, Fundación Juntas and Hope for the Future Jalisco. Fundación Juntas is a local NGO created in 1999 through CSR funding from a pharmaceutical laboratory in Guadalajara. The NGO currently has six projects that focus on themes like education, local NGO capacity building and women’s empowerment through the UELI project. According to their website, they currently have 24 employees working on their different projects. On the other hand, Hope for the Future is an American NGO that provides sponsorship to children from poor communities in nine countries including Mexico. The sponsorship provided includes access to medical services, clothing, school uniforms and educational assistance. The state of Jalisco is the only place where the NGO operates in Mexico, through five community centres. The community centres were owned and run by Hope for the Future. Fundación Juntas had the right to use the common spaces and classrooms because of their partnership with Hope for the Future for the implementation of UELI. These centres provide services to the sponsored children but are also open to their mothers and other women in the community. Through these community centres, women have access to courses in nutrition, basic computer skills and first aid. The partnership was established in 2011 when the original idea was to start a microcredit programme with the women attending the different community centres. The US-based NGO conducted a study to evaluate the feasibility of a microcredit initiative promoting entrepreneurship but the results prompted the NGO to rethink their programme. The study concluded that, although microcredits could give women the tools needed for their economic empowerment, the target population could only benefit from microcredits as part of what they called a ‘comprehensive programme’ which would include modules on empowerment, business training, continuous business advice and financing through seed money.

In 2011 the NGO decided to start a programme with a strong focus on entrepreneurship and empowerment training for women. Microcredit was still going to be an option for participants but not the main programme focus. The programme that Fundación Juntas ultimately created with Hope for the Future is currently known as the UELI project, but was offered in only four out of the five community centres given the limited amount of space available in the fifth. The four peri-urban communities where UELI is present are some of the poorest neighbourhoods in peri-urban Guadalajara. Like other peri-urban communities in and around Guadalajara, these *colonias populares* developed as a consequence of rapid urbanisation in recent decades. Population growth led to the creation of these unplanned informal neighbourhoods in an already socially divided city (Ruiz Velazco Castaneda, 2005). The four communities in question are some of the poorest urban areas or areas with the highest poverty rate in Guadalajara. As previously described, these *colonias populares* are characterised by high population densities, low levels of household income, restricted access to public services and an initial absence of property titles (Venegas Herrera and Castaneda Huizar, 2005).

Regarding the recruitment of programme participants, UELI took advantage of their access to the local community centres. At the outset, flyers were posted in the different community centres briefly explaining the programme and inviting women of at least 18 years of age to attend a group session at the community centre. The goal of UELI's coordinator was to start the programme with 40 women in total from the four community centres. They would need to recruit ten women on average from each centre. According to the programme facilitators, the first recruitment sessions for both cohorts of the programme were so popular that people could not always fit in the room where the session was taking place. The first information sessions in both cases were attended by as many as eighty people. Most were women as the call specified that UELI was a programme for women only. Several women were nonetheless accompanied by their husbands and other family members. When I asked why there had been so many people in the first session compared to the eventual number of programme participants, I was repeatedly given the same explanation: people believed they could receive a grant or a donation of some kind if they attended a session at the community centre. This expectation could be explained in two ways. First, there are a number of *asistencialista* or paternalistic

government programmes in Mexico, such as some initiatives from the DIF (National Institute of Family Development) which target the poorest populations (see Herrera *et al*., 2010). In Mexico, *asistencialismo* is a term used to qualify government initiatives that look to solve poverty issues by providing poor communities with basic goods - such as food, water or on occasion cash (Ronzon Hernandez and Jasso Salas, 2016). Second, there is a tradition of political parties handing out goods or services, particularly in low-income communities such as these, in exchange for support (Hernández Muñoz, 2006). Consequently, and once UELI explained the programme specifics and made it clear that no grants were available, people started leaving the room until there were only a few women and their families left.

The programme was subsequently opened up to more women. UELI's facilitators hung up posters in the community centres to invite women who were interested to sign up for an interview. After the interview, forty women in total in each cohort were ultimately invited to join the programme. The participants were women, mostly between the ages of 35 and 45 years (76 per cent), most were married or living with a male partner (73 per cent), and all of them had finished secondary school education. All of them were mothers and were involved in activities at the community centres from Hope for the Future. The average household size was 5.4 people (including the participant) and the average income, 5,359 MXN (269 USD) per month or 33 MXN (1.6 USD) per day per family member to cover basic needs such as education, food, transportation and rent. The minimum wage in 2015 was of 70 MXN (4 USD) (Secretaría de Trabajo y Previsión Social, 2014). Their homes were mostly connected to the sewage network (90 per cent) but less than half had running water (UELI, Document B).

Although the recruitment process was generally similar, there was one crucial difference between the two programme cohorts studied, as regards the recruitment policies in place. According to the programme manager in 2016, this was a response to the results of the first cohort. First cohort participants were required only to have a wish to start a business without any previous knowledge or experience in running an enterprise. Although 40 women were initially invited to participate in the programme many did not attend the first training session or left after a few sessions. The first cohort of UELI entrepreneurship trainees therefore comprised only 23 women, 20 of

whom graduated from the programme. Between them, these 20 women had created eleven collective microenterprises by the time the programme ended in December 2015. According to the programme coordinators, UELI's aim was for each participant to have a functioning enterprise by the end of the training cycle. UELI's approach to the first cohort was to group women to create collective enterprises. This aim was not realised, for reasons that will be discussed later. As a result, UELI decided to switch their approach and aim at recruiting participants who were interested in creating an individual enterprise instead of a collective enterprise shared with other programme participants. For the second cohort, the participants were required already to be running a business with a specified minimum amount of sales or at least previous experience in running a business. This 'business experience' in practice meant that women had to have at least some previous experience producing and selling goods even on a small scale. The second cohort included 25 women, each with their own individual microentrepreneurship project already in operation. In spite of the COVID-19 pandemic, the programme kept their activities going through online training which graduated in May 2021. To date, the entrepreneurship programme has both online and face-to-face training sessions.

3.3.2 Understanding empowerment through women's stories

The nature of my research questions influenced the choice of research methods. There were several elements in the empowerment debates which I had to consider while choosing the appropriate methods. As discussed in chapter 2, empowerment is not a goal per se but a process and as a process it is non-linear and ever changing. In other words what could be empowering for a woman today may not be in the future. In addition to this, the process of empowerment happens across different dimensions and being empowered in one aspect, for instance in terms of access to resources, does not mean being empowered in every other aspect. Semi-structured and life story interviews presented an advantage for my research as this method allowed me to navigate women's stories through open-ended questions and produce data grounded in women's experiences (Galleta, 2013). My main goal in interviewing participants was not for them to answer a series of precise questions but to uncover their individual stories and how they constructed meaning out of their experiences (Seidman, 2019). To achieve this goal I needed to approach the interviews in a specific way allowing me to build on the participant's responses. In other words I

needed a flexible interview schedule for both the individual and group interviews.

The questions in my pilot interview schedule included initial open questions designed to let me get to know the participants and questions that were most closely connected to my research goals, which I asked towards the middle of the interview after getting to know the participants (Rubin and Rubin, 2012). Although I did not choose Protrabajo Mujer as my final case study, the interviews with the participants helped me understand several crucial elements that I had not previously considered. I noticed for instance that introducing myself as someone who had previously worked with the NGO prevented some of the participants from speaking to me or participating in the group interviews. I had expected my link with the NGO to ensure that the women in question would not see me as a complete outsider, but most of them did not react as I had imagined. I learned therefore how important it was to detach myself completely from the programme and present myself as a 'research student' rather than just a researcher as some potential interviewees thought I was doing research for the NGO. This preliminary fieldwork also allowed me to test my interview schedule and adjust it accordingly. I naively thought at first that women who had agreed to an individual interview would immediately open up about their experience in the programme and that I would be able to go through my interview questions as originally planned. I learned, however, that if I wanted to get to know their stories I need to create a space where the participants felt they were in charge of the telling of their stories. I therefore opted to stop using the word *entrevista* and opted for the word *plática*, 'chat'. I noticed women were more open to 'just chat' than to 'be interviewed'.

Sampling. As previously discussed the aim of this study is to compare two cohorts of an entrepreneurship programme directed at low-income women in Guadalajara. Given the differences in the recruitment process and the profiles of the participants from one cohort to another, the sampling for this case study was theoretical rather than literal. The concept of theoretical sampling entails selecting cases based on their ability to effectively elucidate and expand upon the relationships and logic between different constructs (Eisenhardt and Graebner, 2007). In the case of the present study, instead of focusing on one cohort or looking for another cohort of women from a similar programme that shared characteristics with UELI participants,

I chose to make a contextualised analysis of each cohort. This choice was made to better understand the empowerment processes of the participants within their own recruitment process and look at common themes that might emerge despite the differences in recruitment from one cohort to the other. As seen in chapter 2, discussions on what makes a women empowered through entrepreneurship revolve around women's access to training, their access to seed money and the time they have to dedicate to their entrepreneurial project and their family support among other elements. With this in mind it was crucial for this study to understand women's empowerment process of both the first and second cohort in UELI who received the same basic training and support from the programme but where the participants' profiles, the amount of support from their families and the experience they had in entrepreneurship differed from one cohort to the other. Tables 3.1 and 3.2 present the participants of the individual interviews for each cohort with some key characteristics. In subsequent chapters, further discussions on the differences between women's profiles in both cohorts will be addressed.

In total, forty-one women and six men participated in my study, producing more than 80 hours of recorded group and in-depth interviews. Ten of the forty programme participants I approached took part only in group interviews, and 31 of them (15 from the first cohort and 16 from the second) also participated in the in-depth interviews. Five women from the first cohort participated in a second round of in-depth interviews in 2017 or 2018. In addition to this I also had a formal interview with the senior trainer and programme founder and several informal conversations with the two programme managers and with two other trainers.

Collecting and analysing data. Thanks to this first experience with Protrabajo Mujer, I decided to change the way I would approach UELI. After a first meeting, the programme coordinator offered to introduce me to the participants during a workshop and gave me a couple of minutes to present my research project to the participants. I contacted the programme first by phone and arranged a meeting with the programme coordinator. My first encounter with UELI participants was at the headquarters of Fundación Juntas, the NGO which piloted the programme. Thanks

Table 3.1 Participants interviewed from the first cohort

	Name	Age	Marital status	Children (dependent or living at home)	Children (independent)	School
1	Alma	36	married	3		secondary
2	Tania	52	married		3	secondary
3	Alicia	35	married	3		high school
4	Tamara	41	married	3		elementary
5	Karina	45	married	3		high school
6	Nadia	43	separated	4		high school
7	Aura	39	separated	1		secondary
8	Gina	49	married	2		university
9	Gabriela	54	married		4	high school
10	Marichuy	56	married		5	university
11	Flor	50	married	5		high school
12	Herminia	34	married	3	1	Not specified
13	Ivonne	45	married	3		high school
14	Luisa	34	married	3	1	Not specified
15	Paulina	35	separated	3		Not specified

Table 3.2 Participants interviewed from the second cohort

	Name	Age	Marital status	Children (dependent or living at home)	Children (independent)	School
1	Lola	46	married	2		high school
2	Cruz	57	separated		2	university
3	Dani	41	married	4		high school
4	Carla	45	married		2	secondary
5	Monica	49	married	2		high school
6	Beatriz	43	Living with partner	5		high school
7	Cata	46	married	3		secondary
8	Federica	44	married	3		high school
9	Rocío	33	married	2		high school
10	Graciela	54	married		2	elementary
11	Alana	43	married	4		high school
12	Maira	48	Living with partner	3		elementary
13	Eli	28	Living with partner	2		high school
14	Valeria	41	separated	2		university
15	Galilea	43	married	3		high school
16	Fabiola	42	married	2		university

to my experience with Protrabajo Mujer I asked the coordinator to introduce me as a PhD student who was interested in stories of women like them who were participating in an entrepreneurship programme. I immediately noticed how UELI participants were less suspicious of me and some of them even came to talk to me directly after the workshop. Since many participants had seen me there, it was also easier for me to approach the community centres directly myself.

I hoped to carry out several group interviews and conduct in-depth interviews with all of the participants. I did not however want any of the participants to feel pressured to agree to participate. The women I met first helped me approach their friends, relatives, neighbours and other women who were participating in or had previously been involved in UELI. In 2015 I conducted two group interviews and a first round of individual interviews. I conducted all group interviews at the home of one or other of the participants, where they would sometimes get together with other women in the programme and work on their projects. In both individual and group interviews I used a different criteria to better understand empowerment based on my conceptual framework discussed in the previous chapter. The elements I analysed include women's ability to make decisions in regards to their mobility, to their control of resources (household resources and their own resources if any), to their ability to make decisions regarding their sexual health and reproduction, and their ability to participate in non-family activities and to decide to work or not work inside our outside the household. Other criteria included women's vision of themselves and their future and their own definition of what made them feel empowered or disempowered. I started both group and individual interviews by asking how they came to learn about UELI to then move on to their entrepreneurship projects and their family's view on their participation in the programme. An interview schedule can be found in Annex 2.

I returned to Guadalajara to pursue my research three more times: once in November 2016 and then in July 2017, for some ten weeks on each occasion, and then in June 2018 for one month. These further visits allowed me to go back to the interviewees and learn how they were getting on with their entrepreneurship projects. I interviewed women from the first two cohorts of UELI. The first cohort graduated from the programme in 2015 and the second in 2017. The second research visit also

presented me with the opportunity to get to know the participants from the first cohort better and to meet the women participating in the second iteration of the programme that started in 2016. I conducted a second round of interviews with participants from the first cohort and observed several workshops at the different community centres for the second cohort. All interviews were audio recorded. I had originally intended to ask each interviewee to sign a consent form but I noticed that some women and men were clearly uncomfortable with the idea of signing the form or even accepting a copy of the document; signed or unsigned. Most of the time I therefore recorded the participant's verbal agreement at the beginning of the interview.

During my fieldwork period of 2017 I conducted interviews with participants from the second cohort and was also able to secure interviews with six male partners of participants from the first cohort with the help of a male research assistant. I made the choice behind employing a male research assistant rather than conducting the interviews myself for several reasons. Studies have discussed the effects that the gender of the interviewer can have on the responses that informants can have depending on the nature of the questions (Treviño, 1992; Padfield and Procter, 1996; Flores-Macias and Lawson, 2008). As the studies suggest, the social and gender difference between interviewer and informant can have an effect on the responses and the overall interaction during an in-depth interview. In the case of this study the goal of interviewing the participants' husbands was not to touch on sensitive subjects. The objective was rather to understand men's view of their wife's participation in UELI and whether they had perceived any changes in them as the participants had claimed. The six participants who suggested I speak to their husbands had nonetheless shared stories of sensitive nature which included instances of violence, alcoholism and sickness during their interviews with me. I decided therefore that if these same stories were to be shared from the husband's perspective they might be more comfortable doing so with a male interviewer. I recruited a university professor who had some experience in social research in Guadalajara. I was careful to discuss with him the ethical considerations of the interviews and the themes that could arise and had a meeting with him before and after every interview. The main ethical concern was not to go into detail if any sensitive subject came to be discussed by the informant and to remind him that the interview could stop at any moment. An interview schedule for the group of male

informants can be found in Annex 3.

Conducting my fieldwork across several separate research visits was beneficial for my research as I was able to use an inductive and iterative process to collect and analyse my data. In other words, I collected data with the tools that I first designed and then adjusted and refined the questions or structure of the interview based on the preliminary analysis of the data. Transcribing and analysing more than 80 hours of recorded material was a daunting task but I was able to transcribe, analyse data and compare the data with my own notes at the end of every fieldwork period. I took notes in the field while interviewing and observing the participants in the programme workshops. These notes proved to be extremely helpful when analysing the transcriptions because they helped me compare my observations with the participants' point of view on their own experiences. Namely, whenever I observed something interesting during a training session like women offering to help one another with an activity, I would later ask them to give me more details about the interaction during the in-depth interviews. At the same time if women told me something about an interaction with another participant or with the trainers I would be more observant and take notes during my visits to the community centres.

I also used the field notes to reflect on my observations and to seek to better understand the relationships between the participants, their relationship with the programme facilitators and their relationships with other members of their communities. I kept in touch with several of the participants between fieldwork periods through WhatsApp and Facebook since I asked if they could share with me their products catalogue or Facebook page which they had produced as part of the programme activities. I asked questions about their products and commented on their business photos when I saw an update on their page. The participants became more and more used to my work and to being in contact with me, meaning that they more open to talking with me a second or even a third time, and even on occasion enthusiastic to do so. I transcribed all interviews and used Nvivo as a tool for coding as analytical themes emerged that connected the literature to my findings in the field. I went back and forth between the theoretical framework and the themes that emerged from the field trying to find (but never force) a connection between the two.

3.4 Researching empowerment in Mexico as a Mexican woman: positionality

and ethics

It is important to locate myself within my research and reflect on my positionality and the ethical considerations of the methods I used. I will address my positionally within my research in three areas: 1) my subject of investigation, 2) the participants of my research and 3) the context in which the research took place and the process and methods used (Holmes, 2020). My previous work experience working with entrepreneurship programmes in Guadalajara heavily influenced my choice of subject as described in the introduction. On leaving university I was fully persuaded that entrepreneurship was a potential answer to unemployment and lack of resources. Later on reading and getting more familiarised with the theory and the literature regarding empowerment, gender and entrepreneurship I understood that it was not so straightforward. There are many structural, cultural and socio-economic aspects that influence each entrepreneur's experience. It was crucial for the success of this research for me to understand that my enthusiasm for entrepreneurship might lead me to search for seemingly positive aspects of the programme that I was studying and thus bias the results.

My positionality as a local researcher returning home to study participants of a local programme in my own city assisted in my understanding of women's empowerment and the implications of the local context. As discussed in a previous section, knowing the city and having a professional network greatly help with getting in touch with public and private institutions that were, at the time, running programmes aimed at low-income women. When I actually contacted programme participants I was however confronted with being both an insider, as a Mexican woman from Guadalajara, and an outsider as both a woman from a different community and social status and a woman who lived and studied abroad since many years. This dichotomy on being both an insider and an outsider was discussed by Rabia Ali in her 2014 work understanding empowerment of Muslim women in Pakistan. Like the author, as an insider, I was able to understand the cultural complexities that women experienced for instance in relation to religious and cultural beliefs that I also experienced growing up in a catholic environment. At the same time I had to be careful in making sure that I would not make assumptions or take shortcuts in my analysis because of my perceived knowledge on the subject. Concha Delgado-Gaitan discussed how being a women of Mexican immigrant heritage affected her

positionality as a researcher when studying Spanish-speaking communities in California (1993). As she emphasises, sharing the same cultural heritage does not make the researcher more knowledgeable, and researchers often hold misconceptions about the participant's actions, claims or values based on the researcher's perceived cultural knowledge (1993: 391). I had to be vigilant about this issue, and therefore, if the participants ever said something along the lines of 'ya sabes como es aquí en México' (you know how it is in Mexico), I made sure to ask for clarification of what the participant meant.

Although I have several similarities with the participants of my study, there were also clear differences between our backgrounds and life overall. I had grown up in Guadalajara but in a completely different context, which was evident by the way I dressed, the way I expressed myself and even the fact that I was able to move independently on a vehicle of my own. This difference was also made evident by the familiarity I rapidly developed with the programme coordinator. Over the first couple of years during which I was studying the programme, I came to build a professional relationship with the programme coordinator in charge of the first cohort who had given me access to the first training session with the women involved in the programme. The programme coordinator and I went to similar schools and even found that we had friends in common. This was also true with the programme coordinator who succeeded in the first one and who was in charge of the second cohort. Both programme coordinators and I shared more characteristics than I shared with the participants. I became aware of how my relationship with the programme coordinators affected the interactions I had with the participants. For this reason, the participants sometimes identified me as working for the programme or being part of it, which contributed to my status as an outsider. I always tried to correct this wrong impression immediately, reiterating earlier assurances that I did not work for the programme and explaining my affiliation with UCL and the nature of the research. The perceptions that women had of my involvement with the programme are what prompted me to present myself as a 'research student' rather than just a researcher. Being an outsider meant that I needed to gain the participant's trust, as there was a clear misconception that I was working for the programme. Even on some occasions, women would start the interview by saying that they wanted to officially thank me and the other members of the UELI team for

all they had done for them. Presenting myself as a ‘research student’ helped with this issue. I explained thoroughly the nature of my research and my affiliation with UCL, and I found that the term ‘student’ was the term that caused the least confusion with the participants.

Moreover, the differences between my social status and the participant’s social status were evident for several reasons, particularly because I had moved to Europe to pursue my studies when I was 19 years old and had lived, worked and studied in different countries and spoke several languages. The opportunities I had to study and pursue a career and the life I was living were very different from the opportunities and the lives that women had in their communities. I noticed how these elements, which I shared informally as women were curious to know about what I did and where I lived, helped in bonding with the participants as we were getting to know each other but also made more evident how different we were. I had to be very vigilant about not oversharing information that could create a distance between the participants and myself, and I decided to use the fact that I was living abroad as an opportunity to bond with them further. I insisted, for instance, on how whenever I came back home I spent most of my time eating regional food that I could not find abroad. I shared how I had learned to cook different typical Mexican dishes and the challenges I had finding the proper ingredients abroad. This conversation prompted some participants to invite me to have lunch with them so that they could cook something regional for me and show me how they did it. In some instances women would invite me to have lunch on one-on-one meetings and on an occasion the participants invited me to a gathering where everyone brought food to share. These meetings presented an opportunity to touch on subjects about gender and reproductive work but also to reposition myself as an insider.

All interviews individual and group interviews were conducted in a place away from the programme offices such as women’s homes or private spaces in the community centres when the coordinators were not around. The women who volunteered to participate were assured that no programme officer or coordinator would get to know anything about what any participant had said to me. I took several measures to ensure the anonymity of the participants involved in this study. I used pseudonyms for all participants and made arrangements for the code to not be accessible

electronically or in any way linked to my transcriptions. Still, as Angelica Orb *et al*. (2000) suggest, pseudonyms might not be sufficient when a study is conducted in a community where participants might be recognised by other means. In the case of UELI, Fundación Juntas published two books where women shared part of their life story. For this reason I will not cite the documents that the NGO and the programme manager shared with me in a conventional way to avoid any possible links to the participants. All official documents from UELI and Fundación Juntas will be referred as Document A/B/C… and will be left out of the reference list. I will include the list of documents and a short description in Annex 4.

With regard to ethics, this research was submitted and approved for ethical clearance. Still, there are other aspects to consider in addition to formal ethical approval like considering the vulnerability of people involved in this study. The involvement of vulnerable individuals in research necessitates additional safeguards beyond those required for all human participants, along with a commitment to upholding their rights and well-being (Ten Have, 2014). According to this perspective, vulnerable individuals are prone to potential harm, injury, emotional damage, or offence (Levine *et al*., 2004). I went through a detailed ethical evaluation of my proposed methods with my supervisors and members of my upgrade committee. I was not required to apply to the UCL Research Ethics Committee because my work did not involve groups defined as vulnerable according to the Research Ethics Committee's rules. Additionally, the methods I employed were considered non-sensitive as they solely entailed interview procedures that were carefully designed to prevent the induction of undue psychological stress or anxiety among participants.

It is nonetheless important to acknowledge that research with individuals who do not belong to vulnerable groups can also encompass sensitive topics. In such cases, participants may be more susceptible to experiencing heightened harm, such as emotional and psychological discomfort or distress. For instance, when investigating subjects related to sexuality, illicit substance use, or family relationships, participants may be particularly vulnerable to these potential impacts (Shaw *et al*., 2020). Taking this aspect into consideration, the interview schedule was designed to avoid raising traumatic experiences that might have occasioned psychological stress on the part

of the interviewee. There were times, however, when the women I was working with spontaneously shared traumatic experiences, particularly during my last fieldwork period, when participants felt more comfortable sharing their stories with me. The consent form shared at the beginning of the interviews indicated that any participant could opt out of the study at any time. Whenever one of the participants shared a traumatic experience, I first asked whether she was feeling ok to go on. I remained sensitive to any signs of discomfort and would be fully prepared to remind the interviewees that they did not need to tell me any stories they did not wish to share.

I reflected on the effects that talking about violence could have on the participants who decided to share their stories with me. As previously mentioned, the interview schedule did not include direct questions about domestic violence but did include questions about the relationship that women had with their husbands and with other male family members. Several women shared various instances of violence that they had suffered or that they had perpetrated themselves. I was surprised at how open women were with me about these experiences and was unsure how to proceed. I wondered, for instance, if I should try to switch to another subject or if I should ask further questions. Studies on violence research have found how sharing instances of violence and trauma can have direct benefits for the informants (Cromer *et al*., 2006; DePrince and Chu, 2008; Newman *et al*., 1999). These benefits include the feeling of being valued and listened to, feeling that they are being treated with respect and dignity and finding the overall experience to be meaningful (Cromer and Newman, 2011). While interviewing them, I noticed that it was difficult for them to talk about these experiences and would sometimes get upset while telling their story. I, however, also noticed how the participants who told me the instances of violence referred to these as being in the past. In other words, women who shared their experiences in violence did so in the context of how their lives had changed for the better from how they were before. It was, therefore, important for them to share their stories with me. I concluded that if they were taking a risk of doing so, I could honour the risk by using their experiences to advance research (Ellsberg and Heise, 2002). At the end of the interview, I would then ask if the participant was still in principle ok for me to tell her story and whether there were certain parts she might want me to leave out.

In short, through this chapter, I gave an introduction to my case study and situated

this study within the context of urban settlements in Guadalajara. I explained the methods and methodology used, the ethical implications involving research on women's empowerment and reflections on my positionality as a Mexican woman doing research in my own country. In subsequent chapters, I present the results and analysis of my empirical work. I use direct quotes from women's interviews to illustrate my analysis better and share women's views on the different themes discussed in this research. All interviews were conducted in Spanish and then translated into English. It must be noted that sometimes the translation of the expressions used by the participants presented a challenge. I still reviewed the translations several times to make sure I conveyed the participants' meaning in the best way possible.

Chapter 4: Economic Empowerment through entrepreneurship

4.1 Introduction

If we use the 'smart economics' rationale to analyse the success or failure of microentrepreneurship programmes for women, the assumption would be that success depends on whether the microenterprises are profitable and provide women with access to economic resources. As discussed in earlier chapters, microentrepreneurship initiatives that operate under the 'smart economics' rationale often claim that there is an explicit link between women having access to economic resources and their having the power to make significant changes in other aspects of their lives (Cornwall, 2016). The link between women's access to resources and the power that comes with it is however dependent on several factors such as the amount of money that a woman receives as profits from her business and the control that she has over such resources.

The UELI programme evidently subscribes to the same logic as other microentrepreneurship programmes as their goal is for the participants to create and grow their own microenterprises. The programme provides women not only with entrepreneurship training but also with access to microcredits, seed money in the form of grants as 'start-up capital' and marketing and design experts to help women with their sales and their brand. When I compared UELI to other such programmes in Guadalajara I concluded that UELI offered more support and more tools for women to succeed in pursuit of their economic objectives. In addition to information I collected from other programmes from interviews with the programme managers and public information available online, I could get some insights from some UELI entrepreneurs who had also participated in one or several of these entrepreneurship programmes. In 2018 I met the director of the division of 'services to vulnerable populations' from DIF Zapopan. The director explained that DIF had an entrepreneurship programme that included a week of business training with the goal of preparing the participants for a business fair where they had to present their projects to a jury. The programme was directed at women with microenterprise who made handicrafts or who had small shops. When I interviewed some of the programme participants who were also part of UELI they claimed that DIF promised to provide women with the same support that UELI offers (marketing and design

experts, start-up capital…) but that in the end the programme only focused on teaching women the theory behind creating an enterprise. Other women that I had the opportunity to interview during my visit to another entrepreneurship project shared with me that the programme taught them how to create products but not how to sell them or how to administer a business. This particular programme which is also in Guadalajara was organised by a local social business that had the objective to create a link between small women suppliers and big companies that could be interested in buying their products. The programme was focused on teaching women how to make handicrafts and other items that would later be sold through the social enterprise. Although the social enterprise claimed to be running an entrepreneurship programme, I learned from interviews with the participants that they never learned the principles on how to manage a small business. Therefore, we can ask: if UELI is different from these other local programmes as it provides quality entrepreneurship training for women, does this ensure that the participants will be successful in the creation of a profitable enterprise?

In this chapter I shall focus on the economic aspects of the UELI programme and discuss the different levels of success that the participants had in creating a profitable enterprise. The aim of this chapter is not to compare both cohorts as if they were expected to produce the same results. My aim is rather to discuss both cohorts and to make a contextualised analysis of each cohort's experiences with economic outcomes within the context of their specific recruitment process. I look at economic empowerment in its 'liberal' version by only analysing whether or not women created a source of income or increased their existent income as a result of their participation in UELI (Sardenberg, 2008). The analysis of the meaning of these profits (or the lack thereof) in the participants' lives will be addressed in subsequent chapters.

4.2 Programme aims and delivery: what UELI wanted to achieve

UELI's objectives are primarily for the participants to start a microenterprise and for this microenterprise to be growth-oriented. Growth-oriented microenterprises can be differentiated from livelihood activities which aim directly towards meeting immediate consumption or other needs (Harvie and Lee, 2005). Although none of the official reports from UELI explicitly use the term growth-oriented, in most of the conversations I had with the founder, project coordinator and even the participants,

there was a reference to focusing on the development and growth of the enterprises. The idea was to help the participants have constant and growing sales which would ultimately translate into a sustainable source of income. As per the entrepreneurship programme categorisation I used in Chapter 2, UELI can be considered a mixture between market-led and poverty alleviation programme. As a reminder, market-led microenterprise development programmes focus on economic development while poverty-alleviation programmes aim at the creation of employment within the market economy (Mayoux, 2001a). Evidence shows that UELI's also wanted to encourage participants to develop growth-oriented enterprises and to think about their enterprises as a source of employment for other women in their communities. With this approach UELI aimed to reduce poverty more broadly by creating jobs for women who had not themselves participated in the programme. UELI was hoping that these enterprises would become independent from the programme by the end of the training cycle (Interview with the programme founder, 2016).

Notwithstanding the differences in the recruitment process, the delivery of the entrepreneurship training was similar for the two cohorts considered here. The participants attended the training centre once a week for a two-hour session over the course of two years. Researchers have argued that for a microenterprise to evolve and grow it must first go through the entrepreneurial stage which involves opportunity recognition, business planning and structuring and efficient economic management, as well as starting to sell and generate profits (Annan *et al*., 2000). Once the business has constant sales the enterprise must switch to a professional approach, with increased formalised planning and control mechanisms to deal with problems in an uncertain environment (Sullivan Mort *et al*., 2002). UELI, however, focuses on the very early or entrepreneurial stage of the businesses, with emphasis on the development of a sound and thorough business plan. This business plan helps the participants structure their enterprises. In other words, it helps women understand the basic components of creating an enterprise such as a mission, vision, marketing approach and value proposition and gives the participants a basic route map to enable them reach the stage where they achieve consistent sales for at least three consecutive bi-monthly periods (UELI, Document C).

During their training, participants learned basic business skills such as marketing

and promotion, cost-effective production methods (for businesses that produced specific goods) and above all financial literacy. When addressing the question of financial literacy, UELI put special emphasis on the need for women learning the importance of having personal savings and explained how these could be used to deal with an emergency or as seed capital for their enterprises. An economic profile of the participants revealed that they would keep less than 1 per cent of their income as savings (UELI, Document B). According to the National Survey on Financial Inclusion of 2015 (the year UELI started training the first cohort), almost 33 per cent of adult women in urban Mexico have some form of informal savings but only 14 per cent have formal savings. The programme facilitators therefore tried to advise participants on how to organise their household finances and put aside any sum they could from their own paid work to start saving (Interview with Alicia, 2017). The goal was to encourage participants to separate the money earned through their enterprise from the money they had available for household expenses. The idea was to discourage the use of capital from the business profits to meet day-to-day expenses and encourage re-investment in the enterprise.

The programme also emphasised the importance of bookkeeping. The facilitators spent a long time explaining how to track business income and expenses and to calculate the amount of profit earned. They were required to fill out bi-monthly reports which detailed, among other criteria, the amount of sales for each enterprise, quantity of products sold, number of new clients and sales outlets and the increase or decrease in sales compared with the previous bi-monthly period (UELI, Document C).

Participants were expected to attend all training sessions and produce evidence of the development of their projects by completing a portfolio of business activities. This portfolio included paper copies of all activities undertaken during the training such as writing exercises for their business plan and surveys for their market research. The participants were also required to produce regular reports on their enterprises, including financial statements, even if their enterprises were not yet making any sales. The facilitators' bi-monthly reports were based on the participants' business portfolios, including their financial statements and a note of the monitoring sessions they had attended with the facilitators, focusing on the financial aspects of the

enterprise. When one or more participants were found to be lagging behind -- not grasping the content of the training or not keeping up with the activities linked to the financial side of their business -- they were invited to stay after the training to receive personal guidance and clarify any doubts they had about bookkeeping. UELI also focused on the marketing aspect of the enterprises and sought university students as consultants to help the most advanced trainees with the design of their product logo and business cards. I saw that this activity had a positive impact on the women's motivation. The participants were presented with a professional logo and business cards which, in their eyes, legitimised their enterprises as 'real' businesses.

In addition to the facilitators of each session accompanying the participants through the creation of their enterprise, the programme employed what I refer to as 'keynote trainers'. These 'keynote trainers' were top professionals in each business-related field, such as business founders and marketing experts, who delivered the main introductory training sessions on themes such as marketing, sales and design. These special sessions were scheduled on a regular basis, with an expert at least once every couple of months. UELI saw this as adding value to their activities, compared with programmes such as one run by the DIF. According to some of the participants with experience of this programme, DIF relied entirely on social workers or volunteers to deliver training. UELI believed that these 'keynote speakers' improved the quality of their training. The speakers were asked to treat UELI participants as business professionals and work with them as consultants rather than 'teachers' during the training sessions. These sessions gave participants the opportunity to interact with experts and ask questions about their own enterprises; they also gave women chance to appreciate and express their own expertise regarding their products.

