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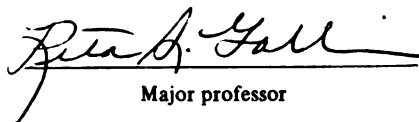
"Empowerment of Women in Self-Employment  
Creation Programs: A Study to Conceptualize  
Empowerment"

presented by

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has been accepted towards fulfillment  
of the requirements for

M.A. degree in Sociology

  
Major professor

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**EMPOWERMENT OF WOMEN**  
**IN SELF-EMPLOYMENT PROGRAMS:**  
**A STUDY TO CONCEPTUALIZE EMPOWERMENT**  
  
**By**  
  
**Satoko Kurata**

**A THESIS**  
  
**Submitted to Michigan State University**  
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## ABSTRACT

### EMPOWERMENT OF WOMEN IN SELF-EMPLOYMENT CREATION PROGRAMS: A STUDY TO CONCEPTUALIZE EMPOWERMENT

By

Satoko Kurata

The notion of "empowerment" emerged as a goal of Women in Development in the late 1970s and is currently very popular. However, the concept of empowerment has not yet been clearly defined. This thesis explores the concept of empowerment through a commonly planned intervention scheme-- income generation/small enterprise projects. Empirical data were collected from an equivalent intervention scheme, self-employment creation programs for women in poverty in the mid-Michigan area in the United States. Focus group discussions with the women entrepreneurs who graduated the programs and interviews with the programs directors revealed that empowerment consists of four dimensions: economic, social, psychological, and political. These four dimensions are interrelated. The data also showed that empowerment is a

process which starts from awareness within individual consciousness, grows into action, and broadens to the collective level. Empowerment also is a bottom-up process involving challenge to the social structure by the marginalized. It is a transformational process in which a victim to becomes an agent of change. Some implication of the empowerment of Third World women are also made out of the American women's experiences.

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Satoko Kurata

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To the memory of my father

Shoichiro Kurata

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## 1. INTRODUCTION

The impact of Ester Boserup's 1970 work, Women's Role in Economic Development, is reflected in the discourse on both development and feminism. The need to acknowledge women's roles in economic activities in developing countries, and the necessity to eliminate the negative impact of development projects on women were emphasized. Through the development of the Women in Development (WID) discourse, not only integrating women in development projects but also fulfilling women's specific needs became important.<sup>1</sup> The feminist discourse in contrast, stressed equality as a goal for women in development. This theme was articulated by feminists influenced by the 1975 United Nations meeting in Mexico City which led to the designation of 1975-85 as the UN Decade for Women. These ideas urged a departure from welfarist approach for women, which "treated" them within the framework on their reproductive role as

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<sup>1</sup>I use the term "Women in Development (WID)" to refer to the broad literature and discourse about women or gender issues and development in this paper for simplicity of discussion. Thus, the term includes the "Women and Development (WAD)" and "Gender and Development (GAD)" literature and discourse as well (Rathgeber, 1990).

wives and mothers and assumed that women were passive beneficiaries of development programs, to an "equity" approach (Moser, 1993, pp. 62-66).<sup>2</sup>

From the late 1970s to 1980s, the concept of "empowerment" began to attract attention as a goal of those involved in the field of women in development. This attention reflects both a de-emphasis of the notion of equality, which development agencies and Third World governments perceived as threatening, and the emergence of Third World feminism thought. Although still a relatively new term, "empowerment" has gained much popularity among both academics and practitioners. Especially in the 1990s, the emphasis is shifting toward "empowerment," and the abandonment of the pursuit of efficiency as a goal of women in development (Young, 1993, p.131). In practice, the concept of empowerment sounds less threatening to the status quo, more realistic and grounded, thus more promising than the notion of equality. However, the concept of

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<sup>2</sup>According to Moser (1993), the equity approach aims to gain equity for women in the development process, recognizing women as active participants of development. It challenges economic and political gender inequality. State intervention and legislation were emphasized as a strategy.

"empowerment" has not yet been clarified theoretically. What is empowerment? How is it different from the "equity" approach? How is it different from being benefitted by welfare? It is important to clarify the meaning of empowerment in order to achieve the goal embedded in it.

The purpose of this thesis is to explore the meaning of "empowerment" through a popular development program for women in poverty--income generation/self-employment creation. This program is designed to help poor women gain income outside of the home through income generation groups, co-operatives, and small or micro enterprises for women clients.

The trend toward the "feminization of poverty" is taking place not only in developing countries but also in the United States. Issues of women in development thus are also relevant to women in poverty in the United States. There are programs in mid-Michigan that help poor women to become self-employed and that aim to empower poor women. The goal of this thesis is thus to conceptualize "empowerment" through the study of self-employed women who graduated from such programs. In the thesis, I explore the conceptual structure and nature of empowerment theoretically and

empirically and discuss some implications of the study for the empowerment of Third World women.

## 2. THEORETICAL EXPLORATION OF THE CONCEPT OF EMPOWERMENT

The concept of empowerment is best sought through an actual program which is designed to support and empower poor women. Income generation/small enterprise projects are one of such programs. They represent a scheme not only popular as a development intervention for the poor in general, but also popular and important as a development intervention for women in particular.<sup>3</sup> Income generation projects were one of

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<sup>3</sup>Income generation projects are a popular kind of project in developing countries. Five to fifty members in a community form a group for the production and sales of commodities. A supporting organization often helps organize a group by providing funding and skill training. Members share the production, marketing, management, and profits, which become members' additional income. In the case of women's income generation, production tends to be limited to "women's work" such as sewing, knitting, crocheting, catering, handicraft (basket making, etc.). Sometimes, other productive activities such as agriculture (poultry, vegetable cultivation), brick making, housing construction--non-traditional work for women--are included.

Many Non-Governmental Organizations (NGOs, such as church clubs or women's organizations), PVOs (Private Organizations, such as the Ford Foundation), the Peace Corps, and international organizations such as UNICEF carry out this type of project. The grass-roots orientation of this type of project also has political appeal.

the earliest development interventions created in the mode of welfare and in the tradition of missionary work (Hellings and Martens, 1992). Moreover, they have remained a popular type of intervention because they are easy to start and it requires little capital, and meet the urgent needs of cash income for women and their families. They also mirror the traditional forms of community cooperation in most parts of Africa (Mayoux, 1988). In addition, because they have multiple functions (economic, social, educational, administration), income generation projects have gained popularity among people who seek efficient development in the name of "self-sufficiency." Economic problem of inflation and high unemployment rates as a result of Structural Adjustment Policies (SAPs) in Africa also have accelerated the income needs of the household. Moreover, it is well supported in the literature on the debt crisis in the Third World that SAPs minimize the state's investment and maximize a private, monetary orientation (Grown and Sebstad, 1989, Tinker, 1990, Moser, 1993.)

Income generation projects that strive to meet basic human needs thus are popular from the viewpoint of efficient

development. Moreover, creating employment and income for women symbolically was perceived to generate a productive role for women, improves women's status, and meets their urgent need of cash for household survival. Finally, such schemes do not threaten the larger society, especially if they maintain a "mother role" type of production and stay small scale. Therefore, examining income generation/small enterprise schemes in terms of empowerment offers a good place to begin to explore the concept.

#### (1) Income Generation/Small Enterprise Project Literature

Research about income generation/small enterprise schemes, however, has rarely discussed the notion of empowerment in depth. Nevertheless, there are strands in the literature that can provide a guide for the study of empowerment. Below I briefly review three approaches to such schemes to develop a theoretical basis for the study of the empowerment of women through income generation/small enterprise programs.

Discussions of the impact of income generation/small enterprise schemes can be divided into three approaches. The first involves a technical analysis of projects. The



assessment of the project (success or failure) is discussed in terms of its profitability and viability. This approach is often adopted by practitioners and planners of supporting organizations. On the basis of case studies, they analyze constraints to the project such as lack of marketing strategy, under-funding, lack of organizational strength, women's multiple burdens in reproductive, productive, and community work, lack of women's orientation toward business, lack of women's education, and so on.<sup>4</sup> The solutions they call for are technical remedies, such as providing technical/literacy training, information, and access to credit, generating more incentives to participate, and increasing the numbers and improving the qualifications of personnel of the supporting organizations.

The second approach involves a theoretical analysis of projects and is often undertaken by academics who question

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<sup>4</sup>It is often pointed out that women are already overburdened due to their multiple roles and they do not allocate enough time to income generation activity. Especially in female-headed households in Africa, where husbands have migrated to urban center to earn cash income, woman's workloads become very heavy (Mayoux, 1988, p.9). "Income generation activity gives women an additional burden" is an often mentioned critique of such projects. (See p.10.)

the goals and the meaning of success of projects. Issues such as under-achievement of economic success, welfare mode vs. production mode, women's multiple needs, balance between women's productive and reproductive roles, women's control over earned income, and women's income and status within the household are discussed. In this approach, income generation projects are often criticized for their "misbehavior" (Buvinic, 1984) because they adopt a welfarist approach and perpetuate female stereotypes.

The third type of impact analysis involves an assessment of project impact on individual woman. There are not many systematic studies of this kind (perhaps because researchers lack the access to documents in development agencies). In addition to the technical assessment of a project, this approach addresses issues about changes in individual participants in terms of economic resources, the intra-household division of labor, women's status in the household, gender relationship with male partner, and women's attitudes, self-esteem, roles, and activities in the community.

Approaches such as those outlined are not used only for projects in the developing countries. Analyses of women's

self-employment creation programs in the United States have also adopted these approaches. For example, SEEDS, a series which deals with the economic roles and needs of low-income women all over the world, also includes a monograph about a women's business development program in Minnesota (SEEDS, No.15, 1993). It analyzes technical issues as well as assesses the impact of the program on women who are its graduates.

