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# Beyond the Economic: The Freedoms, Capabilities, and Social Capital of Latin American Women Entrepreneurs in San Francisco

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**Beyond the Economic:**  
**The Freedoms, Capabilities, and Social Capital of Latin American**  
**Women Entrepreneurs in San Francisco**

MASTER OF ARTS  
in  
INTERNATIONAL STUDIES

by  
**MELIA M. VILAIN**

December 1, 2014

UNIVERSITY OF SAN FRANCISCO

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In Partial Fulfillment of the Requirements for the Degree

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Under the guidance and approval of the committee, and approval by all the members, this thesis has been accepted in partial fulfillment of the requirements for the degree.

APPROVED:

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Dean of Arts and Sciences

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Date

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## **Abstract**

In light of the scholarly debate surrounding the goals and mixed effects of development programs, particularly in recent years in relation to microfinance, this study investigates the effects of economic development programs on Latin American women entrepreneurs in San Francisco's Mission District. It demonstrates that microfinance, when combined with education, can provide important non-economic benefits that contribute to increased freedoms and capabilities for immigrant women entrepreneurs. Drawing on qualitative interviews with ten business owners, as well as a review of the existing literature surrounding development, immigration, and gender, this research argues that owning a business in the US can produce enhanced freedoms and capabilities for Latin American immigrant women, including changing identities and family dynamics and increased social opportunities like education and healthcare.

This study also expands the notion of capital beyond the economic by considering how the shared cultural capital of the Latino community can contribute to a strong network of social capital among immigrant women entrepreneurs, which in turn helps to sustain their businesses and ensure their continued economic success. Several potential barriers to success that this group of immigrant women faces are the challenges of renegotiating gender norms upon transition to a new culture and joining the work force, as well as the obstacles and social stigmas associated with immigration status and citizenship rights. This study concludes that these barriers can prevent the enjoyment of other freedoms like political participation and that displacement of immigrants through gentrification also threatens economic success by devaluing established immigrant networks of social capital.

## Chapter 1: Introduction and Methods

In her July 2009 TED Talk entitled “The Danger of a Single Story,” Nigerian novelist Chimamanda Ngozi Adichie opens by telling the audience that all of the English books she read as a child were written by British and American authors. When she began to write her own first stories, “all of [her] characters were white and blue-eyed. They played in the snow. They ate apples, and they talked a lot about the weather and how lovely it was that the sun had come out” (Adichie 2009). The audience laughs at this absurdity as she explains that in Nigeria, of course, there was no snow, they ate mangoes, and they never spoke about the weather at all. Because she had only read stories about British and American characters, she believed as a child that this was how stories were supposed to be. It wasn’t until later when she discovered literature written by other African authors that she realized books could be written about people like her.

Later in the talk, Adichie (2009) goes on to describe many other personal examples from her life in which she has nearly fallen victim to believing in what she calls a “single story.” Through repetition, the “single story” can become the only version of the story that we ever imagine, which can influence what Gramsci (1971) has called our “common sense,” or “the uncritical and largely unconscious way in which a person perceives the world” (Simon 1982:25). For example, in relation to a poor houseboy who worked for Adichie’s family, she began to believe in a “single story” about poverty: poor people were to be pitied. She was surprised to find out that the houseboy’s family was capable of creating beautiful artisanal baskets that inspired admiration rather than pity. Later when she attended university in the United States, Adichie discovered that people in this country had learned a “single story” about Africa “as a place of negatives, of

difference, of darkness” (Adichie 2009). Because of this persistent “single story,” also referred to by Edward Said (1978) as a tradition of Orientalism, Adichie’s American roommate was surprised that she spoke English, didn’t listen to tribal music, and already knew how to operate a stove. Although Adichie (2009) is able to gracefully laugh off these stereotypes in her talk, she discusses the importance of the power structure that underlies storytelling: how the story is told, where it begins, who tells it, and who gets to speak matters and colors our perceptions, affecting our “common sense” (Gramsci 1971). Building from Foucault’s (1980) notion of normalization, in which power relationships are standardized through the repetition of discourse, Adichie (2009) explains how the repetition of a “single story” can prevent people from realizing that other possibilities can exist.

Living in the US, Adichie describes hearing “endless stories of Mexicans as people who were fleecing the healthcare system, sneaking across the border, being arrested at the border, that sort of thing” (Adichie 2009). The “single story” that she heard about Mexicans is what Leo Chavez (2008) has described as the pervasive “Latino Threat Narrative,” in which the US media portrays Latino immigrants as criminals who pose a threat to the US. However, upon visiting Mexico, Adichie felt ashamed when she realized that she had been tricked into believing in the media’s version of Mexicans, who were, of course, not all criminals after all. She explains that “the single story creates stereotypes, and the problem with stereotypes is not that they are untrue, but that they are incomplete. They make one story become the only story” (Adichie 2009).

It is with Adichie’s “single stories” about poverty and Latino immigrants in mind that I began to approach my research with Latin American immigrant women

entrepreneurs in the Mission District of San Francisco. Many of my research participants had recently participated in economic development programs meant to combat poverty through microfinance, which has simultaneously and contradictorily been hailed as both the answer to and cause of widespread poverty (Yunus 1999; Bateman 2011). Using data collected from interviews with Latin American immigrant women business owners and an analysis of the Mission Economic Development Agency's business development program in San Francisco, I have explored development as a multi-faceted process that has ramifications beyond just the economic. I argue that economic development through microfinance, combined with education, can produce a wealth of non-economic benefits that contribute to enhanced freedoms and capabilities for Latin American immigrant women. Furthermore, shared cultural capital within the Latino immigrant community can provide the necessary network of social capital to sustain immigrants' small businesses. I will extend the existing literature by not only investigating the effects of development but also by exploring the potential barriers that exist for this specific group, both as immigrants within the community and as women within the family. Based on my interviews, I will demonstrate that even as business owners within a "developed" country, Latin American immigrant women may face significant barriers to enjoying economic success and wider freedoms.

Many of our ideas about what poverty looks like are related to the concept of development, which has been traced back to a speech given by President Truman in 1949, which Esteva has described as outlining the need for the US to make "the benefits of our scientific advances and industrial progress available for the improvement and growth of underdeveloped areas" (Esteva 1992:6). In this speech, Truman split the world into

“developed” countries, with the US as the model, and “underdeveloped” countries, which required assistance to succeed. The modernization paradigm, heavily criticized by Arturo Escobar (1995) and many other contemporary scholars, assumed that underdeveloped countries simply needed to industrialize, urbanize, and shake off their traditional values in favor of the modern. However, these ideas about the need to “develop” traditional societies and the intense focus on economic growth as the only means to succeed formed a powerful “single story” that was often disparaging and harmful to those it proposed to help.