Finally, regarding financial aid to start their business, both cohorts of UELI trainees received grants or seed money to invest in their microenterprises. The resources for the small grants came from private donations to UELI through Fundación Juntas. The selection process for the beneficiaries of these grants was nonetheless different from one cohort to the other. In the first cohort, participants were granted small amounts of seed capital to be used exclusively to buy raw materials for their products. Although women worked continuously to complete their business

portfolios, there were no eligibility criteria to receive a grant other than attending all training sessions and showing a willingness to keep working on the development of their projects. The grants available to the first cohort were, on average, of 27 USD per participant and were allocated to all the enterprises, which by then were all ready to launch. Unlike women from the first cohort, the participants of the second cohort were required to complete their project portfolio as a pre-requisite to be considered for a grant. Participants were asked to provide their business financial statements which were used as a basis for choosing who would benefit from the funds. In addition, UELI participants from the second cohort were required to have all their financial statements up-to-date and to report sales each month for at least six months. Furthermore, the programme coordinator opted to increase the amount of each grant but only allocate a limited number of selected enterprises. The expectations and requirements for grant allocation to the second group were therefore stricter and only about half of the participants were given a grant. The average grant in the second cohort was four times larger than that of the first cohort (108 USD). In addition to the grant scheme, participants from both cohorts were taught to search for other funding sources, such as government support for micro entrepreneurs. They were encouraged to respond to any government call targeted at women micro entrepreneurs and given guidance with their applications. Women from both cohorts were successful in acquiring government funding in the form of business equipment. They obtained access, for instance, to industrial sewing machines, industrial ovens and equipment worth on average 1,300 USD.

4.3 Outcomes of the entrepreneurship programme: How much did the enterprises make in terms of profit?

The first cohort of UELI was formed at the beginning with 23 women, with 20 of them graduating from the programme. These 20 women had created eleven collective microenterprises by the end of the programme in December 2015. Following the programme graduation event, UELI produced an annual activity report in December of 2015 which included an initial sales report for each one of the microenterprises in the first instalment of the programme. The report showed that, of the eleven group microenterprises created, only four had continuous sales throughout the year and a significant amount of profit at the time of the evaluation. The following year, the second cohort included 25 women, each one of them with an individual

microentrepreneurship project already in operation and with at least some level of profit at the time of the start of the programme. Only 23 of the initial 25 women enrolled remained in the programme and had created or grown their individual enterprises by the end of 2017. It is important to note that the first cohort reported its first sales once the programme ended in December of 2015. The second cohort however started reporting sales in December 2017, six months before the end of the programme. The differences in the profiles of the women and the change in the programme's focus from one cohort to the other had a great influence on the preliminary and final results. It is therefore crucial to evaluate the cohorts at the same point in their development, in this case, at the time when the enterprises started registering their first sales.

UELI employed the same system of regular impact reporting and categorising the microenterprises by success levels in both cohorts. The basic concept behind the level of success was similar in the two cohorts as the microenterprises were categorised into four different groups. The programme outcomes were reported by UELI on a bi-monthly basis. I took the following results from the final evaluation report for the first cohort which includes sales and profits of all microenterprises in the bi-monthly period of November-December 2015. For the second cohort, I used the programme evaluation report for the bi-monthly period of November-December 2017. The sales and profit results of both cohorts are illustrated in tables 4.1 and 4.2 below. I used several programme reports and other documents they shared with me as the basis to create both tables. It is however unclear from the documents presented if the costs used to calculate the profits include women's labour.

I consider the first outcomes of the programme for both cohorts following the same grouping system as UELI did and compare the microenterprises at each level. In this section I will only focus on the amount of sales and profits produced by the enterprises in each cohort. The type of products and the reasons behind the different in performance from one cohort to the other will be addressed in further sections.

A comparison of the outcomes of the two cohorts makes it clear that the second cohort had more economic success than the first cohort at the same time of evaluation. This is however not surprising given the differences in the recruitment

process and the timing and amount of resources made available to women in the form of loans of grants from one cohort to the other. Despite both cohorts having roughly the same number of participants there is a clear difference in the number of enterprises created and in the level of profits for each enterprise. I arrived at this conclusion for two main reasons. First, the level of profit of the second cohort in the first group (that with the highest profits) is 2.4 times that of the first cohort. Second, the number of women involved in the enterprises in each block also differs with five women belonging to the enterprises with the best profits from the first cohort compared with nine women from the second cohort in the same profit level. In other words, 39 percent of women of the second cohort belonged to the group with the highest profits, as shown in Table 4.2, against 25 percent of the first cohort, as shown in Table 4.1. Moreover, the number of women in each cohort who belong to the fourth block (no significant profits) represent only 26 percent of participants for the second cohort against 45 percent in the first cohort.

4.3.1 Outcomes of the programme for the first cohort after one year: 2016 – 2017

Following the end of the entrepreneurship training and business incubation in 2015, some women from the first cohort continued to work actively on the development of their enterprises. UELI continued to be involved with these enterprises in a more detached manner by providing them with regular but short mentoring sessions. These sessions helped UELI follow the enterprises' activities and compare the level of sales and profits to the level they had at the end of the programme in 2015. Despite UELI's efforts to monitor the progress of the participants' projects, there were several changes in the composition of the microenterprises and the number of women who ultimately continued to work in their enterprises. At the end of 2015, four enterprises (three individual enterprises and one collective enterprise with two participants) were in the 'top' group. By the end of the following year only two of these enterprises continued with their business operations as well as three enterprises from the second level of profits. In addition to these five, a new individual enterprise was created when one of the collective enterprises from the second group split up and both members continued their business as an individual project. There were also changes to the composition of the enterprises that kept operating after 2015. At the end of 2016, from the total of six enterprises still in operation, all except one continued as individual projects. The level of sales from the six enterprises in the

period of November-December 2016 ranged from 2,400 MXN (125 USD) to 32,800 MXN (1,700 USD) with profits of 800 MXN (42 USD) to 20,300 MXN (1060 USD).

By the end of 2016, the first cohort had seven operational enterprises: one collective enterprise and six individual projects. It was at this moment that UELI introduced a 'social loan' scheme in which all seven remaining enterprises of the first cohort were granted on average a 500 USD loan without the need of collateral. This loan scheme was possible thanks to UELI's partnership with a local microfinance institution. Now, only four of those seven enterprises had constant sales, ranging from 6,600 MXN (340 USD) up to an impressive 39,800 MXN (2,070 USD) and significant profits of 6,500 MXN (330 USD) up to 22,500 MXN (1,170 USD). We can infer from these results that it took an extra eighteen months for the women from the first cohort to achieve roughly the same level of income as the level that the enterprises from the second cohort had achieved in December 2017. Moreover, it took the first cohort an extra 30 months to surpass the highest level of income from the second cohort. A few months after the last 2016 evaluation, one of the participants who had stopped her business activities after the end of the programme in 2015, re-joined the group of entrepreneurs in April of 2017. At the end of 2017, eight enterprises from the first cohort were still in operation.

4.3.2 Outcomes of the programme for the second cohort after one year: 2019 - 2020

The second instalment of UELI ended with the graduation of 23 women in June 2018, each of them with their individual enterprise. UELI continued its involvement with the programme graduates with thorough monitoring sessions and follow-up calls and meetings with all 23 participants. Despite the programme's efforts to maintain contact with the participants only 16 women carried on with their economic project and registered their sales and profits with UELI in February of 2019. The sales of these 16 remaining enterprises ranged from 1,320 MXN (57 USD) to 40,349 MXN (1,745 USD) with profits ranging from 820 MXN (35 USD) to 20,262 MXN (876 USD). Four out of the 16 enterprises earned profits that exceeded the minimum monthly wage of 3,121 MXN (158 USD) in 2019.

Table 4.1 First cohort (2015): 20 participants grouped into 11 enterprises

Block	Characteristics of the enterprises	Number of enterprises	Amount of sales (bi-monthly basis)	Profit range (bi-monthly basis)	Profit range in terms of minimum wage per month 2,128 MXN in 2015
1	- Consistent sales every month for at least five consecutive months - Profits qualified as significant for the family income	4 enterprises: 5 participants (25 per cent) (three individual enterprises and one collective enterprise run by two women)	Highest reported sales 9,300 MXN (490 USD)	3,000 MXN (158 USD) to 8,700 MXN (450 USD)	Profits from 0.70 to 2.04 minimum wages per month (real)
2	- Consistent level of sales every month - Profits qualified as not significant to the family income	3 enterprises: 5 participants (one individual enterprise and two collective enterprises run by two women each)	Highest reported sales 8,600 MXN (544 USD)	200 MXN (11 USD) to 5,500 MXN (290 USD)	Profits from 0.05 to 1.29 minimum wages per month (on average)
3	- Regular but inconsistent sales	1 individual enterprise: 1 participant	Average sales of 3000 MXN (158 USD)	1,280 MXN (68 USD)	Profits of 0.03 minimum wages per month (on average)
4	- Erratic sales and minimum profits	3 enterprises: 9 participants (45 per cent) (one group of three, one group of two and one group of four participants)	Highest reported sales 3100 MXN (162 USD)	Average maximum amount of profit 950 MXN (50 USD)	Profits of 0.02 minimum wages per month (on average)

Table 4.2 Second cohort (2017): 23 individual enterprises

Block	Characteristics of the enterprises	Number of enterprises	Amount of sales (bi-monthly basis)	Profit range (bi-monthly basis)	Profit range in terms of minimum wage per month 2,444 MXN in 2017
1	- Consistent sales every month for at least five consecutive months - Profits qualified as significant for the family income - Organised and sustainable business operations with a marketing and sales plan through the regular update of their business portfolio - Rigorous accounting and financial statements	9 individual enterprises (39 per cent)	No less than 7,000 MXN (340 USD)	3,300 MXN (172 USD) to 21,531 MXN (1,124 USD)	Profits from 0.70 to 4.40 minimum wages per month (real)
2	- Consistent sales every month - Profits qualified as not significant to the family income - Working on improving their sales strategy and their business processes	2 individual enterprises	No less than 5,400 MXN (282 USD)	2,700 MXN (141 USD) to 3,150 MXN (164 USD)	Profits from 0.55 to 0.64 minimum wages per month (on average)
3	- Constant but inconsistent sales every month see above for reword - Visible lack of organisation in their business processes	6 individual enterprises	No less than 2700 MXN (141 USD)	370 MXN (19 USD) to 1600 MXN (84 USD)	Profits from 0.08 to 0.33 minimum wages per month (on average)
4	- Erratic sales and minimum profits	6 individual enterprises (26 per cent)	No reported sales	N/A	N

Participants from the second cohort had minimal to no changes to the composition of their business or the type of products they were selling by comparison with women from the first cohort. Moreover, women from the second cohort had had more opportunities to participate in different trainings and conferences at government institutions or other associations. As UELI was a more consolidated programme with a higher budget, the programme could secure funds to provide the graduates with different types of training and UELI's popularity in the region also gave visibility to the participants who got invited to several government-funded events for women entrepreneurs. At the beginning of 2020 all 16 enterprises were still in operation and UELI reported several changes to the amounts of sales and profits for each enterprise. The enterprise that reported the highest amount of bi-monthly profits continues to be at the top of the list with sales up to 45,210 MXN (1,956 USD) and profits of 23,000 MXN (995 USD). There were however six enterprises that reported profits below 1,000 MXN (43 USD), by comparison with only two enterprises in this group a year before. In 2020 four of the 16 enterprises still earned more than the monthly minimum wage (then 3,745 MXN) , but three of these enterprises had been in this same group the previous year. In other words, three out of the four most profitable enterprises in 2019 were still in the most profitable group in 2020.

4.4 Determinants in the success or failure of all efforts to start a microenterprise

If we compare the UELI programme to several similar initiatives in the region, it is easy to see that UELI's entrepreneurship programme delivery is of high quality. Compared to similar programmes in Guadalajara, such as the government initiative that trains women to build a business plan, UELI offers participants a complete long-term follow-up of their projects, personalised business tutoring sessions, small business grants and professional marketing and design consulting for the brands. The high quality of UELI's entrepreneurship programme was nonetheless insufficient to ensure all the women's economic success for either cohort. Given the differences in the recruitment process and development of the programme from one cohort of UELI to the other, it is no surprise that the results also varied. UELI assumed that the delivery of their training and their provision of business services should build a strong enough base for all women to continue with their projects once the programme ended but this was not the case. Both cohorts have produced a certain number of

successful micro entrepreneurs but there is a big difference between the cohorts as regards the number and quality of micro enterprises founded.

The results of an evaluation of whether UELI helped women work on their empowerment from an economic or liberal point of view would conclude that only a few participants were able to start and grow their businesses. There are several reasons why not many women were successful in their entrepreneurial endeavour. I have grouped the determinants of all efforts to create and grow a business that I will address in this section in two categories. The first addressing UELI's programme methodology and their recruitment tactics that changed from one cohort to the other. The second addressing other reasons the entrepreneurs were unsuccessful which were linked to structural factors that were beyond the influence of the programme activities.

4.4.1 Differences in UELI's approach to participant recruitment

As seen in the previous chapter, there were some crucial differences in the recruitment of participants between the first and second cohorts of the UELI programme. As a consequence, the difference in the recruitment process from the first to the second cohort shaped women's experiences and ultimately the economic results that they had in creating and developing their businesses. Although all participants came from the same four peri-urban communities in Guadalajara, the requirements to participate were different from one cohort to the other. As a reminder, women from the first cohort came from a pool of 80 women who had previously participated in a women's empowerment programme delivered at local community centres. Women from the first cohort were invited to participate without any prerequisites other than their willingness to take part in the programme. On the other hand, women from the second cohort were 'selected' through a series of interviews in which they needed to demonstrate not only their motivation but also their previous experience in sales or entrepreneurship.

According to the programme coordinator 40 women were ultimately invited to participate in each cohort but many of them quit before the official start of the programme or joined the first session and never returned. During my interviews, I asked other participants why so many women left the programme even before it had

started and, although the reasons varied, most were linked to women's lack of time. The differences in recruitment from one cohort to the other was a response to the results of the first cohort. The first cohort of UELI entrepreneurship trainees involved 23 women, 20 of whom graduated from the programme. These 20 women had created eleven collective microenterprises by the time the programme ended in December 2015. Of the eleven group microenterprises created, only four of them had a certain amount of sales every month yielding significant profits of between 65 per cent and 150 per cent of the cost of the product (UELI, Document C). UELI's goal was for each participant to have a functioning enterprise by the end of the training cycle but 45 per cent of participants from the first cohort belonged to the block of enterprises with no significant profits. For the second cohort, the participants were therefore required already to be running a business with a given minimum sales or at least previous experience in sales before joining the programme (Interview with the programme founder, 2016). The second cohort included 25 women, each with their own individual microentrepreneurship project already in operation with at least some level of profit at the time the programme started or with a solid business idea that they would develop during the programme. Only 22 of these initial 25 women remained in the programme and had created a new enterprise or grown their existing individual enterprises by the end of 2017. If UELI's assumptions were correct, every participant in the second cohort should have graduated from the programme with a profitable enterprise. This however did not happen as 26 per cent of participants from the second cohort ended the programme with a non-profitable enterprise.

As seen earlier in this chapter, the amount of profits produced by the businesses in each cohort were unsurprisingly different. If we refer to tables 4.1 and 4.2 in the previous section, we can see that 39 per cent of participants from the second cohort belonged to the group of most profitable enterprises of their cohort against only 25 per cent for the first cohort. What is more, the level of profits of enterprises in this group (most profitable) for the second cohort is more than double compared to profits in the same category for the first cohort. The difference in profits from one cohort to the other is undoubtedly due to the increased level of business experience that women from the second cohort already possessed compared to their colleagues from the previous cohort. There were however similar difficulties that women from

both cohorts experienced while running and growing their business during their time in the programme. I found it interesting that, regardless of women's level of experience and their recruitment process, the most recent sales reports from 2020 show that even the most successful microenterprises from both cohorts seem to have difficulties earning more than 500 USD in average per month in profit.

4.4.2 Participants' experiences as entrepreneurs

During my interviews with the participants I found that the women -- and particularly those who had most difficulties with their project --cited one or a combination of the following five reasons as to why they had difficulties growing their business.

'I don't have time to work on my project': women's duties as wives and mothers. The division of labour in the household and care responsibilities were a major concern for the participants of the programme, leaving them little time to dedicate to their productive projects. All UELI participants were married and had at least one child by the time they started their participation in the programme. Most women were responsible for all the household reproductive activities such as preparing food, cleaning, taking care of children and washing and ironing clothes. Although most of the participants' children were of school age, women were either busy with other chores or preferred to stay home waiting for their husband and children to come back home. Several participants commented that once their children were older they had fewer activities to do at home and that they would sometimes take long naps to pass the time before their husband and children came home. Still, lack of time seems to be a common issue as some of these participants said they could not afford to dedicate a lot of time to completing their business portfolio because they only had a short amount of time before their children came home from school. Although the programme only involved one session per week for the first cohort of women, some participants were uncomfortable with the idea of dedicating a couple of hours to their business project instead of taking advantage of that time to do 'something useful'. This seems to indicate that women felt guilty about dedicating time to any activity not linked to their roles as mothers and wives. Women often preferred to stay home waiting for their family to come back rather than use that same time to complete their business portfolios. In addition to this, the way the participants regarded their productive projects was directly related to the amount of

support they received from their family. For the least successful enterprises, the women had constant arguments with their husbands and sometimes their older children about the lack of attention family members were experiencing since their wife/mother had joined the programme. In other instances, some husbands believed the programme was nothing but a waste of time and although they did not prohibit their wives from attending they regarded the participants' projects as insignificant activities to 'pass the time'.

Women's experiences from the UELI programme resonate with earlier research on household structures in the country. Previous studies have highlighted the different power relationships within families and how these differences in power create a way of functioning in which each family member has certain roles and duties (García, Muñoz and Oliveira, 1982; Chant, 1991; González de la Rocha, 1994b). Studies carried out since the 1970s in Mexico have concluded that the division of labour within the household in low-income communities is unequal, with women assuming responsibility for most household duties compared to their husbands or other male family members (García and Oliveira, 1994). What is more, the studies concluded that in most cases men's participation in domestic chores was minimal and in many cases men did not participate at all (Sánchez Gomez, 1989). This was the case for several UELI participants with only a few of them having their husband or other family members take on unpaid domestic labour. In some cases, it was impossible for women to invest time in any other activity that was not related to their duties as mothers and wives even when their husbands realised the need to have a second source of income:

> Valeria: I told him [husband] that the money he gave me was not enough and he kept saying 'well get a job then! I'm not the only one who should be working' and then I asked him if he was going to take the children to school and to their afternoon activities. He said he didn't have the time. Then I asked him if he would pay for someone else to take them and he said he couldn't afford it… (Interview with Valeria, 2017).

Other women, however, had the full support of their husbands and family members. For those with the most successful enterprises, their families proved to be a source

of support especially at the earliest stage. Some of these women involved other family members in production activities and were accompanied by their children when they needed to travel to a market or to see clients. Husbands played a key role in the success of these participants, as their involvement in household chores allowed the participants to dedicate more time to their business activities. All the women nonetheless struggled with the division of domestic labour within the household. This is not an uncommon issue in low-income communities in Guadalajara. As Ann Varley notes in her 2010 study on gender and property rights, it is commonly believed to be mostly men's responsibility to work and provide for the family while women are expected to be in charge of domestic work. Previous studies in Mexico have also addressed this issue and concluded that men's participation in domestic chores is mostly categorised as 'giving a helping hand' to their wives and not as an individual responsibility (Garcia and Oliveira, 1994). This view on domestic chores made it difficult for women to ask other family members to take on responsibilities in the household as men would usually do so 'during their free time or during the weekend' as similar studies have found (Garcia and Oliveira, 1994:207). A recent study from 2021 on gender-based violence in Mexico found that traditional gender roles and expectations are still present in the Mexican society. The study found that Mexican teenagers, young men and women, still adhere to a traditional image of masculinity and femininity where men are dominant and do activities outside the home while women are dominated and expected to be responsible for domestic activities (Martínez-Gómez, Bolívar-Suárez, Rey-Anacona, Ramírez-Ortiz, Lizarazo-Ojeda, Yanez-Peñúñuri, 2021). There are several other aspects to consider in the analysis of women's available time which I deliberately have not included in this section and that I will address in subsequent chapters.

'I don't have money to invest in my project': women's exclusion from the workforce. UELI recruited participants with an average amount of household income of 5,000 MXN (237 USD) for a family of five people on average, according to socio-economic data UELI collected from interviews with the participants (UELI, Document B). CONEVAL, the National Evaluation Council for Social Policy, regards a family of four as under the poverty line if their monthly income does not equal or surpass 11,290 MXN (534 USD) (CONEVAL, 2017). Following this logic, the amount of income that the participants' families received categorises UELI participants and their families as

living in poverty. A common characteristic among most of the UELI participant families was that their main source of income came mostly from the husband's paid employment even if some women, mostly from the second cohort, had a working business or source of employment.

Although UELI included a module on personal finances and encouraged people to start saving, participants found it difficult to apply the knowledge acquired during the training sessions to their everyday lives and personal economic development. Household dynamics regarding access to and control of the family income presented a challenge for most women who wanted to save, especially when they were fully dependent on their husband's income. The common practice known as 'dar el gasto' or 'dar el chivo' (literal 'giving the expenses'), which refers to husbands handing over a part of their salaries to their wives for this purpose greatly influences women's access to and control over household income. The amount that husbands give to their wives varies depending on their salary and their view of what should be enough to cover household expenses. Women are expected to use this money to buy food, pay for public transport and pay for bills, other than the rent or other major expenses which most of the time are not considered as part of the 'gasto'. It was particularly hard for those UELI's participants to aspire to save whose 'gasto' was barely sufficient to cover basic expenses.

Participants nonetheless found ways to keep investing in their businesses despite the many difficulties. Several women also received the government cash grant PROSPERA. The PROSPERA cash transfer programme is Mexico's most well known anti-poverty programme that aims at breaking the poverty cycle by investing in children's education, particularly girls' education. The programme provides income support to mothers in exchange for their children attending school on a regular basis and having periodic health and nutrition check-ups. The programme was launched in 1997 and by the end of 2015 it supported 6.1 million poor households which account for 25 per cent of Mexico's population (Masino and Niño-Zarazúa, 2020). Prospera has been heavily criticised as the key component of the programme is to give the cash grants to mothers and to strengthen women's responsibilities for childcare through workshops and monitoring. Mothers are therefore held responsible for the correct use of the cash grants and for making sure that their children's health and

nutritional status improves (Molyneux, 2007). The PROSPERA programme has been has been described as a programme that creates dependency and reinforces asymmetrical gender roles as women keep performing their traditional motherly duties in exchange for access to the cash grants (Molyneux, 2007).

The majority of UELI participants were also participants of the PROSPERA programme and sometimes used part of the grant to buy raw material. Buying raw material was however only part of the business expenses. One of the participants from the second cohort, Federica, told me that her family income, including her PROSPERA grant, was not enough for her to participate fully in the different programme activities and to grow her enterprise as fast as her more successful colleagues were doing:

> Federica: I told her [the facilitator] that I was not going to the conference and then [she] gave me the money. She told me 'Señora bonita [pretty lady] I want you to come to the conference, we will pay for your transportation costs'. That is what slows me down because, as I told you the 500 pesos (25 USD per week from PROSPERA) are not enough. She [facilitator] paid me 250 pesos in advance for the napkins that I sold to her and from that money I only have 100 pesos left because I needed to take a little bit of it to buy food. I also sometimes need to go visit my sister-in-law and I have to spend on the bus and I can't produce or advance in my business if I don't have enough money for the bus (Interview with Federica, 2017).

Women from the first cohort had similar experiences. A group of participants from the first cohort also encountered difficulties in paying for expenses needed for the business despite being a group of four women who could potentially gather more resources than women running individual enterprises. From the four group members, three of them were also those who had the most limited access to and control over their individual financial resources because they did not have a stable source of income other than their husband's salary making it extremely challenging for them to invest in their business.

> Alicia: The very first time they asked us to present our product we had to pay

> for the materials ourselves. It was not a lot of money but for example for Karina [a group member] it was very difficult, and she would sometimes simply say 'I don't have any money', but we all ended up investing. We all tried and for me it was a lot of pushing and pulling but I was able to invest 50 pesos (2.5 USD) (Interview with Alicia, 2016).

Knowing that most participants from the first cohort did not have any resources to invest in their businesses, the programme staff made it an objective to ensure that all women had at least a small amount of start-up capital to launch their businesses. The programme did not have a large budget to provide women with funds but they still provided all participants who were ready to start production with small cash grants to help them acquire their supplies.

After the first cohort, the programme did not have sufficient resources to keep investing in the projects after their first production cycle; they therefore encouraged participants to search for other sources of finance such as local government programmes for entrepreneurs. Depending on the details of the government support available, some participants were successful either in securing small cash grants or securing benefits in kind, in the form of equipment for their businesses. Access to government funding proved to be beneficial especially at the outset and ultimately contributed to the overall success of some of the most profitable enterprises in both cohorts. Participants from both cohorts received financial aid from UELI in the form of social loans and grants. As previously discussed, seven women from the first cohort were granted microloans in 2016. In the case of the second cohort, the participants also benefited from small grants in kind made available by Fundación Juntas. UELI's partner NGO received a large cash donation and UELI allocated the resources to those enterprises in the second cohort that were up to date with their bi-monthly evaluations. The grants for the second cohort were made in kind in the form of equipment for the different enterprises such as an industrial baking oven, sewing machines and counters for displaying products. It was however unclear how many women had received the grant and the average amount of the grant. From my interviews with the programme manager at the time she claimed the grants were of equipment worth 108 USD in average. When I asked if I could have a list of the participants who had received the grant I was told I would receive it once all the

grants were allocated. A few weeks later the programme manager at the time quit the programme and I was not successful in contacting the new programme manager.

Although I did not have access to the final list of participants who received grants in the second cohort, I asked the participants that I interviewed whether or not they had receive financial aid. From the participants I interviewed in the second cohort, not all women who were successful in growing their business had received government or UELI grants as most of them had access to alternative sources of financing for their projects coming from their own salaries from a part- or full-time job. I concluded therefore that the participants' access to and control over resources had an important impact on their capacity to grow their businesses. These findings echo the results of similar studies in the region. As Mercedes González de la Rocha (2005) explains in her model of 'poverty of resources', people without regular incomes have great difficulties participating in activities such as entrepreneurship or petty commodity production because they do not have the resources to invest in materials and other expenses such as transportation costs. In the absence of government grants to invest in their businesses, the fact that women did not have a regular and sufficient source of income was the main reason why many participants were unsuccessful in growing their businesses. In other words, women needed 'regular wages to obtain other survival resources', or in this case, to invest in their businesses and make them profitable (González de la Rocha, 2005:87)

'My products are too expensive to sell in my community': labour-intense products that cannot compete in the market. Only a few of the participants from either cohort had a solid idea of the products they wanted to offer at the outset, and most struggled with choosing their final product up to a year after starting the entrepreneurship training. For the most successful enterprises, the products that were offered were innovative and well-received in their target markets. One of the participants, for instance, created a set of dolls with physical disabilities with the aim of sensitising her community and the public in general to the struggles that concern people with disabilities. She then approached a children's hospital with her product and made a substantial sale while gaining popularity among the public. Another participant used recycled pieces of glass from her husband's enterprise to create pieces of religious art which she would then sell to local churches. She then used the

same technique to create decorative photo frames which also sold well.

Despite the creativity and innovation of some UELI entrepreneurs, most enterprises were solely an extension of the activities that the participants used to undertake before they joined the programme. Research on household economics in Guadalajara shows that women's involvement in petty commodity production and small trade have been a reliable source of alternative income in low-income communities since the 1980s (González de la Rocha, 2005). This was still the case in the four communities where UELI worked as most participants had some level of previous experience selling food or handicrafts or mending clothes, but only during certain times of year or when they needed additional income. UELI served as a way to structure these activities but without challenging the original idea or the means of production to better suit the market and become more profitable. Several of the products offered were in the category of handicrafts, jewellery, shoes or edible products such as baked goods, food, teas and spices, among others, all of which required intensive manual labour. Several case studies from similar microentrepreneurship programmes for women in Latin America in the last decades have shown that microenterprises are gender-segregated into economic categories that are considered as traditionally female like commerce, services or clothing and food production (Blumberg, 1995). More recent studies on female microentrepreneurship programmes in Mexico have also found that the enterprises produce goods mostly with intense manual labour and with low or no investment in technology or use of manufacturing practices to increase productivity (Ochman Ikanowicz, 2016). I found both assertions to be true for the UELI entrepreneurs as their labour-intensive production hindered their ability to make their business profitable. Consequently, women had to increase the prices of their goods or rely on their family's unpaid involvement in production to sell in greater quantities. As women realised their need to sell their products at a higher price and increase profitability they also became aware of the fact that they needed to look for potential clients outside of their own communities. This late realisation could have come much sooner with proper market research before starting a business. Although all participants of both cohorts were mentored through the process of conceiving their business idea and doing market research, the process requires a substantial investment in both time and money which the UELI participants simply did not have.

The market research activity at the beginning of their involvement in the programme was therefore regarded more as a learning activity and had little influence on most of the women's business plans.

Some of the more successful enterprises succeeded in finding alternative sales outlets and approaching a different target market or investing in more efficient means of production. Less successful enterprises did not have the resources to do this and having to sell products outside their communities became a barrier for several women in the programme. This was especially true for one of the collective enterprises of the first cohort. The enterprise started selling their products (hand-made jewellery) at a low price to accommodate clients in their community. After their first pilot sales evaluation, the collective decided to offer their products at a higher price considering the hours of intensive manual labour required to invest in their product. The new prices were too expensive for local clients, reducing their sales to a minimum. The case of this microenterprise illustrates the point discussed above: that most women's enterprises produce goods with intense manual labour and with low or no investment in technology or use of manufacturing practices to increase productivity. The programme therefore advised the collective to look for higher-end sales points in local shopping malls which required a more substantial financial investment that the collective could not afford. The collective enterprise dissolved a few months later and none of the women returned to the programme to continue with a different productive project.

'I produce and sell my products when I need extra cash': motivation and social organisation for household survival. From the participants' perspective, the differences in the recruitment process ultimately shaped their experience in the programme and the number of successful microenterprises created from each cohort. As seen in a previous section of this chapter, there was a clear difference in the participants' profiles between the first and second cohort. Although women from the first cohort joined the programme expecting to learn how to create a profitable business, their perspective on what constituted a successful enterprise and what was required to achieve this l goal was different from UELI's. In other words, women saw the entrepreneurship training as a continuation of the empowerment programme they had been following a few years earlier. Moreover, some participants saw the

training as an opportunity to experience something new for their personal development regardless of the success that their enterprise would have. For those women who regarded entrepreneurship as a learning experience, the creation of an enterprise was the goal. In other words, their efforts and dedication to the enterprise ended once the enterprise had been set up and the first sales were registered. This was especially true for women from the first cohort since the entrepreneurship training was regarded as the last module of a broader empowerment programme. Women from both cohorts who ultimately abandoned their enterprises and the programme claimed that being entrepreneurs had taught them different skills such as teamwork and conflict resolution but did not see entrepreneurship as a possible career path. By contrast, 'motivated entrepreneurs' showed a greater interest in growing and promoting their enterprises and saw entrepreneurship as something with the capacity to become their main source of income. There were some instances in which participants who had left the programme after a few months for personal reasons decided to come back to the training because of their faith in their entrepreneurial activity.

I found some similarities among the women who seemed to 'lack motivation' for entrepreneurship and who ultimately abandoned the programme. It is important to note that for the purpose of this analysis I use the term 'lack of motivation' to categorise those women who seemed to have no interest in consolidating their activity as an enterprise but who continued using the skills they learned in the programme to produce and sell goods when needed. UELI categorised these women in group 3 (see tables 4.1 and 4.2) as they had regular sales through the year but with an inconsistent amount of profit and a lack of organisation in their business. During my interviews with the participants I noted that most women in this category were already engaged in other unpaid economic activities in their household which contributed to the family business. Aura, from the first cohort, is one example. Aura started her business with her sister who was also part of UELI. Both had the intention of developing their business, but Aura had major time constraints resulting from her work at their family business. Aura is married but lives with her parents and her daughter since her husband left to the USA to work.

Aura: When I first started UELI, I could not go to all the classes because I had

a lot of responsibilities here at home with my parents.
Me: You mean with household cleaning tasks?
Aura: No, at that time we had a small shop and since my father was sick and my mother started with her Alzheimer's it got very complicated since I had no one to take care of my daughter (Interview with Aura, 2017).

Aura contributed to the family business without earning a salary. Since her parents were unable to run their shop Aura's work contributed to their household survival and helped keep the business running thus securing one of the family's main sources of income. Gina, Aura's sister, ultimately decided to continue her business with her son. Aura kept on 'helping' her sister occasionally but only when they had large deliveries to make and needed Aura's help.

Although some women like Aura were forced to leave their projects because their contribution to the family business was crucial to household survival, other women used the skills learned in UELI to diversify their potential sources of income. I noticed that other UELI participants who again 'lacked motivation for entrepreneurship' had a particular view of what they could get from the programme and how they could use the skills they learned without having a structured business. Some participants saw UELI as a means to make quick money for special occasions like paying for family holidays or paying to fix home appliances. Others made and sold different types of products to get enough money to go to the beauty salon or to buy clothes for themselves and their children. In my interview with Luisa and Herminia, two women from the first cohort who started their business together, I noticed that having a structured enterprise was not their goal.

Luisa: My sister taught me to make *piñatas* (handmade paper decorations used in birthdays and holidays) because she used to do that every year. She used to sell in the market and people would come and buy from her. This year we approached several stores and we sold to three or four of them and one of them wants our product for the entire year.
Me: And what do you use the money for?
Luisa: I use it for my fake nails! [Laughter]… I invest my money in my family because I like to buy lots of things. I like spending money […] I have to save

> money now because we are going on holiday to the beach and sometimes I make things [sandals] to sell over there… (Interview with Luisa and Herminia, 2015).

Luisa and Herminia saw UELI as an opportunity to learn the skills needed for simple petty commodity production as a source of income mostly for leisure or other minor expenses. Other women in this category used the skills they had gained in the programme to diversify the sources of income for their household needs. Women have always played a crucial role in the production and reproduction of labour needed for the household survival in low-income communities in the region (Cockcroft, 1998). Moreover, several studies in Mexico have found that women and other household members use diverse strategies such as the combination of diverse in sources to cope with low wages and lack of employment opportunities (Chant, 1991; González de la Rocha, 1994). Although these women were not 'successful entrepreneurs' by UELI standards they still considered themselves as entrepreneurial.

> Paulina: I have always said that I am an entrepreneur. If one of my ideas doesn't work then I try another one and then another one… (Interview with Paulina, 2017).