Although none of the approaches discussed above systematically addresses the issue of empowerment, income generation/small enterprise schemes do provide benefits for women. They meet poor women's need for cash income for survival. They also help strengthen women's bargaining power (based on economic power), thereby improving their status in the household. Such schemes can also be expanded from a mere economic project to a social and educational project: skill training often gives participants vocational training and literacy training; birth control and other health information can be disseminated through group meetings; women can learn about their legal rights; women can break out of domestic isolation by establishing networks to support each other.

In spite of the general popularity of such schemes, those in the WID community often question their effects and criticize them. They are considered less profitable than expected and to result in insignificant economic gains by participating women or their households. Because the social aspects rather than the economic/production aspect of projects are well developed, they do not grow into a viable business. Moreover, even if a woman earned enough from such a project, the control over the income is not necessarily hers. Projects tend to remain within traditional women's domains, thereby perpetuating female stereotypes. They are also problematic because they place additional "burdens" on already overburdened women without considering how to reduce their principal workload (Grown and Sebstad, 1989, Hellings and Martens, 1992, Tinker, 1990). They exclude women from the process of the setting up of the project (Hellings and Martens, 1992). Most fundamentally, this non-threatening approach is a "soft option" that demands no structural changes which might result in the "emancipation" of women.

## (2) General Women in Development Literature

The overall Women in Development approach provides another perspective to conceptualize empowerment. Strands in the literature suggest that empowerment involves not only a single aspect but multiple aspects of power. In other words, empowerment is a multiple dimensional concept. One of the few definitions of empowerment available is provided by McKee (1989) who perceives that empowerment is one of four measures of effectiveness of programs that support poor women's income earning, and argues that empowerment takes place in social, political, and economic lives of women. More specifically,

"empowerment"...[is] evidence that women mobilize and gain more control over their social, political, and economic lives (McKee, 1989:993).

In McKee's view, then, empowerment includes an economic dimension. Women's income earned outside the home is often considered an important factor leading to economic power, thereby giving them intra-household bargaining power and improving their status within the household. Essentially, the most fundamental need of women in poverty is to gain income for the survival of their families, especially of their children. Income, however, does not mean only money

for survival. It also represents a way for women to gain power within the household. The linkage between income and independence, bargaining power over intra-household decision making, and control over household resource allocation has been pointed out (Evans, 1992, Moser, 1993, Rossetti, 1993, Sen, A.K., 1990, Young, 1992). Women's income decreases intra-household inequalities by improving women's status inside the household.

Nevertheless, we have to look at dimensions of empowerment other than the economic. Women's income does not automatically relate to their power within the household. The amount of a woman's income, the perception of her income within the household based on normative expectations, and whether or not she controls her earnings in the household are intervening factors that affect the ability of money to translate into social (especially within household) power. As a result, women may realize no increase in control over resources and in bargaining power. Indeed, their income and participation to income generation activities may bring negative consequences.<sup>5</sup> Therefore, we must look at the

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<sup>5</sup>Mhango (1993) reports that in some families in the program in which she was involved, tension between the wife

social aspect of power as a second dimension of empowerment, separate from the economic aspect, paying attention to the gender division of labor, women's bargaining power in the intra-household decision-making process, and their control over resource allocation and entitlement. However, these two dimensions are interrelated: not only economic empowerment leads to social empowerment, but also needs of economic empowerment come from the needs of social empowerment. It is because women's economic needs can be an expression of a need that arises out of an unequal gender relationship within the household.<sup>6</sup>

Attention should also be paid to women's relations outside the household such as the socializing and networking that women do with kin and members in the community. These relationships constitute a social dimension of empowerment as well as a source of social support to women.

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and the husband emerged because of the husband's jealousy toward his wife's interactions with the world external to the household.

<sup>6</sup>Rossetti (1993) asserts that a "hot" issue which emerges in the field within the projects of income generation always is the gender conflict within the household that women face who crave more income.

Although McKee (1989) did not mention it, a third dimension of empowerment is psychological. Women's self-esteem and sense of self-worth play an important role in intra-household bargaining and mobilizing external strength (Moser, 1993, Young, 1992). In the clinical sociology literature, women's empowerment has been analyzed in terms of self-determination and autonomy, especially with regard to male domination of society (Hall, 1992). The psychological aspect of empowerment is also interrelated with the economic and social dimensions of power. In discussions about income generation/small enterprise projects, women's low self-esteem, lack of aggressiveness, and attitudes about their position in the labor force (e.g., secondary income earner in the household) affects their earning capacity (Mhango, 1993, Young, 1992).

A fourth dimension of empowerment is political. Third World feminists, who are the main supporters of empowerment as a goal of development, emphasize the political aspect of empowerment. They assert that empowerment includes collective action. Young, citing the 1986 Program of Action of the Government of India National Policy on Education, indicates that:



"Women become empowered through collective reflection and decision-making. The parameters of empowerment are: building a positive self-image and self-confidence; developing the ability to think critically; building up group cohesion and fostering decision-making and action." In other words empowerment includes both individual change and collective action (1993:158).

The political activism of women is critical to the global structural transformation that they seek.<sup>7</sup> Third World feminism define power not as the domination over others but rather as the capacity to increase self-reliance and internal strength (Moser, 1993). Power based on such a notion is necessary for them to pursue larger social change. In this sense, we can say that the political aspect of empowerment involves two issues: the importance of being an agent of change by women themselves, and broadening change by moving from the personal to the collective to the structural. The organization of women and the generation of

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<sup>7</sup>The ultimate goal of Third World feminism is the structural transformation of the present global economic system in which Third World countries are dominated by the First World through a hierarchical division of labor (Moser, 1993, Sen and Grown, 1987,). In the clinical sociology context, empowerment as social change is also emphasized as a goal in terms of emancipation and liberation of all (Hall, 1992).

a movement directed toward changing their external world in order to create the change that they seek is critical in this dimension.

The discussion that follows is based on these four dimensions of empowerment. To explore the concept of empowerment and the nature of the interrelationship among those four dimensions of empowerment, I examine the concept of empowerment through the voices of women graduates of two income generation/small enterprise schemes in the mid-Michigan area.

### 3.METHODOLOGY

I explored the meaning of "empowerment" among poor and low-income women in the mid-Michigan area who were involved in a program that was equivalent to a scheme of planned intervention for development conducted in the Third World. The concept was examined with attention to four aspects of empowerment--economic, social, psychological, and political.

#### (1)The Research Setting

The programs researched were Women's Initiative for Self-Employment (WISE) and Grand Rapids Opportunities for

Women (GROW), which are self-employment creation programs for poor and low-income women in Ann Arbor and Grand Rapids. Both programs aim to "empower" poor and low-income women by helping them achieve economic self-sufficiency. They provide business training and assist women in completing individual business plans at the end of the course. (See Appendix I for information on each program.)

Participants are screened at the time of entrance into the programs on the basis of their readiness for business. It is expected that they will start their own businesses after graduation based on developed business plans. Personal development seminars are also a part of the courses because the organizations think it is important to increase the participants' self-esteem. They also provide follow-up services such as loan and lease programs, technical assistance, networking and advocacy.

As can be seen in Figure 1, both programs were started in the late 1980s. Although WISE has enrolled more women, both have graduated a fairly equal proportion of women. The graduates of WISE, however, were more likely to be self-employed than were those of GROW. This may be because, although both programs prefer that graduates become self-

employed, GROW has an explicit policy which lets graduates work as employees rather than as entrepreneurs if they find such employment more suitable for them. Employment is after all a means to obtain economic self-sufficiency.

WISE has a larger proportion of women who are in poverty than does GROW. The difference is probably due to their entrance policies. While GROW serves women in poverty, they also accept women who do not live at or below the poverty level, i.e., those who live just above the poverty level and are not recipients of public assistance. GROW also accepts women who want to leave an abusive employment situation such as sexual harassment at workplace or minimum wage. The majority of the enrollees at WISE are African American (70%), while the majority at GROW are Caucasian (61%). Although numerical data were not available, both programs serve many single mothers (program directors).

FIGURE 1

BASIC DATA ON TWO SELF-EMPLOYMENT CREATION PROGRAMS  
IN MID-MICHIGAN

	WISE	GROW
Implementer	Ann Arbor Community Development Corporation	Grand Rapids Opportunity for Women
Year of the Start	1987	1989
Target Area	Washtenaw County, MI	Kent and Ottawa Counties, MI
Total Enrollment	250	163
Total Graduates	178 (71%)	112 (69%)
Business in Operation	150 (84% of graduates)	65 (58% of graduates)
Economic Background of Enrollees at entrance	90%--at or below national poverty level* 10%--lived less than 50% of the median income in Ann Arbor	52%--at or below poverty level 84%--less than the median income in Grand Rapids (Statistics of Class 9/94)
Race	70%--African American 28%--Caucasian 2%--Other	61%--Caucasian 40%--African American 4%--Other
Age	Varies	Varies
Marital Status	Varies (single mothers included)	Varies (single mothers included)

\*National Poverty Level, 1994

Size of Family Unit    Gross Annual Income

1	\$ 7,360
2	\$ 9,840
3	\$ 12,320
4	\$ 14,800

Source: Federal Register Vol. 59, No. 67, April 7, 1994.

## (2) Data Collection

I used the focus-group method to explore the meaning of empowerment. The focus group method is used in fields such as the social sciences or marketing in order to examine in-depth attitudes and preferences. Usually small groups are brought together for a guided discussion on a focused subject. While the group does not represent the population under study, focus groups are a time- and cost-effective method, especially suitable to questionnaire development for survey research (Babbie, 1990). The questions asked during the focus group session centered on the women's ideas about empowerment and its economic, social, psychological and political dimensions. (See Appendix III for the issues discussed.) The discussions were audiotaped and later transcribed and analyzed for their content. I also interviewed the directors of both programs to obtain their views of empowerment. (See Appendix IV for questions.)

