Representations of Women in Micro-Financing Promotional Materials:
The Case of Espoir Ecuador

by

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ABSTRACT

REPRESENTATIONS OF WOMEN IN MICRO-FINANCING PROMOTIONAL MATERIALS: THE CASE OF ESPOIR ECUADOR

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This thesis draws attention to the nature and practices of representation of women in micro-financing promotional discourses. For the purpose of this analysis, the promotional discourses of Espoir are examined as an instrumental case study. Espoir is a non-governmental organization (NGO) that provides micro-credit financing to women in Ecuador. Drawing on Feminist Geography and Development Studies, this thesis argues that the representation of women in micro-financing promotional discourses have been reshaped increasingly by neoliberal configurations of power. By portraying women in roles such as entrepreneurs, mothers, and agents of development these representational discourses reinforce the conceptualization of women as key actors in the development process—not only of their households and communities but also of Ecuador as a nation. This conceptualization elicits conflicting and contradictory implications that may simultaneously empower women but also exacerbate neoliberal understandings of development that can undermine gender equality.
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Chapter 1 – Introduction

1.1 Overview

In recent years, representational discourses have been used increasingly to bridge the distance between the global South and North and to situate the far away needs of disenfranchised Southern people in the everyday life of Northern supporter societies through mass media technologies (Kennedy, 2009). These discourses help organizations to advertise themselves and their development-focused causes, using well-known marketing techniques practised over the years by corporations and other organizations (Kennedy, 2009; Richey & Ponte, 2011). Their operation and effect are examined in this study to shed light on the nature and practice of representations of women in micro-financing promotional discourses. The audience to whom these discourses are directed, the purposes for which they are articulated, and the way in which beneficiaries interpret them are also considered.

For this research, Espoir’s work in Ecuador was chosen because, in terms of quality and comprehensive service, it is one of the best Latin American micro-finance programs currently running. More importantly, it is focused particularly on supporting women (FOMIN & MIX, 2012). Espoir is a non-governmental organization (NGO) that has been offering micro-financing to start small businesses coupled with health and financial education for over ten years. Loans for emergencies, university costs, and home improvement are also offered. Espoir is further distinguished from other micro-financing organizations in Ecuador by its health and financial literacy services. Espoir’s main goal is to contribute not just to the health of poor female micro-entrepreneurs in Ecuador but also to their economic and social development.

The implementation of Espoir programs is based on long-term financial relationships with national and international organizations. These include the National Finance Corporation (Ecuador), the Trust Social Protection Program (Ecuador), the Oxfam Novib Fund, the Inter-American Development Bank (IDB), OIKOCREDIT, Kiva, Blue Orchard, and Desjardins. Espoir is also an active member of the Rural Financial Network (“Red Financiera Rural”, RFR), an organization that brings together forty-six specialized financial entities such as banks, finance corporations, cooperatives, and NGOs working in micro-finance. Their collective goal is to strengthen the sector through institutional improvement, promotion of new services, and the establishment of self-
regulatory and external relations measures. Espoir’s participation in this network and its other international connections makes it a highly suitable case study to examine the promotional processes that form an intricate part of development. Besides its connections with larger business networks, Espoir exhibits the extensive use of advertising materials to promote the organization, and foreground both its clients and its success in order to attract potential clients and both national and international funding.

1.2 Rationale

It has become popular in the global North to be aware of the needs of distant others, particularly those of women and children from the global South (Catino, 2011), through representational discourses (Biccum, 2010; Kennedy, 2009; Silk, 2010). Building promotional campaigns around these discourses has become a prominent method for corporations and NGOs to promote their organizations and attract funds for their causes. A key factor in such campaigns is that representational discourses work on different spatial scales—moving from the local to the global, from the South to the North, and vice-versa. The effects that these discourses have on both global and local scales and whether they incorporate global North-South relations of power have been marginally considered until now. They demand urgent attention because of the extensive adaptation of these depictions to the promotion of development intervention, often without regard for the wider consequences of the approach (Dogra, 2011; Mohanty, 1991; Silk, 2010; Smith & Yanacopulos, 2004; Wilson, 2011).

Representational discourses have been a crucial concern for feminists (Jones et al., 1997) because they not only influence people’s understanding of the issues represented but also “help to shape ongoing discourses and imaginaries, circulating in various cultural and political contexts and scales” (Boykoff, 2008, p. 550). It implies that these discourses have the potential to influence broader development approaches and policies nationally and internationally. Representational discourses are also of great interest to feminist scholars because the way(s) that people, places, objects or ideas are commonly portrayed shapes people’s understanding of solutions to various gendered national and international problems (Borgerson & Schroeder, 2002).

Overall, critical analyzes of these representational discourses raise four key concerns. The first is that the discourses often aggregate Third World women into a homogeneous category of analysis. Aggregation situates women in a category of analysis in which “the homogeneity of women as a
group is produced not on the basis of biological essentials, but rather on the basis of secondary sociological and anthropological universals” (Mohanty, 1991, p. 337). In other words, what categorizes Third World women is the notion that the oppression they experience is the same from person to person (Mohanty, 1991). Oppression in this context is understood as various states such as being uneducated, poor, traditional, family-oriented, place-based, sexually constrained, ignorant, domestic, and victimized. More importantly, these discourses tend to portray Third World women as limited to roles of powerless victims, backward and traditional, while women from the First World are depicted as powerful modern saviours (Hawkins, 2011; Mohanty, 1991; Rowlands, 1998). The second concern is that when possible distinctions are ignored, these representational discourses tend to emphasize only some North-South connections while obscuring others of equal importance. For instance, these discourses can help to raise awareness and trigger donations for empowerment and development initiatives, but, at the same time, they may well be oppressive and disempowering because they can reinforce problematic stereotypes, exoticism, and similar forms of otherness (Hawkins, 2011; Johnson, 2011; Mohanty, 1991; Silk, 2000; Zick Varul, 2008). The third concern is that representational discourses often manipulate Western public emotions and behaviour by evoking a specific sentiment such as guilt and/or compassion (Silk, 2000). Kennedy (2009) argues that communicating pain and urgent needs ensures a campaign’s appeal to both compassion and guilt, making the discourses more effective for recruiting new funders since “suffering sells, and guilt compels” (p. 9). Finally, the fourth concern is that these discourses can also limit “the types of development causes that could be addressed and the ways in which development issues could be explained to the general public” (Hawkins, 2012b, p. 16). They seldom explain the complexities of the debates arising in development circles around poverty, gender, human rights, labour, displacement, invisibility, and globalization.

Although the concerns mentioned above originally emerged from representations of women produced by development discourses, they strongly resonate with micro-financing campaigns. The body of literature on micro-financing indicates that there is a need to further understand the impact and implications of representing women in micro-financing promotional materials (Moodie, 2013). Even with recent scholarly attempts to examine the intersection between discursive and material manifestations in development studies (Cameron & Haanstra, 2008; Dogra, 2011; Mohanty, 1991; Smith & Yanacopulos, 2004; Wilson, 2011), there remains a gap in the scholarship as it pertains to discursive analyzes of micro-financing promotional materials. Even more, deeper feminist
analysis—important to understanding the associations between the representation of beneficiaries and their daily-lived experiences in the micro-financing context—has remained largely neglected. Studying the empirical and discursive implications of representation in micro-financing promotional materials becomes increasingly important because micro-finance is considered one of the best vehicles for poverty alleviation and the empowerment of poor women in the South (Sohal, 2011). However, little is known about the reasoning behind what is chosen to draw attention to, or not, for the purpose of raising awareness, or of how beneficiaries interpret these representations of their everyday experiences on the ground. There is a need for a more nuanced feminist analysis of the intersections between the representation of beneficiaries and their daily-lived experiences in micro-financing discourses. For these reasons, this study seeks to examine the nature and practices of representation from a feminist geographic perspective in the case of Espoir Ecuador.

1.3 Conceptual Framework

The conceptual framework of this study draws primarily on two bodies of literature, Feminist Geography and Development Studies. Feminist Geography helps to better understand the socially constructed meanings of “being a woman”, since it allows the investigation of women’s histories as they are represented in micro-financing promotional materials from a nuanced viewpoint. It also yields an insight into women’s subjectivities and identities through the study of different ways in which spaces are gendered (MacDowell, 2007). Finally, a feminist geography approach allows a multi-scale analysis of micro-finance representational discourses in which NGOs’ and beneficiaries’ intentionality, actions, behaviours, and meanings are assessed.

In Development Studies, geographers aim at understanding how people and places far away from each other can be connected through development projects (Bebbington, 2004). Using this approach enables me to examine how representational discourses help to connect Northern funders with Southern beneficiaries through micro-financing programs. This research expands on normative discourse analysis in three ways: first, by examining the complexities raised by the representation of women in micro-financing promotional discourses from an interdisciplinary approach; second, by studying how representational discourses are constructed and produced by the NGO; and, finally, by taking into account beneficiaries’ interpretations of these representations in the analysis.
1.4 Research Aim and Objectives

The aim of this research is to explore the nature and potential implications of representational discourses of women in micro-financing promotional materials. This research seeks to gain insight into the audience at whom these discourses are directed, and to understand the reasons for which they are articulated, as well as how beneficiaries interpret them.

The research is planned to meet the following objectives:

- To describe key characteristics and themes of representations contained within Espoir promotional materials
- To examine how representational discourses are constructed and produced by Espoir
- To document how beneficiaries interpret these representational discourses
- To assess the potential implications of these representational discourses on Espoir activities and on the beneficiaries themselves

1.5 Thesis Structure

This thesis follows a manuscript format. In the first chapter, an overview of the project is provided, the conceptual framework of this study is outlined and the rationale and the research aim and objectives are established. The second chapter comprises the manuscript entitled: “Representations of Women in Micro-financing Promotional Materials: The Case of Espoir Ecuador”. The manuscript addresses the four main objectives of this study by articulating an instrumental case study that examines the nature and practices of the representation of women used in Espoir’s promotional materials. It contributes to the growing body of literature on representation, gender and development. Finally, in the third chapter, the research’s contributions, limitations and future research opportunities are discussed. Additional information on my methodology is provided in the appendices to this document.
Chapter 2 – “Representations of Women in Micro-financing Promotional Materials: The Case of Espoir Ecuador

Abstract

This paper draws attention to the nature and practices of representation of women in micro-financing promotional discourses. The study of these discourses is important because they shape mainstream notions of development, raise the awareness of lenders and attract them to micro-financing programs in favour of women. The way women’s stories and development issues are represented may also reflect complex North-South relations. For the purpose of this analysis, the promotional discourses of Espoir are examined as an instrumental case study. Espoir is a non-governmental organization (NGO) that provides micro-credit financing to women in Ecuador. A discourse analysis of Espoir’s marketing materials is undertaken in order to demonstrate how women are represented and how their stories are framed. This discourse analysis is supplemented by an ethnographic examination that explores the motives behind Espoir’s discourses and how the beneficiaries interpret these artefacts. Drawing on Feminist Geography and Development Studies, this paper argues that the representation of women in micro-financing promotional discourses have been reshaped increasingly by neoliberal configurations of power. By portraying women in roles such as entrepreneurs, mothers, and agents of development these representation discourses reinforce the conceptualization of women as key actors in the development process—not only of their households and communities but also of Ecuador as a nation. This conceptualization elicits conflicting and contradictory implications that may simultaneously empower women but also exacerbate neoliberal understandings of development that can undermine gender equality.