The participants' success in their enterprises also depended to a large extent on the quality of their social capital, which is determined not only by the number of existing and new contacts who could potentially turn into clients but also by the types of networks to which they have access in their communities (Westlund and Bolton, 2003). Social networks are key not only to household survival, as Larissa A. De Lomnitz (1977) argued, but also in this case, to the success of women's businesses. The absence of such networks negatively affected the least successful enterprises. Mercedes González de la Rocha found in her 1994 study of poor households in Guadalajara, that those women who were the poorest were also the most isolated of the group. In the case of UELI the least successful entrepreneurs were also the most isolated and therefore had greater difficulty creating or exploiting social networks in benefit of their business.

'Income from my business is not enough for the survival of my family': entrepreneurship as a limited survival strategy. As discussed previously, UELI was originally created as a poverty alleviation project to 'improve the quality of life' of women in low-income peri-urban communities in Jalisco (Fundación Juntas, 2011). Most participants joined UELI out of the need to have an alternative source of income in the household and therefore regarded entrepreneurship as an opportunity to make money quickly and had high expectations for their involvement in the programme. UELI aimed to recruit women who could not find alternative sources of income or a job meeting their needs or women who had a job with a salary that they found to be insufficient. In other words, UELI entrepreneurs can be qualified as necessity entrepreneurs (Calderón *et al*., 2017). Studies on necessity entrepreneurs highlight the distinction between the motivations behind this type of entrepreneurship versus opportunity entrepreneurship. Opportunity entrepreneurs are driven by pull factors such as the need for achievement or the desire to be independent whereas necessity entrepreneurs mostly start their business venture as an 'escape from unemployment' (Van der Zwan *et al*., 2016:274). Recent entrepreneurship studies in Mexico have concluded that the success or failure of microenterprises is mostly due to the potential of the enterprise and not the amount of training or quality of the business programme (Calderón *et al*,. 2013). Opportunity entrepreneurs who are driven by market opportunities are more likely to have better business practices and earn higher profits than necessity entrepreneurs. Moreover, a study which analysed the results of a national women's entrepreneurship programme in Mexico called Mujeres Moviendo México concluded that opportunity entrepreneurs have better managed businesses that are also more profitable than those of necessity entrepreneurs in the same programme (Calderón *et al*., 2017).

In the previous section, we saw that participants whose enterprises belonged to the second group were those who reported consistent sales every month but whose profits were not significant for the family income. Participants in this category needed to invest more time and money in their business to make it profitable but failed to do so for several reasons. For these women, the profits they acquired from UELI did not justify leaving the security of their paid jobs or other economic activities they were doing while participating in the programme. Even if the job was part-time and not well

paid, women had a secure source of income that they could count on every month. They could not achieve the same security of income with their enterprise's profits. Consequently, most participants prioritised their paid job even if this meant they had to miss some programme sessions and get behind in the development of their enterprise. Galilea, from the second cohort, for instance had several jobs and had difficulties with the many activities she was part of including UELI:

> Galilea: The thing is that it is difficult... in my case I work in the afternoons in a small shop. I also sell vegetables; I sell hamburgers at night and I sometimes think that if I stop doing it, well .... that money is helping me to buy materials for my business [...] if I leave my job at the shop for this ... [her business] Sometimes I sell and sometimes I don't. If I can once get this to work I will leave my job but it is difficult to do so many things at once (Interview with Galilea, 2017).

This occupational heterogeneity and multiplicity, as seen in the case of Galilea, is not only a characteristic of women's work but also the result of low-income households with too few potential workers having to combine several paid activities to ensure their survival (González de la Rocha, 2005).

According to some participants this was also one of the reasons why many women left the programme in its early stages. Carla for instance told me about one of her friends who stopped attending UELI because her other activities gave her more and more immediate income than her potential UELI business:

> Carla: … one of my friends who doesn't come [to UELI] anymore sells ice cream just outside her home on a small table she has. She buys ice and goes to Parque Morelos to get the syrups and sells ice cream. When it is cold outside she makes *pozole* and also sells it outside her home. Other friends sell Fuller or Avon and do several other things to earn money. (Interview with Carla, 2017).

I found that although all participants claimed to have joined UELI out of necessity there was a clear difference between the most and the least successful enterprises

in both cohorts. Calderón *et al*. (2017) found in their analysis of *Mujeres Moviendo México* that there were a group of high-performing necessity entrepreneurs with similar characteristics to the opportunity entrepreneurs in the same group. In my analysis of UELI, I found that women who had the most successful enterprises in both cohorts presented similar characterised to those of opportunity entrepreneurs following the rationale presented by Calderon *et al*. Participants from the first (most successful) group of enterprises in both cohorts had not only an innovative business idea but also a different approach to their business. Rocio, for instance, was the most successful entrepreneur of the second cohort with her bakery business. When she told me her story she said that her business started out of her love for baking and she was happy to get some extra income to supplement her earnings as a domestic worker. Although Rocio reported that she had joined UELI *por necesidad* [out of necessity], she later said that she had joined in order to consolidate her activity as a structured business with the hope that one day she could dedicate her time entirely to this business.

> Rocio: …I always think that this [her income from cleaning] is reliable money plus what I sell over the weekend with my pastries and all that… I mean my salary is money that I can count on no matter what. With my sales, sometimes they are lower but I do know that if I try I can sell more because of all the experience I have. I just need more determination (Interview with Rocio, 2017).

4.5 Conclusion

Measuring the success or failure of entrepreneurship programmes for women has been a global subject of discussion in the gender policy arena. Experts such as Andrea Cornwall (2016) have noted that entrepreneurship programmes for women are created with the assumption that once the participants start making a profit they will be able to change their lives for the better. This assumption is however false as women are still fighting against social norms and internalised beliefs which prevent them from continuing or growing their projects and discovering their own potential for a better life. Although UELI tried to combine a holistic empowerment approach with an economic empowerment programme there were many obstacles that prevented the participants from creating a profitable enterprise, as we have seen in this

chapter. Other studies have identified the same negative tendencies in Mexican microentrepreneurship projects when compared to similar efforts around the world (Schmukler, 1998; Escobar and González, 2005b; Morton *et al*., 2016; Riaño and Okali, 2008; Enriquez Monzon *et al*., 2003). At the same time, I found similarities between several of the studies mentioned and the tendencies I found with UELI participants. Going back to Mayoux's (2001) concept of virtuous spirals vs vicious constraints in entrepreneurship discussed in the literature review, I found that the failure of efforts to produce a profitable microenterprise in the case of UELI can be summarised in Figure 3.

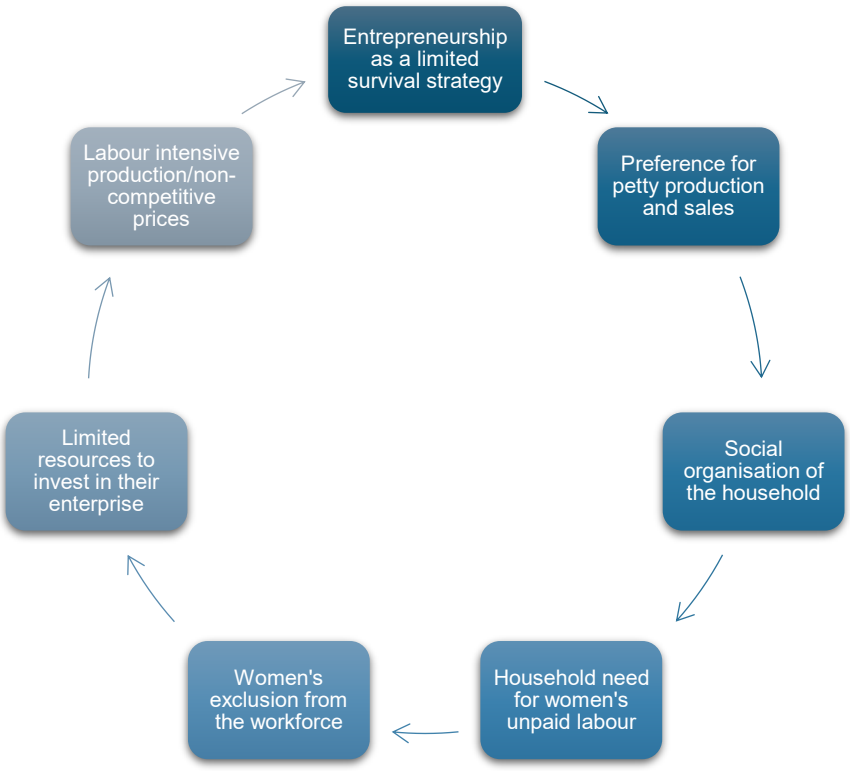


Figure 3: Impediments to economic success of enterprises

As seen in the previous section, all women had difficulties in running their business that were not dependent on the entrepreneurship skills that women possessed. It is evident that women face significant challenges in developing their businesses due to their lack of resources and time, primarily as a result of gendered expectations within the household. The unequal distribution of resources, limited access to financial

capital, and the burden of domestic responsibilities place women at a disadvantage when attempting to establish and grow their microenterprises. The prevailing gender norms and societal expectations often restrict women's opportunities to fully participate in entrepreneurship. Even those women who showed a ‘lack of interest’ in continuing with their entrepreneurial project were constrained by these same gender norms. Although it is true that not every woman wants to become an entrepreneur the term ‘lack of interest’ should be problematised. These findings present an opportunity to question if women would feel this same ‘lack of interest’ in entrepreneurship if they had the option to dedicate themselves full-time to their businesses. Recognising and addressing these structural barriers is essential in creating a more inclusive and supportive environment that enables women to overcome these difficulties and thrive as successful microentrepreneurs. If the goal of a programme is for women to start and grow a business, efforts should focus for instance on fostering supportive policies and initiatives that provide equitable access to resources and promote a more equal distribution of unpaid labour and other responsibilities in the household. In other words, women should be given the opportunity to actually choose to become or to not become entrepreneurs.

If women’s participation in the programme did not contribute to them having a profitable business then what other effect did their participation have on them? Is it safe to assume then that the microentrepreneurship programme did not actually contribute to women’s empowerment process? In this chapter, I analysed women’s experiences in the entrepreneurship programme from an economic perspective. I explored to what extent women could earn a significant income with their entrepreneurship projects. I also explained why women had difficulties launching and making their businesses profitable from their perspective. Knowing the limitations of trying to understand women’s empowerment only through the economic results of an entrepreneurship programme, I will now switch my analysis to include a more comprehensive understanding of empowerment. In chapters 5, 6 and 7, I focus on understanding empowerment through Jo Rowlands’s dynamic empowerment model, which I discussed in Chapter 2. In contrast to Chapter 4, I explore women’s empowerment regardless of their success or failure in developing a profitable enterprise. The economic success that women had or did not have while participating in the programme becomes an element in the overall analysis and not

the main focus of the study. What is more, I focus on analysing empowerment as a process rather than an outcome which means that the analysis takes into account women's life stories and experiences from before they joined the programme. In other words, in the following chapters I explore women's lives and relationships outside of the UELI programme framework to better understand women's processes of empowerment beyond economic aspects.

Chapter 5: Personal Empowerment: power within and new-found freedoms

5.1 Introduction

As many experts claim, an understanding of empowerment is incomplete if it does not address all forms of agency and all forms of power (Rowlands, 1997; Kabeer, 2008; Cornwall, 2016). Agency, as previously discussed, refers to the capacity of an individual or a group to define goals and act on them. It goes 'beyond observable behaviour to encompass the meanings, motivations, skills and purpose that people bring to their actions' (Kabeer, 2008: 20). Many different forms of agency are therefore involved in empowerment, including the cognitive dimensions of agency or 'power within'. Jo Rowlands (1997:111) conceptualises the personal dimension of empowerment as having a core of psychological and psychosocial processes with several crucial aspects, such as the development of self-confidence, self-esteem and a sense of agency. For an individual, it also means being able to 'interact with the surroundings and initiate/cause things to happen' (1997:186). In other words, 'power within' is the internal sense of empowerment that comes from an individual's confidence and ability to overcome internalised oppression.

In this chapter, I focus on the personal dimension of empowerment and ask whether or not women experienced an increase in 'power within' during or after their participation in the programme. I ask what changes they experienced and what the encouraging and inhibiting factors were to their empowerment process in this dimension. The personal dimension of empowerment is linked to women's relationship with themselves, how they perceive their value and envisage the future, and their overall well-being and self-confidence. I also ask why, if all participants were part of the same programme, some women experienced more lasting and impactful changes in their personal dimension than others. This chapter, therefore, focuses on what participants think they can do and their confidence in their capabilities compared to how they felt before participating in the programme.

5.2 Mapping out the personal dimension of empowerment before UELI: instances of disempowerment and inhibiting factors

Internal empowerment is constructed by an individual's psychological and psychosocial processes (Rowlands, 1997). It is, therefore, clear that emotions and

internal empowerment are closely related. For this thesis, my study of emotions is, however, limited to women's own interpretations and descriptions of their feelings. References to emotion have long been used to justify the inequality of power relations between men and women by categorising women as highly emotional beings (Lutz, 2002). Women are believed to live and express emotions more intensely and such beliefs have created a stereotype around their supposed (in)ability to control emotions (Hochschild, 1983; Lutz, 1990; Barrett, Robin, Pietromonaco and Eyssell, 1998). Moreover, this characterisation of women as highly emotional has helped exclude them from certain activities or spaces. A woman's emotional empathy is regarded as desirable in the household where she can use her emotions to take better care of others but less desirable in an office or business environment where emotions can make her 'overreact' to the toughness of the office environment (Lutz, 2002). A study on female entrepreneurship in Mexico found, for instance, that one of the cultural barriers women face when starting an enterprise is that they are not regarded as serious investment prospects by credit institutions because women 'lack or have only a low capacity for rational thought' (Cavada, Bobek, Skoko and Maček, 2018: 34).

Some scholars claim that women's emotions and emotional responses can be understood when we look at them as gendered subjects whose emotions are, in part, dependent on the effects of social interactions. Mabel Burín (2010) claims, for instance, that a constructivist approach to women and emotion could be based on identifying women as a social group who live under oppressive conditions in their everyday lives. In her approach, Burín and her colleagues Esther Moncarz and Susana Velázquez (1990) look at how the dichotomy between the extra-domestic and domestic spheres as two distinct spaces hurts women's emotional status as women are still expected to be fully responsible for domestic activities even if they work or have activities outside the home. The authors further note that although women increasingly take part in activities outside the home, paid or unpaid, they lack the psychological resources to deal with the backlash from their families and society in general that comes from gendered expectations of their behaviour. Women consequently experience what the authors call *malestar femenino* or 'female emotional discomfort' as scholars have put it in English. The authors claim that we can understand 'female emotional discomfort' as the different emotions linked to

women's suffering in instances of oppression. Moreover, this 'female emotional discomfort' becomes evident when it affects women's lives. Recent research in Guadalajara shows for instance that low-income women suffer from distrust, loneliness, headaches, anguish, nerves, and other emotional disorders (Enriquez Rosas, 2008). Although the authors previously cited use the term 'female emotional discomfort' I argue for the use of a different term. It is not that women express this 'discomfort' because they are female but they do as a consequence of feeling oppressed. I will therefore use the term 'emotional response to instances of oppression' which, although longer, reflects the true meaning of the term 'female emotional discomfort'.

In my study, participants made reference to elements of 'power within' during their interviews and to different emotions and feelings linked to the stories they wanted to share with me because they saw them as important. At the same time, UELI participants often talked about experiences where they expressed an 'emotional response to instances of oppression' since most of the stories or experiences that had the most negative effects on them were associated with situations where they experienced dominance or inequality. The interviews were semi-structured, allowing the participants some freedom to narrate their own stories. This approach to interviewing gave me the flexibility to explore further certain parts of the narrative and bring to light 'emotionally significant experiences'. I take the conceptualisation of significant emotional experiences from research by Rocío Enriquez Rosas (2008) on the subjectivities of women residents of poor peri-urban communities in Guadalajara. A table summarising Enriquez Rosas's model can be found in Annex 5. Although that research focused on the emotional consequences of urban poverty I find its conceptualisation of significant emotional experiences to be relevant to this thesis.

Now, regardless of their success or failure in creating their enterprise, all participants in the UELI programme claimed to have 'changed' as a result of taking part in the programme. I found that although this 'change' meant different things to different women, it was linked in all cases to the participant's newly perceived liberties. In most of the interviews, when discussing whether or not women had noticed any changes in themselves, I found that interviewees often talked about who they used to be in comparison to who they were now by using phrases such as 'before, I used

to be/do/say ... and/but now I am different'. As Kabeer argues (2021), empowerment has to be understood in relation to an assumed or pre-existing condition of disempowerment. This is to say that empowerment is a process in which people, in this case women, gain the capacity to make choices and act on them when they previously were unable to do so. The core values in the personal dimension of empowerment include self-confidence and self-esteem as well as a sense of 'self' in a wider context, dignity and a sense of agency. Therefore, to better understand the changes that women experienced in their personal empowerment and whether or not they developed core values, I looked first to understand women's condition of disempowerment as well as the encouraging factors that helped or the inhibiting factors that challenged the empowerment process.

When analysing the interviews I noticed that some women referred a non-specific time which they described as 'before' and which in some cases related to their childhood and adolescence while other interviewees talked about their lives only a few months before joining the programme. Moreover, when the participants talked about how they felt they had changed they made reference to how they used to *feel* 'before' and how they *felt* now that they had 'changed'. In other words, the participants often talked about feelings and emotions linked to their experiences. Emotions therefore constitute a key aspect of women's 'power within' and need to be addressed in any analysis of the changes they observed experienced in the personal experience of empowerment. The 'emotionally significant experiences' can be both positive or negative. I am, however, most interested in life events that participants described, with which they associated feelings such as sadness, anger or shame and which can be understood as products of women's disempowerment (Kabeer, 2021a).

I sorted women's emotionally significant experiences into five categories by using elements of the model put forward by Enriquez Rosas (2008) and combining it with Rowlands's depiction of inhibiting factors in the personal dimension of empowerment. Rather than placing events on a timeline, this perspective allows me to focus on how participants represent and evaluate their own experiences and on how they identify those which are particularly significant in some negative way. For each of the five categories listed below I present examples of women's stories with

an aim to show the inhibiting factors that prevented women from developing the core values of empowerment in this dimension. These stories will consequently serve to paint a picture of a 'starting point' or an instance of disempowerment against which I can compare the participants' responses to their experience in UELI. Given the nature of these experiences, many could be allocated to more than one of the five groups in question, but I chose the category that seemed *most* relevant in the accounts analysed.

5.2.1 Early unions/marriages

Although the great majority of women interviewed claimed to have anticipated getting married and having children since they were girls, they also admitted to having seen motherhood in romanticised and abstract terms. In other words, many saw motherhood and married life as an idealised image of love and happiness, leading several participants to leave their homes and start their families early. Some women, for instance, met their husbands when they were 15 years of age or less and started a family almost immediately after leaving their parents' homes. In their own words, motherhood came to them as a consequence of early unions and a lack of resources and proper information about contraception. Hence, for many, having children was not an active choice as they did not start life with a partner at what they called an 'appropriate age'. They also lacked the information or access to the resources to decide when to start a family.

Eli, for instance, started a family with her now-husband when they were both 16 years old:

> Me: Did you want children at that age, or was your first pregnancy unplanned?
> Eli: I wasn't planning on having my daughter.
> Me: Did your mother ever talk to you about contraception or family planning?
> Eli: My mother never talked to us about contraception. She always said, 'You better not come home with a big belly' [*salir panzona*]. But she never told us how to take care of ourselves in that respect or that certain things could happen when with our first boyfriend. She told us nothing...

For those women who got married or started living with their partners at a young age

(between 15 and 20 years old), most of the negative feelings towards motherhood and marriage were a consequence of how much they thought their union with their husbands was premature. Four out of five women I interviewed said they had started a family too young, undermining their chances of continuing with their studies and having the opportunity to get a better job. Early marriages or unions were a crucial turning point in the participants' lives. Since women started their married life early, most had as many as three children before age 21. For Eli, the birth of her daughter meant that she had to be responsible for a child at an early age and that her circumstances changed radically as she moved into her boyfriend's home with her new mother-in-law.

> Eli: The truth is that I didn't want to become a mother. I mean, I was a child taking care of another child, and I had to become responsible for someone else at 16 (Interview with Eli, 2018).

Although young women and men cannot get married before the age of legal majority, at 18 years, early unions are prevalent in Mexico, and the lack of legality of the union does not always prevent women from starting a new life with their partner. The Civil Code in 30 states explicitly mentions the age of 18 as the minimum legal age to get married. In eight out of these 30 states, however, there are exceptions to this rule, such as in the case of pregnancy or other unique or grave but non-specified causes and always with the parent or guardian's consent. The lack of clarity on this matter leads each state to interpret the Civil Code and allow marriages of people not yet 18 (Kánter Coronel, 2018). On the other hand, the age of consent is different from the legal age of majority and marriage. In Mexico, the age of consent varies between states and ranges from 12 to 16 years of age. For instance, the penal code in eight States, including Mexico City, which is also a State, sets the minimum age for sexual consent at 12 years of age, while only one State, Campeche, sets it at 16 (Hernández Nares, 2019). Moreover, according to INMUJERES, the National Women's Institute, the 2014 data from a national annual survey on child marriages showed that 21% of women got married or lived with their partner below the age of 18 (INMUJERES, 2016). I use data from 2014 as a reference, as the INMUJERES survey was conducted around the time women joined the UELI programme for the first time. UELI participants report that women in their communities as young as 14

years old do not get formally married but leave their homes to start a family with their partner at the home of their partner's parents. Multigenerational households are not exclusive to Mexico as similar family structures can be found in other Latin American countries as well as China and India (Varley, 1993).

5.2.2 Lack of control over fertility/constant childbearing

Women lack the information they need to control their fertility because sexual education and the use of contraceptives are both taboo in these communities. When asked about sexuality and sexual education, all of the participants admitted to having little knowledge about contraception as the subject was rarely discussed, even with other women in their families. In interview, I noticed how some women avoided the subject entirely or talked about contraception and sexual health superficially, using phrases such as *nosotros sí nos cuidamos* or 'we do take care of ourselves' to refer to the use of at least one form of contraception. Whenever I tried to discuss contraception in more detail, some women, primarily women over 40, would avoid the question and change the subject of the conversation. Younger participants would talk about the general use of both hormonal and barrier methods of contraception among women in general, but never about their personal use of any of these methods.

The use of and access to contraception was reserved for married women and never openly discussed, if it was discussed at all, with young or unmarried women. It seems, however, that the notion of youth in a woman is more deeply linked to motherhood than it is to age. In other words, women stop being 'young' once they have had their first child, regardless of marital status or age. In one of the group sessions with programme participants, we discussed different aspects of motherhood and choice. The ages of the women present varied from 30 to 65 years, and we were later joined by a group of young girls (less than 15 years of age) and a young 'woman' of about 17 years of age. I distinguish here between young women and young girls because of how the other women referred to them, using the term *niñas* for all except the 17-year-old. The discussion turned to family planning and women began openly to discuss their experiences with contraception as they were somewhat more open to discussing the subject in a small group rather than individually. When the subject came up, however, the 'young girls' were asked to

leave the room – all except for the 17-year-old. When I asked why she was allowed to stay, one of the women said she could be present because she was already a *señora* (older or adult woman) as she had already had a child. This a paradoxical situation: young women are not supposed to discuss contraception methods as they are 'not of age' and only become 'of age' when they become a mother and therefore able to access information from other women, once it is already, as it were, 'too late'.

Alicia, a 35-year-old mother of three, told me about her experience with contraception during our in-depth interview. As I previously discussed, the participants I interviewed were not always open to discuss contraception or sexual health. This was however the second time I had an in-depth interview with Alicia and we had known each other for two years which could explain why she was more open to discussing contraception in her second interview.

> Me: When did you have your first child?
> Alicia: When I was 20. Back then, I used to say that I would wait five years to have another child, but well… in five years, I had three children.
> Me: Did you use any contraceptives during this period?
> Alicia: At the beginning, I used the pill, but it gave me a skin condition, and when I stopped taking it, I became pregnant again.
> Me: Did you use any other contraception method?
> Alicia: Only the pill.
> Me: Why not condoms, for instance?
> Alicia: Because we didn't know how to use them, they would mostly break. I guess that is how I got pregnant with my third child (Interview with Alicia, 2017)

The difficulties of exercising agency over their bodies go beyond women's lack of knowledge and access to contraception. Even if women ultimately decide to stop having children, they encounter difficulties in exercising their right to choose a medical procedure to put an end to their childbearing years. Some women claimed that male doctors from public health centres refused to perform procedures such as tubal ligation if they deemed the woman to be 'too young' to make the decision, regardless of how many children she already had. The physicians believed that

women could ‘regret their choice’ and asked women to ask for the procedure only once they were ‘mature enough’.

In the same interview, Alicia told me how she discovered that her doctor was against her getting the procedure:

> Alicia: When I had my third child, I wanted to get the surgery… actually, I had wanted it since my second child, but they [the health centre] didn’t want to do it. They told me I was too young to get it because I was 24.

The doctor had explained to Alicia that the surgery would only last for 10 years and that at the age of 34, she would have to come back to the clinic to get another surgery, which would have long-term effects. In his opinion, it was too soon for Alicia to undergo surgery. Stories like Alicia’s are not uncommon. A study from 2017 shows how gender and sexuality discourses and norms in Mexico reinforce double standards for women and men and legitimise or prohibit certain women from accessing contraception in the public health service. The physician’s personal views on whether a woman is promiscuous or not influences the decision of the medical practitioner to offer or not certain procedures including female sterilisation (Sosa-Sánchez and Erize, 2017). In the case of Alicia, when she talked to other mothers in the community, she discovered that other women could get the surgery and tried another health clinic.

> Alicia: ... other women from the community told me they could get the surgery but that it would depend on the doctor ... The same thing happened to me when I had my second child. But then I said ‘I already have three and I don’t want any more because *la joda* is only for me. He [partner] helps me change nappies and all that, but it’s not the same. I said I didn’t want to have any more children. I was 26 and it was then when I got the surgery.

All participants said they loved their children and associated motherhood with overall happiness. Alicia’s use of the expression *la joda* [approximately, the ‘bloody nuisance’] when referring to childcare is interesting. Alicia was one of the few women who explicitly said motherhood was ‘the best and most fulfilling experience of her

life'. At the same time, she indicated that motherhood was a *lot* of exhausting work for her, as she did most of the childcare, as well as the other reproductive activities in her household.

Motherhood is not an active choice for most women in communities such as those where UELI works. Despite government efforts to provide education and promote sexual health in Mexico, there are still significant problems, particularly among adolescent girls in marginalised communities such as these (Espinosa, Plancarte, Mendoza and Campos, 2019). The lack of information and access to contraception puts women in a vulnerable position and hinders their ability to choose when to have children and how many to have. In 2016, 82.4 per cent of adolescents who gave birth in Mexico left school to dedicate their time to caring for their child (CONAPO, 2016).

5.2.3 Childcare obligations/lack of control over use of time

For the women in the four different communities where UELI implements its entrepreneurship programme, marriage and motherhood often represented immense work and sacrifice in their lives. At the same time, being a mother gave most women a sense of satisfaction and happiness. The differences in perceptions that women had about motherhood and married life relied on several factors, such as the woman's experience in her family life, the pressure she felt from the expectations that her husband and parents had of her as a married woman and the extent to which she followed the example of her mother and grandmothers. Consequently, some women regarded motherhood and married life with pride and satisfaction. In contrast, others referred to their lives as housewives as an inevitable burden because *así son las cosas* [that's just how things are] as it prevented them from doing other things they deemed important such as participating in activities outside the home.

Depending on the programme's stage, UELI required women to invest different amounts of time and effort depending on the activities undertaken at that stage. Some activities required women to work in small groups after the training sessions, while others involved women working independently at home. Participants claimed to struggle, in particular, with activities that required them to be away from home for an

extended period, as women are traditionally expected to remain close to home in case they are needed. In most instances, I noticed that women's lack of control over their time was closely linked to their childcare obligations.

When UELI started training sessions for the first cohort in the different communities, the original idea was to hold the sessions in the local community centre (one in each area). Nonetheless, few women signed up for the first session, and it was easiest for the programme to gather all participants at just one of the community centres. UELI made provisions for women to travel together in private shared transport to the training centre supplied by the programme. Group training sessions took place once every two weeks for the programme's first few months in this way. It took one hour each way to reach the training centre, which, with four hours of training, meant a total of six hours of absence from home. Women had to leave their homes in the early afternoon, at about 1 pm, to return around 7 pm. In interviews, most women from the first cohort said they found the first months of the training extremely challenging because of the time they had to spend away from home and some women even decided to quit the programme at this stage.

Alma, from the first cohort, compared women's relationship with their motherly/wifely duties with having an addiction and the difficulty of 'quitting':

> Alma: It's difficult to leave your children or husband on one side and take more time for yourself.
> Me: Why do you think it's difficult?
> Alma: Because you get into a routine when you get married and have a family. I don't know if these are lessons you learned? when you were a girl - things like 'you are going to get married and this is your family and your home and it's your obligation' ['*es tu obligación*']. You focus only on them and it's difficult … it's difficult to get addicted ['*te vuelves adicto*'] and then to leave them … (Interview with Alma, 2017).

Motherly duties do not end when the children leave home but continue as women become *abuelas* [grandmothers]. Grandmothers compensate for the lack of childcare services available to working women particularly if they themselves do not have work

outside their home (Montes de Oca, 2000; Varley and Blasco, 2003). This was the case for some UELI participants who had to take care of their grandchildren. Of the women I interviewed, only four were grandmothers and three of these women claimed to have issues with their participation in UELI because of their childcare obligations.

Esperanza, a well-known and active member of the community, was one of the first women to join the programme. She invited other women to participate but had to leave once she learned that the workshops would be held elsewhere. In Esperanza's community, 18 women originally signed up for the programme, but like herself, they ultimately decided not to participate because the training was to be held at another community centre. I met Esperanza briefly but did not have the opportunity to interview her directly as she said she was busy with her grandchildren. Tania, another participant who is close to her, told me that Esperanza's duties as a grandmother had hindered her participation from the very early stages of UELI.

> Tania: When Esperanza invited me to participate, there were four of us out of eighteen [who originally signed up] and they [UELI] decided that the workshops would not be held here in our community because there were not enough of us so they were going to take us to [community name] which is not very close to here. When she [Esperanza] found out about this she knew it would be impossible for her because she was always carrying a baby with her, her granddaughter. She was also taking care of her other granddaughter, who's in elementary school, and she had to take her to school and all that so she decided from the first meeting that she couldn't participate. (Interview with Tania, 2017)

Esperanza is one of several women who either limited their participation in the programme or decided to abandon it due to their duties as mothers or grandmothers. She told her friend that she would rather wait for her grandchildren to be older so that she could take time for herself and participate in a demanding project such as UELI. In a similar case Cata, from the second cohort, was about to leave the programme when I interviewed her. She had only recently learned that her 18-year-old daughter was pregnant and that her daughter's partner wanted nothing to do with

the baby. She was devastated not only for her daughter's predicament but also because of what her daughter's pregnancy meant for her own project. During our interview Cata got very upset about the idea of quitting the programme:

> Cata: I can't continue with UELI because my daughter works and who's going to look after the baby? I told Laura [facilitator] that I wouldn't be able to come anymore (Interview with Cata, 2017).

5.2.4 Illness/health problems

Women had different relationships with illness and were affected by it in direct and indirect ways. Tania, for instance, remembers how her husband's alcoholism pushed her to become physically violent not only towards her husband but also towards her children. Her suffering was so intense that it physically showed in the way she held her body.

> Tania: When I was at my lowest point, my suffering was so intense that I told myself 'This is unbearable. He keeps drinking and I keep suffering and mistreating my children. I feel terrible I can't even sit up straight'. I felt as if all this part here [her chest and stomach] was empty and I used to curl up in bed. I couldn't stand up straight because the atmosphere was too heavy for me…

Tania decided to seek help at an Alcoholics Anonymous centre and looked for a woman she had seen giving out flyers in her community. Thanks to this woman, she learned how to manage her anger and how to deal with her husband's illness.

> Tania: The first thing I had to do was to stop being violent towards my husband, because I used to beat him up until I got tired. That made me reach my lowest point because although I'd get tired of beating him I was still angry […] Even my children used to give me sticks or things to beat him up with -- 'Mom, take this to hit him…' -- and they'd hand me a stick. Imagine what a horrible situation… (Interview with Tania, 2017).

In a different example from Aura, a participant from the same cohort, we can see how her relationship with illness is different from that of Tania. Aura is the youngest

of three daughters and lives with her elderly parents. Both of her parents have a severe illness and Aura was left with the responsibility of caring for them. Her mother suffers from Alzheimer's and her father suffers from glaucoma. Her family had a small convenience store in their home, which Aura started to run when her parents became ill. Since she spent most of her time caring for her parents and working in the shop she barely spoke with anyone but her customers.

> Aura: My work had always been at the shop and I almost never left my home or saw people. When I started going [to UELI] I started to see more people. I used to get so nervous, and even more so if someone asked me a question.

Aura described being in charge of both her parents and her own daughter as stressful. Both her parents are fully dependent on her care.

> Aura: . . . the thing is that it's complicated for me because I cannot leave them alone, my parents, because for example my mother can't cook anymore or do anything else. They can't be left on their own so I spend all my time with them. Sometimes it's my father who has complications if he tries to sit up or if he gets a cough so I have to be there. My mother can't take on the responsibility, so I have to be there constantly and of course I also have my daughter (Interview with Aura, 2017).

Other participants were sick themselves. Lola, for instance, had to be hospitalised several times because of different health issues. The first time she was in the hospital, she had surgery on her arm, and due to some complications during surgery, her heart stopped. According to Lola's husband, the doctors spent almost an hour trying to bring her back to life. Lola said she had 'seen Jesus' while she was unconscious and wanted to 'stay with him' rather than wake up.

> Lola: . . . I didn't want to leave because I saw him [Jesus]. The nurse asked me 'What happened?' I told her 'You should have let me stay there.' I was crying because of how happy I felt. I was crying because I didn't care if I died […] I don't know what they did but I felt a strong pull, as though someone was pulling me back. I told my husband they should have left me where I was and then my

> husband asked me ‘What about your daughters, Lola?’ I didn’t care. ‘What about me?’ I didn’t care [about him] either. I didn’t care at that moment because I was happy in that moment, they should have let me stay.

This was not the last time that Lola wished to die while she was in hospital. The hospitalisation that she remembers as being the most significant and painful was when she had surgery for a haemorrhoid problem. Sickness had a direct effect on Lola’s emotional and psychological well-being because of the physical suffering she experienced.