Five graduates from WISE program and four graduates from GROW were recruited as respondents. The criteria for inclusion were: (1) graduated from WISE or GROW more than one year ago; (2) started their own businesses or were presently employed; and (3) were originally low-income or

depended on public assistance when they entered the program. Graduates were included because they have theoretically been "empowered" through the self-employment creation programs. Further, respondents were limited to graduates who had completed the program one year prior to the study to obtain a clear picture of change.

Each focus group engaged in approximately two hours of discussion. Prior to the discussions, each respondent completed a written questionnaire about their demographic background. (See Appendix II for the questionnaire.)

### (3) The Sample

The respondents age ranged from twenty-three to forty-one, with an average age of thirty-four (see Table 1). The groups consisted of four African Americans and five Caucasians. Three of the respondents were married, five had never married, and one was divorced. In sum, six out of nine were single, although two of the single women reported that they were involved in a relationship with a significant others.

The size of the respondents' households varied from two to five, with an average of 3.4. The number of dependents

ranged from zero to three, with an average 1.6. All of the dependents were the respondents' children. Seven respondents had children and five of them were single mothers. While one of the single mothers lived with her mother, others were heads of households who were solely responsible for their children.

The respondents had high educational backgrounds. Six had some college education or had graduated from college (either two- or four-year colleges).

The type of business the respondents operated is as varied as shown in Table 2. Although all respondents were self-employed, their mode of operation was not same: four were self-employed on a full-time basis while the self-employment of five was part-time. Out of these five respondents, two also worked part-time for wages while two worked for others on a full-time basis in addition to operating their own enterprises. One of full-time self-employed and another of part-time self-employed also received public assistance. What this means is that the women could not solely depend on self-employment as a means to obtain economic self-sufficiency; it is time-consuming



and risky to become successful women entrepreneurs. They had to combine other sources of income with self-employment.

The respondents' individual income varied greatly, from \$5,552 to \$21,000. Their median individual income was \$11,000. The sources of their income includes money from their self-employment as well as from other sources. Three respondents received public assistance/social security for the disabled. The respondents' total household income also varied, ranging from \$10,000 to \$24,692, with a median income \$20,846. Total household income included partner's or father's income, if there were sources other than a respondent's own income.

TABLE 1

## DEMOGRAPHIC DATA, FOCUS GROUP RESPONDENTS

Category	Person(s)
Age	20s:2 30s:5 40s:2 (mean:34)
Race	African American:4 Caucasian:5
Marital Status	Married:3 Divorced:1 Never Married:5
Size of Household	2 people:2 3 people:2 4 people:3 5 people:1 N.A.: 1 (mean:3.4)
Education	Some college:3 2-year college graduate:2 4-year college graduate:2 Technical/vocational school:1 Other (15.5 years):1
Number of Dependent	None:2 1 dependent :2 2 dependents:1 3 dependents:3 N.A.:1 (mean:1.6)

N.A.: Not Ascertained.

TABLE 2

## EMPLOYMENT AND INCOME OF THE RESPONDENTS

Category	Person(s)
Mode of Employment	Full-time self-employment:4 Part-time self-employment:1 Part-time self-employment and part-time employment:2 Part-time self-employment and full-time employment:2
Type of Business in Operation	Sewing (customized clothing, etc.):2 Handicraft(jewelry, crotchet, etc.):1 Video/Multi-Media production:1 Musical Recordings/Production:1 Safe sex/Women's sexuality shop:1 Word processing:1 Filing/Organizing personal finances:1 Foreign language translation:1
Amount of Individual Income	Less than \$10,000:3 \$10,000 - \$14,999:1 \$15,000 - \$19,999:2 \$20,000 and above:1 N.A.: 2 (median:\$11,000)
Source of Individual Income	Self-employment only:3 Self-employment and employment:2 Self-employment, employment and public assistance:1 Self-employment and public assistance:3
Total Household Income	Less than \$10,000:3 \$10,000 - \$14,999:1 \$15,000 - \$19,999:2 \$20,000 and above:1 Don't know:1 N.A.:1 (median:\$20,846)
Source of Household Income Other Than Respondents'	Husband's/partner's income:3 Father's income:1 Husband's income and social security: 1 Don't know:1 N.A.: 2 Inap.: 1

N.A.: Not Ascertained. Inap.: Inapplicable.

#### 4. FINDINGS

In addition to discussing the four dimensions of empowerment, respondents were asked to define the concept of empowerment. The analysis of their responses follows.

##### (1) Four dimensions

###### a. economic empowerment

In the discussions I asked the respondents to describe how the changes that took place in their financial and economic lives had helped them become economically or financially better off. Most reported positive changes, adding that their individual incomes varied from \$5,552 to \$21,000. One respondent indicated that she doubled her income, while another reported that she earned "pretty decent" money. Two reported an overall betterment of the material aspects of their daily living (e.g., clothing, car.) Five said that their credit rating had improved so that they were able to obtain a loan; pre-approved credit cards had been mailed to them.

Nevertheless, only one respondent was solely dependent on self-employment. The remainder combined other economic sources, such as employment or public assistance, in order

to survive, to maintain their daily lifestyles, or to raise money for capital investment. Married women were likely to depend on husbands' incomes because their individual incomes were the smallest in the sample.

The women's degree of economic betterment did not appear to be overly impressive because of the general difficulty involved in developing micro-enterprises and their multiple roles as entrepreneurs and parents (seven out of nine), especially when a woman was a single parent. Nevertheless, most respondents who had depended on public assistance or lived at the poverty level prior to participating in the program, and those who were living just above the poverty level and working for the minimum wage, expressed greater economic self-sufficiency compared to the past. They did not have to worry all the time about whether they could make ends meet. Moreover, their improved credit ratings gave the women the financial capacity to expand their businesses by acquiring loans.

Becoming economically self-sufficient and acquiring better financial capacities seemed to be indicators of economic empowerment, particularly economic self-sufficiency (meeting basic needs) (WISE program director). This is

critical for poor and low-income women who are marginalized in the labor market.

The group discussions and the interviews with the program directors suggested, however, that there is a strong relationship between economic betterment and psychological change. One of the respondents expressed an increase in self-worth when she began earning more than the minimum wage, while another reported that she attained a "successful and stable attitude" when she was able to leave public assistance. Moreover, the program directors indicated that the economic aspect of empowerment cannot be separated from its psychological aspect. Psychological betterment is necessary for women to achieve economic self-sufficiency and to further develop of their businesses. As a result, personal development is given special attention in the courses.

One notable case was a respondent who became "worse off" after first operating a business with high profitability. She lost her store due to trouble with the landlord and is currently running her business out of her home by a telephone/mail-order system. Because her income has decreased, she is now on public assistance (Aid to

Families with Dependent Children [AFDC]). Nevertheless, she believes that she remains empowered. In her words, she is not "going back down the ladder." She will "continue to go up," "changing direction [not developing her business but lecturing at universities and other institutions]," knowing there is more money to come from what she is now doing.

This case history implies that empowerment is neither a matter of economics, nor is it an ultimate goal. After all, as one respondent revealed, "empowerment is not just the matter of money; you can make money through empowerment."

Economic betterment (becoming self-sufficient and developing a business) thus seems to have more than an economic meaning. I discuss the interrelation between the economic and psychological dimensions of empowerment below. (See 4.

(1). c:)

#### b. Social empowerment

To explore the social dimension of empowerment, I focused on women's relationship with their spouse, other family members (children and parents), and "significant

others" (if they had one outside the household), and women's capacity to obtain social support.<sup>8</sup>

The respondents described the changes that had taken place in their social lives, particularly in their relationships with their male partners. One respondent left her partner after she started her business because she realized that her partner was not growing and felt resentful about her "change." Another respondent who was divorced and a third who had never married reported that they had broken the "cycle of needing a man in life." The divorced respondent added that her perception toward men had changed: she expects men to respect her and she will not depend on a relationship. She is careful not to be abused and, if threatened, takes the initiative to change the situation.

One married respondent expressed an increased feeling of happiness about her relationship with her partner; he is supportive and she works with him for the non-profit

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<sup>8</sup>In the questionnaire I asked whether they had a "partner" outside the household in order to consider women and gender relationship in a broader setting. I think it is necessary to include non-formal relationship with or without co-habitation, because issues of power and control also take place outside the boundaries of the home.



organization he established, in addition to working part-time as a self-employed word-processor.

Another married respondent reported that her husband was jealous of her because, she thought, she was less available to him. Nevertheless, she revealed, his jealousy is not a serious problem so far and he also supports the development of her business by providing transportation and some marketing ideas. Yet another respondent reported that the professional, rich man she dated became intimidated when he learned she was developing her own business.

These revelations suggest that self-employment may provide women's independence and autonomy. But they also suggest that employment has the potential to create conflict between partners as a woman's development of business challenges existing gender stereotypes about women as wives and mothers.

Information was not collected about changes that took place in intra-household bargaining power, the decision-making process, a woman's control over household resource allocation and entitlement, and her control over her own income. It is because only three of the respondents were

married and, of these, one left the group discussion in the middle of the session due to her personal schedule.

Three out of four single mothers in the focus groups, however, reported that they delegated more household responsibilities to their children after they started participating in the self-employment creation program and established their own businesses. In this sense, the women were better able to mobilize family members to share household chores, rejecting traditional gender ideology that assigns primary responsibility for reproductive work to women.