Neoliberalism began to gain widespread popularity in the 1980s, and the primary means to help a poor country move up the ladder to becoming industrialized, modern, technologically advanced, wealthier, and globally connected was through economic growth. The Washington Consensus (Williamson 1990) laid out the neoliberal policy recommendations advocated by the US for “underdeveloped” Latin America, which were meant to spur economic growth. The International Monetary Fund (IMF) and World Bank offered loans for development to countries in need, but the loans were often conditional upon the recipient country following neoliberal recommendations. The first policy reform specified by the Washington Consensus was to correct government deficits by reducing spending (Williamson 1990). Structural adjustments were meant to solve the debt crisis in Latin America and also ensure that loans could be repaid, but many countries had to limit spending by cutting social safety net programs and public services like education and healthcare. These policies left behind a wake of social and cultural devastation, and they also hurt the poor disproportionately by removing access to services that they needed to survive, aggravating inequalities and creating tensions that fueled

violence and civil war in many Latin American countries. At the same time, US military interventions in Latin American politics have been commonplace for many years, and large numbers of people have been displaced in part due to wars that have been backed by and funded by the US government. The difficult 1980s have been called the “lost decade” for Latin American development (Daly Hayes 1988; Lebon 2010: 8), and the violence and economic hardships suffered there have in turn motivated a wave of migration to the north despite unfavorable immigration policies in the US.

In light of these negative impacts of neoliberalism, some economists have begun to re-conceptualize development as “a process of expanding the real freedoms that people enjoy,” rather than strictly focusing on economic growth alone (Sen 1999:3). Breaking free from the “single story” of the modernization paradigm that underlies development theory, Amartya Sen (1999) describes several distinct types of instrumental freedoms, including political freedoms, economic facilities, and social opportunities like education and healthcare, which reinforce each other and serve to increase the overall capabilities and choices that people have. In addition to Sen’s (1999) expansion of the concept of development beyond economic factors, Pierre Bourdieu (1986) has also expanded the concept of capital beyond just the economic. Bourdieu (1986) proposed several different types of symbolic capital, including cultural, social, and economic, that are interrelated and exchangeable, bringing about their own benefits much like Sen’s (1999) instrumental freedoms.

One means of economic development that has been popularized worldwide in recent years has been microfinance. While the international development community has attempted to use microfinance loans to convert the poor into entrepreneurs who are able

to generate income and help themselves out of poverty, many scholars and researchers have argued that microfinance is not able to generate enough significant growth to combat poverty (Bateman 2011). Yet, Dr. Mohammed Yunus (1999), the founder of modern microfinance, noted that his original women borrowers experienced many positive non-economic benefits, including increased gender equality, confidence, and independence, allowing them to expand their freedoms and capabilities on other levels. Microfinance programs have been implemented around the world, including in low-income communities within “developed” countries, where the power structures that can lurk beneath a “single story” can leave certain groups, like immigrants and women, at a disadvantage.

While much existing literature has investigated the on-the-ground effects of development programs, the results for immigrants and women are varied. Economic development through employment and entrepreneurialism can sometimes, but not always, lead to empowerment, and the debate over the merits of microfinance continues (Bateman 2011). Understanding the factors that can influence the success or failure of these groups and gaining a better understanding of the concept of empowerment and freedom in its various forms and how it relates to development will benefit not only immigrant women entrepreneurs themselves but also the development organizations that seek to help them, which is one of my major goals in undertaking this thesis research.

Researching immigrant women in the work force is particularly important now in a time when the world is seeing great migrations of people across borders and into cities in search of work. According to the US Census Bureau, Hispanic or Latino immigrants accounted for 16.9% of the US population in 2012. Despite restrictive immigration

policies, more Latin Americans continue to enter the US in search of work and must struggle with the social stigma associated with “illegal” immigration. At the same time, the US Department of Labor reported that women represented 47% of the total US labor force in 2010, and women comprised 41% of all Latinos in the US labor force in 2011. As these numbers continue to grow, it is important to gain a better understanding of how these groups can successfully fit into the US economy and what barriers they may face.

The “single story” of Mexican immigrants told by Adichie (2009) echoes a growing body of literature regarding the risk and social stigmas that immigrants to the US may encounter, regardless of their documentation status, which may act as barriers to their financial success and the enjoyment of freedoms and capabilities. Additionally, immigrants may find themselves at risk of being pushed out of their homes or businesses by the wave of gentrification that is currently affecting the Latino community within San Francisco. This risk of displacement through gentrification can interrupt and threaten immigrants’ networks of social capital that help them to succeed as entrepreneurs. Furthermore, Latin American women who enter the US work force may confront additional barriers, such as patriarchal gender roles that prescribe women’s place within the home, as well as the possibility of working the “second shift” of women’s household chores, such as laundry, dishes, cooking, cleaning, and childcare (Hochschild 1989). Changing gender norms and cultures can lead to tension within families and a renegotiation of power dynamics within the home.

Through this research, I will explore and extend the concept of development and go beyond the “single story” that Truman started. With this research, I hope to elucidate the barriers for immigrant women entrepreneurs by giving voice to their stories about the

challenges and obstacles they have overcome. By sharing these stories, I hope to expand the concepts of development and capital, as well as the multiplicity of stories about immigrant women that exist to be publicly heard. Immigrants come to the US for many different reasons, whether it be to escape violence, to find work, to be with family, or to enjoy a vacation. In contrast to the “single story” that is often repeated about immigrants, my research demonstrates that their lives, motivations, histories, and experiences once they arrive in the US are all distinct and unique. Likewise, women each hold their own individual interpretations of gender roles and act them out differently within their personal relationships. I hope that by investigating some of the barriers that exist for this group of immigrant women, my research can help to counter the danger of the “single story” that Adichie (2009) warns of while also opening up possibilities of programmatic assistance that can be tailored to help immigrant women succeed.

### Methodology

In the same way that a “single story” can shape our perceptions about the world, the background and positionality of a researcher also shapes how research is conducted, what methods are chosen, and what conclusions are drawn. I will therefore begin this methodology section by sharing a little about my own personal background and experiences that have shaped and influenced this research.

I grew up in middle Georgia and attended a rural high school, where it seemed that people were broadly classified as black, white, or “Mexican,” a banner category under which all Latinos were lumped. In my experience, racism against African Americans is still very prevalent, and there is no question that I lived my daily life in a privileged status as a white student. However, while racism in the US is most often

thought of in terms of black and white, it certainly did not affect only African Americans. Most of the Latin American immigrants in Georgia are visibly poor. They often work low-paying jobs as peach pickers, landscapers, construction workers, and dishwashers in restaurants. High levels of anti-immigration sentiment are loudly and publicly expressed. It is not uncommon to hear people refer to immigrants who don't speak English as "stupid," and the size of Latino families is often cited as evidence of the burden they place on public services. I still remember feeling bewildered when a white friend at my public high school was forced by her family to switch to an all-white private school when she wanted to date a Mexican student.

After I began to learn Spanish in college, my later work experiences waiting tables in restaurants and as a leasing consultant at a property management company in Georgia inspired a lot of sympathy for families living in overly crowded conditions, working multiple jobs, with very limited options to change their situations. At the property management company where I worked, approximately a third of the residents did not speak English, and it was my job to explain rental contracts and help to resolve maintenance and financial concerns to the best of my ability in my beginner's Spanish. One day a distraught young Latino boy wandered into our office in the early afternoon, crying out in Spanish that he was lost. Once we calmed him down, I asked his name and his parents' names, and with this information I figured out which apartment he must live in. I held his hand to cross the street and walked him back home, where the door was opened a tiny crack by two other frightened young children, who snatched him inside, scolded him mercilessly, and slammed the door in my face. That day I realized that many children were left at home while their parents were at work instead of attending daycare

or school, and I was confronted with the fear and isolation that a language barrier can present.