Introduction

Representational discourses such as those portraying the fundamental development issues faced by women in their daily lives are highly effective ways to raise awareness of and attract funds for programs in favour of women (Hawkins, 2012b; Kennedy, 2009; Rowlands, 1998; Silk, 2000). This imagery bridges the distance between the global North and South by depicting distant suffering and bringing awareness of it to the everyday life of Northern donor societies through a rhetoric of ethics and caring. These discourses help agencies sell themselves and their causes, through use of well-known marketing techniques practised regularly by corporations and other organizations (Kennedy, 2009).

Representational discourses are needed to advertise organizations’ work and attract funding. However, they need to be looked at critically because these discourses not only inform the knowledge of development issues and influence general understanding of them, but also can potentially reinforce and perpetuate a number of negative issues—including North-South power binaries, problematic stereotypes, and ethical, social and political dilemmas such as global scale
hierarchies of gender, class and race/ethnicity (Hawkins, 2011; Johnson, 2011; Mohanty, 1991; Silk, 2000). Analysing the practices of representation used by development NGOs is relevant because discourses offer a means for these organizations to control how they represent their work and the advantages that work brings to beneficiaries (Cameron & Haanstra, 2008). Examining the representations of women within micro-financing and development discourses is particularly crucial in order to gain critical insight into who these discourses are expected to influence and for what purposes they are employed. Furthermore, such examination offers a means of exploring the broader North-South relations potentially embedded in these discourses (Dogra, 2011). Integrating the voices of beneficiaries and NGO representatives into this discussion is imperative in order to obtain a better understanding of the negotiations and motives involved in representational practices, since very little is known about the reasoning behind an NGO’s decision to draw attention in their promotional discourses to certain factors over others, or about the ways in which beneficiaries interpret these representational discourses.

In order to further examine these intricacies, this paper analyzes the representations of women within the promotional materials used by Espoir, a well-known micro-financing NGO that provides micro-credits specifically to women in Ecuador. To assist in this undertaking, the study integrates the voices of key actors, both NGO representatives and beneficiaries. Two outcomes are considered: the motives behind the practices of representation used by micro-financing NGOs and also the potential material implications that these discourses may have on the lives of the beneficiaries.

**Literature Review**

In the past, governments and multilateral institutions were primarily responsible for the provision of international aid (Desai & Kharas, 2009). In recent years, there has been a crucial shift from official public aid to private support, which has allowed the rise of new actors and alliances in development funding and intervention (Richey & Ponte, 2014). Over the past decade, increased attention has been paid to businesses as development actors. Businesses have taken a proactive role, seeking to contribute to international development goals (Blowfield & Dolan, 2014). Corporations and entrepreneurs are increasingly participating in humanitarian endeavours in the global South, predominantly in development initiatives (Bishop and Green, 2008). As a result, an increasing tendency to re-think development in neoliberal terms and adopt market thinking and methods in the philanthropy field has emerged (Biccum, 2011; Edwards, 2010). This trend has been called the
“marketization of philanthropy” or “philanthrocapitalism” and has become increasingly popular among development organizations and businesses (Macgoey, 2014; Nickel and Eikenberry, 2009).

The term “marketization of philanthropy” refers to a form of philanthropy that is “compelled to submit to the ‘laws’ of the market” (Nickel and Eikenberry, 2009, p. 975). The objective of philanthrocapitalism is to “transform philanthropy into a more efficient and lucrative industry in itself” (Macgoey, 2014, p. 110). This new form of philanthropy focuses on strategic investment, increased visibility of individual donors as policy drivers, and a growing effort to integrate business into development programs (Macgoey, 2014). Philanthrocapitalism applies well-known and effective marketing strategies to engage funders and promote causes (Bajde, 2013; Moody, 2008; Nickel and Eikenberry, 2009; Wirgau et al., 2010). This neoliberal approach to private aid has become quite relevant in development as official and traditional funding is declining as a result of the shrinking governmental tax base caused by the contemporary economic crisis (Richey & Ponte, 2014). Its application by development organizations and NGOs is increasing markedly for the purposes of raising awareness of and attracting funds for their causes and programs (Badje, 2013). It is precisely for the latter two purposes that NGOs are highly relying on the use of representational discourses in their promotional campaigns.

Promotional campaigns supported by celebrities and the global media have increased the visibility of private aid significantly (Biccum, 2011; Goodman, 2009). Through the use of representational discourses in marketing materials, corporations and NGOs persuade the public to get involved. These discourses encompass media such as pictures, videos, infographics and data visualization as well as narratives, sound bites, storylines, slogans and headlines (Stanczak, 2004). A key factor in the success of these campaigns is that they are effective nationally and internationally. Through them, organizations reach diverse local and global audiences with different purposes such as promoting their organizations, causes, and attracting potential national and international funders (Biccum, 2010).

Representational discourses emerge out of a multiplicity of historical contexts and represent a wide array of people and places. Representational discourses are of primary importance because the process of representing people, places, objects or ideas shapes our knowledge of the world (Borgerson & Schroeder, 2002). Dijk (1998) argues that people’s beliefs are not primarily about what is true or false, but about the ways in which they represent their ideas of themselves and the social world. Similarly, representational discourses may be considered to be neither false nor true
Representational discourses play a critical role in development studies because they can frame beneficiaries as either “deserving” or “undeserving” “others”. For instance, those who make use of government welfare programs are often depicted as “undeserving poor”, while beneficiaries of development/humanitarian programs are portrayed as “deserving poor” (Wilson, 2011).

Representational discourses have been a central concern for feminists (Jones et al., 1997) because the way(s) that people, places, objects or ideas are commonly portrayed shapes people’s understanding of solutions to various gendered national and international problems (Borgerson & Schroeder, 2002). Representational discourses raise awareness and trigger donations for empowerment and development initiatives that benefit women. However, at the same time the practice can be oppressive and disempowering in that it tends to reinforce problematic stereotypes, exoticism and otherness (Hawkins, 2011; Johnson, 2011; Mohanty, 1991; Silk, 2000; Zick Varul, 2008). More importantly, they circumscribe the ways of understanding the lives and contexts of the women represented (Dogra, 2011). Many representations of women in development discourses are seen by feminist scholars as portraying Third World women as limited to roles of powerless victims, backward and traditional, while women from the First World are depicted as modern saviours (Hawkins, 2011; Mohanty, 1991; Rowlands, 1998). Aggregation is a main concern for feminists because it situates women in a category of analysis in which “the homogeneity of women as a group is produced not on the basis of biological essentials, but rather on the basis of secondary sociological and anthropological universals” (Mohanty, 1991, p. 337). In other words, what categorizes Third World women is the notion of the “sameness of their oppression” (Mohanty, 1991, p. 337). In this context, oppression is understood as characterized by being uneducated, poor, traditional, family-oriented, place-based, sexually constrained, ignorant, domestic, and victimized.

Drawing on post-colonial conceptions of power and knowledge, scholars argue that representations of women in development have been embedded in the overarching ethnocentric colonial discourses, a situation that perpetuates existing hierarchies rather than challenging them. This West-centric development discourse has defined “Third World” people as the “other”, embodying all the negative characteristics supposedly no longer found in modern, developed Western people (Escobar, 1984; Said, 1978; Parpart, 1993). This conceptualization of “others” and the tendency of mainstream marketing to either objectify women sexually or depict them only as loving and caring mothers, wives and daughters perpetuates women’s invisibility in the labour,
professional and economic spheres (Cornwall, 2003). Many of the feminist debates in development centre on this limited conception of poor women as victims (Mohanty, 1991, Parpart, 1993).

Although the concerns mentioned above originally emerged from representations of women produced by development discourses, they strongly resonate with micro-financing discourses. Representations of women used in micro-financing could be considered more problematic than those used in development discourses because they not only can be oppressive and disempowering but also can shape our ideas about the distinctiveness of male and female characteristics (Tsing, 2005). They predominantly rely on a distinction of the productive/reproductive and public/private spheres, where emphasis falls depending on the organization’s interest (Moodie, 2013). Feminist and development studies scholarship have paid increasing attention to the representations of women used to promote micro-financing programs because these portrayals “mirror existing inequalities in the entrepreneurial sphere and provide an interpretative framework for reproducing gender inequalities” (Eikhof et al., 2011, p. 548). Further, representations of women in micro-financing initiatives are considered problematic due to their particular configurations of power relations, which can potentially preserve gender disparities and privilege (Moodie, 2013).

Micro-financing NGOs increasingly rely on direct connections with lenders and exchange information mainly through the Internet (Barry, 2012). Therefore, representational discourses used in promotional materials are key to reaching potential lenders. They are especially useful for bridging the distance and allowing connections with international lenders. Ly and Mason (2012) claim that representational discourses can potentially increase or decrease the popularity of the micro-financing organization among both lenders and clients. For instance, lenders are more attracted to support programs that work specifically with women because they are perceived as more vulnerable than their male counterparts and likely have less access to local sources of capital (Ly & Mason, 2012). According to Heller and Badding (2012), credits to women are funded approximately 30% faster than loans to men. Programs that benefit women are compelling because women are perceived as hard-working, self-sacrifice and trustworthy individuals with higher repayment rates, which enhances their suitability for micro-finance initiatives (Dogra, 2011; Ly & Mason, 2012) Galak et al. (2011) add that lenders tend to support beneficiaries that are socially similar to them, especially in terms of gender. Lenders’ perceptions of the micro-financing program and its effectiveness also have a crucial impact in whether the programs receive support (Ly & Mason, 2012). These discourses shape how key stakeholders view female entrepreneurs and influence
whether or not people perceive entrepreneurship as something desirable and attainable, thereby impacting female entrepreneurs’ business relations and opportunities (Carter et al., 2007).

Overall, the way women’s stories and development issues are represented and conveyed by micro-financing NGOs matters because it provides critical insights into who is served, who is borrowing and who is profiting. Hence, there is a need for further examination, since these representational discourses inform gendered decisions about allocation of resources and development programs’ expectations (Jones et al., 1997).

Case Study

Ecuador provides a particularly interesting socio-political and economic context to examine the practices of representation of women used by NGOs from potential emerging economies. Since 2007, democratically elected President, Rafael Vicente Correa Delgado has governed Ecuador. Correa is a leftist politician who claims that his presidential administration has succeeded in reducing the high levels of poverty and unemployment in Ecuador. This notion of progress has permeated the country in many ways, but, most importantly, it has given people hope that their country, and especially, their lives can be improved (America Economia, 2014; Andes, 2013). Currently, Ecuador has a population of 15,439,429 inhabitants of which 27% are living below the poverty line. The life expectancy is 76.15 years and the infant Mortality Rate (per 1000) is 18.48. The literacy rate is 91.6%, the average annual income is USD$10,200, and the labour force is mainly divided into three sectors—agriculture, 26%; industry, 19%; and services, 54% (Country Watch, 2014).