Another social dimension discussed was women's capacity to mobilize a support system by networking with other women and other community members. Respondents indicated that they gained long-term friendships, mutual understanding, mentorship, and sisterhood by participating in self-employment creation programs. Even though the program participants are becoming individual entrepreneurs, in contrast to most women who participate in income generation groups in the Third World, they placed great emphasis on the networking potential of the programs. Such a process is important to them because, as women in poverty, they were

isolated and alienated from the larger society, having few people to empathize with them and support them.

These benefits were evident in comments such as: "They don't give up on you"; "[The program] helped me to tell myself, 'you can do it.'"; "Sometimes we stumble...but they tell you how to dust yourself off and get up"; "It was nice to have a place to meet women who came from the same background and had dreams as well...It [the program] helps to network other people." The program, therefore, has become their "new sludge," or "Kwanzaa."<sup>9</sup> The mental and technical support that women received not only reduced their isolation and alienation and created a support system, but also had the potential to create a political coalition among poor and low-income women. One respondent addressed the social meaning of the program as "fighting against a lot of traditional attitudes towards women...minorities... especially this community, which is really white, male,

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<sup>9</sup>Kwanzaa is an Americanized African tradition that celebrates the first harvest in the African American community from December 26 to January 7. There are seven principles to be practiced: unity, self-determination, cooperative economics, collective work, responsibility, purpose, and faith. One respondent mentioned that the program from which she graduated represented these principles.

business group." Similarly, the respondents felt that their participation in other social organizations, such as church and professional associations, provided them with resources, benefits, and support. They thus are mobilizing and taking advantage of these resources to help themselves. Although the women did not speak to the issue, such mobilization could serve them politically if extended to action within local government or society in pursuit of their interest as is discussed below.

#### c. Psychological Empowerment

Respondents reported that tremendous changes had occurred in their lives and its meaning. While living in poverty or living just above the poverty line, the women suffered from, in their words, "poverty mentality," a feeling of "defeated, low, desperation, total devastation, lack of hope." Being on public assistance was "depressing, stressful, miserable," and "isolating, feeling fearful of being cut off assistance." It made one's life "meaningless and horrible" and, according to the WISE director, led to low self-esteem. These are the psychological repercussions caused by economic deprivation. Two college-educated

Caucasian respondents added yet another consequence of such deprivation. They spoke to the frustration that came from the contradiction between their theoretical marketability in the labor force and the reality that they were turned down for full-time, or part-time jobs, or even full-time jobs at a minimum wage.

Some respondents analyzed the notion of "poverty mentality," explaining that it came from dealing with social barriers that perpetuate stereotypes of women and minorities. According to their analysis, society does not give hope to women, ethnic minorities, or the poor. Rather, it "keeps the rich and powerful rich and powerful." One respondent added that an abusive childhood also creates similar psychological effects. And the GROW director mentioned that a life time of negative experiences, including not getting the education needed to move forward, and being constantly under the control of a husband, an employer, or a government that provides public assistance, also affect women in a similar way.

The psychological changes respondents experienced through their participation in the programs and the development of their own businesses after graduation were

described as follows: they gained a stronger sense of hope; they were more relaxed and less overwhelmed by a lack of hope or the constant anxiety for survival; and they felt good and gained a sense of accomplishment, respect for themselves, confidence, self-worth, and self-acceptance. They felt they were living real, meaningful lives and they were satisfied with their lives. They believed that they were no longer victims and did not have to take abuse any longer. Two respondents went from being introverted to extroverted.

Becoming an entrepreneur (the process) and economic betterment (the outcome) seem to contribute to psychological empowerment. At the same time, some respondents and the program directors asserted that psychological "empowerment" is important to become an entrepreneur and to generate a good business performance. As discussed above, and as one respondent said, "...these [personal] things definitely affect my own business....You can't really divide your professional life and your personal life." Psychological empowerment is closely related to the process of becoming self-sufficient by establishing a business. In addition to creating a sense of self-worth, high self-esteem, and hope,

attitudinal changes such as rejecting the victim role, taking control, and not making excuses that keep people down were emphasized. In this way, psychological empowerment and economic empowerment are closely connected. Psychological empowerment has an important meaning for women in poverty because economic deprivation penetrates deep inside the individual.

d. Political empowerment

I defined "political" broadly, as any activity designed to pursue an interest collectively, or any "attempt to change social and economic institutions that embody the basic power relations in our society" (Bookman and Morgen, 1988, p.4).

Respondents indicated increased participation in the professional associations that influence public administration or politics while pursuing their own interests. One respondent belonged to GROW's Speaker's Bureau while another belonged to a Speaker's Bureau at the national level. A third respondent has worked and will continue to work another term as a board member of the program from which she graduated. Other respondents

participated in professional organizations, such as Professional Women's Network, Coalition of Community Investment, Association of Self-Employed, all of which have the potential to work politically representing the members' interests. Yet another respondent maintains her political activities in community black organizations, in which she was involved before entering the self-employment creation program. Although the last case does not indicate that change was created by becoming self-employed, the other examples provided can be seen as indicators of increased political empowerment.

Indeed, most of the respondents indicated an increased political awareness as women entrepreneurs. This awareness grew out of their experiences dealing with the public assistance system as they strived to attain economic self-sufficiency. Their experiences as entrepreneurs developed their political awareness as well. In addition to Michigan's upcoming off-year elections, respondents participated in a heated discussion about local politics as well as policies at the federal level that affected women and single or divorced mothers in poverty. They had explicit ideas about what they wanted and what they expected. They criticized



local politicians and the national legislature, saying that the laws and politics protected men's privilege. "This is a man's world," two respondents said, while another corrected them by adding, "This is a white man's world. It's not a man's world, it's a white man's world" (emphasis added).

Two respondents indented to establish an organization through which they could make changes in society. They said that in a long term, they wanted to use their businesses as spring boards to begin philanthropic efforts.

Although the women's political awareness is greater than it had been earlier, most of their political activity seems to be within professional associations. Nevertheless, their political involvement could be seen in other areas at the community, local, state, and federal levels. While the GROW director did not expect participants to become politically active, the WISE program director anticipated that graduates would become active politically in their community and continue their involvement as they felt more comfortable. Nevertheless, the GROW director also indicated the graduates' involvement in community activities is an outcome of empowerment.

Political involvement benefits women in poverty when they acknowledge the oppressive nature of the social structure and confront it. One respondent emphasized that personal empowerment must become broad, although she did not address how. She thought that what she and other women were doing through this type of programs was "very revolutionary": changing the social system that keeps women and minorities poverty stricken and pressed down with low self-esteem. Political involvement is necessary for such a "revolution."

In this sense, both programs could serve as organizations that politically represent women in poverty. In addition to their advocacy function on behalf of their participants and graduates at the state level, they are a good political channel through which women can become politically active. In fact, a state-wide network "Michigan Women's Self-Employment Network" in which GROW and WISE participate, acts as an advocate for and suggests policy changes about women on public assistance so that they can start their own businesses without being penalized or without any other difficulty.

## (2) Overall Nature of Empowerment

The respondents and the program directors were asked to define the concept of empowerment. While their conceptions varied, some common features emerged from their definitions.

First, empowerment is an awareness of both one's reality and capacity. Respondents emphasized that empowerment is an awareness of their own capacity: it involves "realizing one's own capacity or power to do whatever one wants to," "a will to do things, strength in heart and soul," "having faith" and "confidence" in oneself. The program directors added that empowerment is being aware of one's reality: "Taking a look at the vision and values of your life," and "understanding where I was, where I am, where I want to go, and how."

But such awareness about one's reality and capacity does not come by itself; it comes from the rejection of social ideology about women, minorities, and the poor. As one respondent said, "Don't accept the hype [that] somehow you're less than [others], you don't deserve the very best." Such "hype" makes women feel worthless and hopeless because they are "women," "black," are on "AFDC," or have "bad credit." To become aware is to get in "touch with power that

is lost in the process of going through life not being affirmed--your worth as an individual...doubted and not valued"; it is "realizing the power they have within" (GROW director). Thus, empowerment involves understanding one's reality in the context of the social ideology that controls her, and then refusing to accept the "societal view on oneself," confronting it, and realizing her own capacity that has been deprived.

Second, empowerment is awareness translated into action. Respondents insisted that becoming assertive, making decisions, and taking action to gain knowledge and resources, as well as taking advantage of opportunities, are necessary to "make things happen." It is "creativity." Empowerment is "not just sitting back and waiting for a situation to change," but creating a change in one's environment for oneself. One must "stop blaming life and take responsibility" for effective change in her life. As the WISE program director explained, "Nobody is going to rescue me, I have to rescue myself. I have to take control." In short, as one respondent and the WISE program director further emphasized, empowerment is determined action which "makes thing happen no matter what" (emphasis added).

Third, empowerment takes place first at the individual level and then is broadened to include action at other levels---family, community, local, and national. "Making things happen" starts when each woman begins making change in her own life. But empowerment does not stop there. Rather, it is sustained as women mobilize and act collectively at the community, local, and national levels.

Empowerment involves "helping and empowering others," and moreover, it involves the empowerment of all women. According to the respondent who argued that what she and other women were doing was something "very revolutionary," women are socially empowered when they act, not just at personal level but at the societal level as well. "We're not waiting for society to change, we're going ahead and doing it and it will change the society....It's trade, not aid." Such action grows out of the awareness that the circumstances in which individual lives are embedded are closely related to larger institutions and cannot be separated from their effects.

In sum, empowerment means "taking control of one's life" (the program directors). For women in poverty, "taking control of one's life" means retrieving the control that has

been taken by social institutions. It is to change from being a victim to becoming an agent of change. Empowerment is a transformation of women's standpoint from margin to center, in their own lives and in society. Moreover, empowerment--"taking control of one's life"--is a process. This process involves three stages: (1) becoming aware of one's reality and capacity and rejecting the social ideology that undervalues and marginalizes women, minorities, and the poor; (2) taking action at the individual level to gain greater control over one's life; and (3) mobilizing and acting collectively to change the larger social structure.