> Lola: . . . when I was in surgery, I asked God to let me die. I used to tell him ‘Take me! Take me! I can’t take this anymore!’. I went through a fortnight of suffering (Interview with Lola, 2017).

4.2.5 Machismo

As seen in Chapter 2, *machismo* is the only inhibiting factor common to all three dimensions of empowerment in Rowlands’s original model. In relation to the personal dimension of empowerment, machismo affected women’s development of core values through how their husbands treated them in their relationships. As Marina Castañeda argues (2002), machismo does not necessarily mean men exerting violence; rather, its effects can be felt through more subtle actions and attitudes that perpetuate men’s dominance. Castañeda points out that men having certain attitudes towards their wives, including infidelity and blaming one’s spouse for it, constitute examples of invisible machismo. This category, therefore, includes women’s experiences with instances of infidelity that led to divorce/separation/abandonment, as well as changes in their husbands’ attitudes that women experienced because they participated in UELI or similar activities. For some women, the issues they had with their partners were amongst their most substantial emotional experiences. Some participants used the word ‘betrayal’ to describe what had happened to them and associated strong negative feelings such as despair and misery with the events they recounted. They also expressed feelings of guilt in different forms.

Graciela, for instance, remembers how her husband cheated on her with another

woman but blamed Graciela for his infidelity. Graciela was taking baking courses (elsewhere) at the time, which her husband resented.

> Graciela: He didn't like it and he became stiff and distant. Actually, when I discovered his infidelity, he told me he had done it because he was sick of my 'silly courses' and that it was the reason why he went looking for a woman who would actually listen to him [. . .] At first, I believed him and accepted what he was saying.

At that time, sales in Graciela's business were increasing, but this experience with her husband had catastrophic consequences, both personally and for her business:

> Graciela: . . . I let myself fall into an abyss and many days went by – months – it took me two years, even, to understand that I was letting myself feel bad. I didn't have to accept all this pain, but I did. I spent three months locked in my room without coming out. When clients called, I didn't care. I used to tell them I was sick and lost them all . . . all my clients but one (Interview with Graciela, 2017).

Dani, from the second cohort, was another participant who talked about her husband's infidelity. She said that the reason she had joined the programme was to avoid falling into depression when her husband left her with their one-month-old daughter.

> Dani: . . . I didn't want to fall into depression because of that business and I'd just had my baby. I told myself that this would motivate me and give me the strength to want to keep going . . .

When Dani started describing what happened, it was evident how painful it was for her. She had difficulty talking about these issues because she was crying. I stressed that she did not have to tell me anything, but she wanted to keep going with her story:

> Dani: I've always been there for him but never felt he was there for me.

> Sometimes even my sisters, my own family, tell me I'm stupid for putting up with him [. . .] Ever since we got married, he's been flirting with other women. When I had my second daughter, I went through a very difficult time, but no one found out. I never told anyone about my problems, but I always knew about his cheating (Interview with Dani, 2017).

For some participants, the problems in their current or past relationships were especially emotionally significant because of the consequences for their children. Maira, from the second cohort, had a long-term partner who started showing interest in her daughter. Studies have shown that abuse by step-fathers is a common cause of teenage pregnancy, particularly in low-income communities, both in Mexico and elsewhere (Salazar Torres, 2007; Chavez Ayala, Rivera-Rivera, Angeles-Llerenas, Díaz-Cerón, Allen-Leigh and Lazcano Ponce, 2009). In Mexico, the National Survey of Determinant Factors of Teenage Pregnancy (ENFaDEA) found in 2017 that almost five of every one hundred women surveyed were forced to have intimate relations with a cousin, an uncle or a step-father when they were teenagers (Pérez-Baleón, 2022). In the case of Maira's daughter, the problem with her step-father had negative consequences for the relationship with her mother:

> Maira: I didn't have the strength to tell him to leave. I thought I was confused and jealous of my daughter's youth when she was not doing anything wrong. My mind became completely confused.
> Me: How did you tell him to leave?
> Maira: I did it because my daughter left the house and went to tell one of my sisters what was really happening. That made me open my eyes and see what was happening so I wasn't confused. I saw [only then] what was really happening, because my daughter had never had the courage to tell me. I felt guilty because, at first, I thought I was making it up.

Maira's experience with her ex-partner left her wary of any man she dated. A few years after the incident, she met someone else but treated her relationship differently.

> Maira: I don't have that blind trust I had when I was single because I'm always

fearful and always on the lookout (Interview with Maira, 2017).

Difficulties with a partner seem to have the most negative effect on women's internal space of empowerment. They cited feelings of intense pain and humiliation, which in some cases led to depression. I noticed that partners and their actions occupy a lot of space in women's lives as they constantly discussed them during our interviews. Some women were so highly affected by their husband's attitudes that they felt they had no sense of agency. Tamara, from the first cohort, told me, for instance, how she had many problems with her husband because of his jealousy. Although her husband was unpleasant, she felt she had no option but to endure his attitude towards her.

> Tamara: I put up with much of it because I was afraid to leave him. It's the kind of fear that women always have. I was terrified to leave him because I used to think, 'Where will I go?' or 'What will I do?' I never told my mother about how he used to behave with me . . .

Her issues with her husband became unbearable, to the point that Tamara tried to take her life after a big fight when she was 24 years old.

> Tamara: One day, we had this huge fight, the pair of us. We fought, we got angry, we yelled and he tried to hit me. At that time, I was depressed, so I took some pills. [I wanted] to die because I was not doing well at all (Interview with Tamara, 2017).

5.3 Participation in UELI and encouraging factors for personal empowerment

Women developed core values in the personal dimension because they participated in UELI, regardless of their success or failure in creating an enterprise. UELI became the place where women could benefit from different encouraging factors for their empowerment, such as 'being part of a group and participating in its activities' and 'getting support' from other women, as Rowlands (1995; 1997) discusses. Being together allowed women to work on their individual empowerment alongside other women. There were, moreover, instances where 'togetherness' was the catalyst that made women start reflecting on their lives beyond their enterprise.

Some women reflected, for example, on their limitations on their sense of agency and how these limitations were challenged due to their participation in the programme. For the programme launch, and for the training sessions in one of the four community centres that women from the first cohort were required to attend, the programme provided women with free shared transport to and from the workshops. Even though many quit the programme when they learned the workshops were not being held in their own neighbourhood, others were able to continue with their participation. Since the programme addressed women from the same community who knew each other, this gave the participants the leverage needed to convince their families to let them pursue their participation because they were all doing it together. Luisa shared a group experience of the first-time participants pushed the limits on how long they were 'allowed' to be away from home as a group.

> Luisa : At the beginning it was a tough battle when he [her husband] would see me going out and going out or sometimes coming back late, even at night. I even remember one day when we all returned late [after dark] . . . It was like a concert, all the mobile phones going off at the same time together! (Interview with Luisa and Herminia, 2015)

Other women mentioned this experience as well. Several participants reported feeling stressed when, like Luisa, they realised that they would return home later than they had initially said to their families. In this instance, however, the women had no choice but to stay together and wait for the workshop to finish to be brought back to their communities together. The participants would seldom be away from home after dark because they are supposed to serve dinner so coming back at 8:30 pm was unusual. Since they all came back together, and in UELI's vehicle, however, being together softened the individual consequences women might otherwise have faced. Most of the participants recalled the experience with a smile and none of them reported any long-term negative consequences in the relationship with their husbands and families. In this case, being together and participating in UELI gave women a sense of agency as they had an 'excuse' to come back later than expected.

> Luisa: The thing is that for them it was something out of the ordinary.
> Herminia: It's a sort of change and they don't really get it.
> Luisa: . . . you find your wife at home whenever you get home and your woman will be waiting for you with a hot dinner and a foot massage [laughter] and then all of a sudden you come home and your wife isn't back yet! (Interview with Luisa and Herminia, 2015)

Another example of how togetherness helped women develop core values such as a sense of agency as well as self-confidence and even a sense of 'self' in a wider context involves a market research activity the participants had to do in groups. Depending on their type of business, the participants were asked to do field research in the form of questionnaires related to several aspects of their products or services. Women were instructed to interview potential clients and any person with expertise related to their business venture. At first, the participants focused on interviewing people they already knew, such as other parents outside their children's school, at church or at the community centre. The participants quickly completed the exercise as they divided the number of interviews among their group members and paired their market research activity with other activities they usually did during the day. They limited themselves to their activities as wives and mothers and would not think about reaching out to other people outside their usual circle. The facilitators therefore encouraged the entrepreneurs to 'think bigger' and consider people or other business owners outside their communities who could either buy their products in bulk or help them access higher-income buyers to sell their products for more. The facilitators were successful in getting the women to do the exercise again, but having to look beyond their usual circle of acquaintances for information was experienced as an unwelcome challenge by most of the participants.

Inhibiting factors such as women's childcare duties combined with some husbands not giving permission to women to invest time in their enterprises limited women's ability to dedicate time to their businesses outside their regular motherly/wifely duties and activities. However, this group market research exercise presented women with an opportunity to use the power of being together to persuade their husbands and themselves to make a trip to places outside of the community to complete the questionnaires for the activity. In this case, being part of a group and having to travel

outside their communities because of the demands of the programme served its purpose as husbands had no choice but to accept that women were going to be absent for a few hours as none of them wanted to be the reason for the group's failing to complete the activity. At the same time, other participants, who were reluctant to leave their community but were not directly prevented from doing so by their families, were encouraged by their group, the *facilitadoras* and the cohort as a whole, as the activity required all of them to participate equally.

In interviews, I noticed how this activity had a positive influence on the development of self-esteem and self-confidence in participants who, like Carla from the second cohort, were afraid to approach people they would not usually address or to go to places they would not typically frequent:

> Carla: I had to go to five different places to ask for prices [for her market research] . . and for me it was, like, . . . scary. How was I going to go to such places? But it was all imaginary fears because you get there and people are very nice. It's all in your head because before going there I was scared, but once you're there everything is different.
> Me: How did you find the courage to go?
> Carla: We got together, a few of my *compañeras* and I, and then one of us would ask the questions . . . It was easier to do the activity once there were three of us going together (Interview with Carla, 2017).

In a similar example, women from the first cohort, for instance, organised themselves by working in groups and gathering in each other's homes on a rotating schedule to work on whatever task they needed to complete for their business. The *facilitadoras* suggested the idea to the participants but it was their choice whether or not to get together and how often. This way of organising work had several positive consequences. First, women could dedicate a few extra hours a week to working on their projects away from their domestic duties or childcare responsibilities, which were difficult to ignore when alone at home. Second, women became more productive as the time spent in each other's company was exclusively dedicated to their projects. They had the option either to bring their children along so they could play with others or find alternative sources of childcare, usually from a family

member or a neighbour. Even when women were hosting the working group, they would be less distracted from work as the host would be encouraged by the others to leave her pending chores unattended during their work sessions.

> Karina: I used always to tell my family that I was making bracelets with the others but they would only say ‘ah! Mum and her silly little things’. They didn’t think it was anything serious but now that I get together with my group for four hours of real work and I tell my family that I am going to work they say ‘ah! Mum is going to work’. They take my work more seriously and they respect the time I dedicate to it (Interview with Karina, 2015).

The more time women spent on their activities as a group the more they noticed a change in their husband’s and family’s attitudes towards them travelling away from home and spending time away from their communities. Having to seek their husband’s permission was no longer an inhibiting factor to their empowerment. As women developed more self-confidence, they also found a new freedom of movement inside and outside their communities.

> Me: . . . so when you all had to go to Santa Paula or even further . . . your husband wouldn’t say anything about it or you were not afraid anymore because you had already been to other places [because of UELI]?
> Tamara: No, I wasn’t afraid anymore. Sometimes I wasn’t doing it for the project when I went to the city centre. I was doing it because I liked going there. I was traveling far from home and he [husband] wouldn’t get angry. (Interview with Tamara, 2016).

The participants also learned how to deal with frustration when working with other women and as individuals working in their own projects. Women acquired other skills such as making an in-depth analysis of situations that hindered their business development. One of the groups from the first cohort, for instance, produced hand-made lamps which were qualified as a ‘luxury’ product by UELI standards. Products qualified as ‘luxury’ were seen as having higher production costs than other products in the programme and as exceeding the purchasing power of the communities where women lived. To give an example, the lamps were sold at an average of 350 MXN,

approximately 14.5 USD. Considering that the daily minimum wage in Mexico in 2015 was 70 MXN or 2.9 USD this product was considered an unaffordable ‘luxury’ for local people, meaning that the producers had to look for other places to sell. Consequently, the group of two entrepreneurs ventured into an ‘upmarket’ area of the city called Providencia, where they approached home decor shops and offered their products to these retailers.

As previously mentioned, the participants did not have many reasons to leave their communities before joining the programme. They had little or no reason to go to areas of the city such as the one they were now visiting. Going to Providencia meant that women had to surpass several of their limitations and develop a sense of agency and self-confidence to travel away from their communities and to interact with people outside their immediate circles. The participants were visiting the area not as visitors but as businesswomen. As they were planning to approach shop owners or managers, the marketing facilitator of their UELI workshop advised women to ‘dress accordingly’ and look professional while offering their products to new clients. Both women dressed in their best clothes and gathered the courage together to approach the first business. Still, the experience did not go as planned:

> Herminia: we started telling her [shop owner] that we were from a project called UELI and that we were the enterprise LUMINE and we were offering her a lamp . . . We gave her our whole speech but since we were very nervous we didn’t ask her for a phone number, we didn’t write the address down, we didn’t know how to introduce ourselves. . . we felt a strong sense of insecurity and at the end she just looked at us, up and down, and said ‘I will call your boss’ [laughter]
> Me: What did she mean by ‘your boss’ if you had told her those were your lamps?
> Herminia: [laughter] I know! We left the store and I was feeling angry so I looked at Luisa and she just did like this [she looks at Luisa and shrugs her shoulders]. I felt dispirited and I told her that we should go, so we said ‘Well, thank you very much!’ and then we left.

Although their first experience was not successful from a business point of view it

helped both women take a step towards developing self-confidence and a sense of self as now entrepreneurs. The experience was an opportunity for them to take advantage of being together and to reflect on what went wrong during the exchange with the business owner:

> Herminia: When we left the shop we walked to the corner of the street but neither of us was speaking [laughter] – we were just looking at each other. Then Luisa said in a very serious tone 'What did we do wrong?' so I told her 'Let's sit down and think about it!' and we started to notice how we didn't introduce ourselves by name and how we didn't say many other things we should have said . . . We analysed everything we needed to do and that was the last time something like that happened (Interview with Luisa and Herminia, 2015).

Another consequence of this 'togetherness' created by the programme was that women in the first cohort helped the *facilitadoras* motivate and advise women in the second cohort more effectively. The *facilitadoras* used anecdotes and experiences from previous cohorts to rally the participants if they lost the motivation to keep working on their projects. In addition, participants from the first cohort whose business was still operating participated in workshops with women from the second cohort. These workshops became an encouraging factor as they offered an opportunity for women to share their experiences and their sales or production techniques with the new UELI participants and to continue to benefit from the co-development sessions. During these sessions, the participants exchanged skills and knowledge, which helped strengthen the bond between them as 'UELI entrepreneurs'. Women who were experiencing difficulties with a particular activity for their business looked for advice to other women, with whom they had shared their own skills in other areas. Alma, for instance, found it difficult to use social media to promote her products online but was good at maths:

> Alma: . . . The other day she [Paula] said to me 'Alma, help me with the maths because I can't do the costing. It's really difficult for me', So I asked her 'Where did you get stuck?' and I sort of explained it to her [. . .] Maths is easy for me but for Paula it's a problem, but she is very good at writing and sending

> letters or emails and I'm not. I find it difficult to use social media so the idea is to help each other when we get stuck.

Women helping each other develop new skills helped both the woman teaching and the one learning develop self-esteem and self-confidence. The one who was teaching could benefit from sharing her knowledge with her colleague, and the one learning benefited from feeling supported. The participants approached the *facilitadoras* when they had questions regarding the programme activities and even had dedicated individual sessions regularly. They still turned to each other for help and even created their own working groups.

> Alma: Paula has always had this idea that we should plan to see each other another day because when we are done with UELI we are always running. In the morning before the workshop we don't have time. For example if one of your children didn't get up on time and you had to get breakfast ready and then after the workshop you had to run again because they'd soon be back from school. We run because we don't have time! But we are talking about getting together on Saturdays at least once or twice a month [. . .] During the individual sessions with Lety [the *facilitadora*] sometimes we don't have any questions but then we get home and well . . . the questions come up (Interview with Alma, 2017).

Learning together and teaching each other became a recurrent theme mentioned by all the women involved in UELI. The many collective activities in the programme aimed not only to help women improve the quality of their products and the profitability of their businesses. The programme sought to help women become agents of positive change within their community and become entrepreneurs as UELI's curriculum was based on personal and community empowerment. Consequently, the participants not only worked together as a group but also learned to help each other with their activities even outside the programme's limits.

> Me: Being in a group, is it important for you?
> Mónica: Yes, because I learn from everyone, I learn from other women, from what they experience and what they do, and you learn to share and help them

too because you can help many people.
Me: How do you help your *compañeras*?
Mónica: Well, I have always liked maths and I don't think I'm a good teacher but if I can help them in some way I do it. For instance I didn't know how anything about computers and there was a *compañera* who did know and she showed me: 'look, you can do it this way'. She would even organise lessons for us. So it's nice to share what one knows and for it to be reciprocal since they share what they know (Interview with Mónica, 2017).

I noticed how the programme *facilitadoras* and the support they gave to the participants also became an encouraging factor for women's personal empowerment. The role of the *facilitadoras* was to deliver the programme workshops and help women with their business portfolio which most of the time meant helping women with activities linked to the costing of the products as participants were required to do some basic calculations in this area. All participants had at least a secondary education but the exercise still appeared challenging for women who were not used to doing calculations. In one of my interviews, Lola was telling me how doing maths was hard for her and how sometimes she lacked the will to stick at it. When I asked her how she coped with her lack of motivation, Lola told me how close she felt to the facilitators and how she could always call on them for help.

Lola: Even at night, at 8pm or 9pm, at any hour of the day they are always there. I say to them 'you are not being paid for what you are doing because what you are doing is priceless' . . . If I tell them 'I don't understand this' they either call me or stay on with me after the workshops.
Me: So it's because they stay and they help you that you feel motivated to continue?
Lola: Yes (Interview with Lola, 2017).

All the participants I interviewed mentioned how dedicated the facilitators were to helping them with their activities and how they would always respond to the participants' questions or text messages regardless of the time of the day. When I interviewed the *facilitadoras,* all of them mentioned how important it was to be available whenever the participants needed them. They understood that women

sometimes did not have the time to do their business activities during normal working hours as they were busy taking care of their families. They therefore made themselves available later in the evening.

This positive connection between the participants and the *facilitadoras* was beneficial for the stability of the programme and the cohorts' success because they could act quickly when they learned from one participant that another was in danger of having to leave UELI. Women confided in the *facilitadoras* for instance whenever they felt one of the participants was becoming isolated from the group or having difficulties attending the workshops. One of the participants told me how she had become concerned that one of her close friends, Federica, was going to leave the UELI programme as she kept missing the workshops. The more the programme advanced the more women had to invest in their enterprises as they were asked to bring their raw materials in with them so that they could work at the community centre alongside the other women. Federica was one of the participants who had the least financial resources to invest in her business which meant she did not have the money to buy the raw materials she needed. She therefore started missing the workshops, until her friend Cata came to see her with Lety, the *facilitadora*. When I asked Federica about this she explained how Lety was the reason why, in the end, she stuck with the programme.

> Federica: Sometimes I feel…I don't know how I feel. . . I missed two sessions, the first one because I was sick and couldn't even get out of bed and I didn't even know how to call Lety. The second one I didn't want to come because they were going to ask about the raw materials for my business and I didn't have any so Cata [from the same cohort] brought Lety to my home and we talked about everything (Interview with Federica, 2017).

It is important to note that the *facilitadoras* were not obliged by UELI to respond to the participants outside working hours and were not paid overtime if they did. UELI participants were aware of this and, as a consequence, saw the work of the *facilitadoras* as the product of their commitment to helping the participants to progress, which created a stronger link between all those involved.

Lastly, another encouraging factor for many participants is what Rowlands (1995:175) calls ‘emotional release’. Just as women found informal spaces and ways to gather, the programme also offered participants spaces for shared reflection. One group workshop, in particular, promoted the practice of sharing experiences with the aim of creating a stronger sense of belonging amongst the participants. This workshop, which the participants referred to as a *grupo de palabra* or a ‘talking group’, consisted of the women getting to know each other better by telling their life story in front of the group. The participants had to write their own story on a piece of paper and were then invited to read it for the rest of the group. Some participants were already acquainted with each other, but the aim of the workshop was for all those present to share their experiences. The women were somewhat reluctant at the beginning as many of them had experiences they considered shameful, such as instances of alcoholism on their own part or that of someone close to them, or of violence that they had suffered from or perpetrated in their families. All the women were encouraged to participate by writing up their stories but if they did not want to read their own story out loud they could ask someone else, usually someone they knew and trusted, to do it instead of them.

> Lola: . . . and then Martha said to me ‘Lola, can you ready my story?’ and I said ‘yes’. We were all listening and when I was about to start I felt a lump in my throat so I turned to her to give her back the notebook but she was already in tears. I took a deep breath and said ‘So you left me your story to tell’ and I started reading while crying . . . That workshop bared our souls.
> Me: But… did you all feel good after the workshop or was it stressful?
> Lola: No! We were all waiting for that moment! (Interview with Lola, 2017).

All the participants who told me about this workshop had found it to be a good experience and were happy to share their stories with the other women. The participants had learned to talk to each other and to share their problems with others even outside the formality of the *grupos de palabra*. The participants were used to asking each other how they were doing by now, and they got into the habit of giving each other moral support when needed.

> Carla: If a *compañera* comes to the workshop feeling sad we ask her ‘what’s

> wrong?' Sometimes there are family fights and they come here feeling very down and we cheer them up [. . .] We share our feelings or if someone has a stomach-ache we find a way to make her feel better or have one of us go get medicine or something for her. As a group we come together when we know that one of the *compañeras* is not doing well (Interview with Carla, 2017).

Coming together and sharing difficult life moments with the group brought the participants closer together and created a stronger sense of belonging as women realised that they were not alone in any difficulties they faced.

5.3 'I have changed': Evidence of core values in personal empowerment

As seen in Chapter 2, the core values in the personal dimension of empowerment include self-confidence, self-esteem, sense of agency, sense of 'self' in a wider context and dignity. This section considers how women participating in UELI perceived the changes they were experiencing in themselves, thanks to the encouraging factors described in the previous section. It is important to note that all participants place their 'change' at different points in their trajectory through the programme. For instance, some women consider they started experiencing this 'change' the moment they learned about the programme and not when the programme activities actually started. Other participants did not consider they had 'changed' until a few months after they had stopped attending UELI activities. Consequently, the examples cited below are not in any chronological order. I categorised participants' changes in the personal dimension as follows:

5.3.1 Increased sense that things are possible

The participants referred to a change in the way they saw not only themselves but also their daughters. Gabriela, from the first cohort, described the change in herself she noticed when she joined the programme:

> Gabriela: as soon as I joined UELI I realised something and told myself 'Wow! There are so many things!' Because I used to be shut away from the world. It's as though they'd opened my eyes to new things. I used to have these ideas before, like 'What's the point of getting my high school diploma or learning new things if I'm already old? What's it for?' Then I learned that I still have value,

> that I still live and breathe and that I can do whatever I want . . . that I have a world of opportunities and that I create my own limits. . .[T]hey opened my eyes (Interview with Gabriela, 2017).

The participants started thinking about a better future not only for themselves but also for their family and especially for their daughters. Eli was proud to be an example for her daughter.

> Me: Do you think that your daughter's life will be different from yours?
> Eli: Yes of course. I *want* it to be different. Actually since she's seen me doing my assignments and activities [from UELI], she's been saying tome 'Mamá, I want to learn what you've learned'. She wants to have a career and also a product [of her own]. Whatever she wants -- it can be doing nails or something like that. She wants to have a career and her product [. . .] She will soon turn twelve (Interview with Eli, 2017).

Maira for instance mentioned how important it is for her to be an entrepreneur:

> Maira: one day I came back home with my UELI certificate and I told my partner that I had discovered that I was an entrepreneur. He told me 'maybe you just found out but I already knew it'. Those words have stayed with me ever since because he saw something in me that I didn't know I had. I like to think that he has always known this about me (Interview with Maira, 2017).

5.3.2 Increased ability to learn, analyse and act

Other participants could imagine a future as entrepreneurs because of the skills they learned in the programme. Participants were happy to receive guidance from the *facilitadoras* and to have the option to attend workshops catering to their needs. From the second cohort, Galilea greatly appreciated the finance workshops she attended. She felt that the knowledge she acquired allowed her to imagine potential growth in her business.

> Galilea: They opened our eyes to things like doing our costing and pricing. One can say 'I sell' but never leave the same small path and your comfort zone, or

you will never progress. That was one of the first things they taught us. Then I told myself 'It's true. . . If I don't sell as much here and I have the opportunity to go to Tlaquepaque to earn more then why wouldn't I go? . . . or to the city centre or some other place? . . . Those are things we learned in UELI.
Me: Had you not previously thought about this for your business?
Galilea: Let's say that I kind of did . . . I used to go out and sell to my friends or to my close group and just in small quantities. I used to think it was enough. Then again if you know how to do your thing why not plan and think more about the future (Interview with Galilea, 2017).

5.3.3 Increased ability to access and act in new spaces

As a consequence of the development of self-confidence, the participants took part in activities that had previously seemed impossible for them. For several of them, the act of selling, for instance, required interpersonal qualities that they thought they lacked, and they saw the act of approaching a client as 'shameful' as they felt they did not have the eloquence or the vocabulary needed to make a 'sales pitch' or even to talk to potential clients. Maira, one of the most successful entrepreneurs of the second cohort, encountered many such difficulties at the start of her activity.

Maira: I used to see those people [her potential clients] as if they were superior to us – say . . . in the way they express themselves. I used to think I owed them a lot of respect because they were better than me …) I once had a [sales] meeting with a doctor and I felt a bit embarrassed because of the way he spoke, that I couldn't understand.
Me: What was he talking about?
Maira: He was asking me to give him information about my products [. . .]. He then asked me to come to his practice at lunch time so that we could discuss my products and I didn't go because I was afraid and embarrassed not to know how to dress for the interview or if I should eat while there or not, so I didn't go. I talked to my psychologist and the *facilitadoras*. The good thing is that I had another opportunity with a woman who wanted me to meet her at a coffee shop to talk about my products. This was about a month later and I was mentally prepared for it and I could deal with the situation(Interview with Maira, 2017).

5.3.4 Increased ability to interact outside the home

Other women, like Luisa, found themselves more at ease with finding their way about the city and away from their community after their participation in UELI. Luisa now laughs about how afraid she was to leave her community or even walk around the town.

> Luisa: I was one of those people who was really afraid of going from here to Tonalá [a municipality in the east of the Metropolitan Zone] My hands would sweat and I'd get very nervous. I felt a lot of fear. Once my husband asked, jokingly [in the car] 'If I leave you here in the city centre will you be able to go back home on your own?' I pretended to be very brave and said 'Sure! Do it!' but I was thinking 'I hope he won't do it for real!' . . . Now a lot of people have told me that I'm not the same as before – not in my way of speaking or in general – and I really like hearing that. I even tell my husband that if my microenterprise doesn't work I'll still have grown as a person(Interview with Luisa and Herminia, 2015)

5.3.5 Increased sense of well-being

In addition to gaining self-confidence, all the participants claimed to think of UELI as a programme which made them 'feel good'. In her original model (1995) Rowlands does not cite this category as being part of the changes in the personal dimension, but I believe that women claiming they feel better and family members noticing these changes should be part of the dynamic model in this dimension. When I asked the participants what it meant for them to be part of a programme like UELI all, without exception, said that they felt 'better than before'. For some participants, it meant, for instance, having a place where they felt they were heard, where they could express their feelings and where they felt a sense of community. Women who previously spent most of their time alone or with family members in their homes were now joining activities like those from UELI at the community centre and talking to other women. Several women claimed that belonging to a group of women helped them overcome symptoms of their 'emotional response to instances of oppression' such as pains, tiredness and stress.

These changes were noticed not only by the participants but also by their husbands.

Andrés, the husband of one of the participants from the first cohort remembers how his wife used to feel before joining the programme during his interview with my research assistant.

> Ernesto: Can you tell me the advantages of your wife dedicating her time and effort to the programme?
> Andrés: I see many of them. The most important one is that they got her out of the house because like I told you before when I used to come home from work I'd always find her lying down because of her illness [depression]. She never wanted to go out. Little by little the more she went [to UELI] the more she got interested and started going out more which is what I wanted. That is the most important thing.
> Ernesto: Do you think your wife is the same person as she was before she joined the programme? Are there any changes that you can see in her?
> Andrés: She's changed a lot! I'll keep telling you the same thing no matter how long we talk: she took a 180º turn and I am very grateful for that (Interview with Andrés, 2017).

Some women who participated in UELI had previously been involved in a workshop from a publishing company who wanted women from low-income communities to write their own life stories for a book. When the participants talked about these workshops all of them described these moments as 'crying moments'. I thought at first that women had a negative experience with the workshops but several participants of this workshop told me how liberating it felt to participate. These workshops were later integrated into the UELI curriculum and all participants contributed to the writing of a book, one for each cohort, about their experiences in the programme. When I asked the participants about their experience with the writing of the book they all claimed to feel proud of their work and of the stories they had shared and how participating in the book made them 'feel better' about themselves.

5.3.6 Increased ability to obtain/control resources and to organise own time

Other participants claimed that they felt a sense of satisfaction and achievement due to applying what they learned to start earning money or launch their own microenterprise. Alana from the second cohort for instance, remembers how she felt

after she was able to afford to buy a washing machine – her first – something that she had been dreaming of for two years:

> Alana: I had never had a washing machine and two years ago I'd wanted to buy one with the money I was earning with my work but it wasn't enough. I used to sell around 5,000 or 5,500 pesos a month (about 300 USD) . . . Now I've bought one that costs 6,000 pesos (360 USD) [. . .] and I even have money left over! (laughter) So I bought an amazing washing machine that I really liked.
> Me: And how does that make you feel?
> Alana: I feel like I finally have a washing machine! (laughter) It feels great and I even had 1,000 pesos (60 USD) left! (laughter) (Interview with Alana, 2017).

Other women also expressed a sense of satisfaction about being able to buy small gifts for their children, spend their money on themselves or buy more food (like meat and other proteins) for their family. For Alma, who had one of the most successful enterprises of the first cohort, her new sense of freedom came when she started to exercise control over her earnings. Alma told me that she spent money on materials for her business and the household but always had money for herself.

> Me: How do you spend money on yourself?
> Alma: . . .mmmmh . . . I love eating out. I go to the city centre to have lunch and then get lost buying materials. Then I tell myself 'Ah! I'd love to have a coffee' and I go and get one. These are things that I hadn't done in years. I stopped doing that before I got married so I tell myself how lovely it is that I can go on my own and drink my coffee. I am on my own and I buy myself a pair of jeans or a shirt and I don't need to ask permission because it's my money. These are my things and I'm not depending on anyone, not even my husband (Interview with Alma, 2015).

This new feeling of freedom was also mentioned by women who were not as successful as Alma but who nonetheless gained some control over their limited earnings from their business.

> Tamara: I didn't work before. If he [husband] gave me money, I had it;

otherwise I didn't. With UELI I feel I have more freedom. I feel that this is my money, I earned it and I feel useful.
Me: Why do you feel that you have more freedom?
Tamara: Because I can do more, I don't feel as though . . . as I was telling you before. I used to do nothing and now I can go out, I can do this and that. I feel more confident. I feel that I've lost the fear I used to have (Interview with Tamara, 2015).

5.3.7 Increased ability to formulate ideas and express opinions

Other women in the programme also found a new sense of freedom which was not directly linked to their increased control over income. Karina, for instance, found her voice and a new sense of being able to express herself thanks to her participation in the different workshops. Her husband also noticed the change that Karina experienced in their everyday interactions at home.

Me: So when you told me that you've seen a change in yourself, or that your husband has noticed the change, what does that mean?
Karina: That now I talk (laughter) and that I express myself a bit more (laughter). If we are talking I express myself a bit more, I give my opinion and I say things and before I didn't. . .
Me: And why did that happen?
Karina: I think it was because of all of the workshops that they prepared for us. That workshop with the French women [an empowerment workshop] which I really liked, and they used to ask us a lot of questions. They used to make us talk and you talked because you had to talk! (Laughter) (Interview with Karina, 2015).

In another example, Graciela confronted her husband, who was constantly telling her she was not going to succeed in her business. Graciela said that her husband used to pretend to support her but he would then tell her that he did not trust in her ability to run a successful business:

Graciela: …he bought the plot of land next to our house and built a huge room which he said was 'specially built for me' but he was convinced that it wasn't

> going to work; but I don't buy that anymore. . . I told him I wanted to put up tables to sell my pizzas and he said 'I'll give you the chance to have a go but if it doesn't work I'll build myself a workshop'. So I told him, 'You can go ahead and buy another piece of land for your workshop because my business will work. I'm telling you this in all confidence: My business will work'.
> Me: And what did he say about that?
> Graciela: 'Well, I don't think so' and I told him 'Well, that's your opinion but I don't buy it. You're trying to sell me your opinion that my business won't work but I won't buy it' (Interview with Graciela, 2017).

5.4 Dynamic empowerment model: Personal empowerment

To summarise the discussions in this chapter, in Table 5.1 I present what empowerment in the personal dimension means according to Rowlands's three-dimensional model. Although Rowlands's model (1995; 1997) has a more extensive list of factors, I present only those relevant in UELI's case. Items with a * were added to Rowlands's original model.

In conclusion and as seen in the previous examples, most participants from both cohorts claimed to have experienced a positive change and an increase in their 'power within' in comparison to who they were before they joined the programme. Although all the participants reported changes which were evidence of the development of core values in the personal dimension, the effects of this expansion were not the same in all cases. At the same time, we cannot think of their participation in the programme as the only factor that affects women's personal dimension of empowerment. If we take gender roles and the expectations put on women to comply with stereotypes, we see that although these stereotypes are changing this change is gradual and it does not happen in every household. Also these challenges to gender stereotypes do not depend exclusively on women and their participation in a productive programme like UELI but also on their husbands. When men adhere to these rigid gender roles, it can create power imbalances and in some cases negatively affect women's 'power within'. In other words, if men believe that their worth is solely tied to being the primary breadwinner, they may resist or discourage their spouses from pursuing their own goals, ambitions and sources of income. This can result in feelings of dependency, lack of control and diminished

self-esteem for women, hindering the effects of encouraging factors and preventing women from developing core values in this dimension.