Espoir is an NGO established in Ecuador that mostly serves low-income women who live in marginalized urban and rural areas and who are unable to afford basic necessities. Espoir offers loans to start small businesses and also provides health and financial education. It has long been considered one of the best micro-finance programs in Latin America in terms of quality and comprehensive service (FOMIN & MIX, 2012). Initially, Espoir only offered micro-financing coupled with health and financial education to local women, but later started accepting a low percentage of men in their programs in order to promote gender equality. As of December 2010, Espoir had 97.34% female borrowers. The average loan amount per beneficiary is USD$711.3 and the average loan term is 4.19 months. In 2012, Espoir’s total investment capital into micro-credit was USD$52.6 million (Mixmarket, 2012). Espoir is funded by national and international
organizations such as the National Finance Corporation (CFN), the Inter-American Development Bank (IDB), Blue Orchard (Micro-finance Investment Managers), and Desjardins (Financial cooperative). These funding organizations lend capital to Espoir with the requirement that the original loan plus a nominal interest is returned to them within a previously arranged timeframe.

Espoir’s main mission is to contribute to economic and social development, as well as to improve the health and wellness of poor female micro-entrepreneurs in Ecuador. To qualify for credit, previous business experience is not needed; the only requirement is that clients commit to working hard, learning new skills, and improving life for their families. Espoir lends their clients working capital to start or expand their own businesses along with financial education to improve their leadership, management, and financial skills. Espoir’s clients hold weekly meetings with their village-banking members and Espoir’s representatives to discuss follow-up payments, delays of payment, or getting loan cheques. Every week, after these group meetings, an Espoir representative provides educational sessions that cover a wide array of topics, from money management to sexual health education. Espoir also offers health and dental plans to its clients. These plans cover most medical prescriptions. The overall program’s goal is to enhance client’s capacity to generate income for their personal welfare and that of their family. Espoir is distinguished from most other micro-credit organizations in Ecuador by the health and literacy services it provides.

Espoir was chosen for this research because it is considered highly successful in providing micro-credits along with education and health for women. Beneficiaries support this assessment, seeing the program as a way to enhance their lives and that of their families:

I am the one that provides for my family. Supporting my children would have been way harder without Espoir’s help. The credits are especially useful for women like me [widows] and single mothers. But at the same time we are the ones that struggle the most paying back. At times, I have considered quitting Espoir because it gets very difficult to pay back the loans but then I remember the times when I was struggling to provide for my kids and only Espoir gave me a credit, and I stay because providing for my children is my priority.

Fortunately, now that I have my shop, I no longer have to be waiting for my husband to go fishing to have money, now I help him to pay the household bills. I provide for my children and take care of their needs.

I really like the educational sessions. I couldn’t go to high school because I got pregnant and my family did not have money to support me but I really like learning. I find the topics interesting and useful. After the sessions, I always share with my

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1 Quotes taken from the responses obtained from interviews with Espoir’s beneficiaries.
family what I learned and I tell my kids how important it is that they continue studying.

My kids and I have been using Espoir’s health services since they started offering them. It is good because when my kids get sick I can take them to the clinic and they give me the medicine too. I save money.

I used to spend a lot of money in doctors and prescriptions but now if I feel sick I just have to make an appointment. I know that we also get other benefits such as money for pregnancy and for funeral expenses. I like that, it is a good way to help us.

In addition to its well-recognized work with women, Espoir uses a wide array of representations of women in its promotional materials in order to promote its work and to attract clients and funding, which makes it a very good fit as a case study.

**Methods**

The examination of Espoir’s promotional materials acts as the instrumental case study for exploring how women are represented in these materials, and understanding the reasoning behind micro-finance NGO’s representational practices. For this study, Discourse Analysis and Ethnographic methods were used simultaneously to complement each other (Please see Appendix A for a more detailed description of methodology). Ethnographic methods, such as in-depth interviews and participant observation techniques, were chosen because they help to thoroughly examine the complex behaviours and motivations of individuals and groups (Hay, 2010).

Twenty-five beneficiaries were interviewed from June through July 2013 in rural towns located in the province of Manabi and in urban areas of Quito, Ecuador. Beneficiaries interviewed were low-income mestizo women between 20 to 57 years old. The majority of the participants were married and had children. The sample also included single mothers and widows with children and grandchildren. Interviews were also conducted among ten NGO’s representatives and three government representatives. Interviewees were selected through purposive, snowballing, and opportunistic sampling, an iterative process in which snowballing and opportunistic methods were used simultaneously and complementarily. A key contact provided snowballing opportunities to meet and interview other important actors within the NGO and facilitated opportunities to conduct in-depth interviews with some beneficiaries. The network was considered satisfactorily complete when recommendations for further interviewees became repetitive. Interviews with beneficiaries
focused on how they interpreted the portrayals of women in Espoir’s materials (Appendix B). Alternatively, interviews with the NGO’s representatives focused on gaining understanding of their practices of representation (Appendix C). Depending on the participant, interviews focused on diverse aspects such as how beneficiaries’ stories were framed and presented to the particular stakeholders, what roles the different actors involved played in negotiating the production of the representational discourses, and how those discourses were interpreted. Interviews were conducted in Spanish and took an average of thirty minutes each. They were recorded with the participant’s consent and further complemented with note taking in order to record as many details as possible during the interview. Subsequently, the interview recordings were transcribed and the transcripts were translated into English by the researcher in order to quote them in this paper.

In addition to interviews, this research drew on participant observation and field notes from NGO meetings as well as participants’ interactions and activities. These allowed a deeper understanding of factors that influence both the practices of representation and beneficiaries’ interpretations. Field notes and observations included participants’ gestures, reactions, and silences, plus descriptions of the background and other details that would help during the analysis (Hay, 2010). Observations were recorded daily in the field in a research log to ensure systematic, rigorous and comprehensive data collection.

In addition to ethnographic data, discursive sources such as imagery and text excerpts were also part of the data collected. Discursive sources were assembled from both public Internet databases and personal requests for materials from Espoir’s representatives. This research focused specifically on the representational discourses found on Espoir’s official website and its official social media sites (e.g., Facebook, BlogSpot). These sources provided material for a concrete and in-depth examination of how this organization decides to portray itself and its work. Overall, approximately seventy-eight advertising items were collected, including pictures, videos, posters, and official documents. The most popular were pictures, which were found in almost all of Espoir’s promotional materials.

Discursive sources were analyzed qualitatively using Critical Discourse Analysis (Boykoff, 2008; Fairclough et al., 1997). Critical Discourse Analysis was selected over other methods because, as Carvalho (2007) states, it “allows for a richer examination of the resource used in any type of text for producing meaning” (p. 227). It also highlights variations in the “social construction
of the world”, while emphasizing language and “the relation between discourse and particular social, political, and cultural contexts” (p. 227).

Analysis of interviews, participant observation and discursive data for this research was an ongoing and iterative process. The organization and analysis required using Content Analysis, which, according to Kerlinger (1973), is a method of observation that allows researchers to examine systematically the content and features of empirical documentation and artefacts. Using Content Analysis, I classified, coded, sorted and arranged data such as images and text excerpts according to groups such as gender, age, work/occupation, family/household, and place/space, among others.

The first phase of the analysis revealed that Espoir produces two different sets of representational discourses directed at two main audiences: (i) clients and (ii) national and international lenders. The first set of representational discourses (i) is composed of two groups, one directed at Espoir’s current clients and the other one at prospective clients. These two groups are comprised predominantly of posters, pictures, promotional gifts, flyers, and booklets. They are handed out during meetings or educational sessions as well as at any Espoir office. These materials predominantly portray women working, attending Espoir’s meetings or educational sessions, and/or using Espoir’s health services. The first group focuses on promoting to potential clients the different services Espoir offers and all the benefits that participating in Espoir programs may bring to them and their families. The second group focuses on prompting Espoir’s clients to keep their payments on schedule, keep their information up-to-date, and follow up with the program commitments and services properly. The second set of representational discourses (ii) promotes and disseminates Espoir’s work among potential national and international lenders. This set of representational discourses is mainly composed of pictures, videos, postcards, manuals, and reports. The majority of these discourses are found in Espoir’s official website and its social media sites, with the exception of educational manuals, which are only for the NGO’s internal use.

My preliminary findings revealed that representations of women—rather than those of men—are ubiquitous across all sets of Espoir’s promotional materials. Thus, in the second phase of data analysis, using Critical Discourse Analysis, I examined the framing of and possible meanings behind these portrayals of women. In particular, I examined how the women’s stories were framed, the kind of activities they were performing, the places where women were depicted, whether they were portrayed alone or accompanied, who did or did not appear in the representational discourses,
whether the visual discourses also included texts, the kind of message conveyed by them, and at whom these messages were directed.

The second phase of the analysis revealed that women were portrayed mainly in three specific roles: entrepreneurs, mothers, and key actors for development initiatives. Further, I found that in most of the representational discourses where women were not the focus, the attention was placed instead on Ecuador as a nation. This interesting finding encouraged me to explore this theme as well as the original three. I supplemented my insights with a thorough review of the feminist scholarship on representation in micro-financing and development initiatives in order to articulate a well-informed discussion (Dogra, 2011; Moodie, 2013; Wilson, 2011). This iterative methodology, although rather cumbersome, was very effective in providing diverse kinds of data that could be compared, examined, and reflected upon under the light of the scholarship. Four main themes emerged out of the insights into the complexities of representation and gender and development issues assembled in the research. The remainder of this paper examines the four themes found in Espoir’s promotional materials and their connections with broader gender and development debates.

**Findings**

Overall, the analysis revealed four key themes: women as economic actors, women as mothers, women as agents of development and the representation of Ecuador as a thriving nation. First, for each theme data extracts are used to describe its particular characteristics as they were conveyed through Espoir’s promotional materials. Second, it is explored how representational discourses for each theme are produced and negotiated based on the interviews conducted with Espoir representatives. Third, it is shown how beneficiaries interpret the representational discourses from each theme.

**(i) Women as economic actors**

The analysis revealed that the majority of Espoir’s promotional materials directed at both clients and lenders frame women as economic actors. Women are portrayed as hard-working business owners, mostly in the retail sector. Images of women involved in small-scale trading activities such as selling groceries, fruits, vegetables and clothing (Figure 1) are ubiquitous in Espoir advertising materials.
The imagery is often unaccompanied by any distinctive sound bite or caption, perhaps because it is considered self-explanatory. There are some exceptions to this trend: for example, in its website homepage, some images rotate while showing the slogan “Bienvenidos a Espoir ¡Nuestros créditos son rápidos, ágiles y oportunos, para cualquier necesidad de Tú Negocio!” [Welcome to Espoir. Our loans are fast, flexible and appropriate for any need of Your Business!] Figure 2 illustrates the kind of business that Espoir seems to be indicating: selling groceries, which may need a flexible arrangement to afford variations in customer buying power. The message conveyed through these materials is that women can start or expand their businesses through fast and easy loans.