This process of empowerment "starts within" (GROW director) rather than outside the individual. Empowerment is not something given by somebody, but rather is generated by a woman herself. Empowerment at the individual level thus may involve different agendas for different woman.<sup>10</sup> Empowerment is a bottom-up process which starts from each individual's biography and broadens its influence to society.

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<sup>10</sup>For example, one respondent said that, for her, empowerment meant going to the store on the corner of the town; she suffered from agoraphobia which inhibited her from going out by herself.

## 5. DISCUSSION

### (1) Structure and Nature of Empowerment

From theoretical exploration and the data developed, we can conceptualize empowerment as follows.

First, empowerment is a holistic concept that is composed of four dimensions of life. Second, these four dimensions of empowerment are related, particularly the economic and the psychological dimensions: psychological empowerment strongly affects economic empowerment, and economic empowerment contributes to psychological empowerment.

Economic empowerment, defined by the self-employment creation programs as "economic self-sufficiency," is the primary goal for women in poverty. Economic empowerment, however, is not the sole or ultimate goal in overall empowerment. Psychological empowerment is also important to women overwhelmed by poverty. Poverty is not only an economic problem. It is the expression of the larger structure of society on women's biographies. In poverty, women experience a social oppression of the matrix of domination of race, class, and gender in U.S. society, which

deeply penetrates individual minds and lives.<sup>11</sup> The importance of psychological empowerment comes from this context.

Nevertheless, psychological empowerment is not the sole dimension of empowerment. If we concentrate only on the psychological dimension, we overlook the importance of everyday survival for women in poverty. We must look at the psychological dimension in relation to the other dimensions of empowerment (especially to the economic dimension) for two reasons. First, as this study shows, these women who participate in self-employment creation programs are not upper- or middle-class women, struggling for survival; psychological empowerment is thus not their only agenda. Second, the psychological dis-empowerment of women in poverty is primarily a product of economics; it is an economic expression of their marginality in society. Thus, psychological empowerment cannot be treated separately from economic empowerment.

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<sup>11</sup>Baca Zinn (1993) argues that the nature of social oppression in the U.S. society is not a simple dichotomy within each category of race, class, and gender, but an intersection between them, which is experienced in individual life.



Although social empowerment, especially in an intra-household gender relationship, was not explored in this study, it too is important. The relationship between economic and social empowerment seems to involve challenges to the social ideology of gender. The data indicate that changes in the economic and psychological dimensions of empowerment affect women's relationships with their partners and women's perception of their partners.

Further, women's ability to mobilize family members to share household chores can be measured not only in terms of their partners but in terms of other family members as well. As the data showed, the respondents were able to lighten their domestic burdens by redefining their children's roles in the household division of labor. Women's capacity to obtain external social support through social and professional networking, while not necessarily political in nature, has the potential to empower women politically.

Finally, political empowerment broadens a woman's personal level of empowerment to the larger society. Although economic, social, and psychological empowerment are political in that they signify women's confrontation of and struggle against social oppression, political empowerment is

important if women wish to change the larger structure and effect social change in a collective manner.<sup>12</sup>

These four dimensions of empowerment must be understood as three stages of a total process. The first stage-- awareness--starts in the psychological aspect of a woman's life. She rejects the social ideology that causes her "poverty mentality" and starts restoring her sense of self-worth and self-esteem. She becomes psychologically empowered. Then, she takes action, which corresponds to the second stage. Her awareness is carried out in her life in the family, work, and community. She searches for a way to become economically self-sufficient (economically empowered.) She may leave an abusive relationship or search for a way to get out of it. She might bargain with her partner about the division of labor in the household or resource allocation within it. Her income gives her bargaining power. Moreover, she may well obtain external

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<sup>12</sup>It is evident that empowerment is a complex concept and, as the preceding discussion suggests, a number of variables should be considered when the concept is operationalized. Although the intent of this study is not to develop a measure of empowerment, a number of variables which are important for future research are suggested in Appendix V.

social support by networking with other women of similar backgrounds and within supporting organizations. She is socially empowered. At this point, her action evolves at the collective level. She takes action collectively to gain greater control over her life and those of others. She strives for social change that ends the intersecting oppression of gender, race, and class (Baca Zinn, 1993). She is politically empowered.

Moreover, economic as well as social and political empowerment enhance her psychological empowerment. Therefore, these four dimensions are not only linearly related but are interrelated. Collective action gives a woman strength at the individual level as well. Empowerment, in short, is cyclical in nature.

Empowerment, then, is different from a welfare or equity approach. It is not merely becoming a recipient of aid, nor is it a top-down campaign that is not grounded in the diversity of women's reality. Poor women taking control of their lives means that they are retrieving the control and power that was deprived them by the intersecting nature of social oppression. It means not being a victim any more but rather being an agent of change. Empowerment is not a

"soft option." Rather, empowerment is a bottom-up, holistic transformational process that is rooted in a woman's biography and grows into the structural level when she pursues systemic change that stops the deprivation of the marginalized's power. In the words of Bookman and Morgen (1988, p.4), "...empowerment is a process aimed at consolidating, maintaining, or changing the nature and distribution of power in a particular cultural context." In the introduction to their edited volume on working women's political action in the United States, they also write, "...empowerment begins when...[women] recognize the systemic forces that oppress them, and when they act to change the conditions of their lives" (1998, p.4), a description consistent with the findings of this study. The empowerment of poor women thus involves changing the distribution of power, not only in a particular cultural setting, but in the larger structure of society as well.

## (2) Implications for Women in the Third World

This research explored the meaning of empowerment through a case study of women in the United States. Before drawing out the implications of the study for women in the

Third World, some of its limitations should be mentioned. First, there are contextual differences between the United States and other parts of the world. In many parts of the Third World, the patriarchal control of women is greater than it is in the United States. Issues of intra-household bargaining power and gender relations within the household are critical to the empowerment of women within the international setting. A woman's control over her income is also an important variable to look at in order to transform her economic empowerment to social empowerment. Because this study did not develop much data about this issue, further study is needed to explore the social dimension of empowerment and its relation to other dimensions. Cultural context should also be taken into consideration when we examine psychological empowerment. Moreover, the cause of "poverty mentality" is not the same in the Third World. The oppression of poor women does not come only from the intersection of race, class, and gender at the national level, but also stems from the global hierarchical relationship among nations.

Second, this study was conducted in a particular research setting, and the meaning of empowerment revealed

cannot be completely separated from the form of women's activity--self-employment--examined. Self-employment has a positive cultural meaning in the United States; it connotes independence and invention. Thus, the cultural meaning attached to entrepreneurship might have given additional importance to the psychological dimension of empowerment. In the Third World, however, many women are self-employed in different circumstances, such as in the informal economy. Thus, the mode of operation and cultural and social meaning attached to self-employment may not be the same as it is for the American women in this study. Moreover, income generating/small enterprise projects are conducted collectively in the Third World, while the American programs studied use approaches customized to individual women. The issues surrounding and the dimensions of empowerment may vary according to the setting.

Nevertheless, this study of American women in poverty can provide some insights applicable to the empowerment of women in the Third World. First, empowerment must be rooted in individual biography. We must pay close attention to the needs and survival issues of poor women in developing countries. We need to understand that an equity approach

which emphasizes "'top-down' legislative and other measures as the means to ensure equity" (Moser, 1993, p.64) for women in the Third World must be well rooted in poor women's reality. We must remember that Third World women are not a homogeneous group. We must examine the context carefully if we are to pursue equality and equity for women. We should be careful not to make false assumption, as have First-World, white middle-class feminists. Feminism must be class- and race-conscious, acknowledging the diverse social locations of women which result from the intersecting inequality in society.

Second, this study of American women's empowerment has another message as well. It showed that empowerment starts from the awareness of one's reality and capacity, and the rejection of the social ideology that oppresses poor women. This finding has implications for agendas of change for Third World women, linked as it is to definitions of reality and capacity. We must eliminate assumptions too often embedded in Western development interventions in the Third World and listen to local knowledge. We must oppose the stereotypical image of the Third World women as vulnerable. And we must listen to Third World women who, as they become

agents of change, reject the "other"ness created by Western, white middle-class feminism.<sup>13</sup>

Although attention to the differences among women and importance of daily survival for women in poverty is critical, poor women's daily needs of survival should not be the sole emphasis of development interventions, as they have been in the traditional gender-role framework of the welfarist approach. Poverty is an economic expression of social ideology that creates and maintains racial, class, and gender inequality. By participating in self-employment creation programs to pursue economic self-sufficiency, the women in this study challenged this social ideology and the current institutions that are created by the ideology. Women's survival needs thus must be viewed not only from the perspective of their reproductive role, but also must be seen as an expression of resistance against gender, race, and class inequality in society. In this sense, women's daily struggle is "politicized" and evolves into collective action (Kandiyoti, 1988. p.13). Although Third World

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<sup>13</sup>Parpart (1993) raises this issue in a discussions of a postmodern feminist perspective toward women and development issues.



feminists did not concretely address how to achieve their ultimate goal--the structural transformation of the global system--the empowerment of poor women, by challenging inequality within society, has the potential to expand into challenges to the inequality between societies engendered by alliances based on internal dominating powers and external economic and political interests (Sen and Grown, 1987, p.84) .

We must be realistic as well as ambitious in acknowledging the process of reaching structural change. Empowerment is not just a top-down slogan. Rather, empowerment is a bottom-up, continuing process that embraces women's lives holistically.