My later travels through Nicaragua, Guatemala, El Salvador, and Honduras in 2007 gave me a glimpse of just how hard life in poverty can be, but I also loved the food, music, art, and friendly faces of Central America. I have since worked as a volunteer at several organizations where I continued to practice my Spanish, including as a Team Leader at Kiva in 2013, which sparked my interest in microfinance, and as an intern at VivendasLeón earlier this year, where I helped with fundraising for community development projects in Nicaragua. In San Francisco, a city with a rich and lively Latino immigrant community, I began to wonder whether my neighbors here had experienced the violence, poverty, and racism that I had seen in many other places.

The research participants in this study were ten Latin American immigrant women entrepreneurs who currently own businesses in San Francisco. They own a wide variety of businesses, including restaurants, childcare services, and retail stores selling jewelry, clothing, and gifts. Five of the participants were from Mexico, four were from El Salvador, and one was from Colombia. The study focused on participants who were foreign-born women of eighteen years of age or older. The amount of time that they had lived in the US ranged from one year to over twenty years. Most of the participants were also married.

In order to gain access to research participants who met these requirements, last summer I worked with the Mission Economic Development Agency (MEDA), a non-profit organization that has been operating in San Francisco's Mission District for the last forty years. MEDA is dedicated to serving the Latino community and offers various

programs that address issues of economic development, including financial literacy education about credit scores and asset building, assistance with tax preparation, and classes for first time homebuyers, as well as a business development program for new entrepreneurs. Their business development program teaches participants about marketing, managing, and financing a small business, and MEDA also offers a small market space in their building for the use of new entrepreneurs.

Much of the Latino community is relatively poor compared to other San Franciscans, and MEDA takes its inspiration from the Mission District, where it strives to provide underserved Latino immigrants with economic development programs and the education that they need to succeed. According to their website, their mission is to “achieve economic justice for San Francisco’s low and moderate income Latino families through asset development,” a mission which clearly acknowledges the economic hardships that Latino immigrants currently face. MEDA encourages families to actively participate in their neighborhoods and local institutions, and the organization’s board is composed of members who are leaders in community development, financial empowerment, affordable housing, corporate social responsibility, and immigrant rights advocacy.

MEDA provides a variety of bilingual services to address the needs and encourage the prosperity of Latino families. Additionally, MEDA also rallies the community around public policy issues that will advance the interests of immigrants. The major public policy issues with which MEDA is involved include community-based land use planning to provide affordable housing and protect against displacement, community

asset building to build wealth and financial self-determination for community members, and citywide policy initiatives that support low income families and small businesses.

Over the past summer, MEDA conducted a survey of local Latino businesses in order to better understand their needs and design programs that effectively address those needs. I volunteered to help design and prepare survey questions in June of 2014, and the survey was conducted by volunteers both door-to-door and by email during July of 2014. My participation in this survey research and my association as a volunteer with MEDA, a well-known and established local organization, allowed me to learn about local Latino business owners in the Mission. MEDA staff then assisted me in finding willing Latin American women entrepreneurs who volunteered to participate in my interviews.

During July and August of 2014, I collected qualitative data by means of semi-structured, confidential, individual interviews. With prior written permission from each participant, I conducted and recorded interviews in Spanish and English with ten Latin American immigrant women entrepreneurs, many of whom had previously participated in MEDA's business development classes. Each interview lasted approximately thirty minutes and consisted of open-ended questions that allowed the women to tell their stories and provide their personal perspectives on community and family issues. I designed a variety of interview questions in order to address the potential nuances of different participants' situations, depending on marital status and immigration status. Prior to beginning my interviews, these questions were tested on Latino staff members at MEDA, who are familiar with the local community and assisted me with adjusting the language to be culturally appropriate and contextually accurate in Spanish. As I learned new information in each interview, I adjusted my questions accordingly in order to

adequately address the unique situation of each participant. I also allowed for the women to expand upon questions of their choice and to assert other information during the interviews. Upon completion of my interviews in August 2014, I transcribed the recordings and began analysis of the transcriptions by looking for patterns and recurring themes among the women. All translations from Spanish to English are my own, and I accept full responsibility for any errors or omissions therein.

In order to minimize any discomfort over sensitive issues, I conducted the interviews as privately as possible, but in a relaxed and natural setting. Most of the interviews took place at the woman's place of business, except in one case when it was more convenient for the participant to meet in a private conference room at MEDA. The goal of the confidential, individual interviews was to allow the women to speak freely about their home and work lives without concern about judgment from other family members or co-workers. All participants were alone during the interviews except for one, who was accompanied by her husband. I have employed a reflexive approach in my research by engaging the research participants in a dialogue about their lives and experiences. My interviews addressed differences between the women's home countries and the US to demonstrate the effects of immigration, as well as differences in various aspects of life (including within the home) experienced over time while working, to demonstrate the effects of work force participation and entrepreneurship. The women described changes over time that helped me to assess how working as immigrant entrepreneurs in the US has affected different aspects of their lives and identities. These interviews allowed me to learn about the women's personal histories and experiences,

and I have interpreted the responses to these open-ended questions as part of my data analysis in Chapter 3.

When conducting this research, I approached my research participants from the position of a student asking for help. The women, all of whom were older than me and many of whom were mothers, were more than willing to share what information they could to help me complete my degree. I believe that the generational difference between my research participants and me made the women feel comfortable “teaching” me about their important life lessons. I rode the bus or my bicycle to attend my interviews, and I dressed like a student in jeans, tennis shoes or flats, and a casual top. I believe that my means of transportation and my casual attire helped to minimize the effect of my middle class status and reinforced my “student” image.

In addition, I am obviously an outsider to the Latino community and not originally from San Francisco, which allowed the women to breach touchy subjects like racism with the attitude that they needed to explain to me how things really are here. My less than perfect grasp of Spanish reminded them with each interview question that I come from outside their community but am trying to understand it, and this resulted in women expanding on their answers to share some history about the area and taking the time to make sure that I understood their stories. Most women patiently repeated anything that I did not immediately understand, even rewording things more plainly or bluntly if I asked questions, to make sure that their words were fully understood. When speaking to someone who shares your native tongue, it is easy to cover over your sentiments with eloquent language that is polite, diplomatic, and professional, but in conversation with a non-native speaker, raw sentiment can sometimes be expressed more freely and directly

for clarity. Finally, as a woman researcher interviewing women participants, I believe our shared gender identities allowed for a degree of confidence in discussing how we are treated by men. Overall, this combination of factors about my position as a young student, an outsider to the Latino community, an intermediate Spanish speaker, and a woman, really opened up and enriched my data collection process and helped to offset some of the power imbalances that can be associated with academic research.

I conducted nine of my ten interviews onsite at the businesses, eight of which were open during my visit. This gave me the opportunity to familiarize myself with their products, services, customers, and location in the neighborhood. Most of my visits were short, lasting around thirty minutes, but at four of the businesses I made two visits of approximately one hour each to observe the business during open hours. I also ate lunch at one restaurant during a busy lunch hour, which provided some colorful ethnographic background for my study and gave me a more complete picture of how the women conducted their daily business and interacted with their neighbors and community members, lending some insight into the gender dynamics of daily life that interviews alone may not have revealed. En route to and from my interviews, I took advantage of the opportunity to informally survey street life in the Mission neighborhood, taking note of the spatial dynamics, movements, people, and interactions in the area. This allowed me to observe the physical state of the neighborhood's buildings, streets, and houses while also watching anonymous social interactions among its inhabitants. My observations helped me to understand and substantiate the information provided during my interviews while also giving me a chance to examine the effects of both local and external forces at play in

the day-to-day operation of businesses in the Mission, including, for example, the real life effects of gentrification for women on the micro level.