Table 5.1: Personal Empowerment in UELI

Personal dimension	
Core values	Self-confidence, self-esteem, sense of agency, sense of 'self' in a wider context, dignity
Encouraging factors (What helps women develop the core values)	Getting out of the house, having an activity outside the house, being part of a group and participating in its activities, sharing problems, making friends or having wider friendships, ending isolation, travelling, developing skills (entrepreneurship), time for 'self', having a role in the community/more prestige, getting a diploma, emotional release, encouragement from *facilitadoras**, working in small groups*, women only nature of the group
Changes (impact of the empowerment process in women's lives)	• Increased sense that things are possible • Increased ability to learn, analyse and act • Increased ability to participate in and influence new spaces • Increased ability to interact outside the home • Increased sense of wellbeing* • Increased ability to obtain/control resources • Increased ability to organise own time • Increased ability to formulate ideas and express opinions
Inhibiting factors (what prevents women from developing the core values)	Machismo, active opposition by partner, male control over income, lack of control over fertility/constant childbearing, childcare obligations, 'poverty', health problems, lack of control over use of time, early union/marriage*

Source: Author's own, based on Rowlands (1995;1997)

Other factors affect the internal space of empowerment. Kay Milton (2005) draws attention to how people learn from cultural, social and family environments and how they respond to stimuli differently. This is to say that what some women consider an emotionally significant experience and the feelings they associate with such experience may not be perceived in the same way by others. When I returned a third time to interview the participants, I learned that some women, in their own words, had gone back to their lives as they were 'before' once the programme had ended.

For these women, it seemed their change was highly dependent on having UELI as an encouraging factor, and once their involvement in the programme was over, they lacked an excuse to be away from their homes and mostly went back to their lives as full-time housewives. This is evidence that the empowerment process is not linear and that changes experienced at a moment in a woman's life can be temporary. Nonetheless, further empirical research is needed to examine the longer-term effects of these women's participation in the programme, whether or not they continued to pursue an income-generating activity outside the home and if they experience more long-term changes in their personal empowerment. As seen in previous examples, some women resisted going back to the status quo by finding other spaces to keep working on their empowerment process – for example, forming women's groups and spending time at the community centre. It is evident that some women in these communities want to keep working on their personal empowerment but they are limited by inhibiting factors beyond their control. The development of core values and experiencing changes in the personal dimension is the most challenging to achieve, but at the same time, once this expansion occurs, it has the potential to become the catalyst for further changes in other aspects of women's lives. In the next chapter, I will link the development of core values in the personal dimension with changes experienced by participants in the relational dimension of empowerment.

Chapter 6: Empowerment in relationships: changing visions of motherhood

6.1 Introduction

What is a good mother? UELI programme participants constantly navigate between their understanding and experience of motherhood and societal expectations of what it means to be a good and dedicated mother. While men and women share biological reproduction, in Mexico, as in several other Latin American countries, social reproduction is assumed to be women's responsibility. At the same time, the question of what being a good mother entails raises further questions about gendered subjectivities and social practices. For example, in some cases, a 'good mother' is expected to take care of her children and family at home but also to contribute to, or even assume all responsibility for providing, a stable income for the household. Overlooking gendered subjectivities means that motivations for motherhood go mostly unquestioned. They are assumed to be linked to notions of what comes naturally to women, such as motherly instincts and femininity (Palomar Verea, 2004).

Feminist scholarship often alludes to the ongoing debate surrounding idealised understandings of the 'good' mother. Depending on the culture, this idealised image can be of a self-sacrificing mother, a more 'empowered' woman or a combination of both (Sanders, 2009). Historians of gender in Mexico have argued that the definition of good or bad motherhood constructing women's identity is embedded in a politics of power and used as a mechanism of manipulation by both families and communities (Scott, 2008). Specific perceptions of motherhood and women's duties are embedded even in social policy. As in other Latin American countries, Mexican social policy has been based on gendered notions of patriarchal social needs and female dependency on a male breadwinner (Molyneux, 2007). Mexican law stated, for instance, that wives had the legal responsibility for running the home, and it was not until 1974 that the article specifying this was repealed (Varley, 2000). Despite these changes in social policy and the increasing number of women participating in paid labour, the role of provider/breadwinner is still embedded in notions of masculine power and identity, as men who cannot provide for their families are considered to have and to deserve less power and recognition (García and Oliveira, 2005). Recent studies show that this link between economic power in the household

and masculinity is still present in Mexican society even when the task of earning a living is not exclusively a male one. In the current economic situation, in Jalisco, for instance, families cannot survive with one single income, and most households currently survive with income provided by both partners in the household (Arias, 2016).

In the previous chapter, I focused on analysing what participation in UELI meant for women's personal empowerment. In theory, UELI offered participants an ideal solution as the programme claimed it could help women create an economic activity with enough flexibility to allow them to continue performing their duties as wives and mothers. However, the time women spent on their maternal and wifely duties dictated the amount of time they had left to dedicate to programme activities and the development of their enterprises. Lack of available time was one of the participants' main difficulties in growing their businesses and making the enterprises viable and profitable. In this chapter, I now focus on the relational dimension of empowerment and explore the link between women's time availability and perception of their duties as wives and mothers. I then analyse the effect different interpretations of motherhood and duties had on women's close relationships. I explore how some women 'justified' the need for an entrepreneurial project while other women decided to leave the programme and focus on their duties at home. Some women saw their entrepreneurial activity as something that would enable them and their children to have a better life and *salir adelante* [get ahead], even when this meant sacrificing time together. In contrast, others claimed that staying at home and attending to their husband and children was more important than any income-generating project they might wish to have. I discuss women's contrasting interpretations of motherhood and to what extent they developed the core values of empowerment in relationships.

6.2 The relational dimension of empowerment: entrepreneurship vs family duties

For UELI participants, supplementing the household income was the main reason most joined the programme. Therefore, they hoped to be 'good' mothers in a way that involved more than caring for their children. All participants had at least one child; some women were grandmothers who lived with their children and helped care for their grandchildren regularly. In Mexico, as elsewhere in Latin America, it is not

uncommon for grandmothers to live with their relatives to contribute to household reproduction, mainly by helping with domestic duties and providing care for children (Varley and Blasco, 2003). As women get older, their duty to care for their children is often transferred to some extent to their grandchildren as older women take over childcare so that other family members may go to work (González de la Rocha, 1994). The expectation of grandmothers helping the family is so culturally embedded in Mexico that, according to Tracy Beth Citeroni (1998), grandmothers are seen as both 'servants' and 'sages' who help with domestic activities such as cooking and childcare but also contribute to the education and socialisation of their grandchildren by sharing their wisdom and experience.

During my time with UELI participants, I found that the women's emotional status, self-confidence and overall well-being often depended on how their family and community responded to their participation in the programme. All participants joined the programme because they needed an alternative income source for themselves and their families. Both mothers and grandmothers who participated in UELI hoped that their new business would help them make sure their children or grandchildren had food on their plates and that household expenses were covered if and when their husbands' or other family members' income was insufficient, or in an emergency. Nonetheless, despite their commitment to the programme, all the participants were caught between their desire to succeed in creating their enterprises and the issues that emerged in their homes because of the time it took from their domestic/reproductive activities. Women were expected by their families and community to excel in their different roles as mothers, wives and, now, entrepreneurs.

The core values of the relational dimension of empowerment refer to women's ability to negotiate and influence the nature of their close relationships. As Rowlands argues (1995; 1997), these core values include the ability to negotiate, to communicate and to get support; stand up for oneself and one's rights; to develop a sense of self within a relationship; and to recognise and maintain one's dignity. In the case of UELI, the interviews and group discussions I undertook suggested that women constantly navigated different perceptions of what it meant to be a mother as they developed the core values in the relational dimension. In the case of UELI,

women from both cohorts experienced changes in their relationships. Still, the extent to which this happened depended on different factors, as I explain in the next section. Therefore, to better illustrate the differences in the changes that women underwent, I categorise how women experienced motherhood under three headings: traditional, conflicted and re-imagined. Women subscribed to each type of motherhood depending on their understanding of what it meant to be a good mother and the time they thought they should dedicate to caring for their children and attending to their duties as wives. In the traditional notion of motherhood, women embody societal definitions of good and bad motherhood, such as self-sacrifice and total dedication to their husbands and children. Conflicted motherhood was marked primarily by women questioning stereotypes around motherly duties. They struggled with the perceived incompatibility between the duties expected of a woman as mother and their own desire to build an entrepreneurship project and/or work outside their home. Finally, in a re-imagined version of motherhood, women distance themselves from traditional expectations of wives and mothers by exploring new ideas about motherhood, which allows them to invest time and resources in other aspects of their lives. The descriptions of motherhood below are not seen as categories applying to individual women but as illustrations of the participants' different views on motherhood, which could change during their time in UELI. In the next section, I use the phrase 'when women subscribed to x notion of motherhood' to indicate that women's views were not fixed. Although women navigated between the three versions of motherhood during their participation in the programme, I cite instances where participants identified most closely with a particular version of motherhood in the examples below. I illustrate what women said about their feelings and attitudes to their motherly duties, the influence of their family and community on their thinking, and how all of this affected their commitment to UELI. At the same time, for those women who prioritised UELI over their duties as wives and mothers, I consider how their involvement in the programme affected their close relationships.

6.2.1 '100% mother': the ideal of traditional motherhood and the 'reluctant' businesswoman

The idea of traditional motherhood shapes how the participants talk about women's duties as wives and mothers in their communities. The participants know that they are being observed and perhaps judged on their performance as wives, mothers or

grandmothers by their families, other programme participants and other community members. Women noticed the adverse reactions and responses that their families and their community had to their taking part in UELI programmes, particularly at the outset. When joining UELI, almost all participants struggled with taking time out of their duties to attend the required training and complete the activities linked to their businesses. At first, I thought there was a generational difference between the women who left the programme in its early stages and those who stayed, i.e. the younger participants vs the older ones. Authors like Sarah DeLevine and Clara Sunderland Correa (1993) for instance demonstrated through a study of fifteen mothers, grandmothers and great-grandmothers in Mexican families how these women had different expectations of themselves and others depending on their age. Their study, which takes place in the city of Cuernavaca, shows how younger generations of women are more concerned with personal and professional development than older generations as a consequence of rapid urbanisation and social change. In the case of UELI, I wrongly assumed that older women would be the ones to leave the programme earlier than younger participants. I assumed younger women would give more importance to their entrepreneurial project than to their family's opinions about their participation. I later realised, however, that it was not a question of age but of their perception of the activities they deemed compatible with their duties at home. Both younger and older women struggled to find the time to participate in UELI. At the same time, the group who managed to participate in most activities and develop their business also included women of different ages. Women who adhered most closely to the image of the traditional mother struggled the most to participate in the various programme activities and reported little or no change to their relationship with their husbands or other family members. Traditional mothers were also most affected by different inhibiting factors to their empowerment process and reported the least changes in their close relationships.

Cultural expectations of women were one of the inhibiting factors with which traditional mothers struggled the most. Karina, a grandmother from the first cohort, was initially enthusiastic about the programme but gradually did less and less until she finally quit due to the demands on her at home. She constantly worried about the length of the workshops and became the self-appointed timekeeper. She would even leave the community centre when sessions were supposed to finish without waiting

for the rest of the group. She expected the activities to start and finish on time so she could return home to her family. When I spoke to Karina about this, she said she disliked ‘wasting her time’; she told her husband and children the exact duration of her activities at the community centre and was expected back home at a precise time.

> Me: Why didn’t you keep going with the development of your business idea?
> Karina: ... it was too time-consuming. On some days, we’d be away the entire day … it was too long … And then sometimes my husband would say, ‘You don’t give us the attention we need’ and all that ... I still stayed on for two or three years.
> Me: And why did your husband say you weren’t giving them attention?
> Karina: Because sometimes we’d stay out all day. I used to prepare their lunch the day before but wasn’t there to serve the food. I wasn’t there, and if they needed tortillas, for example, or something like that, they had to go and buy them themselves, and they didn’t like that. (Interview with Karina, 2017)

On reflection, the fact that Karina was constantly worrying about her husband giving her ‘permission’ to attend the programme or do anything outside her home became evident when we met for her first interview. I waited for her for almost thirty minutes and when she arrived she said she was sorry to be late but that her husband had not left home when she usually expected him to leave. The second time I interviewed her, we met at her home, where she cared for her grandchildren. Although we were supposed to speak for an hour or so, I stayed at her request for almost two and a half hours because we were constantly being interrupted by her grandchildren demanding attention. Karina only felt she could do other things, such as participating in our interviews or joining activities in UELI, when her family did not need her.

Like Karina, traditional mothers lack freedom of movement outside the family sphere as they are constantly ‘on duty’, ready to respond to their family’s needs. When women subscribe to traditional motherhood, they often lengthen their day by getting up an hour or more earlier to participate in the programme. Cultural expectations of women and the imagination of the traditional ‘good’ mother are rooted in the idea that a mother sacrifices everything for her children, including her time and personal

projects. Women who subscribe to this concept of motherhood often lack an independent or reliable source of income. This situation then creates a dependency on their partners, which further inhibits their development of the core values in the relational dimension of empowerment. It was interesting to see how some women who had older children and therefore more time to dedicate to their project now still adhered to a traditional view of motherhood. Cruz, from the second cohort, shared with me how she was entirely devoted to her children when they were young:

> Cruz: My ex-partner used to take care of the economic part, and I would take care of the house and the children. I honestly loved doing that. I think I am a housewife and love being at home. I think it's brilliant to cook and be with my children…

Her children were now grown-ups, and Cruz had no grandchildren at the time we spoke. She was now actively participating in the programme. A question remains however whether she would still be able to do so if she eventually found herself having to care for her grandchildren or if having an enterprise would be reason enough not to care for her grandchildren if she had them. During our interview, she claimed that it was thanks to her dedication as a mother that her children were now successful.

> Cruz: I was a very dedicated mother, and I am thankful I could do it because now my daughter is finishing her bachelor's in psychology, and my 18-year-old son is backpacking in Canada (Interview with Cruz, 2017).

Another two inhibiting factors that were present in both cohorts, and possibly the most powerful ones, were male violence and alcohol consumption. Domestic violence and incidents with alcohol consumption were a constant presence in women's lives. I interviewed 31 programme participants and all had at least one story to tell about domestic violence in its various forms, with or without alcohol consumption. Women's life stories contained at least one violent incident, whether it was violence experienced as a child from family members, violence from a partner, or violence they had inflicted on a partner or child. The consequences of violence manifested in different ways in the participants' lives. Some said they had become

sick as a result of the experiences in question, while others talked about feelings of being trapped when still living with a violent partner.

Alicia, from the first cohort, suffers from hypothyroidism, and she claims that her illness is a consequence of the guilt she felt after thinking it was her fault that her husband, an alcoholic, attacked her. The incident happened one night at their home while her husband was having drinks with their *compadre*, a close male friend. Her husband attacked Alicia while she was asleep with her baby daughter:

> Alicia: I don't know what happened to my husband while he was drinking … I don't know what happened. He took a bottle of Bacardi and he hit me. He first hit my *compadre* with whom he was drinking while I was sleeping with my daughter by my side. [Then] He hit me on the head and left me with a gash on my head. I had to call the emergency services … That is when all my [health] problems started because I thought it was my fault […] I do believe that emotions lead to physical illness. From that moment on my symptoms got worse and then I was diagnosed with hypothyroidism (Interview with Alicia, 2017).

Alicia became depressed because of her sickness and her family situation. It was evident during both my interviews with her that she was still struggling with the consequences of that violent night with her husband.

> Alicia: I don't like to think about the future because I have sometimes imagined what might happen and when it doesn't happen, I get depressed … I'd instead not think about the future but live day by day, given everything I have to reach higher … that is the only thing I let myself think about (Interview with Alicia, 2015).

Many abuse survivors, like Alicia, experience guilt about different aspects of traumatic events, such as not fighting back or thinking it was their fault that their abuser attacked them (Lee, Scragg and Turner, 2001; Street and Arias, 2001). In Chapter 5 I also cited the example of Tamara who had many problems with her husband because of jealousy and even tried to take her own life because of it. Even

if Alicia's and Tamara's experiences had happened several years before joining UELI, both women had decided to quit participating in the programme because of their husband's influence. Karina, member of the same cohort as Alicia and Tamara, said something that perfectly shows the consequences that a partner's violence and coercion have on women's ability to control their circumstances and make their own decisions:

> Karina: He says that if I start my own food business, I would be too tied to it… For him [her husband], if we go out somewhere, we need to all be together. If we have a party, I cannot go because of the business… because you are tied to it. It seems he doesn't like me to have my own thing… it's like he doesn't want me to be tied to anything except if it is to him… (Interview with Karina, 2017).

Another factor shaping women's attitudes to motherhood is their relationship with older generations of women, such as their mothers and mothers-in-law. Some participants from the programme who adhered to traditional motherhood claimed to have challenges participating because of the influence of their mothers and mothers-in-law and how this influence shaped their own perceptions on their duties as wives and mothers. As previously mentioned, most of the participants had had their first child at a very young age and often while still in school. During the interviews, several participants claimed that their mothers would tell them that there was nothing as important as having a family. These women had, therefore, left their education to dedicate their entire time to caring for their children at home. Young women leaving school to devote their time to their children was therefore normal and strongly endorsed by older generations and other women of a similar age and society.

Moreover, traditional mothers who had a close relationship with their mothers or mothers-in-law, often either living in the same house or very close by, claimed that these women from an older generation sometimes dictated how young mothers were supposed to behave, expressing strong opinions regarding the amount of time mothers should dedicate to their families. Other research in Mexico also portrays the complicated relationship that young women have with their mothers and mothers-in-law. Ann Varley's research (1993, 2000, 2015) and her research with Maribel Blasco

(2003) shows how many women feel dominated by the mother-in-law who intervenes in how women perform as wives and mothers.

As a consequence of the pre-eminence of motherhood, 'traditional' mothers often experienced a sense of 'guilt' when participating in activities that were not linked to their families and therefore decided to quit. One of the participants told me of a woman who always felt guilty about enjoying herself outside her home. The woman in question would constantly worry about her children not having lunch, even if she had left food ready prepared for them. I encountered the same reaction from other 'traditional' mothers when I asked them about their participation in the programme. All participants had children still living at home whose ages ranged from 3 to 25, and all women adhering to traditional motherhood said that their children came first regardless of age. One participant claimed that women sometimes felt guilty about having any interests or finding any satisfaction outside the family sphere:

> Tania: It's the wrong thing to do because they do NOT [feel they] have permission to do it. I don't know if it [permission] is supposed to be given by our Lord God or by their mothers. I don't know who is not permitting them, but you can see they do not have it (Interview with Tania, 2017).

When women find themselves performing these duties and meeting these cultural expectations, internalised oppression emerges as a factor inhibiting the empowerment process, particularly for traditional mothers. Traditional mothers, therefore, saw UELI or any other such activity as a hobby to occupy their 'free time' or the time in which they were not immediately attending to the needs of their families. They participated in the programme activities only as long as these did not interfere with their family responsibilities. Women who subscribed to a traditional notion of motherhood were convinced that their duties towards their family, particularly their children, were their priority. They did not question the status quo or contradict people close to them who upheld the virtues of traditional motherhood.

6.2.2 'Half and half' mothers: the conflicted mother/businesswoman

During the time I spent with the participants, I noticed that although most of them subscribed to a traditional view of motherhood at the beginning of their participation

in UELI, many nonetheless questioned or started questioning – verbally or in practice - such views of their performance as mothers and wives. Most of the participants I interviewed embodied a sense of conflicted motherhood at the time of the interviews. I call these women 'conflicted' mothers because, in contrast to women who mostly subscribed to traditional motherhood, they experienced internal conflicts around motherhood. They struggled to reconcile their duties as mothers and their desire to pursue an economic activity. They also experienced external conflicts in the shape of their family's explicit demands on their time and attention. Like the 'traditional' mothers, 'conflicted' mothers attended UELI's workshops. They participated in the programme activities and received negative comments from their husbands, children or other family members because of the amount of time they spent outside the home. However, the difference between traditional and conflicted mothers is that the latter continued participating in the programme regardless of these negative responses. Certain encouraging factors helped women in this category to keep participating in the programme and develop what Rowlands (1995) would likely describe as the core values of empowerment in relationships. All the women interviewed saw their participation in UELI as an advantage and an opportunity to learn new skills. Their desire to continue attending the programme made them reflect upon the time they dedicated to their duties at home. When women subscribed to a traditional notion of motherhood, they prioritised their family over their participation in the programme. If women started questioning their duties and were taking specific actions to question the status quo and to find ways to dedicate more time to their projects, conflict arose in their families. As a consequence, the now 'conflicted mothers' often had to justify or defend their participation in the programme to their husbands, who saw UELI as either a waste of time or a distraction from what wives and mothers should spend their time doing:

> Ivonne: In the beginning, I had many problems with my husband. I was one of those women who never went out. My husband used to say, 'If you go out or start working, you'd better leave me [*te me largas*]. I didn't marry you for you to be going out and about, so you should stay here: your children, your home and nothing else.'
> Me: So even if he wasn't home during the day, did you have to stay in?
> Ivonne: I had to be home with the children and food had to be ready when he

> got home. That's what he believed ... he was very machista, very, very machista. That's how he was brought up ... (Interview with Ivonne, 2017)

As seen in previous chapters, machismo inhibits the empowerment process in all three dimensions. In the case of UELI, the type of machismo that had the most substantial inhibiting effect on the empowerment process in relationships is what some authors call concealed or invisible forms of machismo (Bonino 1995; Castañeda, 2002). Although women were also expected to attend to their husbands' needs, our conversations suggested that men would never *directly* insist that women should cook or wash for their benefit or convenience. Instead, they used their children as a pretext and as the reason their wives should be at home caring for their family instead of outside doing something of their own. As men delegate all the caring duties to women, they present themselves only as 'helpers'. They are not fully responsible for caring for children or other family members as these activities are supposed to be a woman's wives' duty (Bonino, 1995).

As a consequence, conflicted mothers used different coping mechanisms to free the time needed for the programme or negotiated their time outside the home with their husbands. For some couples, the primary source of conflict was not the wife's participation in the programme but the fact that she spent time away from home. Gina explained to me that her husband was not happy with her spending the day at the community centre even if her children were at school:

> Gina: He was not happy with me being outside the house. Initially, we had workshops every fortnight, but then they became more frequent. Now, I dedicate my days to selling my goods and others and buying the materials to make them. He would prefer me to do the workshop activities here at home, where I could also do housework and care for the children. For him, spending time with my children was crucial (Interview with Gina, 2017).

For some other women, the lack of childcare options made it difficult for them to participate in the programme. Women would ask for help from other family members or sign the children up for daycare if they could. They had few alternatives when help from relatives or daycare facilities were unavailable. One option was to bring children

along with them to the workshops. This response created other conflicts, however, as having young children present during the workshops caused problems for other participants since the children would often distract both their own mothers and other women. Another strategy was for participants to lie to their husbands and leave the children at home during the workshops if the children were old enough to spend a couple of hours alone:

> Me: …and what did your husband say [about her participation in the programme]?
> Flor: Nothing. When I took my son along, the boy got tired. He would complain, 'Mom, you're always making me run around in the morning'. He sometimes needed to do school projects, so he had to bring his books with him to the community centre. So he suggested that he should stay at home and just not tell his dad.
> Me: Was your husband not at home during the day?
> Flor: If my husband came home when I needed to leave, I had to take my son with me so that he would think we were together. He [husband] was very machista. He even found out once that I had left my son alone because he came back home and saw that [the boy] was there alone, which got me into trouble (Interview with Flor, 2018).

It is important to note that not all conflicted mothers lived in households where gender roles were rigidly divided, as in the previous examples. Other women already shared some of the housework, such as buying groceries, with their husbands. Mónica and her husband, for example, had a stained-glass window workshop and worked together, creating stained-glass pieces that they later sold. When Mónica joined UELI, her business idea was to recycle discarded pieces of glass from her workshop and create decorative picture frames. She told me about her husband's views on her joining the programme:

> Me: What do your family and your husband think about your participating in UELI?
> Mónica: At the beginning, they used to say '…[not] again, your UELI workshops!' as if they were a nuisance because we usually planned our

> weekly activities around who would go food shopping or who would stay at home and in the beginning, they used to say that UELI was ‘a distraction’ for me […] He used to judge me initially but then saw how I used what I learned to improve my work [i.e. at the stained-glass workshop][…] He even encouraged me to keep going to the workshops.

Mónica enjoyed participating in UELI’s activities and spending time at the community centre. Nonetheless, when talking about her maternal duties, Mónica mentioned how her feeling torn between spending time at home caring for her children or spending more time on her project or outside the house came from her feeling less valued at home if she stopped doing certain things for her children:

> Mónica: […] I can leave them [her children] food, and they can eat by themselves, or I can leave the plates already served and ready to go into the microwave, but no… One needs to feel important and needed, and we almost want to feed them with a spoon.
> Me: So you think women feel more valued when serving their children?
> Mónica: Yes, because you have no value if you don’t do it. That is why I am telling you that one feels needed and you feel like you *have* to serve because it is part of your job and if you stop doing that job, you are doing things wrong or you are not as important at home.

When I asked Mónica where the idea of ‘serving’ came from, she told me about how women are taught by their families to behave a certain way from the moment they get married. In Mónica’s example, it becomes evident how conflicted mothers struggled to develop a ‘sense of self’, a core value in the relational dimension, outside their roles as mothers and wives:

> Mónica: […] As a woman, you’re used to specific ways of living that come from machismo, and your main priority is your home and serving the person with you [husband]… Serve him, help him. Serve him food or take care of his things, be good in bed with him, be the person who listens to him and be everything to him because, as a woman, that is your duty, because that is what we’ve been taught (Interview with Mónica, 2018).

Family members' influence on the participants' performance as mothers and wives was most substantial for women in close contact with their mothers or mothers-in-law. The older generation of women took it on themselves to ensure that younger women were living up to the 'good mother' ideal. As previously mentioned, some participants could take advantage of other women's presence in the household to arrange care for their children while they spent time at the community centre. At the same time, women were exposed to comments from their mothers-in-law regarding any economic activity outside the home. Some participants said they often received adverse comments regarding the time they spent on any activity outside the home, particularly from older women who had never worked outside the house and were fully dedicated to their families. These generational differences of opinion sometimes make living together difficult for both parties.

> Me: How was it living with your mother-in-law?
> Valeria: It was difficult… I think it was because of how she lived her life and how her situation was different. She is always home and has never had a job, so she is always dedicated to her household chores and making food, and we are very different in that sense.

Valeria's mother-in-law used to complain about her adult children, including Valeria's husband, who were living with her and not helping around the house. Still, when Valeria suggested that she ask them for help, her mother-in-law did not agree. The views of Valeria's mother-in-law about what a woman should do or not do was becoming an inhibiting factor to her process of empowerment until she decided to move away:

> Valeria: I think we should all help around the house, but she doesn't think so. That created many problems with her, so my husband and I decided to move away and live independently (Interview with Valeria, 2018).

Women who had a conflicted relationship with motherhood constantly looked for ways to continue participating in activities outside the home while performing their mother/wife duties. For some women, there was a confrontation with family members

about the time the spent away from home. Women like Mónica had an internal conflict between participating in UELI and struggling to find a ‘sense of self’ and fighting their internalised oppression, as they felt less valued by their families for spending less time on their her motherly duties.

6.2.3 Mother and more: Motherhood re-imagined

As mentioned in the previous section, most participants subscribed to a traditional notion of motherhood at the beginning of their participation in the programme. As the programme continued, some women started questioning traditional notions of women’s duties and experienced a conflicted notion of motherhood. This group included some participants who found a way to get past the conflicted notion of motherhood and re-imagine how to be a mother altogether. Women in this category were positively affected by different encouraging factors in their empowerment process and experienced changes in their close relationships. Participants who re-imagined their own notion of motherhood avoided having to choose between their families and their personal fulfilment but rather found innovative ways to combine both aspects of their lives and identify their own work/life ‘balance’. I nonetheless problematise this notion of balance as some re-imagined mothers still had to work longer hours performing household duties in order to continue working on their businesses. I use the term ‘balance’ because women used it repeatedly during our conversations. Women who re-imagined what motherhood meant to them went through different processes of questioning not only themselves but also societal expectations about what women should or should not do. Women in this category experienced changes in their relationships as they developed core values such as the ability to negotiate, communicate and develop a sense of self through carrying out their entrepreneurial projects. Moreover, the role they played in household decision-making expanded when the balance of power tilted in their favour as they took up this new conceptualisation of motherhood. Women’s new attitude towards their duties as wives and mothers changed not only the way they behaved with their families but also other people’s behaviours towards them. Women using their power, for instance, to stand up to their husbands and demonstrating an ability to defend themselves - another core value - created a ripple effect that influenced their children and changed the whole family’s perception of their role in the household. Women re-imagining motherhood is therefore evidence of the development of core values in

their relational dimension.

The ‘re-imagined’ mothers had an array of different priorities, which included their business, their husbands and families, and their own personal fulfilment through their projects in UELI or through their involvement in other community activities. When women experienced motherhood as ‘conflicted’, they were constantly challenging their own views on motherhood. Some of these conflicted mothers, however, reported experiencing a turning point: a moment at which they discovered their power to make a change in their lives. I refer to this moment as ‘the leap’, the moment in which one or more encouraging factors helped women break through the constraints of conflicted mothering and start to create their own understanding of motherhood. In other words, the moment when the core values they developed became, as Rowlands (1997: 111) argues, the key to opening the door to empowerment in their close relationships. Women from both cohorts experienced this ‘leap’ in different ways. For Ivonne, confronting her husband about his threats to make her leave if she started a business prompted a change in the household power dynamics.

> Ivonne: … he completely changed with me after … because when I told him ‘you know what? I don’t care anymore. If *you* want to leave, then go’. That is when he saw that the idea of him leaving or me having to leave my home didn’t make me cry anymore. Being with him became only one ‘option’ among others. When he realised this, he sincerely changed, and everything turned around …

Ivonne told me that in the past she had never confronted her husband when he threatened to leave her - threats which would not stop even when she became extremely upset. After this particular row, however, she and her husband found ways to work together at home, and decision-making became a joint responsibility when it had previously been her husband’s prerogative.

In her research in Honduras (1995; 1997), Rowlands mentions that she added ‘dignity’ to the core values of the three dimensions because women often used the word *dignidad* in their interviews. Although the word ‘dignity’ was never used by

Ivonne in our conversation, her story illustrates the importance that Rowlands attributes to the core value of dignity in the relational dimension. Rowlands defines dignity as the development of 'self-esteem and worth, with the expectation of being seen by others as having worth and value' (1997:153). She adds that dignity means having a 'sense of being not only worthy of respect from others but of having a *right* to that respect' (1997:113). Ivonne had had enough of her husband's threats, and, in standing up to him, she gained his respect. Even her children started to recognise her as the main decision-maker in the household. Ivonne aimed, however, at a more fluid understanding of power where she and her husband would share the responsibilities and the power to make decisions in the household.

> Ivonne: … there are times when my youngest boy says, 'No, Daddy, you're not in charge anymore, it's Mummy -- right, Mummy?' I told him that no one was in charge and that we always tried to work something out between us (Interview with Ivonne, 2017).

Other participants, like Flor, had to confront their husbands and other family members: in this case, three grown sons and one of her nephews. The longer she spent doing activities related to her business project and being around other women, the more Flor 'allowed' herself to return home late. Participating in the programme, ending her isolation and sharing her problems with other women became encouraging factors in her empowerment process. She developed the ability to get support from other women and the trainers. She started spending more time at the community centre if she found it necessary to develop her business. In the past, she had felt guilty for not being at home to prepare the meals or attend to the male family members. Flor identified her 'leap' or turning point as the time her husband tried to scold her in front of her sons and nephew for arriving late the night before and not looking after them.

> Flor: When I got back, my sons and my nephew were all lying on the couch looking at their phones … they are all grown-ups. My husband was very angry and said, 'Look at the time you're getting back home, and we're hungry!' I told him, 'So, you're hungry? Well… I didn't take the pots and pans with me, did I?' He said I should have called them earlier to tell them what to do. I said I had

> nothing to tell them as they could perfectly well do it on their own. I then went upstairs to bed…

Flor's story is another illustration of how women in this category developed the ability to defend themselves when they felt they were treated unfairly by their family members. As Flor's business became a success, she became the household's main breadwinner. This change made her realise that the amount of work she was doing was unfair in comparison with what other members of the household did. She went through a power struggle with her husband as he tried to impose his authority in front of the other family members, but Flor found the power to fight back and, like Ivonne, developed the core value of dignity and insisted on being treated with respect within her family.

> Flor: The next day, when he tried to 'give me a lesson' in front of my sons, I said no. I told them all, 'You think that just because you bring in money, I have to cater to your every need, but you're wrong. If we ask how much money everyone brings in, I bring in three times as much money as you. That being so, it's you who should be serving me…' (Interview with Flor, 2017).

Flor stood her ground and gained her family's respect. She now asks her husband and children to help around the house:

> Flor: I used to serve whoever came back home, no matter the time of the day. I still like to do this when I am home, but now I delegate things and responsibilities. I tell my son, 'Help me do this or help me with that,' and even if I have the time, I don't do it [the task in hand]. 'Yes mum' and before he was like [she made an expression of disgust]. I used to feel guilty for not being there because I used to think that I was neglecting my children and my husband (Interview with Flor, 2018).

Another factor inhibiting women's empowerment in relationships, as seen with traditional mothers, is male violence. Nadia, from the first cohort, talked about feelings of guilt because of her husband's violence towards her and her daughter. Her husband had convinced her that it was the way she behaved that caused him to

be violent towards her. The guilt she felt, combined with the fear of getting divorced and disappointing her grandparents, led her to stay in a violent marriage for many years. Nadia and Alicia, who I cited in the section about traditional motherhood, belonged to the same cohort. As a reminder, Alicia was attacked by her husband while she was asleep with her baby daughter. Both Nadia and Alicia and had similar experiences with violence. The difference between them is nonetheless that, in Nadia's case, she was able to escape the violence in her relationship thanks to support from her daughters. On the other hand, Alicia, was still living with her partner at the time of my last interview with her. Rowlands argues that having a supportive partner is an encouraging factor for women's empowerment in the relational dimension. In Nadia's case, however, her daughters' support helped her escape the situation. Nadia is now one of the most successful entrepreneurs of the first cohort.