Empowerment is not a "soft option" that avoids conflict within existing society. It is a quiet "revolution" which makes each woman an agent of change who pursues structural transformation. If income-generating/small enterprise projects for poor women in the developing world are to empower women, their efforts must be grounded in individual context as well as committed to broaden the individual empowerment to the collective and structural levels.

As this study of American women has shown, external stimulus and support are important in the process of empowerment. Although empowerment starts within the individual, institutional support such as that provided by the self-employment creation programs in this study helped the growing process and broadened the scope of women's mobilization. Planned interventions in the developing world can play an important role as a catalyst in the empowerment of poor women.

## APPENDIXES

APPENDEX I.

INFORMATION OF  
THE SELF-EMPLOYMENT CREATION PROGRAMS  
IN MID-MICHIGAN

APPENDIX I-a. GROW PROGRAM  
APPENDIX I-b. WISE PROGRAM

APPENDIX I-a.

GROW PROGRAM

INFORMATION OF THE PROGRAM  
AND THE STANDARD SYLLABUS

# GROW 1994 OPPORTUNITY CAMPAIGN

## WHAT IS GROW?

GROW helps to build a stronger community for us all. GROW graduates develop new businesses to enhance our economic base. And hundreds of women's lives are touched through the mentors and instructors who nurture their business idea.

GROW is about empowerment and education. It's a plan for business success.

## The GROW Program

### *Business Readiness Assessment:*

During this initial phase, GROW's participants receive an orientation to small business ownership. Each woman assesses her skills, support system, and overall business readiness.

### *Business Training:*

(17 weeks). Leaders from the corporate community volunteer their time to teach GROW participants vital business skills. The program curriculum includes:

- business plan formation
- management skills training
- marketing assistance
- goal setting

### *Financing:*

Financing a small business can be a difficult obstacle for some entrepreneurs. GROW's curriculum incorporates a review of investment options, including traditional and non-traditional lending. And thanks to a supportive corporate partner, First Michigan Bank, GROW graduates are eligible for small business loans to help get them started.

### *Personal and Interpersonal Growth:*

The development of confidence and increased self-esteem are valuable products of the GROW program. Participants learn communication skills and how to develop



creative solutions to potential obstacles to their success. The relationships formed with peers in the program also provide a forum for problem-solving, support and encouragement.

### *Continuing Support:*

The GROW program doesn't end at the last training session. Successful women entrepreneurs from the community volunteer as mentors to help GROW graduates through their important first steps as small business owners. Professional development seminars and continued peer groups provide more business expertise and promote success. Marketing experts from the community provide individual consultation. And free legal advice is offered through Varnum, Riddering, Schmidt and Howlett.

# **GROW** 1994 OPPORTUNITY CAMPAIGN

## **GROW'S MISSION, GROW'S SUCCESS**

### **MISSION STATEMENT**

GROW empowers women to achieve economic self-sufficiency.

### **GROW'S SUCCESSES**

#### **Business Start-ups:**

- 60 new businesses have successfully been developed in our community.
- 55% of the women who have graduated from the GROW program are now entrepreneurs.
- Gross sales of these new businesses total close to \$300,000.



#### **Job Creation:**

- One GROW graduate has employed as many as 22 people at one time.
- An additional 16 people are employed by other GROW graduates.

#### **Economic Self-sufficiency:**

- Many participants received some form of public assistance at the time of their enrollment in GROW.
- 25% are no longer in need of public assistance.
- 14 loans totalling over \$14,000 have been made to GROW graduates who wouldn't have otherwise been able to receive a traditional loan.



GRAND RAPIDS OPPORTUNITIES FOR WOMEN

Center for Women • 25 Sheldon Blvd. SE • Suite 210 • Grand Rapids, MI 49503 • (616) 458-3404

## GROW OVERVIEW

GROW is a non-profit organization whose mission is to empower women to achieve economic self-sufficiency. To fulfill that mission, GROW provides the necessary training and financial resources to women who are starting or expanding small businesses.

GROW's program consists of the following components:

- Orientation and Assessment
- Business Training
- Follow-Up:
  - Linkages with Mentors
  - Access to Financing
  - Continuing Technical Assistance
  - Access to Legal Advice
  - Networking Groups

### A. ORIENTATION AND ASSESSMENT

This first step of the program is designed to help each person clarify her business idea and her own strengths and weaknesses. Participants for GROW's business training program are selected during the assessment process.

### B. BUSINESS TRAINING -- "Minding Your Own Business"

This intensive 32-session course is designed to help participants write a business plan while developing the technical and interpersonal skills needed to be a success. Two three-hour sessions are held each week (weekday evening and Saturday morning) and cover topics such as marketing, financial management, taxes, bookkeeping, cash flow, communication skills, and self-esteem. Over 25 business professionals volunteer as trainers for this class.

### C. FOLLOW-UP

GROW graduates are offered a variety of follow-up services. These services include:

- 1) Mentors -- Many business women serve as volunteer mentors. Mentors act as confidantes, supporters, and business guides to the GROW graduate.
- 2) Access to Financing -- First Michigan Bank is GROW's partner in providing seed money to these new businesses while waiving the need for collateral.
- 3) Technical Assistance -- Both financial management and marketing technical assistance are available to GROW graduates. GROW staff will provide general business counseling, technical needs assessment and individualized technical support.
- 4) Legal Advice -- Varnum, Riddering, Schmidt & Howlett provide GROW graduates with free legal advice.
- 5) Networking Groups -- Each month GROW graduates and GROW volunteers meet to discuss an important business topic and to network. Topics are selected with input from GROW graduates.



**CLASS IX****SEPTEMBER 1994 - FEBRUARY 1995****All classes will be held in the GROW Office in the Center for Women.****Saturday Classes will be from 9:00 am to 12:00 pm.****Wednesday Classes will be from 6:00 pm to 9:00 pm.**

<b><u>DATE</u></b>	<b><u>DAY</u></b>	<b><u>SESSION</u></b>	<b><u>FACILITATOR</u></b>
09/10 Sat	1	Retreat	Ann Steslicki Inger Gluffrida
09/14 Wed	2	Communication Skills/Prof. Behavior Assignment S1: On-Site Observation Assignment F15: Resume	Ann Steslicki
09/17 Sat		OFF	
09/21 Wed	3	Values and Visioning/Mission  Assignment S2: Assessing Your Attitudes About Money	Ann Steslicki Inger Gluffrida Kim Croy Patti Dewey
09/24 Sat	4	Goal Setting/Planning/Organization  Assignment F7: Start-Up Costs Assignment S3: Goals	Ann Steslicki Inger Gluffrida
09/28 Wed	5	Problem Solving/Decision Making Assignment S4: Problem-Solving	Ann Steslicki
10/01 Sat	6	Investment Intro/Bus. Plan/Fin. Overview  Assignment S6: Monthly Expenses Assignment MP: Marketing Section of the Business Plan	Kim Coston Inger Gluffrida
10/05 Wed	7	Attitudes About Money Money Management Assignment S6: Spending Plan	Inger Gluffrida Sandra Jennings
10/08 Sat	8	Business Writing Business Math Assignment M1: History and Description	Kate Democouer Inger Gluffrida
10/12 Wed	9	Intro to Marketing/Location Assignment M3: Location	Vicki Hudson
10/15 Sat	10	Market Research I Assignment S7: Library Resources Assignment M4: Target Market (Customers) Assignment M5.1: Competition	Bobbi Schirado

10/19 Wed	11	Market Research II	Bobbi Schirado
10/22 Sat	12	Features and Benefits Name and Logo Assignment M2: Product/Service Description	Ann Steslicki
10/26 Wed	13	Pricing Assignment M5.3: Pricing	Ellie Wagner
10/29 Sat	14	Promotional Strategies I Assignment M5.2: Promotional Strategies	Marcia Roberts
11/02 Wed	15	Promotional Strategies II/Media	Marcia Roberts Bonnie Zimmerman
11/05 Sat	16	Business Panel  Break-Even Multi-Service or Product Pricing Sales Projections Assignment F12: Break-Even Analysis Assignment FP: Financial Section of the Business Plan	Graduates and Local Business Owners Inger Gluffrida
11/09 Wed		Off (Office Hours Available)	
11/12 Sat		Off (Office Hours Available)	
11/16 Wed	17	Bookkeeping Assignment S8: Bookkeeping	Evelyn Boes Ozetta Aaron
11/19 Sat	18	Personal Change Empowerment	LaAnne Moss Barbara Jordan
11/23 Wed		Off (Thanksgiving Holiday)	
11/26 Sat		Off (Thanksgiving Holiday)	
11/30 Wed	19	Income Statement	Brad Vandermeer
		MARKETING SECTION OF THE BUSINESS PLAN DUE Assignment F11: Income Statement Assignment BP: Business Plan	
12/03 Sat	20	Balance Sheets Assignment F10: Balance Sheets	Linda Harber
12/07 Wed	21	Taxes and Forms of Business Ownership Assignment S9: Taxes	Tom Murphy
12/10 Sat	22	Cash Flow Assignment F8: Cash Flow Projection Assignment F9: Cash Flow Assumptions	Holly Schackow

12/14 Wed	23	Inventory Financial Workgroup	Evelyn Boes Kim Croy Ozetta Aaron Kimberly Coston Inger Gluffrida
		Assignment M5.4: Inventory	
12/17 Sat		Off (Winter Holidays)	
12/21 Wed		Off (Winter Holidays)	
12/24 Sat		Off (Winter Holidays)	
12/28 Wed		Off (Winter Holidays)	
12/31 Sat		Off (Winter Holidays)	
01/04 Wed	24	Promotional Copy	
01/07 Sat	25	Financial Case Study	Inger Gluffrida
<b>FINANCIAL SECTION OF THE BUSINESS PLAN DUE</b>			
01/11 Wed	26	Sales/Negotiations Assignment S10: Sales Call	Craig Owens
01/14 Sat	27	Banking System/Loans Assignment F13: Financing Plan Assignment F14: Personal Financial Statement	Carol Klein-Budzynski
01/18 Wed	28	Legal Issues I	Laurie Murphy
01/21 Sat	29	Legal Issues II and Insurance	Herb Tanner Joyce Torrey
01/25 Wed	30	Business Plan Workgroup	GROW Staff and Grads
01/28 Sat	31	Leadership	GROW Staff and Grads
02/01 Wed		Off (Office Hours Available)	
02/04 Sat		Off (Office Hours Available)	
02/08 Wed		Off (Office Hours Available)	
02/11 Sat	32	Final Session	Inger Gluffrida Ann Stoelickl
<b>BUSINESS PLANS DUE</b>			

APPENDIX I-b.