Additionally, I conducted semi-structured, unrecorded interviews with staff at MEDA, who educated me about the current issues facing local businesses in the Mission while also providing some historical context about changes over time in the neighborhood. To better understand the issues facing the Latino community, I also utilized data from the Center for Latino Policy Research, including a variety of statistics about the health of San Francisco's Latino community in the Mission District based on census data, classroom surveys, and other research completed in partnership with MEDA in 2011 as part of the Mission Promise Neighborhood program. Furthermore, to better understand the issues of concern to local businesses, I also attended the July 2014 meeting of the Mission Merchant's Association, which took place at the Latin American Club. By engaging with local institutions like MEDA and the Mission Merchant's Association, and by reviewing survey data compiled by MEDA and the Center for Latino Policy Research, as well as local laws that affect small businesses, I have attempted to gain a more rounded view of the broader forces affecting the lives of immigrant women at work in the Mission.

My intermediate Spanish language skills and the short time period proscribed to complete this study presented certain limitations to this research. However, I countered these problems by working with native Spanish language speakers at USF and at MEDA to prepare my interview questions in advance, and I recruited research participants with the help of MEDA, using their broad knowledge of the Latino community in the Mission District to find willing research participants quickly. Furthermore, although my

positionality as a researcher from the United States studying a marginalized group could have presented challenges in terms of fair representation of this group in my writing, I hope that my graduate studies related to the construction of ‘the Other’ (Said 1978) have given me an awareness of the power of discourse (Foucault 1980) that has helped me to mediate any negative effects associated with my position as an educated researcher from a “developed” country in relation to my research participants from “underdeveloped” Latin American countries. Finally, I acknowledge the risk of handling sensitive data about the incomes and intimate relationships of my research participants, but I have done so with great care and confidentiality in order to ensure their privacy and safety. All names in this thesis are pseudonyms, used to protect the identities of my research participants.

My research has produced qualitative data that lends insight into the narratives of the lives of a small sample of Latino immigrant women working in the Mission. Using inductive reasoning, I am using the data from these specific interviews to draw more general theoretical conclusions about the power dynamics that immigrant women face within the US, including the effects of immigration, traditional notions of “women’s work,” and gentrification. My research will contribute to a better understanding of the daily realities facing Latin American immigrant women entrepreneurs in the US, a group that is steadily growing. It is my hope that by my sharing of their perspectives, knowledge, and challenges in the US work force, organizations like MEDA can design future programs that address their needs. By working with MEDA and allowing the organization’s views to shape my research and data collection, I have attempted to

conduct a form of activist or community-based research<sup>1</sup>. I view this research as fulfilling a social responsibility in allowing me to learn more about the issues facing my own neighbors and fellow women working in San Francisco, and I hope that by sharing these results through the possible publication of this work, I can broaden our understanding of the challenges that Latin American immigrant women entrepreneurs face in the US.

I will begin with a brief review of the existing relevant bodies of literature regarding development, immigration, and gender in Chapter 2. I will then discuss the findings of my research with Latin American immigrant women in San Francisco in the Data Analysis section of Chapter 3. Finally, I will end with conclusions and recommendations for further research in Chapter 4.

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<sup>1</sup> Charles Hale (2006) has defined activist research as a method in which a researcher works with an organized group of people in struggle, allowing them to shape the research topic, data collection, and results. Although I did not work with a specific organized group, I did allow a variety of people to influence the direction of my research, including the staff at MEDA, who reviewed my interview questions, and my colleagues and professors at USF, who worked through the research ideas with me. Strand et al (2006) has defined community-based research as a kind of academic-community partnership between students, faculty, and community groups who engage in research to solve a community problem or bring about social change. I was introduced to MEDA by Dr. Christopher Loperena of USF, and by working with this community-based organization that provides services to residents of the Mission District and has an interest in economic issues concerning the Latino population, I have had the opportunity to engage with a disadvantaged community. I do hope that my research results will be useful in shaping future policies and programs that will benefit my research participants, the Latino community, and other immigrant women.

## Chapter 2: Literature Review

Many theorists have written about the outcomes and consequences of economic development programs, with attention to its distinct effects for particular groups, like immigrants and women. I will begin this literature review by focusing on theories of development, starting with a discussion of the modernization paradigm that underpins it. I will then go on to review microfinance as a recent popular form of economic development, followed by an expansion of the idea of development beyond just its economic form, incorporating Sen's (1999) instrumental freedoms and Bourdieu's (1986) different kinds of symbolic capital. Next, I will review some of the issues and barriers to development that Latino immigrants may face in the US, including social stigmas associated with documentation status and the potential negative effects of gentrification. Finally, in order to understand the situation of Latin American immigrant women within the home and within the US work force, I will review the existing literature on traditional gender roles in Latin America, with attention to the potential changes and tensions posed by transition to a new culture and by women joining the work force. Because my research concerns low-income Latin American immigrant women who have undergone economic development programs and taken on microfinance loans as entrepreneurs, it spans all three bodies of literature related to development, immigration, and gender. I will extend and connect these bodies of literature by investigating the effects of development for Latin American entrepreneurs in the US, shedding light on the specific barriers presented by immigration status and gender.

## Development

Most development programs are premised on modernization theory, which presents certain assumptions about how modern capitalist societies differ from traditional societies. Modernization theorists like Walt Whitman Rostow (1960) build off the work of sociologists like Talcott Parsons (1960) to describe how a society progresses from traditional and pre-capitalist to industrial and modern. Parsons (1960) described traditional societies as having a collective orientation and a focus on immediate gratification, with one's social status being ascribed at birth. Applying these ideas to economics, Rostow (1960) posited that a traditional society would be agricultural, collectively producing the limited amount of food that was required for immediate consumption, with limited use of science and technology.

As a society evolved to become more modern, Parsons (1960) expected a shift towards individual orientation and deferred gratification, and social status became something that one could achieve through hard work, education, or the accumulation of wealth, rather than something that was ascribed. Using insights from modern scientific knowledge, Rostow (1960) expected a society to reach the next stage of economic growth by increasing production in agriculture and industry and expanding into world markets. At this point, with steady growth and a rise in technology, the society was ready for investments, or deferred gratification, as it took off towards modernity. As it matured, the society would find its place within the international market, expand to new industries, and learn to utilize all of its resources efficiently. Finally, in the age of high mass consumption, rising incomes would allow individual command over consumption, resulting in the individual orientation prescribed by Parsons (1960). According to

modernization theory, this was the evolutionary path that a traditional society was expected to follow in order to reach modernity.

However, this evolutionary model of economic development has been widely critiqued by many contemporary scholars. Arturo Escobar has examined the underlying principles of development discourse, stating that “the belief in the role of modernization as the only force capable of destroying archaic superstitions and relations” was not only unrealistic but also demeaning and destructive to those societies that were considered undeveloped (1995:39). Escobar describes how development discourse created a system of power relations that “practically covered the entire cultural, economic, and political geography of the Third World” (1995:41). In this development discourse, which has been eloquently deconstructed in relation to Lesotho by James Ferguson (1994) and in relation to Indonesia by Tania Murray Li (2007), knowledge flowed from outside experts who intervened to diagnose, treat, and reform deficiencies in undeveloped societies in a “top-down, ethnocentric, and technocratic approach,” which often neglected or even harmed the people and cultures that it was supposed to help and perpetuated patriarchy and ethnocentrism (Escobar 1995:44).