> Nadia: When I got married, my husband was incredibly violent and made me think that it was my fault […] He would tell me, 'This is your fault. If you hadn't done this or that… if you hadn't behaved that way...' and he really made me believe it was all my fault […] My grandparents raised me to believe that divorce was not right , so I spent a long time like that in that same situation. It was only once my daughters told me when they were older: 'If you don't leave, we will because you like to be treated badly'. . . It wasn't only me he abused, but my daughters too, and they told me, 'Either you stay, or you go because *we* are leaving' (Interview with Nadia, 2017).

In addition to having the support of their family members, another encouraging factor that particularly helped the empowerment process of women who adhered to a re-imagined version of motherhood was women learning about the concept of women's rights and how they subsequently perceived inequalities as being 'wrong'. As mentioned in previous chapters, UELI included training sessions on women's rights and empowerment, which helped some women not only identify when they were being victims of abuse but also notice when other women in their community were suffering from abuse. Eli, from the second cohort, told me about a woman in her community who wanted to join the programme but was prevented from doing so by her husband, who would go as far as preventing his wife from leaving the house:

Eli: There is this one woman whose husband forbids her and she also doesn't know what to do with her children.
Me: Forbids her from doing what? Going out of the house?
Eli: Yes, going out and seeing other things… he doesn't allow her to do it.
Me: What do you say to her when she tells you about this?
Eli: That she has to do it for her children and herself. That she has to know other things and to go out. But she is afraid.

In my conversation with Eli, she had told me how much she liked UELI's sessions on empowerment and women's rights, as many other participants had done. When she told me about her friend, I asked if she thought her friend's husband was violent towards her:

Me: Is her husband violent towards her?
Eli: No, he simply won't let her [join the programme] -but that is violence.
Me: Did you learn about this here [in UELI]?…about the different types of violence?
Eli: Yes.

Eli also told me how her relationship with her husband had changed since she joined UELI. Changes in husband's attitudes are evidence of the development of core values in the relational dimension as it shows women's ability to negotiate, to communicate and to defend themselves and their rights. In the case of Eli, her husband used to let her do all the housework, which prevented her from investing time in her business or other activities and ultimately created problems in their marriage. Like Eli, several participants told me how UELI taught them to approach their husbands regarding housework and other duties. UELI's training modules became an encouraging factor for women like Eli. She was able to talk with her husband and they now share the housework:

Eli: They [UELI] taught us how to deal with our husbands so that they became more understanding with us and how we could get them to share the housework because it is supposed to be a shared task.
Me: And what exactly did you have to tell the husbands?

Eli: They gave us a reading that we had to read to them out loud about how to live together and how to share…
Me: What did your husband say?
Eli: He said that I was right and that the reading was excellent. He said, 'It's not that I have to "help" you, but it is also my duty to clean and to help in whatever I can…'. He is more understanding and everything is better now (Interview with Eli, 2017).

This attitude change was also expressed by the male partners of two programme participants during their interviews with my research assistant, Ernesto. Carmelo, Mónica's husband who was not supportive of her participation of UELI at first, had a change of attitude about Mónica's and other women's involvement in programmes such as UELI:

Ernesto: Do you think it is important that, well in this case your wife, women in general participate in this kind of programmes or similar programmes?
Carmelo: Yes, for me it is important and it should be for all the women who are part of it. I imagine that it would depend on each one of them who are experiencing the programme to share their experiences with others, because it is a way of helping women more in this country that is very, let's say it this way, of the supreme authority of the man or machismo, as we call it here, and it should not be like that. We should support them in their decisions and more if they tell you that they are going to study for the benefit of the family. I don't think we should be negative about it, on the contrary, we should support them in whatever way we can.
Ernesto: Thinking back to a year and a half ago when the programme had not yet started and thinking about her today, do you notice any changes in yourself or your wife?
Carmelo: Well, yes, because she has always wanted to excel in what she wants to do, even in a certain way I feel guilty that she didn't finish her degree because we got married, so in a certain way it prevented her from achieving her dream but she has never complained to me about it. I am now aware of what I caused… Unfortunately because of the money issues I was not able to support her to finish her studies, but we have always agreed on what she

wants and I support her in whatever is necessary (Interview with Carmelo, 2017).

Samuel, Flor's partner who was against his wife participating in the programme also had a change of attitude. Earlier in this chapter I show how Flor had to confront not only her husband but also her adult children when they expressed how unhappy they were about her not being home in time to cook dinner for them. For Flor, her husband's attitude was an inhibiting factor but her confrontation with him helped change Samuel's attitude towards her and her business. During his interview, Samuel expressed how times have changed and how women are now more able to defend their rights and, in some cases, even leave toxic relationships.

> Samuel: Well, yes, but now what has happened is that times have changed and if a person, for example, in the case of men, is violent towards his wife or treats her badly, women can easily say 'goodbye friend'. There is now more respect and now it is necessary to consider that both women and men need to work and before it was not like that. Before the man worked and the woman stayed at home…(Interview with Samuel, 2017).

Although partner's opposition was an obstacle for some participants, for other women, internalised ideas about their duties as wives kept them from developing the core values in this dimension. Maira from the second cohort, struggled to fight internalised oppression regarding her duties as a wife and mother as her own internalised machismo was an inhibiting factor holding up her empowerment process. For Maira, what she learned in UELI about women's rights, combined with her partner's support, became an encouraging factor that helped her re-imagine what being a wife and a mother meant for her. She had been with her partner for five years at the time of the interview and he had always shared the workload at home with her but Maira struggled to accept it:

> Maira: Where we used to live before [joining the programme], I used to feel ashamed whenever he did the dishes… I was ashamed that people would see him doing housework.
> Me: Why were you ashamed?

> Maira: Because people could think I didn't do anything around the house and that they would say 'look at her *mandilón'…*

The word *mandilón* is used to describe a man who does what his wife says to avoid conflict. It has a strongly negative connotation and is sometimes used as an insult to imply that that a man has no power over his wife. In Maira's case, no one had actually called her partner a *mandilón,* but even the idea that people might do so, because he did the household, chores, seemed to Maira to be evidence that she was not a good 'wife'. Her partner, on the other hand, did not agree with her own perception of herself and would do housework whenever it was necessary. His involvement helped Maira fight her internalised oppression:

> Me: When you told him you were ashamed, what did he say?
> Maira: He said, 'You are crazy! Would you rather have all these dirty dishes? It's better if I clean it up'… I sometimes don't have time to cook or to iron clothes because I am busy sitting at the computer with orders [from the business]
> Me: and does he say anything to you about this?
> Maira: No, but here [in her house], it is different [from other households]. This past weekend, for example, I had some women clients over, and they saw him cleaning the toilets and mopping the floor… The thing is that he is different [from other men] (Interview with Maira, 2017).

In the case of UELI participants, the development of the core values in the relational dimension helped women construct a new understanding of motherhood. The new way in which women saw their duties as wives and mothers also had an effect on their interactions with family members, as evidenced by their increased authority, the respect they were accorded within their households, and the sharing of housework tasks between family members.

Moreover, women who re-imagined motherhood did not see motherhood as a constraint on the development of their projects but rather as an opportunity to be a positive example to their children by including them in their activities. Women in this category developed a new sense of self through their projects and were happy to

share their experience with their family members. Some participants would ask their children's opinion, both boys and girls, for instance, when creating new recipes for the baked goods they sold or in the choice of a company logo. According to the women in this group, this new type of interaction created stronger links with their children and improved their communication in the long term, as they took pride in sharing their success and including their children in more decision-making as their business grew.

> Rocio: …my youngest [9 years old] says that he will help me by drawing cake designs and the older one [11 years old] says that he will help me with the delivery. I don't actually want him to do this, but he says he will do it. The youngest one says he wants to help me make the cakes and that he wants to learn. He really likes it and sometimes he asks if he can grate the carrots (Interview with Rocio, 2018).

Despite other people's objections, re-imagined mothers found new ways to make connections with their children, other than through their role of caregiver, at the same time as they developed a project that was mostly theirs and which gave them a new sense of power and identity.

6.3 Differences between cohorts in the relational dimension: Motherhood vs entrepreneurial success?

Women's experiences and the development of the core values in the relational dimension of empowerment differed from woman to woman, depending on different factors. As seen in the examples discussed above, women's involvement in the programme and the time spent with other women were encouraging factors that made them reflect on their duties and even challenge their perception of these responsibilities. Their participation made women question how they allocated their time and how they lived their version of motherhood compared to other women in the programme. Taking part in training activities with other participants and having activities outside the home as they launched their business were other encouraging factors which ultimately helped women challenge their perceptions of what it means to be a 'good mother'.

These findings, and particularly those relating to ‘re-imagined’ motherhood, echo the results of other studies in Mexico that show how women’s participation in the labour market is an encouraging factor for empowerment in relationships as it has a positive influence on women’s autonomy and freedom of movement (Casique, 2001; García and Oliveira, 2007; García Guzmán, 2007). Moreover, other studies show that the time women spend in labour outside the home relates positively to men’s participation in domestic labour in the household (Casique, 2008). In the case of UELI, however, men’s increased participation in housework was prompted in particular by women’s ability to communicate more effectively with their husbands and to negotiate a more equal distribution of household chores.

Research on gender and women’s work in Mexico has also shown that extra-domestic work allows women to improve their self-esteem and to gain some independence as they gain respect from their families, resulting in an increased authority within their families as seen in Chapter 5 and this chapter (García and Oliveira, 2007). The participants who developed the core values of empowerment in close relationships experienced a change in their approach to motherhood and their duties at home. Equally, women who increased their profits and realised they were less dependent on their husband’s income challenged gendered power relations and some ultimately transformed their family dynamics. It took nonetheless several years for some participants to become successful in their businesses. Many participants had to go through several years of hard work before their business became sufficiently profitable and some of them even became the main breadwinners in the household. This shows how the empowerment process is a long one and that women need time to develop a profitable business and sometimes even more time to develop the core values in the relational dimension once their business has become profitable.

Women’s involvement in the programme created a conflict between their new identity as entrepreneurs and their role as good wives and mothers. Most participants had joined the programme because they wanted to increase their income to help improve the lives of their families. At the same time, their involvement in the programme took these women away from their ‘maternal duties’, creating a conflict between the time they needed to invest in their projects and the time they needed to invest in their

families to continue being seen as ‘good mothers’. While the programme offered women the possibility of taking work home to deal with their time constraints, it was mostly traditional mothers who would take up this option rather than working with other women at the community centre. This course of action not only isolated traditional mothers but ultimately gave them a pretext and a way to leave the programme as they usually did not finish their work when they took it home and, in consequence, tended to become less and less involved with the group. Women who had a conflicted relationship with motherhood also took work home as a coping mechanism to deal with their husband’s lack of support for their projects. Although women in this category continued to participate in the programme, it was not until they got more involved in activities at the community centre and clearly separated the time they spent on their economic projects from the time they spent performing their duties as wife and mother that they started to increase their profits. It is therefore not surprising that traditional mothers were the ones who made the least profits from their businesses even if they did not abandon the programme completely. For traditional mothers, unlike the women in the ‘conflicted motherhood’ group, the encouraging factors were not strong enough to counter the inhibiting factors. From the categories identified in Chapter 4 in regards to the amount of profits earned by the enterprises, I found that women who adhered to a traditional notion of motherhood or conflicted mothers who did not experience a ‘leap’ belonged to the category of women who made the least amount of profits in both cohorts. At the same time, women who experienced this ‘leap’ and re-imagined motherhood belonged, in most cases, to the category of most or second most successful enterprises. I do not mean to imply that the ‘leap’ that some re-imagined mothers experienced was the solution to all the issues they had to face in order to succeed in their entrepreneurship. My analysis does show, however, that as re-imagined mothers had more control over their time and more freedom of movement than traditional mothers, they were able to dedicate more resources to the development of their projects and were, therefore, able to grow their businesses more than some other participants could do.

Of the three categories listed, women who adhered mostly to a traditional vision of motherhood at the time of the interview were more evident in the first cohort than in the second; they also represented the smallest group of the three. This difference in

the number of traditional mothers from one cohort to the other can be explained by the difference in the recruitment process. As previously stated, women from the first cohort were able to join the programme simply because they wished to do so. For the second cohort, women had to demonstrate their commitment to attending the training sessions and dedicating time to their project. It is, however, important to note that the different recruitment strategies did not mean that there were no traditional mothers in the second cohort or that no women from the first cohort re-imagined motherhood. It is also important to note that, as discussed in Chapter 2, increasing their income did not automatically improve women's bargaining power, as the household bargaining model would suggest. Nor did it necessarily help women to develop core values in the relational dimension of empowerment. To take the case of Flor from the first cohort and Maira from the second cohort as an example: both had been earning more income than their partners for a while before they experienced a change in their relationships. It was the development of core values in the personal dimension, as seen in chapter 5, that ultimately influenced the development of core values in the relational dimension and ultimately helped them change the nature of their relationships with their partners.

Although I did not find a clear difference from one cohort to the other in all aspects of relational empowerment, I did find that traditional mothers from the first cohort who experienced the fewest changes in their empowerment process were those who were involved with a violent or controlling partner. From my analysis, I conclude that even if all women experienced most of the inhibiting factors to the empowerment process in relationships, it was those who were in a relationship of control with their partners who were unable to benefit from encouraging factors as other women did. It was also these same women who returned to the status quo from before joining the programme. They developed the fewest core values and experienced the least amount of change in their personal dimension compared to other women in both cohorts.

During our interviews, I asked all participants what they thought about their most successful colleagues in the programme. Alicia, one of the most traditional mothers of the first cohort, who had a violent and controlling partner, told me she thought women were successful at the expense of their families and children. She referred

explicitly to Alma, one of the most successful women from her same cohort:

> Alicia: When I look at Alma, I see that she is very much involved in the programme … I see that she is very motivated, and to be honest, I respect her for that. At the same time, I don't think she uses her time in the right way because she spends her time attending every single sales event.

The participant then explained that in her view, Alma spent time on her business even when sales were minimal and that the time she spent on those occasions could have been better used to spend time with her children.

> Alicia: I have always told the programme coordinator that I need to spend time with my daughters. I think that for [Alma] to be able to spend so much time going everywhere she must not be paying too much attention to her children. I don't agree with that. For me, my daughters are my priority. (Interview with Alicia, 2017).

6.4 Dynamic empowerment model: Relational empowerment

Table 6.1 presents a summary of what empowerment in close relationships means to UELI participants according to Rowlands's three-dimensional model. Similar to Chapter 5, I show only those of which I found evidence in women's experience as UELI participants. Items with a * were added to Rowlands's original model.

In conclusion, for most women in the study, joining the entrepreneurship programme represented an opportunity to develop professionally after dedicating their lives to caring for their children and their husbands. At the same time, women also claimed to join UELI because they wanted their children to have a better life, as they saw the entrepreneurship project as a potential source of significant income. Women often said it was now 'their turn' to have a project after dedicating their lives to their family's wellbeing. Although the participants were proud to join the UELI programme, most struggled with allocating part of their time to a personal project away from their motherly duties. For most women, this was not their first time joining a training programme. It was, nonetheless, the first time a programme was as demanding as UELI was with its participants, requiring women to dedicate time to different learning

activities at home and to produce dedicated reports about their businesses.

Table 6.1: Relational Empowerment in UELI

Relational dimension	
Core values	Ability to negotiate, ability to communicate, ability to get support, sense of self in a relationship, ability to defend self/rights, dignity
Encouraging factors (What helps women develop the core values)	Concept and knowledge of women's rights, perception of inequalities as 'wrong', sharing problems with other women, travelling outside the community, participation in a group, peer support, ending isolation, having a supportive partner or family member*
Changes (impact of the empowerment process in women's lives)	• An increase in control over personal circumstances such as income, childbearing, movement outside the house and the use of time • An increase in self-respect and respect from others • An increase in the capacity to make one's own choices or an increase in women's involvement in decision-making • Having better communication with husband/partner • Men's attitude changes towards women's involvement in the programme from negative to positive*
Inhibiting factors (what prevents women from developing the core values)	Machismo, alcohol consumption by partner, male violence, cultural expectations of women, male control over income, dependency (emotional or economic), internalised oppression reinforced by cultural/societal expectations of women

Source: Author's own, based on Rowlands (1995;1997)

These findings echo other research on women's work outside the home and the effects on women's empowerment in Mexico. Other researchers claim that when women's productive work is done within the limits of the household, the overlap between productive and reproductive duties at home and women's continued availability to perform household chores may hinder their possibilities of finding autonomy and economic independence (Benería and Roldán, 1987; De Oliveira, Ariza and Eternod, 2001; De Oliveira and Ariza, 2000). All participants adhered to either a traditional or a conflicted notion of motherhood at the beginning of their involvement with the programme. Still, it was not until these previously traditional and conflicted mothers 'owned' their new identity as entrepreneurs and started to question their position in the household and took action that they experienced their 'leap' towards a re-imagined vision of motherhood. As a consequence, they also re-imagined the division of domestic chores and the use of their time. On the other

hand, women who ultimately ‘chose’ their family over their project would sometimes use their newly learned skills to make small amounts of money as and when needed but without clear changes to their duties as wives and mothers. The traditional mothers’ approach to their income-generating activities outside the home confirms that when economic activity is seen as secondary (less important) or when women do not participate in similar activities at all, gender relationships in the household remain asymmetrical (Garcia and De Oliveira, 1994). Participants adhering mostly to a traditional version of motherhood used their small profits to buy presents for their children or to pay for something for themselves, such as manicures, new clothes or minor aesthetic dental work. Still, women in this category remained very close to their duties as traditional mothers with limited economic autonomy and limited freedom of movement in comparison to the re-imagined mothers in the programme.

Chapter 7: Collective dimension of Empowerment: From togetherness to collectivity and beyond?

7.1 Introduction

At the beginning of my fieldwork, I was under the impression that most women from UELI's first cohort had an active social life and a well-established group of friends. I saw women spending several hours at the community centre serving in children's workshops as 'volunteer facilitators' or taking part in adult workshops and getting together in groups outside the centre to chat while waiting for the children to finish their activities. During interviews, however, most participants said they did not have many friends and rarely spent time with other people unless they were engaged in activities directly linked to their children. Women would mostly talk about having one neighbour or family member they were close to but said they did not spend a lot of time with people from outside their families. What I had observed, then, was women interacting with other community members in the context of their everyday duties, both as mothers and as volunteers at the community centre, and not necessarily in a context that would lead to stronger friendship links.

UELI's programme methodology mixed different elements and included training women on concepts like sorority and collectivity. They had women work together in groups and expected them to participate in group activities. In previous chapters, I have mentioned some instances in which women worked together, for example, when women developed their business ideas as a group while participating in UELI. When I observed the programme participants during the group sessions, it was evident that women enjoyed working together, and many of them said that they felt stronger when they were in the group. Although the participants enjoyed the group activities in the programme, women working together or spending time together does not always generate 'power with' or a sense of collectivity that can be transformative, in the sense intended by Jo Rowlands (1997) as I will explain through this chapter. I wondered, therefore, how I could identify instances in which the 'togetherness' experienced when women worked as a group became, or did not become, an encouraging factor supporting the development of core values in the collective dimension. Collective empowerment enables women to pool resources, share knowledge, and build support networks that strengthen their voices and enhance

their bargaining power. This dimension is vital as it transcends individual achievements, offering the capacity to challenge structural barriers by advocating against discrimination, biases, and gender-based violence. In essence, collective action empowers women to drive systemic changes that advance gender equality. I found little evidence, however, of changes experienced at group level during women's participation in the programme that could demonstrate the development of what we might regard as collective empowerment in UELI.

Being a wife and mother can be a lonely endeavour, particularly for those women who do not have any regular economic activity outside the household. Dedication to family duties can isolate women as they spend most of their time at home while their husbands and children are out at work or school. Mothers in the neighbourhoods from which the research participants were drawn, particularly those with young children in their care, organised their days around their husband's or children's activities, giving them little chance to participate in any personal undertaking. As the previous chapters show, motherhood is an idealised feminine activity in this social context. Women are expected to dedicate their time to caring for their children and to put their family duties above any personal projects. Participants not infrequently reported difficulty finding time for themselves and their projects. The concept of 'time available' can nonetheless be interpreted as a malleable concept that women use to encompass the many obstacles they face when investing in any project unrelated to their identity as wives and mothers. In other words, women saying they 'do not have time' can sometimes be understood as a coping mechanism to preserve a self-image of being a good and dedicated mother. Women's lack of social contact outside their immediate family can become an inhibiting factor in the development of collective empowerment. Therefore, as UELI understood the term, collectivity could be achieved by bringing women together. One of the main objectives, particularly at the outset of the programme, was to get women out of their domestic isolation through their participation in the entrepreneurship programme. The more the programme evolved, however, the more UELI imposed their own view of what collectivity meant and made some participants leave the programme as a consequence.

7.2 Togetherness or collectivity? UELI's approach to women's participation in group activities

According to what the coordinators explained during our interviews, 'collectivity' was significant and seen as the key to a successful entrepreneurship programme for women. The participants confirmed these claims and observed that UELI aimed not only to create spaces where women could meet as a group but also to teach the concept and practice of sisterhood [*sororidad*] among women enrolled in the programme. When the first cohort of women was formed, UELI believed that other entrepreneurship programmes for women were unsuccessful because they did not foster sisterhood and collectivity among the participants. This line of thinking resonates with discussions in social policy in the development arena that have been happening in Latin America since the beginning of the new millennium. Debates on how social solidarity, community ties and social networks were essential for development prompted governments and development agencies to mobilise social capital, often through women's insertion into poverty relief programmes (Molyneux, 2000). In the case of Mexico, authors like Lomnitz (1977) then González de la Rocha (1989) and García and De Oliveira (1994), among others, had already addressed the importance of social exchange and community ties as part of the survival strategies of the urban poor. It was not, however, until the early 2000s that the term 'social capital' was first promoted as part of the government's policy agenda. For example, during the presidency of Vicente Fox, forestry conservation programmes saw women being mobilised to take advantage of their social ties to preserve natural resources (Lara-Aldave and Vizcarra-Bordi, 2008).

The discourse on the use of women's social ties in social development programmes seems to have influenced the UELI programme, although the programme did not start until 2011. As mentioned previously, UELI was born out of a collaboration between Fundación Juntas and the American NGO Hope for the Future, which started its activities in Guadalajara in 2005. Hope for the Future had run and still runs a programme addressed to underprivileged children in four of the poorest peri-urban *colonias populares* in Guadalajara. It provides basic health services paid for by individual donors across the globe. Hope for the Future, like many other programmes in Mexico and elsewhere, relies on paid staff and 'volunteer mothers' to run their activities in the community centres. Hope for the Future takes advantage of women's

social ties with other women in the community. Some of the activities undertaken by the ‘volunteer mothers’ include delivering pamphlets about children’s and mother’s health, recruiting mothers for health workshops at the community centres or delivering messages about children’s medical appointments at the community centres.

In contrast to programmes like the government programme PROSPERA, Hope for the Future did not require mothers to participate actively in the NGO’s activities as a condition for their children to benefit from the different services provided. I problematise the notion of ‘volunteer mothers’ as many of them mentioned how they felt they needed to ‘give back to the NGO’ for everything it was doing for the children. Although it was never explicitly mentioned in any programme documents, evidence suggests that UELI was conceived with the belief that women coming together would ensure the success of their entrepreneurship programme. I argue that UELI used the terms sisterhood or collectivity when referring to the potential of women’s connections with each other to promote entrepreneurship and economic development in the four communities where the programme was based.

7.2.1 Forcing togetherness to create collectivity?: UELI’s methodology as an inhibiting factor

As the participants mentioned, UELI promoted what they understood to be collectivity in two ways: by teaching and discussing the concepts of sisterhood and collectivity with the participants and by making them work together in group activities. During our interviews, the programme managers used both the terms ‘collectivity’ and ‘sisterhood’ when discussing UELI. I noticed, however, how they used the word ‘collectivity’ when talking about actions for which they were responsible – for instance, bringing women together to participate in the group sessions – while using the term ‘sisterhood’ to describe the relationships among the participants. This particular use of the terms suggests that UELI believed that the programme was helping to create collectivity through organising different group activities but sisterhood was something that it was up to the women participants to create among themselves. The programme managers never explicitly said they were creating collectivity, but they did mention on several occasions how they believed that bringing women together was the first step to achieving collectivity. Due to their view

on collectivity and the idea that it could be achieved mainly by getting the participants together, the UELI managers ensured that women worked together in their entrepreneurship projects and learned together as a group. Although the *facilitadoras* were always available for individual sessions with the participants, the programme emphasised the importance of women participating in the group training sessions, which would sometimes group women from the four different community centres together.

In addition to fostering togetherness, UELI insisted that all women give their feedback and opinions about the workshops and training sessions the programme delivered. The programme managers claimed that UELI's approach was based on the principles of participatory development. They ascribed to participatory methods such that the participants could actively contribute to how the programme was run. UELI's idea was that by using participatory teaching methods, they would promote grassroots development in the communities where they were present. At the same time, they wanted the participants to contribute to the programme's design by giving their feedback on the different workshops and other actions included in the programme. In one of the first official programme reports, the programme claimed that:

> The methodology used [for the programme delivery] is based on the investigation of previous experiences as well as on the direct participation of the beneficiaries of the project who, through constant evaluation, nurture the results and needs of and improvements to the project from their perspective (Fundación Juntas, 2015).

One of the ways in which UELI implemented their version of participatory methods was by hiring external experts who could enhance the participants' learning experience (UELI, 2015). Co-development sessions were one of the activities in which these external experts were present. The co-development sessions were designed as workshops where women would interact with experts and other participants on a peer-to-peer basis rather than a top-down basis between experts and participants. For these workshops, the participants gathered in groups to work with and benefit from other women's input in developing their enterprises while

acquiring different skills for their projects. The methodology was intended to help the participants feel part of a group and create a sense of belonging to the programme. For the first cohort, however, the choice of experts and their performance and relationship with the participants became an inhibiting factor hindering the development of the collectivity core values and limited women's adherence to the group, particularly at the outset. For instance, Diana, one of the external speakers, was an expert in sales and marketing but had little or no experience working with low-income women such as the programme participants. Several participants noted that Diana's approach came off as aggressive as she demanded quick results from the participants and regarded women's time constraints as unacceptable excuses for arriving late or for not completing the activities. Knowing the many obstacles women face due to the gendered expectations of their time, it is evident that the expert's approach to the workshop delivery was not tailored to the realities of women in the communities where UELI operated.

Alma, from the first cohort, recalls how, on one occasion, Diana asked the participants to make a prototype of their product and approach high-end shops in the city centre that could potentially become buyers. Like many other participants, Alma did not have the time to complete the activity or go to the centre due to her family and work obligations:

> Alma: She asked us to make a doll [Alma's product] and to go to those high-end shops such as *Liverpool* or *Fábricas de Francia* [department store chains], but we had a lot of work [besides their project] because we needed to make sure we had enough money to pay the rent, we had our children, we had a thousand things to do with the many activities and all. . . so the truth is that we didn't do it. I didn't have the time. Her response was, 'What do you mean you don't have the time!? You should never say you don't have time!'
> Me: Diana was very strict then?
> Alma: Yes, and it is a good thing because that is how an enterprise should be. . . [but] many women left the programme because of that, because they couldn't handle it. I like working under pressure, which is why I stayed, but it was a very hard moment when she yelled at me because I said I didn't have time [. . .] She made me feel so bad that I had to leave the room to get my

breath back outside (Interview with Alma, 2015).

It is well known that participatory development approaches that emerged from work by Robert Chambers (1994) from the mid-1990s onwards were designed to empower and support collective action within a community (Harrington, Erete and Piper, 2019). In theory, this approach could have been an encouraging factor in the development of collective empowerment, *if* the UELI participants had felt part of a group where their voices were being heard and their needs expressed. That they did not do so echoes criticisms of participatory methods focusing on their inability in practice to change the relationship between 'the powerful "uppers" (development practitioners) and local "lowers" (programme beneficiaries)' (Williams, 2004:559). Although UELI wanted to create a space where participants could voice their opinions and dialogue with the programme coordinators as 'equals', the evidence shows this did not happen. At the outset UELI, like most women's empowerment programmes, took the principles of participatory development, such as taking the participants' feedback into account for the development of the programme, without properly taking into account issues of power and control of information and other resources between the different actors (Cleaver 1999; Mansuri and Rao 2004). In the instance previously described, Diana, the expert, delivered the workshop from the standpoint of her own experience and not that of the participants.

In Rowlands's model (1995; 1997), a programme's methodology and its delivery can become an inhibiting factor to collectivity in several ways. Rowlands (1995) argues in her case study regarding a health promoters programme, that the limited focus of the programme and the methodology focusing on individual learning skills became an inhibiting factor to the development of collectivity. In the case of UELI, although the original idea was to motivate the participants, the pressure that several women felt from the external trainers was counterproductive because it caused some participants to leave the programme. It must be nonetheless acknowledged that a couple of participants said they ultimately found Diana's approach helpful. In separate interviews, both claimed that this 'aggressiveness' from the expert helped them open their eyes and realise that they needed to make a change in their lives if they wanted to achieve success in their business. This approach nonetheless failed to build a safe space for most participants. Nor did it create the conditions for women

to feel a sense of belonging to the group. Based on my own observations and what the participants shared during their interviews, I concluded that the workshops were not sufficiently adapted to meet the specific needs of these particular participants. Other inhibiting factors related to UELI's delivery of the programme include participants' fear of being kicked out of the programme which made women vigilant about voicing their opinions about UELI. It is unclear if this fear was linked to women's experiences with external experts. On various occasions, I heard women say that they would never complain or say anything negative about UELI because of everything they were doing for women in their community. I also noticed during the interviews that women had difficulty talking about any negative aspects of the programme even when it was clear they had things to say. In one occasion, one of the participants that I interviewed said that she would always make herself available to talk about the virtues of UELI. It was not until she understood that I was not part of UELI that she felt free to share for instance how she was not always in agreement with all the activities that UELI required them to do for the programme like participating in the many market fairs.

There were other aspects of the UELI methodology that became factors that inhibited the development of collective empowerment. In addition to the different activities that UELI designed as part of the entrepreneurship training programme, UELI had a specific way in which they imagined women should start their entrepreneurship journey. During my conversations with the programme managers, they explained how the programme also tried to foster collectivity in the participants through making them have a group enterprise a condition to participate in the programme. In my first conversations with the woman who was the programme manager at the time, she claimed that sisterhood could only be achieved if women were working together (Interview with UELI programme manager, Fundacion Juntas, 2015). For the first cohort of participants, no one who wanted to participate in UELI was allowed to start a business as an individual. Once the first cohort was formed, UELI announced that every participant had to join a group to create their enterprise and that they were free to choose with whom they wanted to work from the existing participants. Once participants had chosen their partners from the existing cohort, they were expected to work together for the entire duration of the programme. Most of the groups were formed by women who knew each other and who were willing to

work together. However, there were other women who did not know many people in the cohort or who did not feel comfortable working with others. UELI, therefore, decided to form groups to include these remaining participants even if the group members did not previously know each other.

UELI's approach to the creation of group enterprises as a condition for participation in the programme ultimately backfired and created conflict amongst the participants instead of presenting an opportunity for collectivity to develop, as the managers had imagined. In the groups with members who already knew each other, conflict arose when not all participants invested the same time and effort in their collective project. Other participants reported that it was challenging to create an enterprise and manage resources with people they did not know or trust. Consequently, most group enterprises from the first cohort eventually disintegrated, leaving some participants with bad memories.

> Alicia: . . . most groups have broken up or lost one or two members. We noticed that when money starts coming in, it creates conflicts within the groups (Interview with Alicia, 2015)

Forcing togetherness had consequences for the programme's subsequent activities. The hostility between some former business associates made it difficult for some women to share the same spaces, for instance, at sales events where UELI had secured one big stand for all of the enterprises. The programme aimed to provide a place at different handcraft or business fairs to provide good exposure for the participants' enterprises and products at a low cost for the participants. The space secured was generally sufficient to accommodate samples of all the products, either in one continuous space or in several smaller ones. No enterprise was supposed to be excluded. The first time that UELI had arranged for participants to display their products publicly was at one of the city's most significant cultural events, an annual fair called *Las Fiestas de Octubre.* On the day before the big event, the trainee entrepreneurs had a briefing session with the *facilitadoras* intended to enable them to get organised and present their products as part of a collective project. UELI took care of the practicalities, including setting up the space they had secured for women to show their products.

In interviews, the programme coordinators indicated that they were convinced that the programme participants had developed a sense of collectivity and that they did not need staff intervention to get organised in order to present their products at the fair. The coordination team therefore expected the participants to decide collectively where to place the products, and who should be present at particular times during the few days of the event. In another of my conversations with the programme manager, she reported that UELI had taught women the principles of collectivity and that they should therefore had been able to share the space and to organise themselves and work as a collective (Interview with UELI programme manager, Fundacion Juntas, 2015). UELI was clearly trying to develop togetherness and to promote the collective empowerment of the participants. The core values in the collective dimension are group identity, sense of collective agency, group dignity and self-organisation and management. The participants had not yet, however, developed any of these core values as a result of their feeling pressurised by external trainers or of their negative response to being forced to create group enterprises. The entrepreneurs therefore focused on their own individual interests when presenting their products at the fair.

Gabriela, whose group had already split up at the time of our interview, told me how the biggest conflict during the business event emerged between women who had arrived early at the UELI stand and others who, for personal reasons, arrived a few hours later.

> Gabriela: They arrived at 9 am and they had already set everything up. They had already laid out their products and there was no discussion about how we should share the space. They took over the best spots at the front, where they had more visibility, and left others at the back. When I arrived, I saw that they had left me all the way back at the bottom corner. . . The event was very stressful for me (Interview with Gabriela, 2017).

Other participants also shared their frustrations about the event with me. Some claimed that some women would take the best places for their products while other products were left less visible to potential customers. After the fair, UELI organised a debriefing session, during which participants were asked to mention the positive and

negative points of the experience so that the coordinators could evaluate the event. The fact that the programme coordinators had left the participants to deal unaided with the division of the available exhibition space demonstrated UELI's confidence in the women's ability and willingness to come to an arrangement that would work for everyone. It became evident, however, that they had not done so. Although togetherness is a crucial element of collective empowerment, then, it does not automatically bring about a convergence of values, motivations and interests or create a sense of shared responsibility among individuals in a group. As Frances Cleaver (1999) observes, conflict may arise when differences arise between group members as they confront their values and interests and further interactions might not be possible.