WISE PROGRAM

INFORMATION OF THE PROGRAM  
AND THE STANDARD SYLLABUS

# WISE WOMEN

## Women's Initiative for Self-Employment

sponsored by the Ann Arbor Community Development Corporation

### **WISE Program Provides Multiple Paths to a Self-Sufficient Future**

Started by the Ann Arbor Community Development Corp. (CDC) in 1987, WISE has developed a comprehensive strategy to assist low-income people in overcoming the barriers to self-sufficiency that leads to self-empowerment.

At the heart of the WISE program is a twelve-week series of **Business Education** seminars, combined with **Personal Development** sessions. In the Business Education seminars, WISE participants work step-by-step with specialists to develop their ideas into effective business plans. Personal Development sessions help participants bolster their personal skills as well as learn new ones to help them manage the stresses which accompany balancing self-employment and family.

WISE knows that building toward self-sufficiency takes more than planning. The program also offers ongoing support and technical assistance. (over)

### **W I S E**

Women's Initiative for Self-Employment  
2008 Hogback Road, Suite 2A  
Ann Arbor, MI 48105  
Tel: (313) 677-1400  
Fax: (313) 677-1465

### **WISE - Women's Initiative for Self-Employment**

*Sponsored by the Ann Arbor Community Development Corporation, WISE is an innovative program designed to empower low-income women to achieve economic independence through self-employment.*

The women who reach WISE come out of pain, looking for hope. They are searching for a way out of poverty—for tools and resources just to survive.

The women who staff WISE are committed to supporting participants in their struggle—but they aim for more than survival. As WISE staff and participants work together as a team, participants gather the strength to achieve self-sufficiency, self-employment, and self-empowerment.

The goals of the WISE program are to

- support and empower WISE members in their efforts to achieve personal growth through economic independence
- build pride, respect, and self-esteem as entrepreneurs and good, strong businesses in the community
- create an ongoing network to support the success of WISE women, their families, and their enterprises

The WISE Program is supported by grants from the U.S. Department of Health and Human Services, and the Michigan Women's Foundation.

### **Women in Poverty, Families in Despair**

Though different sources give different figures, there is no doubt that women, especially single mothers, and children bear the brunt of American poverty.

- Single women head 17% of all American households, and 22% of households with children.
- Average income for female-headed households is less than half that for households with husbands—women head half of America's poor families, and more than a quarter of America's children live in these households.
- Women are 45% of America's workforce; in turn 43% of those women work for below poverty-level wages. Two thirds of minimum-wage workers are women.

### *Paths to the Future . . .*

Through **Networking** meetings, **Workshops**, and other **Membership** activities, WISE participants offer each other the mutual support and understanding that fight isolation and discouragement.

Staff specialists provide **Technical Assistance** to WISE members, offering continuing help to participants in achieving the goals they've set. Through WISE technical assistance, participants can work on perfecting their business plans, locating necessary resources, developing a marketing image and package, and working out the details of their financial planning.

**Access to credit** is probably the most significant obstacle in the path to business success. WISE financial planning assistance supports members in preparing applications for the WISE Loan Fund and Capital Leasing programs.

WISE involves its members in collective **Advocacy** work to overcome social and institutional barriers to self-sufficiency and self-empowerment. WISE members serve on the WISE **Advisory Board** and **Committees**. The DSS Action Committee encourages social service agencies to make their programs more consistent with the goals of self-sufficiency and business ownership. The **Benefits Committee** researches possibilities in areas like health insurance, child care and discount purchasing that would be available to WISE members.

Two final keys to WISE success are **Outreach** and **Recognition**. WISE participants work on marketing and publicity that keep both WISE members, future members, and the community at large informed.

Each program year concludes with a gala **Awards Banquet** to recognize the achievements of WISE members, celebrate the fellowship WISE has built, and rejoice in the victories that, together and as individuals, the women of WISE have won.

## Self-Employment for Low-Income Women

The WISE program operates with the philosophy that self-employment has the power to lift people from poverty into self-sufficiency. Successful entrepreneurs share much with women who come to WISE—in particular, a drive to change their situation and improve their economic livelihood.

To be successful in making that change, an entrepreneur requires extensive support. The WISE program provides the key support elements for women seeking recovery from poverty through self-employment.

- a twelve-session series of business planning workshops, supported with credit education and personal development sessions
- individual counseling and technical assistance
- loan programs
- an ongoing support network

WISE knows that different women will use this support differently. Not all women will start a business right away, or even start a business at all. But with this support, they move toward their ultimate goals—self-sufficiency, being fully responsible for their families, and being able to take their rightful place in the community.

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## How Can YOU Help WISE?

WISE believes that encouragement from the society is another key element in supporting WISE women. And the building blocks of help come in many forms.

- Of course, financial and in-kind support is the foundation: contributions to WISE (in care of the Ann Arbor Community Development Corporation) are fully tax-deductible. Or can you offer goods or services that will help WISE operate with less expense?
  - Can you offer counseling or educational opportunities to WISE program participants, either during their business workshop training or to their ongoing network? If you have achieved professional success, perhaps you could create a message of encouragement for WISE women.
  - Can you help bring more publicity to WISE? For example, media professionals could visit WISE to see how it works to break the poverty cycle of dependency, then in turn, "tell the world" about it.
- 

## From Despair to Dreams

WISE is a common-sense, no-nonsense program: WISE staff know what's needed to help other women change their situations, and they make it happen. But they are sensitive to how fragile and far-reaching hopes and dreams can be.

Dreams define us all as humans, and the dreams of WISE women are universal: to be someone, to achieve something, to say "I have done what I set out to do."

Help to a WISE woman is like dropping a pebble in a pond: hopeful ripples reach out and gather in their children, their friends, and their community.

# Greetings!

Welcome to our network of shining stars! We are pleased that your journey has led you to the WISE program.

As you see in the illustration at right, the AACDC offers many services to graduates of the WISE program. Services include assistance in dealing with challenges from writing a business plan and creating marketing materials for your business to potential electric service providers.

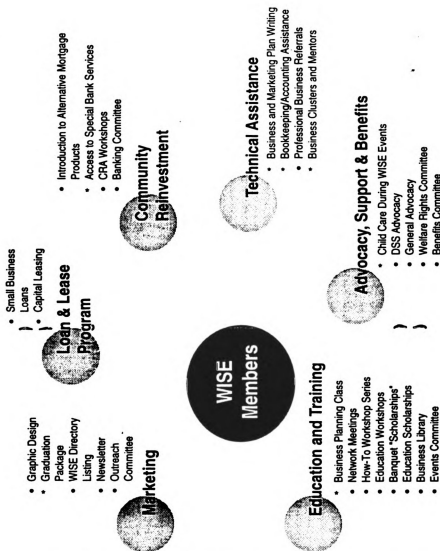
This guide to discover how the WISE program can assist you to reach your dreams. And in turn, we'd like you to assist us when you can by volunteering. You can help in the office or serve on one of the committees that help to change policy in the community (and nationally) to improve services available to low-income citizens.

Thanks for taking an interest in the WISE program.

Reach for the stars!

CDC staff of 1994.

## Services Provided by the CDC for WISE Members



\* Starned services are available only to WISE Graduates (not Associate Members) at this time.



## Business Development

### W.I.S.E.

#### WOMEN'S INITIATIVE FOR SELF EMPLOYMENT

A comprehensive business development program designed to address the special needs of low-income women, the W.I.S.E. program encourages economic self-sufficiency through nurturance of service skills.



## Financing

### Ann Arbor CDC Loan Funds

CDC loan funds provide a credit opportunity to members of the community not adequately served by traditional financial institutions. With the support of CDC business education and technical assistance programs the loan funds have been unusually successful.

### Capital Equipment Leasing Program

Long-term leasing offers small businesses an alternative to financing capital equipment needs. The CDC's ability to convert these costs into operating expenses can add significantly to a business's success potential.



*The Ann Arbor Community Development Corporation offers residents a way to participate in local economic development projects. Incorporated in 1984 as a non-profit, the CDC encourages community control of the local economy by promoting the development and growth of women and minority-owned businesses, and cooperatives.*

*The Ann Arbor Community Development Corporation administers several small business revolving loan funds, the W.I.S.E. program a technical assistance network, and business services including equipment leasing.*

## Business Services



### Technical Assistance Service

Technical Assistance Staff provide "hands-on" assistance to small business owners in: Marketing, management, pricing, bookkeeping and financial planning.

### Black Business and Professional Directory & W.I.S.E. Directory



Ann Arbor CDC publishes the Washtenaw County Area Black Business and Professionals Directory and the W.I.S.E. Directory to encourage consumer support of these important businesses.

### Technical Assistance Network

A network of community volunteers provides free or low-cost technical assistance for businesses owned by low-income individuals.