This claim is especially evident in some of Espoir’s sound bites, such as “Dinero Inmediato” [Immediate Money] and “Sin Garante” [Without Guarantor]. In certain cases, Espoir’s promotional materials, like the poster shown in Figure 3, also frame credit as the easiest way for female entrepreneurs to improve their business and make a difference in their lives: the “Crédito Individual

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2 All figures are given a tentative caption since they did not originally have a specific headline on Espoir’s website.
“Empresarial” [Individual Credit for Entrepreneurs] as the “Crédito Que Marca La Diferencia” [Credit That Makes The Difference] and the best way to “Impulsar Tu Negocio” [Boost Your Business].

Figure 3. Poster promoting micro-credit to individual entrepreneurs (Espoir Facebook page, 2013).

Espoir’s marketing materials also include important narratives that promote Espoir as a successful and reliable micro-financing organization. For example, Figure 4 informs the audience about the goals accomplished by Espoir during the years 2010, 2012 and 2013. While it also acknowledges that Espoir has accomplished these goals thanks to its clients’ commitment, it emphasizes the organization’s passion to help them. Sound bites such as “If you want success, do not search for it, do what you love and success will follow” underpin this notion.

Figure 4. Poster promoting Espoir’s recent awards and thanking its clients (Espoir’s Facebook page, 2013).

In the promotional materials directed at international lenders, the portrayals of women as economic actors are often accompanied by the promotion of Espoir’s accomplishments and recent awards. For instance, the posters shown in Figures 4 and 5 focus on Espoir’s awards as the “First place in micro-financing among Banks, Cooperatives and NGOs in Ecuador”, “Second place in the
ranking of the 100 main institutions of micro-financing in Latin America and the Caribbean” and “Third place as the best micro-financing organization in Latin America and the Caribbean”.

Figure 5. Poster promoting Espoir’s recent awards (Espoir’s Facebook page, 2013).

According to an Espoir’s representative, the construction of this kind of representational discourses respond, first and foremost, to Espoir’s perception of women as being critical economic actors affecting not only their own wellbeing but also that of their households. These portrayals “are necessary to demonstrate the effectiveness and impact of Espoir’s work on [its] clients to the international lenders because Espoir is looking for loans, not donations; thus we have to gain their trust”. Espoir’s representative adds:

In the reports we provide to international lenders, besides presenting evidence of having a good financial risk rank and good results in our internal audits, we have to prove that the funds received are being channelled to a vulnerable sector, mainly to women entrepreneurs. Funders can verify this through the reports and other materials we send them.

These responses suggest that representational discourses are not only needed to promote Espoir’s work but also to document and report in a more tangible way the program’s success to international lenders.

Interviews conducted with Espoir’s beneficiaries demonstrate that they interpret the portrayals of women as economic actors very positively because they make visible their productive work and financial contributions to their households:

I am glad that other people see us as driven, hard-working women that are not only waiting for the husband to provide for the household, but instead
see us as women that contribute, to provide for our family needs. I see this woman [figure 1] and I identify myself with her, because I am a hard-working person and I have my vending stand but I am still struggling to get by.

It is clear that these photos talk a lot about us. They communicate that we can also fight for having a job and for being independent. We are not just waiting for men to give us what we need. Let me tell you that with the help of Espoir we do business, and we are doing the best out of what we have in life. Especially me, I can sell anything and I know a little about many occupations.

As we can note from beneficiaries’ responses, the majority of them identified with the representations of women as economic actors because they feel that this portrayal acknowledges that they are driven, hard-working individuals. As one beneficiary claims:

I identify with the hard-working women portrayed here [figure 1] and I think Espoir’s funders should feel proud of being supportive of this, us. I think they should feel good because they are supporting us to move forward in our businesses and support our families.

Beneficiaries also agreed that having access to credit often provides them with a greater capacity to take part in household decisions. Furthermore, it often generates greater respect for them within both household and community. As one beneficiary notes:

Now if I notice that something is needed at home, I go and buy it. My husband is fine with it because it is my money. Before, I had to ask my husband to buy it, but if he did not have any money or he did not consider it necessary I had to put up with what he decided.

The increased sense of self-confidence and self-esteem expressed by many women may be seen as an encouraging sign and reveal an underlying optimistic change in gender dynamics and power relations. Beneficiaries interpret Espoir’s representations of women as a helpful point of interest, situating them in a positive light and also providing an opportunity to make their work visible to a larger audience. For example, interest expressed by most of the beneficiaries connected participation by means of promotional materials with their pictures or telling their stories with the promotion of their individual businesses. As a beneficiary says: “I would like to participate because through it many people would know about me and my business and this would help me to increase
my sales.” Overall, beneficiaries interpret the representations of women as economic actors in Espoir’s promotional materials as positive.

(ii) Women as mothers

Women are also often framed as mothers in Espoir’s promotional materials. These portrayals were particularly present in advertising artefacts directed at both national and international lenders. They did not include captions or logos but featured imagery of women performing multiple roles such as looking after their children during meetings or educational sessions. For example, in the image from Espoir’s Facebook page shown in Figure 6, a woman is signing documents at an Espoir office while simultaneously holding her child’s hand and clutching a bottle of juice. This depiction suggests that the woman can retain her role as a mother while also adding to her economic capabilities.

![Figure 6. Espoir’s client signing documents (Espoir’s Facebook page, 2013).](image)

The notion of women’s multiple roles remained consistent throughout the depictions of diverse situations and scenarios such as meetings, educational sessions, and doctor’s appointments. For instance, not only can she sign documents, but she can also have a conversation with an Espoir representative while accompanied by her children (Figure 7).

![Figure 7. Female beneficiary at a business meeting (Espoir’s Facebook page, 2013).](image)
In addition, another aspect of holding multiple roles was having membership in a wider community. A sense of ‘belonging’ or ‘membership’ like that illustrated in Figure 8, where members of a village-banking group are portrayed wearing a blue Espoir’s t-shirt, was frequently emphasized. The focus in this example is on a young mother holding a baby and receiving a cheque. Attention is paid to the fact that the baby girl is wearing a dress of the same colour as her mother’s group t-shirt, as if she was already an active member of the micro-financing group.

![Figure 8. Espoir’s Village-banking group receiving a cheque (Espoir’s Facebook page, 2013).](image)

Interestingly, there were no representations found of women surrounded by their children while working in their businesses. Women portrayed as entrepreneurs (economic actors) were always depicted alone or helping clients rather than looking after children. This may suggest that when they are in their roles as entrepreneurs, women are expected to commit fully to their business. Furthermore, when representational discourses depict women as mothers, there is a man present who is portrayed as occupying a higher position. As the action of instructions’ being delivered by a male in Figure 9 suggests, it is highly possible to interpret the male as dominant. The placement connects the image directly to the continuation of traditional gendered roles and feeds the ongoing debate about the complexities of representing women as passive subjects whose improvement and achievements depend on or are related to men (Johnson, 2011).
Figure 9. Village-banking group at educational session (Espoir’s Facebook page, 2013).

According to NGO representatives, the representations of women as mothers respond to two main reasons: first, they communicate how women have been able to increasingly participate in productive endeavours without neglecting their reproductive roles. Second, they reflect Espoir’s vision and mission of promoting women’s empowerment in order to achieve gender equality. According to a representative of the Rural Microfinance Network:

Currently in Ecuador, and overall in Latin America, women are taking the role of breadwinners, either because they are single mothers or because their husbands cannot fully afford all the household expenses. Thus, the credits for women who do not have access to established bank financing have become increasingly necessary.

Another Espoir’s representative argues that: “Espoir gives priority to credits for women, and has a greater concentration of credit portfolios for women because it is a sector discriminated against”. Hence, “Espoir’s mission and vision focus on gender equality and women empowerment because they are key providers for their families”.

This focus on women and families was not found only within the decisions being represented in the images but also appeared regularly in the context of much of the actual work that Espoir does. For example, an Espoir’s representative claims that the organization’s target is mainly mothers with young children. Therefore, they are aware of the services needed for this specific sector. He explains:

We prefer to have water containers available for clients at all our offices, as well as free toilet facilities for women; you do not see that everywhere. There is a washroom available when they come to the office, since they always arrive with their children and sometimes the kids need to go to the washroom, you do not see that in banks, no, but here, here we offer the service because we think about our
target clients’ needs. Our target is focused on the lower-class women who can come with their little kids to do paperwork and have all the services they need (the washroom, a glass of water) available. Here our clients are allowed to bring their children, we understand that the kids may be playing, and that does not bother us, kids always play and make a mess. They often come and play with my flyers and have a good time. They come to an institution that appreciates them.

As noted in these quotes, Espoir representatives referred to their clients as “women”, “ladies”, or consistently used feminine pronouns. References to male clients were minimal, although it was not clear whether it was because the organization’s main target is women or due to the negligibility of men’s participation.

Depictions of “women as economic actors” drew considerably more explicit comment from beneficiaries than that of representations of women “being mothers”. When considering how motherhood was framed in Espoir’s materials, they tended to discuss their own experiences and how these have changed since they joined Espoir instead of discussing their interpretations of the promotional materials. A possible explanation may be that they had difficulties disengaging themselves from their own experiences as mothers and beneficiaries in order to focus their attention on how this theme is represented and what it implies for them. Providing them with contextual information about the study’s objectives could have helped them, but it could also have led them to articulate biased responses. The notions of motherhood and family were clearly ubiquitous in the majority of their replies -- as seen in the quotes cited in the description of the case study context section above. Overall, it was clear that being mothers and providing for their families were their top priorities.

(iii) Women as agents of development

Another recurring theme found in Espoir’s promotional materials is the portrayal of women as agents of development. In the majority of representational materials directed at national and international lenders, women are portrayed taking classes with their micro-financing village-banking group, accompanied by their children and other members of their family (Figures 10 & 11). In this imagery, the notion of community and social capital is consistently underlined. In this theme, images often portray groups of women or mixed groups of men and women rather than male individuals.
Women are also predominantly depicted using Espoir’s health services at on-site health clinics that offer clients and their families unlimited access to medical tests, pregnancy care, birth control advising, and treatments for common illnesses (Figure 12). In these depictions women are not framed as passive subjects but rather as active actors. They are portrayed as professional nurses and doctors using specialized equipment, which suggest modernization and development.
In this theme, the focus is on improving the welfare of women and their families as well as enhancing their work, life skills and capabilities in addition to their economic activities. The notions of social capital and development are also embedded in the message conveyed by these artefacts, as noted in figure 13, where three women from different races/ethnicities are portrayed holding hands. The background features green mountains connected with highways, and the following text is attached:

There are already thousands of micro-entrepreneurs who have benefited and improved their income, thanks to the timely delivery of credits and to the education program tailored to your current needs and requirements, which have supported the development of your management capabilities, your health, yours and your family’s welfare.