As UELI evolved and as the *facilitadoras* and coordinators gained more experience and benefited from more feedback from the participants, the programme methodology also shifted. The programme became more concerned with women's experiences and with making changes to fit the individual entrepreneur's needs more closely. UELI kept inviting external experts to deliver workshops, but the main 'co-development' sessions were now facilitated by the programme staff. The reason for this change was that certain external experts who were brought into the programme had no experience working with women from these types of community. In consequence, most of the experts did not know how to connect with the participants or how to motivate them during the sessions. The *facilitadoras*, on the other hand, were deeply acquainted with the participants and as a result increasingly took over as the main activity leaders. Their new role during these sessions was not only to keep the discussion going but also to mediate any conflict, address women's feelings and experiences and make sure women spoke to each other and gave each other criticism in a constructive way. The more experience they gained, the more adjustments the staff made to the selection of experts to participate in the workshops and to how they coordinated participants' presence in fairs. The staff also recognised the need for people to learn about skills like conflict resolution if they were to build true collectivity and a sense of belonging to the group and to the programme. The programme subsequently offered the participants individual and group counselling from psychologists, together with conflict resolution workshops. The individual psychological sessions were optional and opened to any participant who wished to

have them. The group sessions and workshops, on the other hand, were mandatory as part of the programme curricula. These sessions proved to be beneficial as they helped women work better together as a group.

> Alana: I'm usually not very sociable, and I do not have many friends, so it has been hard for me, but I have learned. I have learned to work with all of them [other women from the programme] and I try to get along with them and respect their ideas – even when you know there will always be differences (Interview with Alana, 2017)

As seen in some of the conversations I had with the participants, they often used the term *compañera* to refer to each other as they told me their stories. The literal translation of compañera is (female) comrade or companion but the term does not translate readily into English. In Mexico, the term compañera is charged with cultural, historical and political meaning. Compañeras is the term that women have used to refer to each other in social and political movements such as the Zapatista movement in the southern states of Mexico (Klein, 2015). More recently, women have used the term to refer to each other during political protests like the ones organised by the feminist movement against gender violence in Mexico. It has become common, for instance, to hear women call each other compañeras in televised interviews during feminist protests in Guadalajara and other major cities. The fact that UELI participants refer to each other as compañeras can, then, be interpreted as marking the beginnings of 'power with', as women recognise each other as allies in the fight to achieve their own emancipation and empowerment.

> Alicia: We are very happy with what we are doing, we are happy with what I am doing and with what my compañeras are doing because each one of us has different skills and anything one of us doesn't know, she asks another of us. That's how it has been up until now (Interview with Alicia, 2015).

The new approach to the delivery of the programme proved beneficial for women as these workshops not only helped participants learn to give and receive feedback in a positive way but also created spaces where women could support each other and share knowledge. Togetherness, however, did not create collectivity in the form that

UELI had imagined, and in that respect, UELI's intentions were frustrated.

7.3 Artificial vs transformative: collectivity in and outside UELI

UELI participants slowly started to participate in generally male-dominated activities linked to business and entrepreneurship, going to different parts of the city, meeting clients and selling their products. While discussing the different aspects of relational empowerment in Chapter 6, I cited examples of women coming together to work on their project or travel to different parts of the city. The use of collectivity (or togetherness) by the participants to ensure they could continue to work on their projects had unanticipated effects on the power relations in their households. Moreover, UELI helped promote social transformation at the household level through their actions, by bringing women together and through women's growing awareness of gender differences in their communities. In order to create real change in the collective dimension, however, more is needed than individuals sharing their knowledge or getting together to work or share a space in a market.

In Rowlands's model, the development of core values in collective empowerment is witnessed in the changes that women go through as a group. Changes include but are not limited to having the ability to negotiate as a group with other organisations, including official bodies; increased access to resources as a group; the ability to self-organise around their own needs; and the development of group identity (Rowlands, 1995:189). The evidence collected suggests, however, that the 'collectivity' that I witnessed at UELI was actually women working together in the context of a programme rather than the development of the core values of collectivity in the group as whole. UELI's methodology aimed to create opportunities for collectivity to arise, but its methodology ultimately became an inhibiting factor in the development of core values particularly for women in the first cohort as several of them quit the programme early. Moreover, UELI fostered togetherness but created what I call 'artificial collectivity', where some participants were able to expand their acquaintances by meeting new people within and beyond UELI, but as a group, the participants did not develop a common sense of creating something together. This 'artificial collectivity' emerged in consequence as the women were indeed working together, but only as long as UELI was coordinating their activities. The participants did not create strong links with each other or a sense of collective purpose.

There are a few contradictions in UELI's teachings and actions that make 'artificial collectivity' more evident. In UELI, some members described how they felt a sense of obligation to participate in the many business fair opportunities that UELI had secured for them. Even today the programme's website claims that one of the strengths of the programme is how they secure the participants' attendance to business fairs around the city. Some participants that I interviewed expressed however that it was expensive for them to participate as they had to pay for their own transportation costs. In some instances, they also had to pay for the space at the fair when the economic benefits of their participation were not always obvious. The women running the most successful group enterprise of the first cohort told me in a group interview that they felt pressured by the programme manager to participate in every event that UELI organised. The group enterprise started to be more selective about the fairs they wanted to attend as the cost of attending all of them had become prohibitive. The programme manager told them, however, that if they wanted to continue 'benefiting' from the UELI programme and being part of what they called the *tribu* (tribe), they could not miss a sales event.

According to the group members, UELI preferred women who were always available to participate in every event and neglected those women who were, in UELI's own words, 'less motivated'. In other words, the participants were allowed to be part of the collective only when they followed every activity that the programme had put in place. This line of action seems contradictory to UELI's teachings of sorority and collectivity. One of their training booklets talks specifically about sorority in the following way:

> Sorority translates into sisterhood, trust, loyalty, support and recognition among women to build a different world; always remembering that we are all diverse. Sorority helps us to fight discrimination, the violence we suffer as women and is a good tool to fight together against the fear of change (UELI, Document D).

During the sorority training sessions, UELI developed workshops in which women could practice what they had learned. To foster this sense of belonging and

sisterhood during the training sessions, each of the participants had a notebook where other participants could write positive messages about them and say how much they liked working together and being part of UELI. From the description in the booklet, this exercise was meant for women to find connections and friendships with one another without necessarily mentioning their economic activity. This is to say that UELI's intention with this module was for women to feel part of a the group regardless of their success at becoming entrepreneurs. It is then contradictory that UELI would kick women out of the programme if they did not participate in every business activity. We can see how collectivity is 'artificial' as it becomes conditional to women securing their place in the programme by participating in all events.

> Alicia: I don't understand where it leaves the 'sorority' they taught us about when they say that if you don't participate in one event you have no right to keep participating in the programme (Group interview, 2015).

UELI might have thought that women participating in every sales event was crucial to their success as entrepreneurs. Still, the participants had valid reasons, such as the lack of resources, to participate in all activities that UELI deemed important. This is evidence that the programme managers were more interested in the participants' economic success than on what staying in the programme meant for the women beyond their success or failure in creating a profitable business. The data collected suggest that UELI created 'artificial collectivity' that only existed when women were part of the programme and as long as UELI was coordinating and leading all activities. From the surface, UELI's activities and women working together can look like collectivity in this context. We have women talking to each other and creating bonds. They gather and learn together in the context of the programme, but once the common denominator (UELI) is out of the equation, the artificiality of the 'collectivity' created is revealed.

7.3.1 Self-organisation and beginnings of collectivity beyond UELI

Although UELI's methodology led to the development of 'artificial' rather than true collectivity, I found some evidence of the emergence of three core values of collectivity (as defined by Rowlands,1997) among some programme participants: self-organisation, self-management and group identity. In the previous sections, I

discussed instances in which UELI organised activities for the participants as part of the programme. I focus now on times when participants organised themselves outside the programme, without UELI's direct intervention, and how their doing so created a sense of belonging to the group. It may be that for collectivity to be possible, group members need to find reasons of their own to come together and create their own group identity without direct intervention from an external source. At the same time, however, it would be wrong to say that women's participation in UELI's collective activities did not influence their desire to continue getting together outside the programme. Although true collectivity did not develop within the programme, the friendship links developed while participating in UELI supported the development of collectivity as relationships deepened. This deepening of relationships between the participants created the beginnings of generative 'power with'.

Although most of my conversations with participants revolved around UELI, the longer I spent in their company, the more I noticed that spending time with other women was a constant theme in other aspects of their lives and they actively sought such contact. Some participants, for instance, reported that they were already involved in groups involving women, exclusively or in a mixed setting. Many were involved in religious activities at the local church or took part in activities at local community centres, such as the children's centre where UELI's activities took place or other local NGOs. Although collectivity can emerge in any type of group activity, I was more interested in women's groups that were formed independently of any institution and wanted to know if there was a connection between UELI's focus on sisterhood and collectivity and these other groups. I aimed to learn whether women had found a way to put the concepts favoured by UELI into practice. I also wanted to know more about how the participants interacted with other women from their communities and whether or not they formed their own groups, and if so, how and for what purpose. I then discovered that some participants created women's groups, which they referred to as 'women's circles' [*círculos de mujeres*], which are already common in several communities in Guadalajara.

Tania, one of the participants in the first cohort, was the leader of an informal group of women who would often get together to have lunch, discuss family issues and

sometimes even run a karaoke session. I was invited to participate in a meeting attended mostly by neighbours and friends of Tania. A couple of these women were also members of UELI and had joined the programme because of her. The group session had no particular agenda, but according to the participants, the exchange always started with one of them giving a short summary of what they had discussed during the previous session and then using it as a conversation starter for the group. In the meeting I attended, the first part of the discussion revolved around food and the dishes they had prepared for the occasion. I asked how some dishes were prepared and how long it took for them to prepare the meal. The discussion moved towards how women in these communities spent most of their time in the kitchen and taking care of their husbands, children and other household members. The women present were reluctant to express any negative feelings about their domestic roles at the start of the meeting. Nonetheless, the more women got used to my presence, the more they opened up about the difficulties of their everyday lives.

According to Tania and other group members, the idea behind the group was to reflect on the many aspects of women's lives in their communities, such as motherhood, and to debate on whether or not a woman should be 'obliged' to do certain things or behave in a certain way. The group aimed not to find specific solutions to women's issues but to use the time to express themselves and to reflect on women's lives within the community. Although Tania was seen as the group 'leader', interactions within the group were completely horizontal. Tania was the key motivator who organised the group, but once the women were together, all present participated freely and got involved in different activities such as cooking, singing, dancing, or simply talking to the group. The fact that we were all sitting in a big circle also helped the flow of interactions as we were all facing each other and could hear each participant when they spoke.

Eli, from the second cohort, also created her own women's circle following a structure similar to that of the UELI programme for group activities. That is, she gathered a group of women to teach them what she had learned in the programme. As she felt inspired by the sisterhood and collectivity workshops, she started a confectionary workshop with several neighbours. Emma's first short-term aim was to teach her neighbours how to bake simple cakes and muffins so that they could earn

some money to buy at least ‘el kilo de tortillas’ (a kg of tortillas), which in Mexico is a basic unit of consumption. Although the idea was initially for Eli to teach the group what she knew, their gatherings did not function as a class but rather operated similarly to Tania’s group. Women gathered in a circle to teach each other about activities that could generate income for them. Eli shared her knowledge of baking while others taught handicrafts or other activities. Eli claimed to gather twenty women on a neighbour’s patio every Thursday, although I did not get the opportunity to confirm this by joining one of the sessions myself. Her medium-term goal was to teach the group what she had learned in UELI about how to manage their money better, both for their business and more generally, and how to calculate the selling price of their products and the profits they might eventually expect from their activity. Eli’s idea for the future was to get women together and create a cooperative or network of small businesses so that women pool their resources.

> Eli: My dream with them is that once they have accomplished what they want [in terms of their business idea], I would like, for example, to form a group where some of them sell and others produce and others deliver. . .
> Me: Like a cooperative?
> Eli: Exactly, like a cooperative (Interview with Eli, 2017).

Historically, the first ‘women’s circles’ in the region were formed in the 1970s as spaces where women could get together and share experiences, general and sexual knowledge, self-care and feminine health (Zapata Galindo, 2002). Today, however, women mostly gather to share interesting readings or to spend time with other women doing a range of different activities. In recent years, women have often gathered in groups to teach/learn together and to find alternative solutions to individual or collective problems in their communities (Valdés Padilla, 2015). Women’s groups such as these echo the ‘grupos de autoconciencia’ or self-consciousness groups organised by feminists during the second wave of feminism in Mexico during the 1970s (Rojo Legarde and Taffoya García, 2004). The ‘grupos de autoconciencia’ created in this decade had the aim to develop a form of organisation that was independent of Mexican politics and institutions. Most feminist groups in the 1970s, for instance, refused to participate in the official celebration of the International Women’s Year and the first International Conference on Women in

1975 (Zapata Galindo, 2002). Like the older ‘autoconciencia’ groups, women in today’s groups still analyse, read and discuss together anything that they deem important such as sexism and gender inequality encountered in their jobs, households, and schools, amongst others (Bartra, Fernández Poncela and Lauet, 2000). Today in Guadalajara women have access to Grupos de Ayuda Mutua or GAMs first created in the InMujeres or the government-run Women’s Institute in Guadalajara to bring together women victims of violence. These groups aim to share information about the prevention of violence and to create a support network for victims (Medina Núñez and Medina Villegas, 2019). Although there are several GAMs operating in different areas in Guadalajara, not all women know of a group or can attend. In the case of the UELI participants, the popularity of the groups organised by Tania and Eli seems to underline women’s need for spaces to gather and discuss or learn together.

As previously discussed, one of the issues regarding UELI’s methodology was the choice of external facilitators who were not aligned with the participant’s needs. After UELI gathered the participants’ feedback on the use of external facilitators, the programme switched to a different methodology and followed feminist principles of a horizontal communication model by having every participant participate in the activity with the facilitator serving only as a guide. The groups outside UELI worked in a similar way with Eli or Tania guiding the discussions among women but in a less formal way. The main difference between UELI workshops and the women’s circles was that for the latter women were free to discuss any theme they felt was important while UELI discussions focused on business and entrepreneurship for the most part. While discussions inside the programme were designed to help women advance in their entrepreneurial project, informal groups outside the programme helped women find connections with each other and find friendship and support in any area of their lives regardless of them having an enterprise. Activities or workshops involving the practice of women’s groups or circles such as the ones Tania or Eli have the potential to foster collectivity among their participants through relational agency (Cornwall, 2016). Women can find the strength to cope with and overcome difficulties in their personal lives by drawing strength from other women’s experiences in the group. I noticed this was happening when I joined Tania’s group and observed how women would share their problems with the group and have other women share their

own experiences with similar situations. This horizontal sharing of experiences could eventually bring women to create collective consciousness and recognise 'power with' as a means to transform each other's lives (Ramírez Morales, 2019). Regarding members of Tania's group outside UELI, the participants saw each other as a source of support and inspiration, encouraging each other to continue participating in the programme and working on their projects and also keep participating in the informal gatherings Tania organised. *'Somos las brujas que no pudieron quemar'* ['We are the witches they couldn't burn']. This was a phrase that I often heard women who participated in Tania's informal gatherings say between laughter and jokes during activities both at the community centres and in the women's circles. When I asked what they meant by that phrase, one of the participants said that they called themselves *brujas* because witches were historically those women who had knowledge and power and who were persecuted because of this. The group members' use of the term 'brujas' denotes a strong sense of belonging to Tania's group. There was however no evidence to suggest that the group had taken any collective action at the time of the interviews.

7.4 Machismo as an inhibiting factor beyond UELI: Negative stereotypes and gossip about women who participate in activities outside the home

Machismo, as discussed in the previous two chapters, is the only inhibiting factor affecting the three dimensions of empowerment. In relation to the collective dimension of empowerment, machismo affects the development of core values when gender stereotypes dictating that women can only take part in activities in the private sphere are reinforced mainly by men in the community. Men (and sometimes other women) policing the programme participants and overtly expressing where women are allowed or not allowed to go can prevent women from spending time together and ultimately developing the core values in this dimension. Studies elsewhere in Latin America show how machista attitudes and resistance to women taking part in economic development projects for women negatively affect women's ability to participate in such programmes. A study in Ecuador from 2012 shows how men's attitudes towards women taking part in a community-based tourism project prevented many women from taking part in the programme and therefore for the programme to reach all women that could be interested in taking part (Duffy *et al.*, 2012). I have argued throughout this chapter how togetherness on its own is not

sufficient to the development of collectivity. Women participating in group trainings is however an encouraging factor and a first step towards the development of core values in this dimension as participation can provide an opportunity for women to analyse their individual situation and find connections with each other. If however women are prevented from participating in activities outside the home, their isolation and lack of contact with other women can prevent collectivity from emerging.

In the case of UELI participants and although several of them experienced many advantages as a consequence of participating in the programme within their close family circle, these women were not always seen in a positive light outside the household. As mothers within a traditional Mexican community, most participants were scrutinised by other community members. The community centre where UELI's workshops would take place was initially built to provide workshops for children and mothers often volunteer to help with the groups. It, therefore, became one of the few places where women could 'legitimately' spend their 'free' time away from relatives when they were not taking care of their own children at home. However, there were still limits to the amount of time women could spend at the centre without becoming the subject of gossip among other community members.

Alicia, from the first cohort, told me about how she learned that her neighbours were making negative comments about her leaving the house to participate in UELI. One of her neighbours in particular, who has a bicycle workshop and spends most of his time observing other neighbours while he works, started spreading rumours about Alicia:

> Alicia: When I started going out [to UELI] I learned through my *comadre* that he used to say that I was surely seeing someone else [other than her husband] because women are supposed to be at home [. . .] I wanted to do something that I like [participating in UELI] and if my husband agrees then they can say whatever they want. I don't care that much anymore but at the time I used to get stomach-ache every time I saw him because it really bothered me that he would make such comments about me. He never said anything to me directly but he used to talk about me to my *comadre*.

I have shown evidence of men's negative attitudes towards women's involvement in UELI and active opposition to women's participation in activities outside the home in a few in-depth interviews. I address this issue in all three chapters, 5, 6 and 7, because of the interconnectedness of all three dimensions. In Chapter 6, I cited a participant who told me about a woman who had to quit the programme because of her husband's opposition to her participation in UELI. Husbands not giving permission to their wives to participate in the programme is an inhibiting in the personal dimension as it diminishes women's sense of agency and in consequence it affects women's relational dimension as their ability to defend themselves is hindered by their husband's active opposition. At the same time, Rowlands argues that women quitting the programme is an inhibiting factor in the collective dimension as it discourages the group as a whole (1995:196).

Alicia, as seen in the previous example, gives importance to what her neighbours think about her and, more importantly, to her husband's approval. The phrase 'if my husband agrees' shows that for Alicia, it is crucial to have her husband's approval to do any activity outside her home. Alicia cared deeply about her image in the community, and for this reason, she would never leave home without first finishing her *quehacer* [housework].

> Alicia: I've never let anyone think badly of me. For example I always do my *quehacer* before going to the workshops . . . before seeing the girls off to school I used to hurry up with the cleaning and either make lunch or leave everything ready for them [her husband and girls] to prepare lunch. After I'd seen the girls off to school I'd rush to get to the community centre on time (Interview with Alicia, 2017)

As discussed in Chapter 5, Alicia is part of the group of women who went back to their activities as housewives once the programme ended. In Chapter 6, I also described how Alicia mostly subscribed to a traditional notion of motherhood. Alicia as several other participants quit due to a combination of reasons that had to do with health, lack of resources and opposition from their partners. Still, and although Alicia never explicitly said her husband prevented her from participating, she gave importance to what others might think and how their opinions could affect her

relationship with her husband. In one of the interviews with the men whose partners were participants of UELI, I found evidence of negative attitudes towards women participating in activities outside the home. In one particular case, Manuel, the partner of one of the most successful entrepreneurs from the first cohort expressed how he thinks women are 'taking men's place' both in the workplace and in other public spaces in his interview with my research assistant Ernesto:

> Manuel: … now there are more women working, yes, and maybe before it wasn't like that, women had to be at home and raising children. Obviously women are now working more, they are gaining ground on that side and gaining ground in general, because women are more responsible and there are more women working. But I think there are also more women on the streets, partying, taking on more of the role of men in general, you see? Like at work or in the street (being outside)…
> Ernesto: What do you think about women having more options, not just staying at home, but working, going out to party, do you see it as a positive or a negative thing?
> Manuel:…I think that at the end of the day a person has to be responsible whether they are a man or a woman. A person has to take care of themselves, whether they are a man or a woman. Maybe because of machismo or whatever you want we say 'ohhhh look at that woman walking in the street at night' or 'ooohhh look at that drunk woman at two or three in the morning drinking on a street corner'…at the end of the day everyone has to make their own decisions and face their own responsibilities…
> Ernesto: Do you think men find difficult to accept this change in women's place in society, do they see it as natural?
> Manuel: I think everything has its pros and cons. It also depends on what you have been exposed to…I don't know… I've been with more women who work rather than stay at home, but there are people who might get scared… they say 'how can you let your 'old lady' work?'…for me there's nothing wrong with that…on the contrary…

Although Manuel did not seem to be in opposition to women working or participating in activities outside the home as the conversation kept going he expressed how he

wished his partner did not have the need to work:

> Manuel: I think that at the end of the day consciously or unconsciously you have in your head that the man is the provider, right? I don't see it as a bad thing, but if it were for me it would be better for my partner to be in the house. I don't think it would be better for me if my partner didn't have to work and have to put up with the problems at work, the stress, the tiredness… sometimes you are sick and you don't want to go to work and you have to do it. In reality I have nothing against it, on the contrary, I think it's good for a woman to be independent. I don't see anything wrong with that but I would like that if she says 'I want this' I can buy it for her… (Interview with Manuel, 2017).

As seen in Alicia's example, neighbours and other community members join relatives as overseers of women's performance of their domestic duties, creating stress for women and setting limits to their freedom outside the family sphere. Although women were actively participating in UELI they were still subject to policing from their family members or community to comply with gendered expectations of the wife/mother which caused them to put more pressure on themselves. Men's attitudes about women's participation can prevent women from joining UELI or other programmes directed at women. Women ultimately quitting the programme because of machismo expressed by their partners or other men (and women) in their community can further isolate women preventing them from developing the core values of personal and relational empowerment and it can also prevent them from gathering with other women and developing the core values of collective empowerment.

7.5 Dynamic empowerment model: Collective empowerment

As a summary, Table 7.1 presents the core values and elements of the collective dimension of empowerment. The elements in parentheses ( ) represent those in groups outside UELI.

In conclusion, collectivity can be powerful, but it also has its limitations. In addition to the limitations created by the programme there were others which the programme

could not overcome. Some women, for instance, were so strongly controlled by their

Table 7.1 Collective Empowerment in UELI

Collective dimension	
Core values	(Group identity), sense of collective agency, group dignity, (self-organisation and management)
Encouraging factors (helping women develop the core values)	UELI workshops and women sharing their problems, support of team, training on empowerment, collectivity and sorority, relationship with *facilitadoras*, learning together
Changes (impact of the empowerment process in women's lives)	(Ability to organise around own needs outside UELI - Eli's and Tania's groups)
Inhibiting factors (preventing women from developing the core values)	Machismo: men's attitudes about women's participation in UELI, dependency on UELI coordinating team, dependency on key individuals, focus on individual learning of skills even if women were working in groups, no sense of creating something together, jealousy and lack of trust amongst UELI members, UELI putting conditions to women's participation in the programme: 'if you want to keep being part of the programme you must participate in all business events', forced togetherness in group enterprises at the outset, participants fear of being kicked out of the programme if they said anything negative about UELI

Source: author's own, based on Rowlands (1995, 1997).

husbands or other family members (such as their parents or in-laws) that were prohibited from continuing with the programme and thereby excluded from the group of UELI participants. Other women, only stayed as long as they could be part of a group enterprise but once the groups started having problems and ultimately dissolved they returned to their 'isolation' at home, as they put it, with their families, regardless of the *facilitadoras*' efforts to encourage them to stay. This was particularly true for members of the first cohort, two of whom told me that they felt lonely once their group was no longer working together on their project as working as a group was the only motivating factor to keep working in their business.

Considering all these elements, I conclude that being part of a group like UELI can help some participants manage their enterprises better *and* find support from and, in

turn, provide support for other participants in the programme. From a grassroots perspective, Batliwala (1993: 31) suggests that empowerment to emerge women first need to shift their self-image and become 'liberated from their existing perception of themselves as weak, inferior and limited beings'. The UELI participants clearly started doing this in their empowerment workshops and their gatherings outside of the programme's limits. UELI's activities helped some women meet new people and develop relationships outside their immediate family circles which proved to be beneficial for their businesses. Evidence in Chapter 6 shows how despite the difficulties encountered at the outset, women still found togetherness, to be a valuable source of support in continuing with their project when they needed to travel long distances or spend longer hours away from home to attend the UELI workshops.

On the other hand, the evidence considered in this chapter shows that it took some time for UELI to refine their approach to programme delivery and therefore to the way they saw and practiced what they deemed to be collectivity. The programme's untested quality presented a challenge for its coordinators and the participants who were learning to work together and share their experiences as a group as they all pursued a common goal. UELI's methodology which forced women to work in groups as a condition to stay in the programme, the programme's choice of external facilitators and UELI's insisting on the entrepreneurs' participation in all business fairs and activities and were detrimental to the participant's experiences and ultimately did not allow for the core values of true collectivity to develop. There is also a need to challenge normative beliefs which compel women to comply with stereotypical gender ideologies in their communities and in society as a whole (Cornwall, 2016). Unless this process of change extends beyond the small group of UELI participants and the limits of the programme, other women in the communities from which they come will also remain trapped in a constant struggle between wanting to create something of their own, bringing them together as a group, and continuing to adhere to disempowering gender norms and expectations.

Chapter 8: Revisiting women's empowerment and its multifaceted nature in microentrepreneurship

8.1 Introduction

This research has examined the assumption that microentrepreneurship development programmes effectively promote women's empowerment. The link between entrepreneurship, gender and empowerment certainly seems to be evident to the teams I manage in my current position as entrepreneurship programme manager for a French NGO, with responsibility for programmes in thirteen African and Asian nations. In most conversations with my colleagues from headquarters and field offices, I know that entrepreneurship development is seen as an effective way to promote and create economic development and the overall empowerment of programme participants.

In the literature review of this thesis, I showed how links between entrepreneurship and economic empowerment are seen as self-evident in the development arena. The 2030 agenda and the SDGs still talk about policies for supporting and developing productive activities as micro, small and medium-sized enterprises (MSMEs). The United Nations website dedicated to MSMEs claims that they can 'help reduce levels of poverty through job creation and economic growth, they are key drivers of employment, decent jobs and entrepreneurship for women, youth, and groups in vulnerable situations' (UN Department of Economic Affairs, 2023). At the same time, entrepreneurship continues to be a popular approach to women's empowerment. However, the question of measuring whether entrepreneurship is conducive to women gaining more access to and control of resources and how this can contribute to women's empowerment is still an object of debate.

Despite the many advances that have been made in the field of measuring empowerment, these measurements depend on the specific definition and the goals of the programme that promotes it. As Linda Mayoux (2001a; 2001b; 2005) explains in her categorisation of entrepreneurship and microcredit programmes, three types of microentrepreneurship programmes differ in their approach to empowerment. The first category of programmes sees empowerment in terms of economic growth

through the creation of employment, the second sees empowerment as a reduction in women's vulnerability and poverty through increasing incomes and the third view empowerment in terms of the eradication of power inequalities and women's limited access to resources. Overall, women's empowerment in its definition, promotion and measurement, is multifaceted and its complexity adds to the difficulty of translating empowerment theory into empowerment practice. If empowerment in entrepreneurship development is promoted and measured solely in terms of how much income a woman has, for instance, the term is reduced to an economic measure and loses its broader or radical relevance. On the other hand, if empowerment in entrepreneurship is promoted and measured through both economic and non-economic aspects difficulties may arise in the definition and prioritisation of the programme's actions and aims.

The literature also suggests that women's entrepreneurship in development initiatives has been used as a 'silver-bullet' approach to empowerment. Ongoing discussions in international development agencies, including the United Nations, the World Bank and in my recent experience the French Development Agency (AFD) and the European Union, still look at women as an underexploited development resource. Although discussions have moved away from looking at women through the 'smart economics' lens popularised by the World Bank, the current development discourse surrounding entrepreneurship is still criticised. As long ago as 2005, Naila Kabeer was claiming that the entrepreneurship development agenda reduced empowerment to only focus on the implementation of technical goals. Sylvia Chant and Caroline Sweetman (2012) and Andrea Cornwall (2016; 2018), among others, have also criticised the instrumentalisation of women's empowerment through programmes that place the focus on individual women entrepreneurs as drivers of economic growth, without considering the social norms and structures that hinder women's agency and autonomy. Empowerment has been explained as the combination of agency and resources that result in achievements (Kabeer, 2008) with power in its different forms (power with, power over, power to, power within, power through) at the centre of the discussion (Rowlands, 1997; Galiè and Farnworth, 2019). Discussions of 'empowerment light' (Cornwall, 2018:3) or 'liberal empowerment' (Sardenberg, 2008:18) criticise the instrumentalisation of empowerment and call for initiatives and measurements that consider both individual

and collective aspects of empowerment, as well as the structural barriers that hinder the empowerment process.

In this thesis, I have explored the meaning of empowerment and asked whether this concept is meaningful in understanding the changes women in peripheral communities of Guadalajara experienced after participating in a microentrepreneurship programme. In this concluding chapter, I synthesise the key findings of my research in which, by analysing participants' experiences in a microentrepreneurship programme for women, I explored the following sub-questions:

1. What effect does their participation in the programme have on their overall sense of self and well-being?
2. Does women's participation in such programmes have any consequence in their gendered expectations and duties inside the household, in their communities, and in their close relationships?
3. Do women find a sense of community thanks to their participation in the programme?

The research findings show complex and nuanced outcomes supporting Jo Rowlands's, Kabeer's, Cornwall's and other specialists' views on empowerment and its multidimensional nature and how it can manifest in different areas of women's lives. In the following sections, I highlight key themes that emerged from empirical data on the effect that participation in UELI had on the entrepreneur's household dynamics, their sense of well-being and inner empowerment and the emergence (or absence) of strong links between the participants that could prompt collective action. I further reflect on the key themes and findings that emerged from my exploration of empowerment and consider the implications for research, policy, and practice. I also discuss the challenges and opportunities facing researchers and those exploring empowerment, offering suggestions for future research and action in this area. The chapter concludes by considering the limitations of this study and proposing new directions for future research to deepen the understanding of the multidimensional nature of the empowerment process in development interventions aimed at low-income women.

8.2 Empowering microenterprises?: A summary of key findings

These research findings offer several insights into the field of microentrepreneurship and women's empowerment. I explored the work of UELI, a microentrepreneurship initiative in urban Mexico that had the empowerment of women as one of its objectives. I analysed the development of women's enterprises and the outcomes, assessing the economic success of these enterprises and the impacts on participants' lives, asking what it meant to these women to become entrepreneurs. The research findings offer insights into both the methodology of measuring empowerment in the context of an entrepreneurship programme and the way empowerment can be understood and explored. I chose to look at empowerment in its multidimensional nature, drawing inspiration from Jo Rowlands's dynamic model of empowerment as the base for my analysis (1995; 1997).

The title of this section 'Empowering enterprises?' has a double meaning. Through this question I focus the analysis on whether microentrepreneurship development helps women work on their empowerment process or whether microentrepreneurship programmes rather aim at empowering microenterprises to create economic development and employment creation. For this reason, I found it crucial to analyse empowerment in two different ways. First, I will look at empowerment through an economic lens and analyse if UELI contributed to women creating a profitable enterprise. The choice of doing this was deliberate as I wanted to understand if UELI was able to train women to become successful entrepreneurs and therefore claim that the programme helped to empower women economically. Second, I will explore empowerment through the lens of the three-dimensional model of empowerment put forward by Jo Rowlands (1995; 1997). The main aim of doing this was to explore if empowerment in microentrepreneurship programmes for women could be better understood by taking the focus away from the economic factor. The goal was to answer the question of whether women could become empowered regardless of their success in creating profitable microenterprises and, if so, in what way. In the subsections below I summarise and discuss the answers to my research questions and present the findings in five different themes: economic empowerment, personal empowerment or 'power within', empowerment in relationships, collective empowerment and, lastly, the importance of the interconnectedness of the three dimensions.

8.2.1 Economic empowerment through microentrepreneurship

The main finding regarding women's economic empowerment through UELI is that even when supplemented by a small start-up capital, entrepreneurship training is generally unable to overcome the constraints on women's time availability associated with the male-provider household model. In terms of economic empowerment, which was UELI's main objective, the results revealed a mixture of a few successful enterprises, some that struggled to survive and others that were never able to produce any income, resulting in the participants abandoning the project. As previously discussed there are several reasons why some women were more successful than others in making their businesses profitable. At this point, I deliberately assessed economic empowerment from a 'liberal' point of view, in its 'lite' version, by focusing only on the question of whether women created a source of income from their businesses (Cornwall, 2018). The goal was to analyse whether entrepreneurship training and other services that UELI provided were sufficient for women to become successful entrepreneurs. Regardless of the differences in the recruitment process between the two 'generations' of the programme and the resulting differences in women's profiles, all programme participants received the same services and training from UELI.

The research findings show the different obstacles the women encountered in trying to develop their activity and how these obstacles couldn't be fully or even partially compensated by the training and the initial investment provided by UELI. All participants received the same training and mostly the same services from UELI so if these were sufficient for women to create a productive business, outcomes should be similar for all participants. The 'provider model' shaping household organisation meant that women did not dispose freely of their time as their duties as wives and mothers came before their self-chosen new responsibilities as entrepreneurs. In most households, women's unpaid labour allowed other family members to work outside the home and provide a stable source of income. Some women were not able to delegate reproductive tasks as they were the only ones who, in their perception, had the time to do them. This social organisation of the household also meant that some of the participants had been excluded from the labour market since they were first married or for as long as they had been mothers. As a result, they had no savings or other sources of income to further invest in their businesses. Where

women had a stable source of income from part-time paid employment, they were expected to contribute to household expenses. Their income was sometimes insufficient to cover their expenses, contribute to the household and invest in their activity. This lack of investment meant that in some cases women could not further invest in equipment or materials to help their activities be less labour-intensive. The time spent in creating the products increased their final cost and women were unable to sell in their communities if they wanted to make a profit.