Modernization theorists also predicted that with urbanization and industrialization, women would be absorbed into the industrial sector (Draper 1985). According to Elaine Draper, “the primary assumption is that modernization improves women’s status and the conditions of their lives as it brings greater productivity, more advanced technology, and more highly differentiated institutions” (1985:4). Women’s employment is supposed to curtail fertility and promote gender equality by increasing wages and contributing to changing social norms (Draper 1985; Eastin and Prakash

2013). Furthermore, economic development is said to empower women within and outside of the home by “enhanc[ing] female domestic bargaining power and afford[ing] women greater social and economic visibility” (Eastin and Prakash 2013:159). Within the home, women gain power by contributing income to the family while outside the home, women who are incorporated into the economy as producers gain power by contributing something of value to society.

However, studies that have investigated the on-the-ground effects of development programs have shown that they often do not benefit women as promised (Draper 1985; Eastin and Prakash 2013). In Latin America, rural women migrate to cities, where instead of being absorbed by the industrial sector, they may become domestic servants or work in the informal sector, where little to no skills or schooling are required, and no skills for new employment are gained (Draper 1985). In some cases economic development can undermine gender equality by trapping women in these low-wage service jobs, thereby reinforcing patriarchal institutions (Draper 1985; Eastin and Prakash 2013). Diane Elson (1999) describes several other reasons why paid work may not necessarily equate to empowerment for women, including that women may not control how their money is spent, that their wages may not be sufficient to meet the needs of their family, and that participating in the work force also opens up new risks and vulnerability, such as the possibility of unemployment, a drop in wages, or the loss of support from male relatives. Additionally, Hickel describes the failures of the “girl effect,” or the idea that economic growth can be promoted by investing in women, which “shifts attention away from the more substantive drivers of poverty—structural adjustment, debt, tax evasion, labour exploitation, financial crisis, etc—as it casts blame for underdevelopment on local forms

of personhood,” ultimately leaving the responsibility for poverty with women themselves (2014:1355).

The reality is that the effects of employment are far more complex than development theory suggests. One popular alternative method of economic development in recent years has been microfinance and entrepreneurship, which are used as another way of creating income in order to alleviate poverty. Based on the idea cited by Eastin and Prakash (2013) that greater social and economic visibility for women can bring about greater gender equality, Dr. Muhammad Yunus founded the Grameen Bank in the 1970's, which began offering small loans to women entrepreneurs in Bangladesh. Yunus found that “giving the woman control of the purse-strings was the first step in giving her rights as a human being within the family unit” (Yunus 1999:89). The Grameen Bank's first borrowers experienced remarkable transformations, including physical changes like reduced hunger and fewer incidences of domestic violence, as well as increased confidence, self-discipline, and independence, supporting the idea that women are indeed empowered within and outside of the home by participation in the work force as entrepreneurs (Yunus 1999).

Following the success of the Grameen Bank, the world has seen a great proliferation of microfinance institutions. However, the goal of microfinance has now expanded beyond the original purpose of the Grameen Bank. The problem with microfinance is that while it initially succeeded in increasing gender equality, the international community has instead embraced it as a way to eradicate poverty. The benefits of gender equality have been put to the side, and the focus has once again been redirected to economics alone, ignoring the larger structural issues that are inextricably

tied to poverty, such as gender inequality, educational inequality, health issues, and social marginalization of the poor. While increasing the income of the poor through microfinance may be helpful in alleviating some of the immediate suffering associated with poverty, unfortunately it fails to address many of the major underlying structural obstacles to success that microentrepreneurs may face.

Even from an economic standpoint, microfinance is not without its critics. Milford Bateman describes how the self-help logic on which microfinance hinges corresponded well with popular neoliberal policies that removed social safety net programs, which “meant that the poor simply had to pay the full costs of the microfinance programs that were supposedly helping them to escape their poverty” (2011:2). Bateman (2011) describes exploitation of the poor through predatory lending at high interest rates, resulting in suicidal borrowers with failing businesses who are more in debt than before they received the loan. Bateman (2011) also describes a proliferation of tiny businesses with no growth prospects that actually prevent small and medium-sized enterprises from developing, making microfinance not a means of escape from poverty but instead more of a “poverty trap” at the macro level, like other development traps described by Jeffery Sachs (2005) and Paul Collier (2007). Another possible downfall of microfinance is hypercompetition among small businesses in a saturated market, which pushes prices and wages down, making the poor even poorer, despite their hard work (Bateman 2011). According to Bateman, microfinance is not solving poverty but is actually making it worse. He argues that the real solution to poverty is creating jobs at a larger macroeconomic scale and ensuring the provision of public services like education and healthcare that directly impact productivity (Bateman 2011).

Bateman's criticism of microfinance and emphasis on the importance of public services points to a recent change in the idea of development, from a sustained focus on economics alone to a broader view of its overall purpose. Economists like Amartya Sen (1999) have readdressed the original question of what development is meant to do. Sen regards development as not just about economic growth but as something much broader, as "a process of expanding the real freedoms that people enjoy" (Sen 1999:3). He describes several different kinds of interrelated freedoms, including political freedoms, economic facilities, and social opportunities like education and healthcare. Vickers and Dreckert (2013) employ this idea of development as freedom, coupled with theories about identity construction, in their study of Mexican immigrant workers in a sewing cooperative in the US. Their study follows one immigrant woman who redefined her own identity as a worker, wife, parent, and physical body as she learned to sew, realizing that she had a choice in deciding what her future would be and therefore achieving a measure of empowerment beyond just the simple economic benefits (Vickers and Dreckert 2013).

Bateman does find that the success of microenterprises can be improved if business owners receive training or technical assistance, which supports Amartya Sen's theory of development as increasing the capabilities of a person (Bateman 2011:41). With regard to women's empowerment, there is evidence which suggests that microfinance may encounter some of the major issues cited by Elson (1999), such as a lack of independence for women whose husbands retain control of their earnings (Bateman 2011). In conclusion, Bateman concedes that "overall, microcredit might yield noneconomic benefits of empowering women," and "it also helps the poor smooth consumption over periods of cyclical or unexpected crisis, and thus reduces

vulnerability” (Bateman 2011:84-85). However, the lack of skills, capital, and scale ultimately do not allow women microentrepreneurs to rise out of poverty (Bateman 2011:94). My research supports some of Bateman’s conclusions, demonstrating the non-economic benefits for women that he and Yunus describe, but my research participants were also able to expand their skills and capabilities through education, which has improved the likelihood of success for their businesses by offsetting the underlying structural issues of gender and educational inequity that they face. Whether they will rise out of poverty remains to be seen, but addressing structural issues of gender and social inequality gives them a better chance at improving their long-term economic status.