![Poster promoting Espoir’s groups of credit](Espoir’s Facebook page, 2014).

It was also found that Espoir highlights its contributions to building local cultural capital in its advertising materials. In 2012, Espoir organized a singing and poetry school contest (Figure 14), with the support of the Ecuadorian Ministry of Education, and produced a CD compilation of the winners that is distributed among clients, lenders, and the participating schools. The CD was comprised of traditional songs and poems as well as new pieces of music to promote local inventiveness. Espoir promotes the contest and subsequent compilation as a way to enhance national, social, and cultural capital among younger generations.
Interviews with Espoir representatives revealed that the NGO intentionally attempts to represent women as agents of development. An Espoir’s representative indicates that Espoir sees women as crucial agents in the overall development of the community because “they greatly contribute to their household welfare and, hence, to society as a whole”. Espoir intends to help women to comprehensively thrive, not only by providing them with working capital to start or expand their business, but also with additional tools, such as education, health services, and social and cultural capital that help them and their communities to develop and sustain long-term wellbeing.

Espoir’s representative argues that their contribution to women’s empowerment and communities’ development is one of three reasons why international institutions get particularly interested in collaborating with Espoir. First, Espoir is recognized as a very successful micro-financing organization in Latin America and the Caribbean according to the Inter-American Development Bank (IDB). Second, Espoir properly integrates a social responsibility model in its micro-credit methodology and practices (IDB, 2011). Third, the organization’s goal is to contribute to the economic and social development of their clients. Espoir’s representative states:

I explain to them [international lenders] that Espoir’s goal is to contribute to the economic and social development, as well as health of poor female micro-entrepreneurs in Ecuador. More importantly, I emphasize that the health and educational services Espoir provides to women distinguishes it from most micro-credit NGOs in Ecuador.

In terms of Espoir’s promotional materials, according to another Espoir’s representative, the organization’s intention is to frame women as agents of development rather than helpless victims, disenfranchised individuals living in extreme poverty. The organization tries to do this by
emphasizing women’s active involvement in health, educational, and economic processes. The representative adds:

> It is true, Espoir works with the poor, but I ensure we do not portray women with snotty kids in filthy places in the photos to prove their absolute poverty. That would not be true; the conditions of poverty in Ecuador are not the conditions of poverty in Africa. There are barefoot, snotty-nosed, full of fleas children, but that is not my segment and I do not have to sell that idea.

Beneficiaries’ interpretations about the representations of women as agents of development in Espoir’s promotional materials were not clear-cut. Beneficiaries seemed to have difficulties conceptualizing women in this role. It was also noted that when promotional materials portraying this theme were shown to them, their attention was directed at the positive and not-so-positive impacts that Espoir’s health and educational services have had on their lives rather than at the representations of the theme. Beneficiaries did provide some interesting comments on Espoir’s health and educational services impact, not only on themselves but also on their families and the whole community. As this beneficiary claims:

> Poverty does not only affect me, it affects many people in the country. But if Espoir helps me, I can help my family, my neighbours, and so on. I believe that it is like a chain; we need to help one another.

(iv) Depicting the nation of Ecuador

A conceptualization that was clearly reflected in Espoir’s promotional materials is the notion of Ecuador as a thriving nation. Espoir has produced a series of postcards that portray emblematic places from the Ecuadorian cities where the organization works. These postcards depict picturesque plazas, prominent statues of national heroes, pretty fountains, highways and urban views of the beach (Figures 15, 16 & 17). The font and background are the two colours of the Ecuadorian national flag, which are also Espoir’s official colours, yellow and blue, and Espoir’s official logo and slogan are also seen along with the name of the place depicted.
At first sight, the relation between the representations of women and the representation of Ecuador as a thriving nation was unclear, but interviews with NGO and government representatives throw interesting light not only on women-nation connections but also on global North-South relations. The postcards depict a clean, safe, historic Ecuador with convenient beaches and booming cities. These representational discourses shape people’s view of Ecuador and may potentially attract foreign funding. The motives behind representing Ecuador as a thriving nation seem to be quite similar to the ones for representing women as economic actors, mothers, and agents of development: to demonstrate the effectiveness and
impact of Espoir’s work on its clients to the international lenders and attract/secure funding. More importantly, the representation of the nation remains gendered since the focus is on women as key actors in its overall development.

NGO and government representatives agree that since Ecuador adopted a dollarized economy, the country has improved its economic stability, especially in regard to inflation. They also agree that this change has brought positive and not-so positive effects on micro-financing NGOs in Ecuador. For instance, relations with long-term international lenders have been strengthened. However, it has become harder to attract new foreign funders because Ecuador is not perceived as a country in need by Northern lenders anymore. As a government representative says:

Since Ecuador started using the dollar the trust of foreign long-term lenders has been reinforced because they believe that now the government will join in the efforts to improve the overall situation of the population, which will increase the impact of their contribution.

However, he argues that “Micro-financing NGOs in Ecuador are struggling to get support from international lenders since Ecuador is not perceived as an underprivileged country anymore, as Bolivia is, or as an attractive touristic place, as Peru”. An Espoir’s representative claims that:

Espoir is committed to present and promote Ecuador in a positive light to attract foreign funders interested in supporting hard-working Ecuadorian women to create more and better opportunities for themselves, their families, and their communities. Here in Espoir we know that we are not saving people from extreme poverty, we know that, we are just helping people to keep going, to get by. We do not want lenders to believe that their contributions will make beneficiaries overcome poverty. It does not work like that. It is not that simple. Lenders expect their money back; poor deprived people cannot do that. We are a micro-financing organization, not a charity one. I would not lend money to someone I know will not pay back.

More importantly, a representative of the Rural Micro-finance Network explains the rationale and motivations behind the current micro-financing NGOs’ tendency to represent Ecuador as a prospering nation.

Since the year 2000 the micro-financing sector has undergone several changes. Some of them have benefited the NGOs and others have
affected them negatively. Attracting international funds has become an issue for most of them. It has challenged micro-financing NGOs to re-evaluate their outreach approach and their overall methodologies. However, I would say that having a more stable economy in Ecuador and promoting this and the country as a safer, thriving country may pay off better in terms of attracting funders rather than promoting an unstable, unsafe country.

Beneficiaries did not have a lot to say about the representations of Ecuador as a thriving nation. A possible explanation for this is that they were not familiar with these materials since they are mainly directed at international lenders. Beneficiaries’ responses focused on the impact that Espoir’s credits and services have on their families, local communities, and subsequently on Ecuador as a nation. These built on previous responses about the positive socio-cultural implications of portraying Ecuadorian women as industrious entrepreneurs, the importance of being able to provide for their children and families, and how Espoir’s educational and health services contribute to the enhancement of their personal, family, and community wellbeing.

Discussion
This section reviews the four themes that appear in the case study and establishes connections between the literature and my findings. Following this analysis, the overall implications of the findings are discussed. In recent years, there has been a growing tendency by NGOs and development institutions to use optimistic images of Third World women in response to earlier critiques of stereotyping and categorizing women as backward and traditional (Dogra, 2011; Hawkins, 2011; Johnson, 2011; Mohanty, 1991; Silk, 2000; Wilson, 2011). These positive portrayals have been increasingly reshaped by neoliberal configurations of power. They apparently result from the privatization of international aid, the increasing replacement of the state with NGOs for social provision, and the demand for individualized lender intervention in societal issues (Wilson, 2011).

Current optimistic representational discourses reinforce neoliberal discourses that conceptualize development as industrialization and economic progress, since their focus is on increasing women’s productivity and income and enhancing women’s visibility (Saunders, 2002). Blowfield and Dolan (2014) argue that representing beneficiaries as entrepreneurs shifts the discourse of the poor from recipients of aid to active market actors. The construction of optimistic representations of women entrepreneurs in micro-financing materials is crucial to support neoliberal
micro-finance models’ claims of being able to alleviate poverty, tackle gender inequality and simultaneously integrate women into global flows of capital (Wilson, 2011). This construction of micro-financing discourses highlights women’s participation in economic and production processes in order to provide publicly visible evidence of the programs’ effectiveness, which is essential when competing with other development projects. The discourses also respond to the lenders’ demands to see the impact of their contribution, while reminding them of its importance (Ly & Mason, 2012). Findings reveal that Espoir’s promotion of women as economic actors tends to follow this growing tendency. It could be deemed as positive since, to some extent, it potentially challenges previous dominant representational discourses that portrayed Third World women as limited to roles of traditional powerless victims (Mohanty, 1991; Wilson, 2011).

From the viewpoint of feminist scholarship, which has criticized the invisibility of women in the public sphere, Espoir’s representations of women as economic actors could be considered a positive trend because they enhance women’s visibility in productive undertakings (Dogra, 2011; Moodie, 2013). This is particularly significant within the context of Latin American patriarchal societies, wherein women have been relegated to primarily household activities (Navarro and Sanchez Korrol, 1999). In Latin American conservative societies, where women’s invisibility is the norm, public acknowledgment of women’s participation in economic processes is a first step toward a socio-cultural structural change in which women gain voice and agency. Women may achieve this through their access to financial resources, which confers them greater capacity to take part in household and community decisions and increases their self-confidence and self-esteem (Sohal, 2011). This empowerment is also achieved by representing women’s participation on the public sphere that encompasses a wide array of activities such as being on the street and frequenting markets, parks, and shopping centres (Rai, 2002), which makes them visible to larger local and global audiences. Consequently, Espoir’s representational discourses may also subvert traditional gendered roles that limited women’s participation to reproductive activities. Beneficiaries interpreted the representations of women as economic actors positively because they think it acknowledges their hard work and their financial contributions to their households.

While it is clear that Espoir’s representations of women as economic actors have a positive impact, there is also a negative aspect. Broadly, Espoir’s representational discourses can enhance women’s visibility and subvert gendered roles. However, they still fall short in representing women in non-female dominated activities such as those outside of small-scale trading or food-related
businesses. Failing to do so undermines the centrality of women in a wide array of activities that have generally been gendered as masculine, like managerial and decision-making positions (Dogra, 2011; Moodie, 2013). In addition, the notion of agency adopted in current development discourses is consistent with neoliberal approaches to development that focus on strategies of survival rather than on structural transformation (Wilson, 2011). Such conceptualization of agency allows for Third World women to be represented “as ‘more efficient’ neoliberal subjects than their male counterparts” (Wilson, 2011, p. 318). In other words, representational discourses based on this neoliberal conceptualization of agency reinforce the idea that women work harder and use resources, including their time, more efficiently. But they also obscure the liability and obligations micro-financing represents for women, as well as the extra burden it may place on them in the productive and reproductive spheres (Moodie, 2013). More importantly, findings demonstrate beneficiaries’ support and interest in participating in the representations of women as economic actors in order to promote their own business, which suggest that they may not only internalize these representations but also adopt neoliberal viewpoints.