Women's success or failure as entrepreneurs was also dependent on the main reason why they started a business and their attitude towards entrepreneurship. Some women were motivated to join the programme because they wanted to create a project for themselves, while others wanted to complement their income from other sources of employment. This difference in motivation or reasoning behind joining the programme was evident in how women created and sold their products. Namely, some participants saw entrepreneurship not as one long-term project but as a succession of several income-generating activities. This means that some entrepreneurs thought of entrepreneurship as a group of activities they could easily start and end when they needed money for a particular personal project. Participation in UELI meant striking a delicate balance between the time they had available to dedicate to their business and the time they had to dedicate to their paid employment, in addition to their household chores. The programme provided training for women to learn how to manage their time and money better and how to create innovative products that were less expensive to produce. These actions were, however, insufficient for some women to deal with the structural problems they were facing.

Despite the different obstacles faced by the participants, there were some success stories in both cohorts as seen in Chapter 4. Five women of the first cohort out of the total 20 and nine women out of the total 23 of the second cohort were making a profit by the end of the programme in 2015 and 2017 respectively. UELI added a microcredit component in 2016 but it was not a significant element of the programme. Only seven women from the first cohort had received a 'social loan' or *préstamo de palabra* at the time of my last interview with them. As discussed in the same chapter, some women from the second cohort received grants in kind from a

donation that UELI received. Access to both the grant scheme and the loan scheme was beneficial to participants from both cohorts as it allowed the entrepreneurs to invest in machines or other assets to help grow their businesses. It is important to note, nevertheless, that all entrepreneurs were making a profit before the social loans or grants became available. Moreover, there were some entrepreneurs from both cohorts who were able to make a profit without taking up one of UELI's social loans or grants. The top two most profitable businesses in 2017 from the second cohort, for example, did not receive any type of financial aid from the programme. I later learned that UELI kept providing access to microloans for other women in the second cohort and in subsequent cohorts. This, however, happened after my last fieldwork period, and I was not able to further interview the new participants who had received a loan. Still, from the data collected, microcredit does not seem to be determinant to the success of all businesses. The results show that UELI's approach helped some women overcome the many obstacles they faced and produce profitable businesses even without the microcredit component. At the same time, the success of some entrepreneurs was dependent on more than training and access to microcredits or grants. It also depended on the social composition of their household, their experience in entrepreneurship, acquired at UELI or elsewhere, and the time they had available to dedicate to the development of their businesses.

8.2.2 'I have changed': the development of 'power within' in the personal dimension

In Chapter 5, I discussed how the development of core values in women's personal dimension of empowerment is closely linked to women's perception of the difference between who they were before and who they are after participation in the programme. I presented some of the many ways in which the participants' ability to develop core values was affected by their life experiences and how their involvement in the programme brought about change for some of them. As a reminder, the core values in the personal dimension are built upon women's perception of their own vision of their future and their self-confidence, sense of well-being and feeling of freedom. Therefore, the development of these core values is characterised by women's perceived changes in their sense of agency, self-esteem, dignity, self-confidence and sense of self in a wider context.

The use of Rowlands's model allowed me to understand how women experienced changes in several different ways. First, regarding women's vision of their future,

some women reported seeing new possibilities not only for themselves but also for their daughters. They felt they still had the opportunity to learn, create and share with others regardless of their age and their past. Because of what they learned in UELI and the changes they experienced they saw their daughters as having more opportunities in their future than they themselves had experienced. The participants wanted to make sure their daughters had more options, including creating a business of their own.

Second, the participants also experienced a change in how they viewed themselves and in their self-confidence. For some participants, the increased self-confidence was a matter of how they saw themselves in relation to other people. Through the participants' accounts of their experiences, we can see how they challenged the internal voice telling them that other people – potential clients, experts hired by UELI to give workshops or even family members – were better than themselves. The participants found the 'power to' deal with situations that they were not able to face before they were involved in the programme.

Third, in terms of a general sense of well-being, interviewees generally claimed that the programme made them 'feel good', though for different reasons. Some women claimed that being part of the programme, creating a project and learning new things with other women made them overcome feelings of loneliness and sometimes even made them forget about pain and sickness. This claim was confirmed by the husband of one participant who noticed how his wife was now going out and taking part in activities with other women in the community when she previously spent her days crying or feeling down.

The fourth and final way in which women experienced a change was through a newfound sense of freedom. This feeling of freedom meant different things for each of the participants. For some, the added income they received from their business and their ability to control such income meant that they could use their money in ways they had not done before. Some women started spending money on themselves by buying clothes or spending on beauty treatments; they also sometimes spent money to buy clothes and gifts for their families. While the increased access to and control over money was one of the reasons why women felt

they had gained more freedom, other participants reported that they had lost the fear that prevented them from undertaking a particular activity outside their home or community. The women interviewed gave examples of how they were no longer afraid to go into the city on their own and how they felt capable of finding their way to new places in the city. For other participants, freedom meant finding a voice and being able to express their feelings and opinions more openly than previously.

These changes were experienced at different points in participants' involvement in UELI. Some reported, for instance, that they began to experience this change the moment they learned about the programme, rather than when the activities started, while others did not realise they had changed until a few months after the end of their involvement. One of the factors that contributed to women's empowerment in the personal dimension was them noticing how they were changing. For some women, however, the change was not permanent. Some women who had left the programme without successfully developing a business felt that they stopped experiencing the changes they noted while being involved with UELI. For other women who had left, being part of the programme had been their excuse to get away from home and spend time doing an activity for themselves. Since leaving they returned to feeling isolated in their homes and dedicating their time solely to reproductive activities. On the other hand, other women who had left the programme under similar circumstances continued with their empowerment process by participating in other activities at the community centre or by joining other informal women's groups.

These different findings show how the internal process of empowerment depends on a range of different factors. What affects one woman might not have the same effect on others. Although some women went back to the status quo after leaving UELI, the findings suggest that some women got up at a 'point of no return' in their empowerment process before leaving the programme. These women developed the core values that constituted a lasting source of 'power from within' thanks to their participation in the programme. Consequently, those participants who developed these core values continued with their newfound freedoms after their involvement in the programme and regardless of their continued participation in UELI activities.

8.2.3 Motherhood and empowerment in relationships

The second the sub-question of this research dealt with the consequences that the participants' involvement in UELI had in their close relationships. In Chapter 6, I explored how for women who are mothers, like in the case of all UELI participants, the meaning of empowerment cannot be understood without reference to what motherhood means to them.

In the case of UELI, all participants were mothers and they all struggled with what motherhood meant for them. For many participants, starting a business made them challenge their vision of what a 'good mother' is supposed to do and how she is supposed to behave. The perception that women who participated in UELI and their families had about motherhood seemed to frame not only women's sense of self but also the expectations that their husbands, other family members and even their communities had of them. The more their businesses advanced the more they reflected on their duties as mothers and wives as their families, and even on occasion other community members, challenged their involvement in the programme. Discussions on the relational dimension of empowerment showed how for some women their relationship with motherhood and how others saw them as mothers had a significant impact on their relationship with their businesses. Some women, for instance, claimed that their husbands would challenge the time they needed to dedicate to their projects, which would reduce the time spent at home. Other women claimed that their mothers-in-law were reluctant to accept the idea of them having an activity other than being housewives. Most participants joined the programme because they wanted to increase their income and improve the lives of their families. Their participation in the programme diverted these women from their 'maternal duties', creating a conflict between the time needed to invest in their projects and the time needed to dedicate to their families to continue to be 'good mothers'.

Results from Chapter 6 also show how, through the course of their involvement in UELI, women navigated different views on motherhood, which influenced the development of core values in the relational dimension. Being in contact with other participants who had different views on motherhood and having the space that the programme created for them through specific workshops and activities where women

shared their experiences as entrepreneurs and mothers, had different effects on different participants. Some mothers who had difficulties finding time to invest in their businesses found innovative ways to reconcile their duties as mothers and their new identities as entrepreneurs. For example, some women involved their children in their entrepreneurial activities by asking for opinions on the design of their products. For other participants, seeing the impact on other participants' availability as mothers reinforced their belief that they were right in choosing to dedicate more time to their family at the expense of their business. One good example of this comes from one participant who, when she saw how one of her colleagues' businesses became successful and how this success had an impact on the time spent at home, came to perceive entrepreneurship as something that would keep her away from her family. She ultimately decided to quit the programme. Regardless of the success or otherwise of their enterprises, women participating in UELI found that the experience challenged their perception of what motherhood was supposed to be. The participants found that challenging their own perceptions of motherhood helped them develop an ability to negotiate with their husbands, to better communicate their needs and to defend themselves and their rights in some cases.

Motherhood was an important part of the participants' lives as most became mothers when they were very young, some at age 15. For most women in the study, joining the entrepreneurship programme represented a chance to pursue a project of their own after dedicating their lives to caring for their children and husbands. Participants often said that it was now 'their turn' to do something for themselves and of finding a sense of self in their relationships with their husbands and their children. Although all the participants were proud to be part of UELI, they struggled with the idea of taking time away from their families. It is important to note that for most women, this was not their first time participating in a training programme. It was, nonetheless, the first time that a programme was as demanding as UELI, asking women to dedicate time to various learning activities at home and requiring dedicated reports on the progress of the businesses.

Women's relationship with motherhood was, however, not directly correlated to their success or failure in creating a business. Not all 'traditional' mothers (as defined in Chapter 6) left the programme without creating a project and not all women who

ultimately reinvented their relationship with motherhood were successful in creating a profitable business. It would be reductive to suggest that women's views about and performance of motherhood are the main reasons for their success as entrepreneurs. The research findings suggest, however, that the participants challenging their perceptions of motherhood can become an encouraging factor to the development of core values in their relationships. As a consequence, the development of core values in relationships can also have a positive effect on the development of core values in the personal dimension. In contrast to 'traditional' or 'conflicted' mothers, for example, 're-imagined' mothers had more control over their time and more freedom of movement, which ultimately let them decide to dedicate more time to their business or to take part in other activities at home or in their communities. Women having more freedom to decide what to do with their projects made them more confident in their abilities to do more than they previously thought possible and helped them further develop their self-esteem.

8.3.4 Artificial vs true collectivity: the development of core values cannot be forced or imposed from external sources

As seen in Chapter 7, the concept of collective empowerment was a significant component of UELI, according to its coordinators. These assertions were later confirmed by the participants, who said that UELI aimed not only to create spaces where women could meet as a group but also to teach women the concept and practice of sisterhood [*sororidad*]. The programme founder believed that the main reason other entrepreneurship programmes for women were not successful was that they did not encourage sisterhood and collectivity among the participants. This belief heavily influenced the way the programme approached collectivity. UELI aimed at creating collectivity in two ways: first, by teaching the concepts of sisterhood and collectivity during dedicated workshops and, second, by requiring participants to work together in group activities, including group enterprises. These efforts resulted in what I refer to as 'artificial collectivity'. In other words, the programme aimed to have women work together and create group enterprises, whether they had already developed a relationship of trust. UELI believed that women would be more successful as a collective as they could pool their resources and divide the responsibilities between them. This belief led the programme coordinators to initially accept only group enterprises or, in some instances, to create groups involving

women who sometimes did not get along with each other. The participants voiced their unhappiness at having to create a business with women they did not trust but were ultimately powerless as their participation in the programme required them to be part of a group. An additional issue with this 'artificial collectivity' was that women from the same group had different ideas for a business but were nonetheless expected to decide on one activity as a team. This approach was one of the reasons why some participants left the programme after just a few sessions. The differences in opinion combined with women not trusting each other led to a range of conflicts that some participants were not able to overcome.

The programme's approach to collectivity took time to refine and after the programme's first challenging experience with group enterprises UELI's approach evolved to focus on fostering collectivity rather than requiring it. Despite the difficulties participants initially faced, the women found a collective force to be a valuable source of support in continuing with their project when they had to travel long distances or spend long hours away from home. Participants were taught how to work together better, resulting in them feeling more welcome in the programme. UELI added conflict resolution workshops to the curriculum and tried to ensure that facilitators took extra care of women who appeared to be at risk of isolation. As a result, the programme helped women work together for the benefit of their businesses and inspired them to create common spaces of sharing. This was conducted in different ways and beyond the scope of local institutions or organisations. Some women, for instance, put into practice the concept of sharing their knowledge outside the programme. They got together to help each other with business-related activities, demonstrating how they had learned to trust each other and rely on the group as a source of comfort and support when needed. Moreover, some participants created their own spaces to share knowledge with women who did not belong to UELI. One created an entrepreneurship group with women from her neighbourhood to share what she had learned and another created a group where women discussed a range of everyday issues affecting their lives, offering one another support and companionship.

I nevertheless found scant evidence of the development of core values in the collective dimension in UELI. While the findings show how the participants mostly

enjoyed working together and organised themselves independently for some activities, they did not do so as one big group. On one occasion, the programme tested the participants' ability to work together as an entire group by asking them to set up the stand they had at the *Fiestas de Octubre* market in such a way that ensured all products from all enterprises were visible to visitors. In theory, the idea was to encourage the participants to organise themselves without UELI intervention. In practice, however, the entrepreneurs were unable to agree on the placement of the products, creating several disputes and conflicts among the participants. Participants' accounts of the experience show that while they could work together in small groups, they found it too much to do so in a single large group.

In her work in Honduras, Jo Rowlands (1995) found that women from both the groups she studied showed aspects of collectivity, such as having a group identity as a whole and a sense of collective agency, which gave them the ability, for instance, to negotiate with other organisations, to join other organisational networks and to respond collectively to events outside the group (Rowlands, 1997). One crucial difference between UELI and the groups studied by Rowlands is that UELI is not a grassroots organisation. The programme coordinators were the drivers of any collective or group activity involving all members of the programme. The findings of this study suggest that for a model of collectivity to emerge, such as the one proposed by Rowlands where the entire group comes together and achieves collectivity through 'power with', the initiative must be an internal one. Women need to come together and organise themselves in pursuit of a common goal defined by the group members and not by an external force such as UELI.

Additional external forces became inhibiting factors in the development of collectivity in UELI. Machismo in the form of gossip and negative perceptions of women who participated in the programme became inhibiting factors to the development of collectivity even in an indirect way. Machista attitudes and resistance to women taking part in economic development projects for women negatively affect women's ability to participate in such programmes and therefore prevent women from gathering and creating groups. Although the development of core values in the collective dimension cannot be achieved by togetherness alone, women coming together is a first step. Women being prevented from participating in activities

outside the home because of gossip or the reinforcement of negative stereotypes can isolate women making the development of core values in collectivity almost impossible.

Collective empowerment is one of the major themes in feminist empowerment theories. The evidence from this study shows that it is nonetheless a complex process and one that is difficult to promote, perhaps more so than is the case for individual empowerment, as it requires individuals to find a strong enough connection to combine their inner sources of power and put them to collective use.

8.2.5 Empowerment beyond economic measures: the importance of the interconnectedness of the three dimensions

If empowerment is understood and measured as a version of liberal empowerment or 'empowerment lite' – defined by the capacity of women to become entrepreneurial against all odds and increase their income through the creation of a productive project or a business – then microentrepreneurship programmes for women can, for the most part, be considered a failure. However, if, in addition to an economic empowerment dimension, there is a specific empowerment focus, as in the case of UELI, the results in women's overall empowerment process might be like those observed in Guadalajara. Evidence throughout this thesis shows that even when the entrepreneurs are successful, the development of core values in each dimension does not automatically happen as a result of increased income. I discussed the case of Maira, for instance, who was one of the most successful entrepreneurs of the second cohort and who had a hard time developing the core values of empowerment in her close relationships because of her own internalised notions of what a 'good wife' should be. At the same time, women not becoming successful entrepreneurs does not automatically hinder the development of core values in one or several dimensions. The case of Tania, from the first cohort, and how she organised a group of women who would gather and spend time together outside of the programme shows how even unsuccessful entrepreneurs can experience changes in their empowerment process and inspire other women as a consequence of participating in programmes such as UELI.

One crucial element to consider in this research is how evident it was that

empowerment in one dimension was closely related to empowerment in the other two. Rowlands, as well as Kabeer and other scholars, argue for the importance of seeing empowerment as a multifaceted concept and linking the development of core values in each dimension. Although all participants claimed to have changed as a result of their participation in the programme, it was those women who experienced changes in more than one dimension who had the most lasting changes in their lives. It is difficult to pinpoint which dimension is the catalyst for the development of liberating empowerment since the empowerment process is a personal one and one woman's experience can be very different from another even if they both took part in the same programme. In the examples discussed through this thesis, I demonstrated how some women first developed core values in their personal dimension, which then had a positive effect on their empowerment in relationships. At the same time, other participants experienced empowerment in their relationships before experiencing empowerment in their personal dimension. Moreover, women who started to develop the core values of collective empowerment by participating in self-organised groups outside of UELI had previously experienced changes in their personal or relational dimension of empowerment.

As seen in the literature review, the concept of the 'entrepreneurial woman' is present in many approaches to microenterprise development. Women are expected to be able to start and run successful businesses that will allow them to get out of poverty and invest in their families. If women are prevented from focusing on growing their business – for example, by having to stretch their limited time to accommodate business and household duties or by having to invest in their family's daily survival needs rather than hiring labour to expand their business activities – the chances of reaching the more profitable end of the business spectrum are slim, as the findings show. Having a successful enterprise and an increased income is, however, not always conducive to changes in the women's empowerment process. If, however, entrepreneurship programmes move away from perpetuating the 'myth of the entrepreneurial woman' and adopt a broader definition of empowerment and design their activities around the development of core values in the three dimensions of empowerment the results can be different. Entrepreneurship and other economic development programmes have the potential to serve as conduits for women to work on their empowerment processes, but this depends on broadening the aims of the

programme beyond purely economic goals. In other words, it is indeed possible to find a version of the 'liberating' within the 'liberal'.

8.3 Recommendations for entrepreneurship development policy and practice

Based on the findings presented above I have identified some recommendations on policy and practice to promote a more comprehensive approach to women's empowerment in microentrepreneurship. I wish to make three main points:

8.3.1 Women's lack of motivation to create a profitable business or lack previous experience should not be factored into the recruitment process. These factors should instead inform the solutions offered to potential entrepreneurs.

As presented in the findings of this thesis, the effects on the economic empowerment of UELI participants were not always satisfactory due to the different obstacles the women faced. My research in Guadalajara has shown that, however good the entrepreneurship training may be, not all women can become or wish to become entrepreneurs. On the other hand, UELI's approach worked for some of the participants, with some entrepreneurs making the largest amount of income in their household thanks to their businesses. We can infer that UELI's approach to entrepreneurship with a specific focus on empowerment has the potential to contribute to women's economic empowerment. The question might be: Who benefits best from an entrepreneurial approach like UELI's?

Although all participants shared several characteristics, such as being mothers and involved in activities at the local community centre, there were clear differences in women's motivation or reasoning to join the programme and their previous business experience. Some women saw entrepreneurship as a way to create a source of income and were motivated to create a profitable business, while others joined the programme with the hopes of being part of a community, making social connections or as a learning experience. The expectations that a programme may have of participants' entrepreneurial success should be nuanced and alternative measures to empowerment should be considered. This recommendation arises from the findings in Chapter 4. In their first instalment of the programme, UELI recruited any woman who wanted to participate. The programme however changed the screening process for the second cohort to only recruit women who already had a running business, or

at least some experience in sales. The difference in the recruitment process from one cohort to the other contributed to more women being successful in the second cohort but it might have excluded other women who did not have previous experience but who could have benefited from participating in UELI. Microentrepreneurship programmes should cater their solutions to the participants' profiles and not choose only those women who will ensure the success of the programme.

8.3.2 Entrepreneurship programmes should include an empowerment component and cater training to different entrepreneurship profiles

There was also a difference in how women practised entrepreneurship. Namely, some women aim to create a business with one or several products or services in the hopes of making entrepreneurship their main economic activity. Others however saw entrepreneurship as a way to earn a profit through different income-generating activities without the goal of creating or growing a single business. As mentioned elsewhere, recent entrepreneurship studies in Mexico have concluded that the success or failure of microenterprises is mostly due to the potential of the enterprise and not the amount of training or quality of the business programme (Calderón *et al*., 2013). I would argue that including an empowerment component as UELI did and tailoring entrepreneurship training programmes to cater to different profiles can maximise the potential for profit.

The empowerment component should be the base of the entrepreneurship programme. Activities can include, but are not limited to, providing awareness workshops on women's rights, gender stereotypes and empowerment or promoting access to existing healthcare services. Other activities can include creating safe spaces where women can express themselves and share their life experiences with each other like UELI's participants did in the programme's *grupos de palabra* presented in Chapter 5. In addition to the empowerment component, training should cater to different types of entrepreneurship profiles. The findings show that all UELI participants can be characterised as necessity entrepreneurs, who are individuals who turn to entrepreneurship out of necessity, often due to limited job opportunities or economic hardships. For this reason, entrepreneurship training should focus on providing fundamental business skills, financial literacy, and practical guidance on

starting small-scale businesses with limited resources. At the same time, some women presented similar characteristics to opportunity entrepreneurs as they created businesses based on their skills, interests, and market trends. For women who present these characteristics, entrepreneurship training should be supplemented with training and activities emphasising innovation, market research, and strategic planning.

If a programme recognises and addresses the distinct needs and aspirations and obstacles of women entrepreneurs, tailored training programmes can equip them with the specific knowledge they require to use entrepreneurship to their advantage. This targeted approach will not only enhance women's chances of business success but also foster a more inclusive entrepreneurial ecosystem by addressing the diverse circumstances and motivations that women have to join entrepreneurship programmes like UELI.

8.3.3 Training for entrepreneurship development is not a stand-alone solution but part of the response

Even if training is tailored to different women's profiles, training should be seen only as part of the solution. If entrepreneurship development is the main goal, programmes should make efforts to address structural obstacles that women encounter when creating a business. I recommend approaching entrepreneurship more comprehensively, as UELI did, but with additional activities and services. The findings show, for instance, that women from UELI lacked social capital that could help them grow their businesses. At the same time, the programme encouraged and helped entrepreneurs participate in different market fairs while securing a stand that would ensure their participation, even if they could not afford the cost. Although UELI's efforts to help women access markets helped some participants, more can be done for women to expand their networks and find new clients and partners for their businesses. One activity could be to create a women's entrepreneur group in the communities where women live. Like the group that one of the participants, Tania, created where women came together, a similar activity could be created but with the objective of women sharing their experiences as entrepreneurs. For women to expand their business social capital, the entrepreneurs' group could include women entrepreneurs in the community who were not trained by UELI. It must be taken into

account that the popularity of Tania's group as presented in Chapter 7 was that it was created organically through her leadership. In the case of programmes like UELI, women entrepreneurs outside the programme could be motivated to join if the entrepreneurship group offers them an opportunity to improve the skills through thematic conferences or if they see the group as a way to promote their business and gain new clients.

Information and access to services to scale women's microbusinesses like the provision of microcredit are crucial elements to add to a training programme. In addition to directing women to existing microcredit services, 'social loans' like those offered by UELI could be an option for women who cannot access traditional sources of microcredit. Microcredit however must be promoted as an additional component and framed within a comprehensive entrepreneurship and empowerment approach. Other examples of activities include providing information and/or solutions for childcare and elder care, legal services, medical and psychological services, complementary technical training to help women improve their skills and gender equality awareness activities for their families and communities. These solutions should be offered through partnerships with other local NGOs and investments should only be needed if services are not already available in the community. Entrepreneurship development actors should work with local associations or services and serve as a bridge between entrepreneurs and different services that already exist.

8.4 Directions for future research

Experts suggest that empowerment is a process that happens and can be measured over time. The development of core values in the different dimension of empowerment, as in the case of UELI, can only be partially understood in the limited time frame of this research. Despite my being able to return more than once to interview the entrepreneurs at different points of their participation in the programme, the results shown in this thesis are only valid for the specific period under investigation. There is more to explore and learn from the process of empowerment experienced by the women I worked with. I was still in contact with some of the participants of the two cohorts cited in this thesis when the pandemic happened. For most, COVID-19 and the crisis that followed seriously affected their ability to keep

participating in UELI activities and to keep their business running in a context where confinement, the increase in women's care responsibilities and the loss of family members, among other factors, pushed some entrepreneurs to close their businesses. Some participants were however still able to continue given the exceptional circumstances. While things have not changed for some of the participants who left the programme without creating an enterprise, other women who had previously withdrawn returned to the project and are now running a profitable business. It would be interesting to ask how women have been able to overcome the limitations they faced, how COVID-19 affected them as women and as entrepreneurs and how they were able to continue with their projects, as well as to explore the possible changes in their empowerment process. Moreover, it would be interesting to see if UELI continued to provide social loans, under what conditions, and what effects these loans had on women's businesses. As for other UELI women who do not currently run a business; did the COVID crisis present any temporary business opportunities? Were some women forced to find a business opportunity when the lockdowns prevented them or other family members from working outside their homes? Was there perhaps an opportunity for women to work on a business with their family members during the COVID period?

Another interesting area to explore would be the development of core values in the collective dimension of empowerment. As seen in this thesis, there were several elements that hinted to the beginnings of the development of collectivity in UELI participants through their different women's circles. It would be interesting to see how the COVID-19 pandemic affected women's ability to keep gathering and what the isolation that the pandemic imposed had averse effects on women's empowerment overall. Finally, it would also be interesting to find and analyse similar approaches to UELI in Guadalajara or other Mexican cities to see if the results are comparable to those presented in this thesis. The theoretical framework used in this research could serve as inspiration to analyse other entrepreneurship programmes and help programme managers analyse the effects of participation on women's empowerment to better target their needs.

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Annex 1

Inhibiting and encouraging factors to Empowerment by dimension from Jo Rowlands's dynamic model

Dimension	Inhibiting factors	Encouraging factors
Personal	Machismo, active opposition by partner, lack of control over fertility, childcare obligations, dependency on coordination team, fatalism, poverty, limited opportunities for group coordinators, negative stereotypes and gossip about women who participate, lack of control over use of time	Getting out of the house, having an activity outside the house, being part of a group and participating in its activities, sharing problems and getting support, making friends, ending isolation, travel, development of literacy skills, having a role in the community, time for self, learning skills, spiritual base of the programme, getting a diploma, emotional release, encouragement from volunteers, support of priest, women only nature of the group
Relational	Machismo, male violence, cultural expectations of women, male control over income, dependency of woman, "Internalised Oppression", culture of violence, alcohol consumption by partner	Concept of "women's rights", knowledge of "women's rights", perception of inequalities as "wrong", sharing problems with other women, "travel", peer pressure/support, ending isolation, participation in group, supportive partner
Collective	Machismo, lack of community identity, economic limitations/land tenure system, dependency on co-ordinating team, "Donation culture"; attitude towards area from outside, pressures of time (linked to dependency of groups), women leaving the programme, lack of autonomous group activities, "limited" focus of programme, focus of individual learning of skills, no sense of creating something together, coming to "receive", attitude of dependency,incohesive local community, lack of control over land, dependency on "key" individuals, culture of Caudillismo, lack of appropriate technical support, "Internalised Oppression" reinforced from outside, active opposition, unstable local politics, "conservative" forces within the church	Development of leadership, networking, meeting other groups/Meetings with others, doing things for themselves, community Role in weighing sessions, travel abroad, more global perspective, organising small income generating activities, training, links/networking with other organisations, "Autonomy", identification of own needs, animators from within groups, initial leadership from committed and competent local woman, non-prescriptive support from agency, spiritual base; Philosophy/Liberation Theology, Methodology: respect, tackling the "conflict", discussion of Sexuality

Annex 2

Interview Schedule Women's Empowerment: UELI participants

Mobility and visibility

1. What were your daily activities before you joined the programme?
2. What means of transport did you use to get to the trainings?
3. Where is the furthest you have gone from your home alone?

Financial security

1. Does your microenterprise provide you with income?
2. Thanks to these profits, have you had access to any microcredit?
3. If the micro-enterprise has not worked out, have you looked for another source of employment?
4. Where do the resources for the inputs for your microenterprise come from?

Household decision-making

1. Do you have control over the money that comes in from the profits of your micro-enterprise?
2. What do you use this money for?
3. Do you have control over other sources of income coming into the household (spouse, children, loans)?
4. Who decides what to do with the resources you have available (doctor's visits, outings, children's school expenses)?

Interaction skills in the public sphere

1. Who are the people with whom you interact outside the home?
2. Do you have a bank savings account?
3. Do you go to parent meetings for your children?

Participation in non-family groups

1. Do you have any activities other than micro-enterprise?
2. Do you have any meetings among the women who are interested in doing a micro-enterprise?
3. Are you receiving or have you received any other training in addition to the training you received in the programme?

Sense of self and vision of the future

1. How do you see yourself in the future?

2. What plans do you have for your micro-enterprise?
3. How would you describe yourself as a person?

Annex 3

Interview Schedule Women's Empowerment – male informants

1. Do you remember when your wife started participating in the programme?

2. How did she came to know about the programme? What was it like?

3. What did you think about her spending more time outside the home?

4. Do you know what your wife does in the programme?

5. When someone from the family or someone you know asks you what you do on the programme, what do you say?

6. How do you deal with the household chores when your wife is at the community centre?

7. How do you deal with conflict?

8. What are the advantages of her attending this kind of activities, of her participating in this programme?

9. What are the disadvantages that you see?

10. Do you notice any changes in your wife since she joined the programme? What do you think about her changes?

11. Has there been a moment when you have felt proud of her?

12. Do you think you have a good wife?

13. Have you been a good husband? What would a good husband be like in your opinion?

14. How many years have you been together?

15. Do you think that here where you live, the people you know, most of the men could be good husbands?

16. How did you get on with your parents?

17. Do you think women and men are brought up in the same way? Were your sisters and brothers treated the same by your parents?

18: Do you and your wife have differences in opinions? In what ways?

19. If someone you know or someone in your family told you that they were interested in participating in a programme like this, would you recommend it to them?

20. Do you think your daughters will have a different life than your wife?

21. Do you think your wife has become more self-confident since participating in this programme? Do you remember anything that you can tell me about this that shows that it has changed any situation at any point?

22. Do you think your wife's participation in the programme has helped you to be more confident in your work or in your life?

23. How do you think her participation has impacted on your daughters?

Annex 4

List of documents from UELI

Document A: Document describing the empowerment training modules that were part of the programme curriculum.

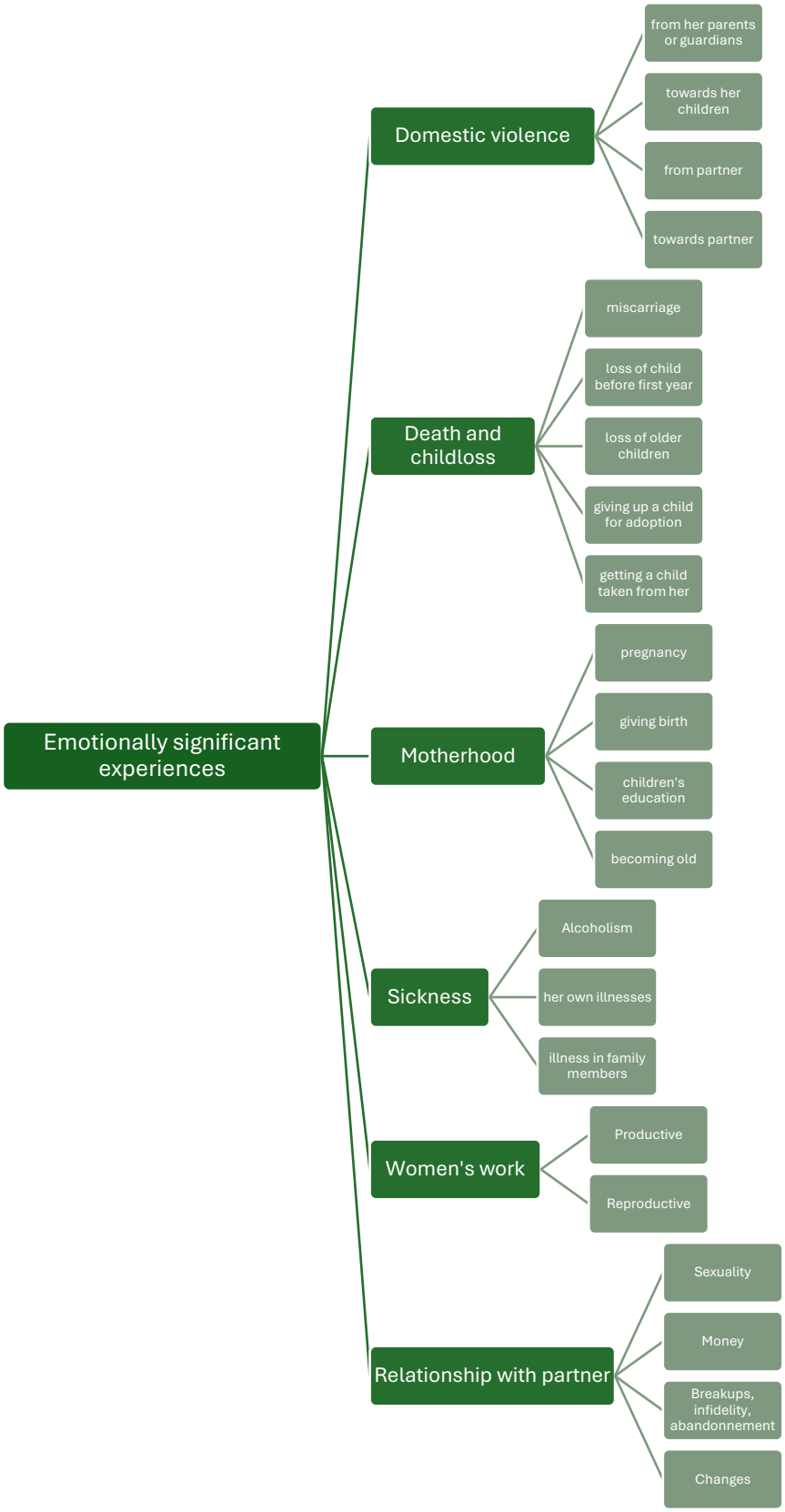
Document B: An internal report of UELI made by Fundación Juntas.

Document C: Final evaluation of the programme results for the first cohort.

Document E: Training manual from UELI's sorority workshop

Annex 5

Emotionally significant experiences in women adapted from Enriquez Rosas 2008


Emotionally significant experiences
Domestic violence
from her parents or guardians
towards her children
from partner
towards partner
Death and childloss
miscarriage
loss of child before first year
loss of older children
giving up a child for adoption
getting a child taken from her
Motherhood
pregnancy
giving birth
children's education
becoming old
Sickness
Alcoholism
her own illnesses
illness in family members
Women's work
Productive
Reproductive
Relationship with partner
Sexuality
Money
Breakups, infidelity, abandonnement
Changes