While the modernization paradigm used by development theory focuses solely on economic capital, as does Bateman’s critique of microfinance, Sen’s theory of development as freedom opens up the discussion to other forms of symbolic capital accumulation and exchange that can also contribute to increased freedoms and capabilities for a person. Pierre Bourdieu (1986) addresses how economics tends to focus merely on monetary exchange when in reality there is more than just money circulating in an economy. Bourdieu (1986) describes three interrelated forms of symbolic capital: cultural, economic, and social. Cultural capital is represented by good manners, education, appreciation of art and music, and the ability to speak other languages, for example. Cultural capital is embodied in a person and largely inherited from one’s parents. It is a marker of one’s class status within society and can be bought with economic capital. It can also be exchanged for more economic capital, such as a high-income job. In Bateman’s example above, the cultural capital imparted through programs

of training and technical assistance results in increased capabilities for entrepreneurs that are likely to lead to an increase in economic capital.

Social capital, on the other hand, is represented by the network of social connections that one can mobilize in order to access other potential resources (Bourdieu 1986). Being a member of a certain social group can bring special opportunities that are not available to non-members. Cultural capital can buy social capital by providing entry into a group, and social capital can in turn be used to acquire more economic capital, in the form of financial assistance or favors from friends. Robert Putnam (1995) has suggested that social capital is also necessary for a functioning democracy. My research participants mobilized a network of social capital based on shared cultural capital within the Latino immigrant community of San Francisco, which in addition to education, has also improved their likelihood of success as entrepreneurs. The discourse on microfinance focuses on economic capital and does not adequately account for other forms of capital that can be crucial for the success and sustainability of microentrepreneurs. Other forms of capital have the potential to be converted back to economic capital in the future and therefore protect against the perils of poverty. Although microfinance businesses necessarily start out small, networks of social capital can allow for rapid expansion that increases scale, as well as a reliable base of labor and consumers that increase stability.

Overall, the literature on development is inconclusive as to how and why it may or may not contribute to women's overall empowerment. My research will intervene in this debate by situating the question of empowerment in the specific context of Latin American immigrant women entrepreneurs in the US. I will explore the question of

women's empowerment through the lens of enhanced freedoms and capabilities that entrepreneurship and microfinance can bring. I will expand my discussion of development to incorporate the effects of different forms of symbolic capital accumulation and exchange beyond the simple economic benefits. Immigrant women entrepreneurs do earn an income as business owners, but they also experience other non-economic benefits, like increased independence and confidence, as well as increased cultural capital, in the form of business development education, and increased social capital through community connections that can ensure that their businesses and families succeed. At the same time, being an immigrant can also pose certain obstacles to their success.

### Immigration

While authors like Esteva (1992) and Escobar (1995) describe development as primarily a project of the US and other Western nations to improve the plight of "underdeveloped" countries such as those of Latin America, patterns of world development and underdevelopment have prompted migrations of people coming north from Latin America into the US, considerably blurring the lines between developed and undeveloped. In studying this trend, many scholars and researchers have proposed several competing theories of migration to describe what motivates people to migrate to another country. Much like development theory, classical theories of migration rely heavily on economic reasoning, proposing that international migration is a cost-benefit decision that results from the push and pull of supply and demand for labor (Massey, Durand, and Malone 2002). According to neoclassical economic theory, would-be migrants chose to move because wages in the US are high compared to wages in Latin America, and the

economic benefits of moving exceed the costs associated with traveling, looking for work, learning a new language, and leaving loved ones behind (Massey, Durand, and Malone 2002:10).

However, Stark and Bloom (1985) pointed out that the realities of migration entail more complex calculations beyond just the economic because people who participate in markets are not acting as isolated individuals but as “members of families, households, and sometimes larger communities” that work together (Massey, Durand, and Malone 2002:11). Stark and Bloom’s (1985) theory of the new economics of labor migration is based on groups working together collectively in networks to overcome market challenges and balance risks. For example, by sending some family members to work in the US labor market while other family members remain at home working in Mexico, “a household can manage risk through diversification” (Massey, Durand, and Malone 2002:12). The idea of networks of people working together within an economy ties back to Pierre Bourdieu’s (1986) concept of social capital, and the networks of social capital between immigrants contribute to a cycle of continued migration because “each new migrant expands the set of people with social ties to the destination area,” which in turn decreases the cost of migration for those left behind (Massey, Durand, and Malone 2002:19). Yet, even this newer theory of migration fails to account for non-economic factors that can also motivate and affect the migration of people across borders, such as violence and war.

Research also shows that ethnic enclaves<sup>2</sup> provide immigrants with “opportunities to socialize and associate with their co-ethnic peers, buy ethnic products and services, find employment in co-ethnic businesses as well as start businesses of their own” (Sequeira and Rasheed 2006:357). In other words, immigrants who migrate into an already established network of social capital ties have better chances of succeeding in their new country. In fact, Sequeira and Rasheed write that for an immigrant entrepreneur, “his/her social network becomes a key determinant of his/her ability to launch a start-up as well as of its subsequent success” (2006:358). They go on to conclude that both social capital, in the form of strong network ties, in addition to human capital, in the form of education, are important for immigrant entrepreneurs to launch businesses. A strong ethnic network can aid an immigrant’s new business by providing “access to information, opportunity, and support,” including business knowledge, financial resources, and low-cost labor, and these findings are supported by this study in the Latino community of San Francisco, which is clustered in the Mission District (Sequeira and Rasheed 2006:361).

However, even despite elevated levels of social and human capital, immigrants to the US may face certain challenges that could limit the enjoyment of the positive benefits of migration to a developed country. Authors like Correa-Cabrera and Rojas-Arenaza (2012) have written about a divided American public when it comes to the topic of immigration. On one hand, experts on the anti-immigration side of the debate from the

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<sup>2</sup> An ethnic enclave is defined by Sequeira and Rasheed as a group of businesses owned by immigrants or ethnic minorities that are “clustered together, economically interdependent, and have co-ethnic employees” (2006:306). They offer the examples of Little Havana in Miami and Chinatown in Boston as examples, but the Mission District of San Francisco also meets this definition.

Center for Immigration Studies<sup>3</sup> and the Federation for American Immigration Reform<sup>4</sup>, for example, claim that immigrants negatively impact the economy, drawing out more in social services than they contribute in taxes paid, raising the crime rate, and lowering the wages of native-born workers (Correa-Cabrera and Rojas-Arenaza 2012). Leo Chavez has written about how the media's images of Mexicans contribute to the "Latino Threat Narrative," in which Latinos are objectified and seen as "an invading force from south of the border that is bent on reconquering land that was formerly theirs (the U.S. Southwest) and destroying the American way of life" (2008:3). Instead of immigrants who want to assimilate, Latinos have been portrayed as criminals who do not deserve social services or citizenship (Chavez 2008:4). Shattell and Villalba go so far as to argue that "anti-immigration sentiment is not a true fervor for the law, but instead is veiled racism" (2008:541).

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<sup>3</sup> The Center for Immigration Studies (CIS) is an independent, non-partisan, non-profit research think tank. Their website states that many of their researchers "conclude that current, high levels of immigration are making it harder to achieve such important national objectives as better public schools, a cleaner environment, homeland security, and a living wage for every native-born and immigrant worker." They describe their views as "low-immigration, pro-immigrant," meaning that they want the US to admit fewer immigrants but offer a better experience for those admitted.