The study of Espoir’s representational discourses suggest that on one hand, women seem to be attributed greater abilities for management and self-sacrifice, and be deemed trustworthy borrowers, able to cope with daily challenges and still fulfill debt commitments (Moodie, 2013). On the other hand, it is implied that getting direct access to financial resources allows women to gain agency, to improve bargaining power, to be relaxed and even to achieve happiness. For instance, most of Espoir’s promotional materials portray women at their shops smiling and stress-free. This suggests that having money or employment could be considered equivalent to being happy. These representational discourses may not, however, depict the extra workload and stress that running a business brings to women and the negative impact it may have on their health and overall wellbeing.

Depictions of women as economic actors also obscure complex power dynamics in actual households since they often do not question the distribution of responsibilities and resources. This omission may well exacerbate the inequalities that undermine gender equality (Leach, 2007). Sohal (2011), for example, argues that the focus of micro-financing marketing materials on economic processes points out the financial benefits it may bring to the household and to the community as a whole, but often overlooks the household negotiations of power and the compromises women need to face in order to participate in productive activities. In some cases, these negotiations trigger violence against women inside and outside the household and reinforce regressive gender roles, in
which women lose control over such things as the income produced by their own labour (Leach, 2007).

While the representation of women as economic actors may be beneficial to women overall, the second finding, the representation of women as mothers, is more complex. Dogra (2011) claims that specific representations of women are crucial to NGO’s promotional materials because women are seen as vulnerable subjects that reflect universal values of motherhood, womanhood, and Third World difference. She argues that such representational discourses evoke timeless and sacred relationships that resonate positively at both local and global scales. Consequently, Third World women continue to be portrayed predominantly as mothers and nurturers in development discourses (Dogra, 2011; Mohanty, 1991). Portraying women as mothers is often used in promotional development discourses because it evokes a positive feeling of worthy and deserving subjects, which efficiently triggers donations for development interventions (Silk, 2000; Wilson 2011).

Similarly, the micro-finance literature indicates that loans to women are very popular among lenders because they are perceived as not only enhancing and promoting personal wellbeing, but also affecting families’ welfare positively (Ly & Mason, 2012). Women are often framed as more self-sacrificing and willing to look after those who may be unable to provide for themselves, such as children and the elderly (Moodie, 2013). Micro-financing promotional materials’ focus on family values and needs are highly successful. For example, if materials depict a woman trying to provide for her family, the lender is more likely to pay attention to them and more willing to fund the program (Gajjala et al, 2011; Ly & Mason, 2012; Sohal, 2005). Micro-financing discourses often frame women as individuals who are better at handling daily responsibilities in the productive and reproductive spheres and still fulfill their debt obligations, which make them more credit-worthy than men and a lower investment risk. These representations along with indicators of women’s high repayment rates often bring a positive financial turnaround for micro-financing NGOs (Moodie 2013; Sohal, 2005). Overall, NGOs have the tendency to represent women and children as the most vulnerable face of poverty, disaster and need in order to enhance women’s suitability for help and justify their interventions (Dogra, 2011).

Scholars have argued that the current shifts to optimistic representations of women in development discourses have further stereotyped Third World women as capable of performing multiple roles (Dogra, 2011; Lairap-Founderson, 2000; Leach, 2007). Moser (1989) identifies the stereotypes that underpin the assignment of a triple role to women in low-income households: they
are required to be secondary income earners and community-managers at the neighbourhood level in addition to their stereotypically gender-ascribed role of mothers. This multiplicity is strengthened in micro-financing discourses by representing women performing the reproductive work of childbearing and rearing while actively participating in the productive and community-managing arenas (Sohal, 2011; Wilson, 2011). As a result, these representational discourses have further obscured the complexities of women’s roles regarding both biological and socio-cultural frameworks (Wilson, 2011).

Findings suggest that the recurrence of images throughout Espoir’s promotional materials depicting women’s multiple roles not only contributes to the stereotyping of women as neoliberal efficient subjects but also potentially bolsters the intensification of women’s productive and reproductive labour, which could deepen gender disparities and exploitation (Dogra, 2011; Mohanty, 1991; Moser, 1989; Silk, 2000; Wilson, 2011). Feminist scholars argue that stereotyping women’s roles reinforces gendered divisions of labour and responsibilities that often stem from patriarchal structures and ideologies, since these structures sustain parenthood, subsistence and domesticity as women’s natural concerns and are used to justify women’s instrumental and symbolic roles (Dogra, 2011; Leach, 2007; Moser, 1989; Wilson, 2011). Moreover, the absence of representations of women in Espoir’s materials as mothers looking after their children while working could strengthen the neoliberal notion of women’s diligence when happily and effectively prioritizing their economic activities and being involved with productive small-scale labour or informal sector enterprises for the market. However, this last notion was contradicted by beneficiaries’ responses, which stated that being mothers and looking after their children were their top priorities.

While the representations of women as mothers have complex implications, the third finding, the portrayal of women as agents of development, elicits conflicting intricacies that demand even greater attention. Besides representing women as industrious entrepreneurs and mothers, micro-financing NGOs have also shown growing interest in representing education and health initiatives in their promotional materials in order to encourage prospective lenders to see beneficiaries as developing increasing autonomy (Dogra, 2011; Wilson, 2011). Some scholars argue that lenders have greater regard for organizations that seek to empower beneficiaries and demonstrate a desire to make them self-reliant and self-sufficient (Bennet, 2003; Ly & Mason, 2012; Ferris & West, 2003).
Portrayal of the recipient’s capability for self-reliance tends to be seen as key for the success of micro-financing representational discourses, since lenders are likely to favour borrowers who epitomize values of autonomy, industriousness, self-sacrifice and social cooperation (Ly and Mason, 2012). When women are represented as hard-working entrepreneurs with access to education and health programs, NGOs are confirming to the lenders that this notion of autonomy is attainable, thereby increasing positive responses to their initiatives and triggering funding (Bajde, 2013). Ly and Mason (2012) show that micro-financing programs that include and promote education and healthcare are funded at rates approximately 148% and 113% faster than loans promoting agriculture. Hence, successful micro-financing representational discourses often focus on promoting women’s individual enterprise and personal capabilities (Heller & Badding, 2012).

The micro-financing literature also indicates that loans to groups of women are very popular among lenders because they are deemed as not only enhancing and promoting personal wellbeing but also contributing to a family’s welfare and store of social cooperation and social capital (Ly & Mason, 2012). This can be interpreted as lenders’ willingness to support projects that can be perceived as effective for development for the whole community rather than just beneficial for one individual (Ly & Mason, 2012). Scholars argue that social capital could be primarily achieved through micro-financing programs that provide group lending rather than individualized lending (Barry, 2013; Yunus and Bayulguen, 2007). The cooperation that emerges from the recipients’ associations and interactions contributes to the enhancement of women’s social capabilities, problem-solving skills and bargaining powers (Sen, 1990). Women are therefore framed as active agents of development whose acquisition and/or improvement of capabilities through access to education and health services provided by the NGOs acquire personal improvement that ultimately brings progress to the whole community (Wilson, 2011). This women-development formula has been increasingly applied by micro-financing NGOs in promotional materials to successfully attract lenders (Badje, 2013).

Representations of women as agents of development in Espoir’s advertising materials suggest two diverging implications. First, they indicate a potential to influence political development by promoting, and to some extent, materially enhancing, levels of social capital among women. Espoir’s images of village-banking groups strongly suggest an outcome in which women have the opportunity to interact and work collaboratively. Village-banking groups bring together a wide array of women, from diverse ethnicities, religious backgrounds and interests, who might otherwise not
have interacted. Through these interactions women can develop social capital, which produces 
individual positive outcomes and also allows them to work cooperatively and collaboratively as a 
team to achieve further community goals (Yunus and Bayulguen, 2007). Second, representing 
women as agents of development may place the responsibility for development of an entire 
community on the backs of individual women, who are not only responsible for families and income 
generation but also for community development, continued education, and healthcare. The total 
obligations placed on them reinforce the construction and maintenance of women’s multiple roles, 
which could exacerbate gender inequalities and exploitation (Dogra, 2007; Leach, 2007; Sohal, 
2011; Rankin, 2001).

Whereas the representations of women in Espoir’s promotional materials elicit conflicting and 
contradictory implications that may simultaneously empower women and undermine gender 
equality, these discourses also serve as the defining characteristics of the NGO’s “public face” 
(Smith & Yanacopulos, 2004). This “public face” plays a critical role in mediating North-South 
connections and possibly reflects potential neoliberal alignments (Smith & Yanacopulos, 2004). The 
representation of a nation is particularly important for the construction of this “public face” because 
aid is often intimately connected with the public perception of a nation rather than attached to 
private individuals (Desai & Kharas, 2009). The perception that foreign funders have about the 
beneficiaries’ nations matters and could redirect capital flows (Desai & Kharas, 2009). More 
importantly, this representation is essential since transnational state support remains fundamental to 
the emergence of contemporary philantrocapitalists (McGoey, 2014; Richey and Ponte, 2014). This 
may explain, to great extent, the importance of representing Ecuador as a safe and thriving country 
in Espoir’s promotional materials.

Findings suggest that the representation of Ecuador as a prosperous nation is one of the main 
characteristics of Espoir’s “public face”. However, it remains gendered: first, these representational 
discourses imply that women’s participation in the public sphere intrinsically contributes to the 
development of Ecuador; second, they conceptualize Ecuador as a country in which not only can 
formerly disenfranchised women thrive but also international funders can invest safely. Further, 
these discourses may provide a base for broader global North-South connections. The representation 
of the nation as thriving could also respond to other factors, such as the organization’s ongoing 
interest in strengthening its partnerships with Northern funders and attracting new ones. It could 
also be related to Espoir’s aspiration to contribute to the rebuilding of Ecuador as a bourgeoning
nation and formulating a revamped national identity through mass media. These goals are accomplished through the production of discourses that emphasize historic spaces, national leaders, emblematic colours, maps, language, literature and a set of strategies of affiliation that demonstrate a shared identity (Anderson, 1983). More importantly, this reference of nationalism is built through cognitive and emotive ties to local communities and inhabitants’ daily experiences (Lawler, Thye, & Yoon, 2009). Overall, Espoir’s representation of Ecuador as a flourishing nation promotes a positive image of the country, which attracts foreign lenders and strengthens current partnerships. However, it also places the responsibility of its improvement, mainly on women’s shoulders, which can further reinforce gender disparities.