## Becoming a Member

The CDC's thirteen member Board of Directors is elected from a diverse membership base of Ann Arbor residents concerned with small scale, community oriented economic development. All Ann Arbor residents are eligible to join. Members are entitled to voting rights at membership meetings and participation in CDC Committees, and receive the CDC quarterly newsletter.



**TENTATIVE AGENDA**  
**FOR THE**  
**W.I.S.E. PROGRAM CLASS**

***MARCH 22-25***

- ♦ Introduction
- ♦ Personal interviews

***MARCH 28- APRIL 1 (Week 1)***

- ♦ Speakers - former WISE graduates
- ♦ Business vocabulary
- ♦ Mission Statement
- ♦ Goal and Objectives
- ♦ Types of businesses
- ♦ Video "Goals"

***APRIL 4-8 (Week 2)***

- ♦ SWOT analysis
- ♦ Market segmentation
- ♦ Consumer analysis
- ♦ Marketing mix - strategies
- ♦ Competition
- ♦ Suppliers
- ♦ Video "Starting your own business"
- ♦ Field trip - Ann Arbor Public Library

***APRIL 11-15 (Week 3)***

- ♦ Bookkeeping
- ♦ Financial statements
- ♦ Taxes
- ♦ Break even analysis
- ♦ Microsoft word
- ♦ Video "Home based business"

***APRIL 18-22 (Week 4)***

- ♦ Marketing review
- ♦ Goals review
- ♦ Bookkeeping review
- ♦ How to advertise with a low budget
- ♦ Sales plan development
- ♦ Video "Time management"

***APRIL 25-29 (Week 5)***

- ♦ Begin writing business plan (loan application)
- ♦ Budgeting seminar
- ♦ Credit seminar
- ♦ Microsoft word
- ♦ Video "Women in business"

***MAY 2-6 (Week 6)***

- ♦ Design of logos and name for the business
- ♦ General information about loan application
- ♦ Projected use of loan funds
- ♦ Collateral for loan
- ♦ Business description
- ♦ Microsoft word/spreadsheet
- ♦ Video "One minute manager"

***MAY 9-13 (Week 7)***

- ♦ The market
- ♦ The competition
- ♦ Marketing strategies
- ♦ Advertising and Promotion
- ♦ Resumes
- ♦ Video "Promotion"
- ♦ Video "Selling with service"

***MAY 16-20 (Week 8)***

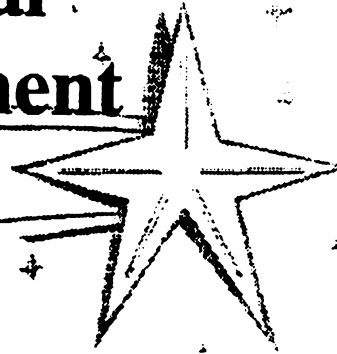
- ♦ Business management
- ♦ Major risks and problems
- ♦ Community benefits
- ♦ Personal financial information
- ♦ Personal balance sheet
- ♦ Personal income statement
- ♦ Microsoft word/spreadsheet
- ♦ Video "How to develop top performance"

***MAY 23-27 (Week 9)***

- ♦ Start up costs
- ♦ Balance sheet projection
- ♦ Income Statement projection
- ♦ Project cash flow
- ♦ Projection and forecast of two years income and expenses
- ♦ Video "Leadership"



# Personal Development



March 31  
April 1

## Introduction

### A. Staff Introductions

*Who we are*

*How we came to WISE*

### B. Class Introductions

### C. Personal Development - *What is it?*

### D. Dream Charts

### E. Journals

April 7 & 8

## Ecomaps

*What kind of energy am I putting out?*

*How can I find better balance in my world?*

April 14 & 15

## Self-Esteem

*What is it?*

*How can I build more of it in my life?*

April 22 & 23

## Life Lines and Personal Support Systems

April 28 & 29

## CDC/WISE Department Presentations

May 5 & 6

## Guest Speaker - Beverly Howard

May 12 & 13

## Conflict Management

May 18 & 19

## Persistence & Perseverance

Panel Discussion

May 26 & 27

## Another Look at Our Dreams

Ways to Take Action Steps - Dina Sanders

Picture Me!

APPENDIX II.

QUESTIONNAIRE FOR THE FOCUS GROUP RESPONDENTS

## APPENDIX II.

## QUESTIONNAIRE FOR FOCUS GROUP RESPONDENTS

Researcher Use Only: No. \_\_\_\_\_

**QUESTIONNAIRE**

Q1. How old are you now?

\_\_\_\_\_ years old

Q2. Which do you feel best describes your ethnic background  
or origins?

\_\_\_\_\_ Caucasian

\_\_\_\_\_ Asian-American

\_\_\_\_\_ African-American

\_\_\_\_\_ Native-American

\_\_\_\_\_ Hispanic

\_\_\_\_\_ Other (specify)

Q3. Are you currently married, separated, divorced, widowed  
or have never married

\_\_\_\_\_ Married ( Skip to Question 5.)

\_\_\_\_\_ Separated \_\_\_\_\_ Divorced \_\_\_\_\_ Widowed

\_\_\_\_\_ Never Married

Q4. Are you currently having an intimate relationship with  
another adult?

\_\_\_\_\_ Yes

\_\_\_\_\_ No

Q5. Please list below all the people who are currently living with you below. (See example.)

Relationship to you	Age	Is that person your dependent?
(example) child	3	Yes

Q6. What is the highest level of education that you have completed?

- ☐ some high school
- ☐ high school diploma or equivalent
- ☐ some vocational/technical
- ☐ vocational/technical certification
- ☐ 2-year college degree
- ☐ 4-year college degree
- ☐ other (specify) \_\_\_\_\_

Q7. What is your individual income at the present time?

\$ \_\_\_\_\_ / a year

Q.8 What is the source of your individual income?

\_\_\_\_\_

\_\_\_\_\_

Q.9 What is your total household income? (This includes all wages, earnings, public assistance, and so forth for all the people who live with you.)

\$ \_\_\_\_\_ / a year .

Q.10 What are the source(s) of household income other than your income?

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Thank you for your cooperation.



APPENDIX III.

QUESTIONS FOR FOCUS GROUP DISCUSSION

# APPENDIX III.

## QUESTIONS FOR FOCUS GROUP DISCUSSIONS

1. Why did you participate in the program? Why were you interested in self-employment?

*[situation before being "empowered"]*

2. What was your financial, family, and personal situation before you participated the program?

*[situation before being "empowered"]*

3. What did you learn form the business training and personal development courses?

*[Where does empowerment come from? What aspect of empowerment was emphasized in the course?]*

4. How did your business establishment and development go after graduation?

*[the process of empowerment, relationship among different dimensions]*

5. [for the respondents who are self-employed] Do you run your business now? How is your business going?

[for the respondents who are not self-employed] Are you employed now? Why didn't you become self-employed?

*[the process of empowerment, relationship among different dimensions]*

6. How would you describe the changes that have taken place in your life through this experience in the following areas:

*[dimensions of empowerment]*

a. financial/economic *[economic]*

b. domestic chore and child/elderly care (workload, share with other members of the family, help from outside) *[social]*

c. relationship with male partner *[social]*

- d. relationship with other family members    *[social]*
- e. self-esteem, self-image    *[psychological]*
- f. attitude    *[psychological]*
- g. activity in or interaction with any societal organizations (such as business, religious, educational, health, political, and so forth), lawyer, or political representatives    *[political]*

7. What do you think caused these changes?

*[relationship among different dimensions]*

8. What is your future goal?    *[all aspects of empowerment]*

9. What does "empowerment" mean to you? Do you think that you were empowered because of your completion of the program and your experiences after graduation?

*[overall]*

APPENDIX IV.

QUESTIONS FOR INTERVIEW WITH DIRECTORS

APPENDIX IV.

QUESTIONS FOR INTERVIEW WITH THE PROGRAM DIRECTORS

1. What kind of change do you expect your program participants and graduates to have in their lives through this program?      *[dimensions of empowerment]*

2. What does "empowerment" mean to you?      *[organizational view of empowerment, overall]*

3. What kind of role do you think this organization plays (or will be able to play) in the "empowerment" of poor or low-income women?      *[political dimension of empowerment]*

APPENDIX V.

SUGGESTION OF VARIABLES FOR FURTHER RESEARCH

## APPENDIX V.

VARIABLES TO BE CONSIDERED  
TO OPERATIONALIZE EMPOWERMENTA. ECONOMIC DIMENSION OF EMPOWERMENT

- Amount of a woman's individual income
- Control over her own income
- Proportion of woman's income in the total household income
- Proportion of public assistance in the total household income
- Economic self-sufficiency
- Betterment of material aspect of daily life
- Credit rating
- Attitudes toward a woman's income
- Sense of economic self-reliance

B. SOCIAL DIMENSION OF EMPOWERMENT

- Effect of intra-household bargaining power in decision making
  - on woman's own activity
  - on woman's family activity

- on reproduction/sexuality
- on resource allocation and woman's entitlement
- Gender division of labor in household
- Ability to mobilize of family members for household responsibilit
- Perception of relationship with partner/significant others
- Control over abuse in relationship
- Woman's ability to obtain external support (kin, friends, institutional support)

#### C. PSYCHOLOGICAL DIMENSION OF EMPOWERMENT

- Self-esteem
- Sense of self-worth
- Sense of internal control
- Sense of self-reliance
- General satisfaction with life
- Attitude toward external world

#### D. POLITICAL DIMENSION OF EMPOWERMENT

- Participation in collective activities/  
Organization/facilitation of collective activity-



- in professional organizations
- in other societal organizations
- in community
- Interaction with political  
representatives/activists
  - on community level
  - on state level
  - on national level
  - on international level
  - Political/legal awareness/attitude

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