<sup>4</sup> The Federation for American Immigration Reform (FAIR) is a national, non-profit, membership organization of citizens who "share a common belief that our nation's immigration policies must be reformed to serve the national interest," according to their website. FAIR is in favor of improving border security to stop illegal immigration and to limit overall immigration. They advocate a temporary stop to all immigration, except for spouses and minor children of US citizens and a limited number of refugees. Their website states that "the era of mass international migration to the United States as a solution to international problems must come to an end; problems of poverty and overpopulation must be vigorously confronted where people live, rather than postponing their solution by either the export or the importation of masses of people."

Meanwhile, on the opposite side of the debate, pro-immigration experts from the National Research Council<sup>5</sup>, the Cato Institute<sup>6</sup>, and the National Immigration Forum<sup>7</sup> contend that immigrants positively affect the economy by lowering the costs of certain goods through increased competition in the labor market, raising wages for highly skilled workers, and reducing costs for businesses (Correa-Cabrera and Rojas-Arenza 2012). Representing this side of the debate, Dixon and Rimmer (2009) and Moore (1998) argue that immigrants contribute more in taxes paid than they draw out in services used while also imparting a cultural vibrancy to the country and lowering overall crime rates. Moore even refers to immigrants as “imported human capital that arrives at virtually no cost to Americans” because immigrants bring special skills and knowledge with them that benefit their new country (1998:10).

On both sides of the debate, studies have produced statistics to support their claims, which are contradictory and have been manipulated or distorted by political actors, the government, and the mass media to create a media spectacle (Correa-Cabrera

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<sup>5</sup> The National Research Council (NRC), along with the National Academy of Sciences, National Academy of Engineering, and Institute of Medicine, are private, non-profit institutions dedicated to serving as the government’s independent adviser on scientific matters. NRC’s Division of Behavioral and Social Sciences and Education has recently undertaken a study on the economic and fiscal consequences of immigration with funding from the MacArthur Foundation, a private, philanthropic organization that supports human rights, conservation, community and economic development, and the arts.

<sup>6</sup> The Cato Institute is a libertarian think tank headquartered in Washington, DC, that is “dedicated to the principles of individual liberty, limited government, free markets and peace,” according to their website. They espouse the view that immigrants are beneficial to the US and that their greatest impact is to “strengthen and enrich American culture, increase the total output of the economy, and raise the standard of living of American citizens.”

<sup>7</sup> The National Immigration Forum “advocates for the value of immigrants and immigration to our nation,” according to their website. They support creating opportunities for immigrants to succeed and developing fiscally responsible and humane border policies.

and Rojas-Arenaza 2012). Chavez has analyzed images from the immigration-related media spectacle, for which “border surveillance, reproduction, fertility levels, fears of immigrant invasions and reconquests, amnesty programs, economic impacts, organ transplants, and the alleged inability to assimilate Latino immigrants and their offspring are all fodder” (2008:5). This media spectacle is more about influencing public opinion with persuasive, emotional arguments than about presenting an accurate analysis of immigration. Public opinion about immigration can be a factor that affects the business outcomes for the immigrant women entrepreneurs in this study. Understanding that broader public attitudes towards immigrants in general can influence the ultimate success or failure of individual businesses is a step towards understanding how immigration itself can impose specific barriers that may affect the success of my research participants. On the other hand, a strong network of social capital among immigrants within an ethnic enclave can provide the necessary support, protection, and insulation from negative public opinions from outside of the community, allowing immigrant businesses to flourish within the communities they have created.

Additionally, public opinion surrounding immigration has more than just political and legislative consequences. While the eleven million undocumented immigrants in the US face certain barriers to social and economic integration, including limitations on eligibility for social services and on what jobs they may hold, anti-immigration rhetoric can also be stigmatizing for documented immigrants as well. Renato Rosaldo (1997) describes how using the terms “alien” or “illegal” may bring into question the citizenship of all Latinos, alluding to one aspect of the “Latino Threat Narrative” later described by Chavez (2008) when he writes that “all Latinos are thus declared to have a blemish that

brands us with the stigma of being outside the law. We always live with that mark indicating that whether or not we belong in this country is always in question” (Rosaldo 1997:31). This kind of rhetoric may make minority immigrants “feel like aliens in spite of being citizens” (Rosaldo 1997:43). Shattell and Villalba describe how these racial stigmas can be institutionalized, resulting in real, tangible consequences for immigrants, regardless of their citizenship status:

One need not look too far to see the manifestations of racism, discrimination, and prejudice as they take the form of mental and physical health disparities, staggering poverty rates, and higher illiteracy rates for members of minority groups (including immigrants) when compared to their Caucasian peers (2008: 542).

Furthermore, going back home may not be an option due to the even greater social stigma immigrants may face after deportation in their communities of origin (Masferrer and Roberts 2012).

In addition to the stigmatization associated with immigration status, Latino immigrants in the Mission neighborhood of San Francisco may also be facing the possibility of displacement due to the forces of gentrification. As wealthy technology companies in the Bay Area grow, poor and working-class neighborhoods in San Francisco are experiencing drastic changes. Housing and rental prices continue to rise, making it difficult for small businesses and families to keep up, “point[ing] to larger issues concerning the politics of place, privilege and access” affecting the Latino community in San Francisco (Mirabal 2009:10).

Rachel Godsil (2013) describes historical racialized policies surrounding Federal Housing Authority mortgage loans that have forced many Latinos to remain renters rather than homeowners. Because renters do not generally contribute to the upkeep and

maintenance of a property, landlords can allow properties to deteriorate from disinvestment. While gentrification may be defined as a form of urban renewal that brings economic development to a deteriorating neighborhood (Merriam Webster), it also harkens back to the modernization paradigm underlying development theory with the assumption that “renewal” is just what a “deteriorating” neighborhood needs in order to improve. While the buildings may be in need of repair, the idea of gentrification as a positive force that sweeps away shabby dilapidation and replaces it with something new and better also discounts the value of the people already living in the area and the non-monetary contributions that they can make to the neighborhood, like cultural vibrancy, music, art, history, and a sense of community. In the case of the Mission District, productive employment alone may not be enough for Latino immigrant families to offset the “uneven relations of social power that are associated with spaces within the city of San Francisco,” spaces which “are also racialized, gendered, and rendered heteronormative” (Centner 2008:193; Mirabal 2009:10).

This study also demonstrates that the scattering of the Latino ethnic enclave in the Mission District through gentrification poses a strong threat to the social capital network that Latino entrepreneurs depend upon, as discussed by Sequeira and Rasheed (2006). Edwards and Foley (1998) have written about geographic and social isolation as limitations to social capital. If the Latino ethnic enclave in the Mission District disappears, there is a chance that the established network of social capital may also disintegrate, leaving Latinos at the mercy of emotional public opinion and institutionalized racial stigmas without the support of their close community ties and immigrant neighbors, who also act as both customers and employees for their businesses.

MEDA's work to promote asset building amongst Latinos and in public policy advocacy to fight against the displacement of Latinos from the Mission District is directly concerned with this issue.

My research will intervene in the immigration debate by addressing how the emotional, political anti-immigration arguments and social stigmas may affect the real lives of immigrants working within the US, and how the effects of gentrification can change immigrant neighborhoods. I will explore whether the attitudes of non-immigrant neighbors or the effects of gentrification present any barriers or challenges specifically to Latin American immigrant women entrepreneurs in the Mission.