**Conclusions**

This paper sheds light on the nature and practices of representation of women in micro-financing promotional materials through the examination of this type of portrayal used by a micro-financing NGO (Espoir) in its advertising materials. Representational discourses are essential and highly effective ways for awareness raising, attracting funds for women’s programs, and bridging the global North-South distance. The ethnographic analysis revealed that there are two fundamental motives behind the design and construction of Espoir’s promotional materials: to inform both its current and prospective clients about existing programs’ benefits and responsibilities and to promote Espoir’s work among national and international lenders. This part of the study also allowed beneficiaries to voice their reflections on Espoir’s representational discourses and services. It revealed that beneficiaries interpreted the representations of women as economic actors positively because they thought it acknowledged their hard work and their financial contributions to their households. It also demonstrated that the notion of motherhood was ubiquitous in the majority of beneficiaries’ responses and that being mothers and looking after their children were their top priorities. Beneficiaries also shared their insights on Espoir’s health and educational services and discussed the impact they have had on themselves, their families and the whole community.

The discursive examination reveals that Espoir follows a growing tendency, shaped by neoliberal configurations, of using optimistic representations of women in its promotional materials. In these portrayals, women are often represented in specific roles such as entrepreneurs, mothers, or agents of development, which elicit conflicting and contradicting implications. First, the research indicates that the portrayals of women as industrious entrepreneurs may oppose traditional
representations of Third World women as helpless victims, which could be deemed as a positive outcome. However, they still construct an imagined development persona for whom the most important form of agency is gained through financial aid, especially from the global North (Cameron & Haanstra, 2008). Second, findings suggest that Espoir’s representations of women as mothers contributes to further stereotyping them as neoliberal efficient subjects, constructing and maintaining women’s multiple roles and strengthening their productive and reproductive labour intensification. This could deepen gender disparities and exploitation and potentially also obscure complex household power relations. Finally, this study reveals that Espoir’s representational discourses have the tendency to place the responsibility for the development of both a community and an entire nation on the shoulders of individual women, who are not only responsible for performing fundamental productive and reproductive roles but also for community development, continued education, and health care.

The discussion of some of the discrepancies and contradictions found in Espoir’s representational materials engage with previous feminist debates that claim that it is challenging for NGOs to avoid adopting neoliberal perspectives and strategies that may diminish the processes of women’s empowerment where there may be time and funding constraints, pre-determined agendas, and social, political and/or cultural pressures in place that can limit their work (Cornwall, 2003; Kabeer, 1999; Rowlands, 1998). However, it shows that some positive steps have been taken toward subverting traditional disempowering representations of women as backward victims. Finally, this research contributes to feminist debates that call for a re-examination of gender and global North-South power relations and re-thinking of empowerment and development as something that can be done by women, as well as for them.

In sum, micro-financing NGOs have to be competitive in their marketing approaches, regarding promotion and representation, in order to function within a highly neoliberal development realm and get funding. However, it is important to take into account that the ways in which organizations promote themselves and their causes can have varying effects that must be taken seriously as representation becomes more and more central to development. The portrayals of women often used in micro-financing promotional discourses might prompt positive economic and socio-cultural structural changes, as they are widely promoted to national and international lenders. However, this study indicates that closer examination is needed in order to further understand their potential impact on North-South understandings of development and on women’s daily lives. The
findings presented in this paper offer some interesting points for future investigation on representation of women in micro-financing marketing.
Chapter 3 - Contributions, Limitations & Future Research

3.1 Contributions of the Research

This study has re-examined the contention that representations are essential and highly effective ways to promote and attract funds for micro-financing programs that benefit women. They bridge the distance between Northern lenders and Southern beneficiaries, and can be shown to be highly effective as stimuli for support. However, current representational discourses used in these materials are highly shaped by neoliberal configurations and have the tendency to place the responsibility for the development of an entire nation on the shoulders of individual women. Women are conceptualized not only as responsible for performing fundamental productive and reproductive roles, but also for bearing the added weight of development within the entire community, for guaranteeing continued education, and ensuring the availability of reliable healthcare. Setting this list of responsibilities against the attractions of the “feel-good” message that appears to offer a way to lighten the load of apparent economic and social victims demands consideration of its inherent paradoxes and the framework for further research that it constitutes.

The main contributions of the present study are those of bringing a feminist geographical perspective to the issue, providing a more nuanced insight into how women are represented in micro-financing promotional materials, and understanding how their stories are framed and communicated. The approach of using an iterative methodology, centered on discourse and ethnographic factors, allows engagement with current debates around representation and micro-financing programs. Through this empirically-grounded approach, the research expands on previous analyzes within geography and development studies by focusing not only on the nature of representations but also on the practices of representation while still paying attention to the power dynamics within them. The thorough reflections attained from the methodological and theoretical approach are potentially useful for a variety of topical research within Feminist Geography and Development Studies.

3.2 Limitations and Future Research

Time and data constraints were the biggest limitations of this research. Spending more time in Ecuador would have allowed me to become embedded within the NGO’s community and to gain a more extensive understanding of the extent to which representational discourses are negotiated and
of the multiple social, financial, and political factors involved in these configurations. It would have also allowed investigating whether or not, and in what ways, these discourses have an impact on women’s daily lives. Another limitation was my attention to the representation of women as economic actors in Espoir’s promotional materials during the interviews with beneficiaries. This selection was based on my review of the scholarship that suggest it to be of most compelling concern. While this allowed me to gather more data regarding this theme, it may have obscured the other three - women as mothers, as agents of development, and the representation of Ecuador as a thriving nation-, which resulted in a lack of beneficiaries’ straightforward interpretations of those themes.

This study opens several opportunities for future research. First, it reveals the need for deeper examination of beneficiaries’ interpretations in order to gain insight into the potential material implications representational practices may have on women’s daily experiences on the ground. Many beneficiaries said they wanted to be represented in these promotional materials because that could help them advertise their business, which might then make further financial improvement available. It would be important to examine to what extent beneficiaries are being influenced by these discourses and whether or not they shape their perceptions of themselves and the world. For instance, it would be interesting to examine whether the focus on women in micro-finance and development representational discourses have destabilized traditional behaviours associated with male dominance and men’s roles as breadwinners and heads of the family. Second, it would be relevant to compare the representations of women used in two types of micro-financing programs: those that accept only loans and those that accept both loans and donations as funding to see if there are any particular differences. Third, it would be important to examine representations of men used in micro-financing materials in order to get a more nuanced understanding of the relationship between representations of men, masculinities and development (Cornwall & White, 2000). For instance, it would be interesting to examine whether men are also portrayed as agents of development having the nation on their shoulders. This would allow an appropriate examination of men’s identities and experiences and a comparison with women’s that would generate a more comprehensive study.

In conclusion, this research provides key contributions to feminist debates about gender, representation and development. It particularly allows a multidisciplinary view of some of the theoretical and practical implications that may result from the representation of women in current
development discourses. Finally, it also generates an instrumental case study that articulates some of these complexities and lays the groundwork for future research.
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5. Appendices

5.1 Appendix A – Extended Methodological Approach and Ethical considerations

Methodologically, I used an instrumental case study approach aimed at generating in-depth insights and perspectives from NGO representatives and program beneficiaries. A case study approach involves systematically gathering information about a particular person, community, social setting or issue to allow researchers to effectively understand their operation or functioning (Berg, 2008). An instrumental case study serves as an elaborative tool for particular cases, as well as providing means for refining theoretical explanations, and is both descriptive and explanatory in nature (Berg, 2008). In this study, the examination of Espoir’s promotional materials acts as the instrumental case study for examining representational discourses of women in micro-financing advertising materials. Discourse Analysis and Ethnographic methods such as in-depth interviews and participant observation techniques were used for this case study.

Interviews are considered one of the best methods for collecting lived experiences, opinions and diversity of meanings. In addition, their use both indicates respect on the part of the interviewer and contributes empowerment and inclusiveness to those providing data (Hay, 2010). A total of twenty-five participants were interviewed from June through July 2013 in rural towns located in the province of Manabi and urban areas of Quito, Ecuador. Interviews were also conducted among ten NGO representatives and three government representatives. Interviewees were selected through purposive, snowballing, and opportunistic sampling, an iterative process in which both methods were used simultaneously to complement each other. Snowball sampling is a technique commonly used to uncover a hidden network by inviting each informant to provide relevant contacts (Welch et al., 2002). For instance, one key contact in the sampling process was a representative of the Rural Micro-finance Network, who pointed out Espoir as a well-known NGO that focuses on providing micro-loans for women in Ecuador. He also provided a key contact within Espoir, which offered opportunities to meet and interview other key actors within the NGO and facilitated opportunities to interview some beneficiaries. In this approach, the network is considered satisfactorily complete when recommendations for further interviewees become repetitive.

Interviews were conducted in Spanish, requested because it is Ecuador’s official language. Interviews took an average of thirty minutes and were scheduled in advance, based on the interviewee’s availability. They were recorded with the participant’s consent, using a digital voice
recorder that was kept in the researcher’s possession at all times. The recordings were complemented with notes made to capture as many details as possible. Once the interviews were complete, the recordings were transferred to a password-protected computer, and the original permanently deleted from the recorder the same day as the interview. Because voices are identifiable, interview conversations were transcribed within a two-week period, and then the digital recording was deleted from the computer. Participants’ names and particular descriptions were not included in the recorded files. Participants were cautioned to include only opinions and details that did not make them particularly identifiable, especially in rural towns.

Instead of evaluating the effectiveness of the micro-finance project during the interviews, the study placed special attention on the representations of women used by the organization in its promotional materials. In addition, interviews helped to examine whether North-South connections influence the nature and practices of representation of women in Espoir’s promotional discourses as well as to analyze how beneficiaries interpret these representations. Depending on the interviewee, interviews addressed a number of different elements — how beneficiaries’ stories were framed and presented to particular stakeholders, what roles the different actors involved played in negotiating the production of the representations, and how beneficiaries interpreted these representations.

The interviews were complemented by participant observation of Espoir meetings and participant interactions and activities, all made to gain a deeper understanding of representational discourses from the viewpoint of beneficiaries. Participant observation was selected because, as Cook and Crang (1995) explain, “[o]nly by participating with others can researchers better understand lived, sensed, experienced, and emotional worlds” (p. 5). Participant observation allowed the recording of encounters between NGO representatives and beneficiaries. It also allowed me to participate in interviewees’ daily activities in order to document their lived experiences (Watson & Till, 2010; Cook & Crang, 1995). Participant observation was complemented with field notes. In these notes, Interviewees’ gestures, reactions, silences and descriptions of background and other details were included in the notes to enrich the analysis (Hay, 2010). Observations were recorded daily in the field in a research log to ensure systematic, rigorous and comprehensive data collection. Interviews, participant observation and field notes together allowed me to examine participant’s complex behaviours and motivations (Hay, 2010).

Discursive sources, such as imagery and text excerpts, were used for this case study. These sources were collected from public Internet databases and personally requesting materials from
Espoir’s representatives. This research focused only on sources found in Espoir’s official website and social media sites. The reason for this was to provide a concrete, in-depth examination of how this organization portrays itself and its work. In the official website there were approximately seventy-eight advertising items, including pictures, videos, posters, and postcards. The items were collected in a portfolio stored in a Dropbox account specifically created for this purpose. Additionally, flyers and promotional gifts such as bags, postcards, and agendas were collected directly from all Espoir offices visited in Ecuador.

Discursive sources were analyzed qualitatively using Critical Discourse Analysis (Boykoff, 2008; Fairclough et al., 1997). Critical Discourse Analysis, was selected over other analysis techniques because, as Carvalho (2007) states, it "allows for a richer examination of the resource used in any type of text for producing meaning" (p. 227). It also highlights variations in the "social construction of the world" while emphasizing language and "the relation between discourse and particular social, political, and cultural contexts" (p. 227). Critical Discourse Analysis differs from other discourse analysis techniques in that it allows a critical examination of relevant contextual information beyond simply analyzing the use of language.

Data analysis for this research was an ongoing and iterative process. The organization and analysis of data required using Content Analysis, which, according to Kerlinger (1973) is a method of observation that allows researchers to better understand communication-related materials. Using Content Analysis methods, I classified, coded, sorted and arranged fifty-seven images and twenty-one text excerpts according to groups such as gender, age, work/occupation, family/household, and place/space, among others. These groups allowed me to later identify recurring themes.

Data analysis revealed that Espoir produces two different sets of representations directed at two main audiences: (i) clients and (ii) lenders (both national and international). The first set (i) is composed of two groups — one directed at Espoir’s current clients and the other at potential ones. These two groups of representations are comprised of posters, pictures, promotional gifts, flyers, and booklets. They are handed out during meetings or educational sessions as well as at any Espoir office. The promotional materials predominantly portray women as entrepreneurs and women attending Espoir’s meetings or educational sessions, and/or using Espoir’s health services. The first group of representations focuses on promoting to potential clients the different services Espoir offers and all the benefits that participating in Espoir programs may bring to them and their families. The second group focuses on prompting Espoir’s current clients to keep their payments on schedule,
keep their information up-to-date, and to follow up with the program commitments and services properly. Finally, the second set (ii) promotes and disseminates Espoir’s work among potential national and international lenders. It is mainly composed of pictures, videos, postcards, manuals, and reports. The majority of these representations are found in Espoir’s official website and its social media sites, with the exception of the reports and the educational manuals, which are only for the NGO’s internal use.

In my preliminary findings, I noted that representations of women, rather than those of men, are ubiquitous across all sets of Espoir’s promotional materials. Thus, for the second phase of the analysis, in which Critical Discourse Analysis was used, I examined the possible meanings behind these portrayals of women. In particular, I explored how their stories were framed, the kind of activities they were performing, the places where women were depicted, whether they were portrayed alone or accompanied, who did or did not appear in the representations, whether or not the visual representations also included texts, the kind of message conveyed by these textual representations and at whom these messages were directed.

Analysis revealed that women were portrayed mainly in three specific roles—as entrepreneurs, mothers, and key actors for development initiatives. I found that the majority of representations that did not focus on women, focused instead on Ecuador as a nation. This interesting finding encouraged me to explore this theme and its connections to the other three overt ones. Finally, I supplemented my initial analysis with an exhaustive review of the feminist scholarship on representation in micro-financing and development initiatives in order to articulate a well-informed discussion (Dogra, 2011; Moodie, 2013; Wilson, 2011). This additional reading forms a basis for discussing the connections and implications of representing women as entrepreneurs, mothers, and agents of development and the connections between all four themes in the manuscript.

**Ethical Considerations**

The research process demands reflection, particularly in relation to ethics. For this project, I paid attention to the following issues: confidentiality, consent, positionality and power relations. In order to ensure confidentiality, I followed the appropriate University of Guelph’s Research Ethics Board protocol. The nature of this study did not compromise or limit beneficiaries’ participation in the NGO’s micro-finance program. However, in order to ensure beneficiaries’ confidentiality and
privacy the majority of the participants were contacted outside of Espoir. Sixteen participants were contacted outside of Espoir while nine had to be contacted through Espoir directly because they live in far away areas where the researcher would not have had access without the organization’s help. Participants were asked to provide both verbal and written consent. A verbal explanation of the consent form and researcher/interviewee rights and responsibilities was offered to ensure their understanding of the study.

In regards to positionality, I continuously reflected on and evaluated my positionality in an attempt to understand the power dynamics between researcher and research participants before, during and after the study. According to Cook and Crang (1995), “the researcher’s viewpoint is largely a product of social relations both within the academy and between it and the world at large” (p.7). Therefore, researchers are embedded in multiple contexts in which they cannot be fully aware of their own positionality. For this reason, researchers must continuously re-evaluate their own perspectives on the project and reflect on the power dynamics that are created between the researcher and research participants. There has been an ongoing debate about whether exists a distinctive feminist methodology. DeShong (2013) argues that there is not a unified feminist methodology because it draws from a range of ontological and epistemological approaches. However, a fundamental feminist aim is to reconfigure current manifestations of gender inequality through the use of reflexivity and consciousness-raising as a specific feminist methodological tool. I relied on this tool to reflect on my positionality while gathering data and conducting interviews.

In terms of power relations, being in the field led me to an awareness of complex power dynamics raised by being a Mexican living in Canada. I was able to gain access to sources faster than originally expected. NGO representatives and community members were open to providing potential key contacts and information. Sundberg (2003) argues that students in the field may often be unprepared for how their gender, race and class shape and limit interactions with individual Latin Americans. She claims that the process of building trust between researcher and “research subjects” is particularly difficult in Latin America due to histories of state violence and U.S. intervention. However, being Mexican and having Spanish as my mother tongue helped me in making initial contacts in Ecuador, positioning myself in the community and building trust.

My research experiences brought to light some connections to complex North-South power dynamics in which I was entwined. For instance, I contacted NGO representatives via e-mail to arrange meetings and in these messages I introduced myself as a graduate student enrolled in a
Canadian university. Later, when we met personally they looked perplexed. Once trust was built, they told me they were expecting a white person. Interestingly, the majority of them said that they thought I was a Caucasian, blue-eyed Canadian who knew Spanish very well. Feminist scholars have already started a discussion about the influence of race/ethnicity in fieldwork. For example, Sundberg (2003) argues that “whiteness” is often framed as a source of privilege, which may raise persistent and systematic ethical dilemmas in fieldwork. Skin colour can potentially influence the overall perception of the researcher’s social status (Sundberg, 2003) Respondents’ reactions to race/ethnicity are often related to broader stereotypical categorizations. Immigrants in developed countries are often stereotypically categorized in two types: the less fortunate who immigrate due to a lack of opportunities or the fortunate ones that can afford to leave and by extension have access to a better lifestyle than the one they had in their place of origin (Villegas, 2012). In general, regardless of the reason behind the immigration process, Latin American immigrants are often framed as second-class citizens in developed countries, which could have diminished participants’ perceptions of my competency and credibility.

Gender also plays an important role in power dynamics and for me it seemed that it did affect my interpersonal relations with beneficiaries. I think being a woman helped female beneficiaries feel more comfortable with me, which facilitated the building of trust and open communication. However, participants did not passively accept my role as researcher. The majority questioned my interest in conducting research in Ecuador. Many asked why a Mexican woman studying in Canada would want to conduct research there. Beneficiaries often demanded personal information in order to try to understand the reasons behind my interest in Ecuador. Questions included whether I had family, friends, partners, or acquaintances in the country. Answering respondents’ questions also helped to build trust, which in turn led them to be more open to sharing personal information (even after advising them that they should refrain from doing so in order to ensure their privacy). This experience resonates with Nagar’s (2003) claims about the impossibility of complete detachment, transparency, reflexivity, and objectivity within any research. Overall, these diverse researcher-research participant interactions were more beneficial than detrimental to my research because they allowed a deeper insight into women’s lives, beliefs, personal experiences, religious influences and cultural context.
5.2 APPENDIX B- INTERVIEW QUESTIONS FOR BENEFICIARIES:

PARTICIPATION IN ESPOIR’S REPRESENTATIONS

1. Have you ever been asked to participate in any kind of promotional material for Espoir such as a video, testimony, pictures, etc.?
2. If not, would you be interested in participating? Why yes? Why not?
3. If you have participated, how did it go?
4. What did you say?
5. What did you do?
6. Did they (Espoir representatives) review it afterwards?
7. Did you see the final version? Was it different from what you did/say? If yes, how?
8. Do you know what they did with those promotional materials?
9. Did you like participating?
10. Would you like to participate again? Why yes? Why not?

INTERPRETATION OF REPRESENTATIONS
(*I will show them a few photos)

11. Have you seen these photos or other promotional materials before?
12. What do you think about it?
13. What parts do you like the best? Why?
14. What parts, if any, do you dislike? Why?
15. Is there anything in particular that catches your attention? Why?
16. When you see this video, what do these representations make your feel?
17. Is there anything you would like to change? What? Why?

Espoir-INTERNATIONAL LENDERS PARTNERSHIPS

18. Do you know how Espoir obtains the money they lend you?
19. Do you know Espoir partners with International lenders?
20. Do you know how this partnerships work? (*If they do not know how it works I
21. What do you think about these partnerships?
22. Have you seen the promotional materials Espoir shares with international lenders?
23. What do you envision people in North America think when they see Espoir’s representations?
24. What do you think about people in North America buying products to help you or help other women in developing countries?
25. If you could send a message to people who donate/lend money to support Espoir’s work, what would you want to tell them.
5.3 APPENDIX C - INTERVIEW QUESTIONS FOR NGO REPRESENTATIVES:

POSITION/ROLE
1. What is your position in the organization?
2. What is your role in the organization?
3. How is the marketing department organized?

ESPOIR’S INTERNATIONAL PARTNERSHIPS
4. When did the partnership start?
5. Did you approach the international corporations or did they approach you?
6. How does the Espoir-International partnership work?

HOW REPRESENTATIONS ARE CONSTRUCTED
7. Describe the process of creating the ‘testimonies’ page in your website please.
8. What are the ways in which Espoir reaches out to donors in North America to raise awareness about their work in Ecuador?
9. Do you have any guidelines regarding what to include or dismiss when constructing a representational discourse?
10. If yes, for how long have you been using these guidelines? If not, why?
11. Who collects the stories in Ecuador? Local staff or staff from the marketing department?
12. On average, how many media impressions do you create for one promotional material package?
13. On average, how many representations out of those created are used?
14. What are the criteria to select the people that participate?
15. What are the specifications of this process/criteria (age, sex, role in the community, successful story)?
16. Do you have an internal ethical protocol in terms of selecting participants?
17. Are these representations selected based on the corporation’s/brand’s image, on the NGO’s mission or on the accuracy of people’s lived experiences?
18. How are such marketing decisions made and what goals does Espoir have in terms
of what they want to raise awareness of and how?

19. How long does the selection process take?

20. Are local staffs from Ecuador involved in the selection process?

21. Do people depicted in the representations have a say in the representations selection process?

22. Do NGOs participate directly in the selection process?

23. Who has the last word regarding what to include or dismiss when constructing these representations?

24. Do you think the selected representations have accomplished your awareness raising goals so far? Why yes? Why not?

25. Do you see room for improvement? What would you like to improve? Why