#### Gender

In addition to migrating from an underdeveloped region to a developed country, where sentiments regarding immigration are not entirely positive, Latin American immigrant women also have to contend with the challenges of changing gender roles and household responsibilities as they join the work force within a new cultural context in the US. Being an immigrant may pose certain barriers within the community as discussed in the previous section, but on another level, the research participants in this study also must deal with opinions and expectations of them as women. Gender roles and expectations can often have ramifications within the home and within intimate relationships between married partners, so I will therefore review the growing body of literature regarding gender in Latin America that has developed since the 1970's. While gender roles vary from place to place, as do women, various authors have nonetheless laid out some general conclusions about traditional gender roles in Latin America.

According to Chant and Craske, “there is absolutely no question that – in *mestizo*<sup>8</sup> Latin America at least – motherhood has been both privately and publicly venerated” (2003:9). Emphasis on motherhood places women firmly in the private realm of the home, a position which Sherry Ortner (1974) has addressed using the conceptual categories of “nature” and culture.” Ortner described how a woman’s bodily functions of giving birth “seem to place her closer to nature, in contrast to man’s physiology, which frees him more completely to take up the projects of culture” (1974:73). As humanity generally attempts to assert its control over nature, Ortner (1974) describes how women’s position of being closer to nature relegates them to a subordinate, devalued position below men within society. A strong Catholic tradition also links Latin American women with “high levels of fertility, domesticity and self-sacrifice,” which some feminists have argued present obstacles to women’s progress and empowerment (Chant and Craske 2003:9). The concept of *marianismo*, or exemplifying the Virgin Mary, characterizes women as spiritual, morally superior, sacrificing and submissive to men (Chant and Craske 2003:9-10). Evelyn Stevens has written that “no self-denial is too great for the Latin American woman, no limit can be divined to her vast store of patience with the men of her world” (1973:94).

In contrast, Latin American men are associated with the “cult of exaggerated masculinity” called *machismo*, which asserts men’s power and control over women as well as over other men (Chant and Craske 2003:14, 16). Traditional gender roles within the family in many parts of Latin America “revolved around men as primary (if not sole) breadwinners and decision-makers within household units, and as possessors of

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<sup>8</sup> Indicates a person of mixed European and Native American descent, harkening back to Latin America’s colonial history.

considerably greater power and freedoms than their female counterparts” (Chant and Craske 2003:167). Ortner writes that while “woman’s body seems to doom her to mere reproduction of life, the male, in contrast, lacking natural creative functions, must (or has the opportunity to) assert his creativity externally,” outside the home, away from the children, not only through involvement with business, but also with higher cultural pursuits like art, politics, law, and religion (1974:75, 79).

However, due to recent changes in Latin American economies, largely due to debt crises and neoliberal structural adjustment policies, many women have been moving to the cities and joining the work force as “poor households engage in multiple strategies for subsistence, depending most heavily on women’s contributions and intensified work” (Colón and Poggio 2010: 47). This has provoked changes in traditional cultural norms about women’s place within the home. Ortner (1974) has suggested that it is necessary to alter both social institutions and cultural assumptions in order for the devalued status of women to change, and as Latin American women begin to join the work force in greater numbers, cultural changes seem to be slowly following. There is now a trend towards female-headed households in Latin America, and some even argue that patriarchy is on the decline within households (Chant 2002).

Yet, participation in the work force also presents new challenges for women. Beginning with Hochschild (1989), many studies have addressed the “second shift” that working women may face when they get home from their jobs to find the household chores waiting for them. According to Greenstein (2000), women are still doing most of the housework, even in households where women earn more than their husbands, or where the husband is unemployed. Other studies have shown that the number of hours

spent on housework specifically in the US has decreased over time and that there has been “some degree of cultural change in ideas about ‘women’s work’” (Bianchi et al. 2000:219). Komter (1989) has also examined power dynamics between couples and recognized that arrangements for household chores and financial decisions must be renegotiated for couples in which both partners are employed. As cultural ideas about women change, “female representation in the world’s legislatures has increased in tandem with the rise of women in the labor force,” demonstrating that economic and political realms may also be interrelated as suggested by Amartya Sen (Iversen and Rosenbluth 2008:480; Sen 1999).

My research will address the intersection between Latin American traditional cultural norms of *marianismo* and *machismo* and the changing notions of women’s work. What happens when Latin American immigrant women find themselves working within a different cultural context? Evidence from past research suggests that “the traditional division of labor learned in Mexico [leaves] women and men poorly prepared to confront these new issues and role expectations, thereby contributing to stress in the relationship” as they begin to adjust to their new culture (Grzywacz et al 2009:1205). In a study of acculturation of Mexican immigrant couples living within the US, Grzywacz et al (2009) argue that several factors related to a woman’s work outside the home within a new cultural context in the US can create challenges to Latin American gender norms that may lead to marital distress. When wives are employed, husbands can no longer rely on them to handle all of the household chores; additionally, they must deal with their wives’ increased financial independence and more frequent social interactions with other people and ideas from outside the home (Grzywacz et al 2009:1206-1207). Grzywacz et al

(2009) found that these three factors combined to make employed immigrant women feel empowered and independent in the US while their husbands felt threatened and demeaned due to their decreased authority. Pedraza (1991) also examined the effects of women's employment after immigration, when the economic necessity for more income can force women out of their traditional place within home. Pedraza concludes that employment can result in greater autonomy for women, reducing the patriarchal control of fathers and husbands, but she also cites examples of "employment without liberation" depending on how the woman herself viewed her work (1991:313).

On the other hand, Baca Zinn (1980) has surmised that economic and social conditions can be more influential than the cultural when it comes to altered gender equality within a marriage. While acculturation studies have attributed changes in gender roles to the transition into new cultural values, Baca Zinn suggests that "power rests on economic and other resources external to the marriage," such as women's employment and education rather than their cultural transition (1980:47). Other studies have also shown that economic factors and social class can heavily affect gender ideologies, with the upper class being more adaptable to the "less traditional gender ideology of their new country than poor immigrants," who are forced to alter gender roles out of the necessity for more income (Macial et al 2009:10). In a study of Brazilian immigrant couples in the US, DeBiaggi (2002) found that the knowledge of existing laws that protect women in the US inspired the necessary confidence for Brazilian women to fight for more gender equality within their marriages, and interviews conducted by Macial et al (2009) revealed that men and women both changed their behavior and developed their own "personal gender culture" in the face of a new awareness of women's rights and legal consequences

for their violation. The findings of these studies “refute the depiction of family change as a simple substitution of modern patterns for traditional ones,” revealing the latent echoes of the modernization paradigm that also lurks beneath acculturation theories (Baca Zinn 1980:48). They present a more nuanced, two-way view of cultural adjustment in which immigrant couples react to many dimensions of their new situations and then pick and choose which parts to adopt or reject in their personal relationships (DeBiaggi 2002).

Hondagneu-Sotelo adopts yet another perspective on changing gender roles for Latin American immigrant couples, writing that “the alterations in patriarchal behavior are attributable neither to the adoption of feminist ideology or of ‘modern’ values, as the acculturation model posits, nor to women’s enhanced financial contributions to the family economy, but to arrangements induced by the migration process itself” (1992: 394). As husbands leave wives behind in Latin America, women experience new financial challenges as the head of the household but also have the opportunity to gain new skills and new freedoms, producing permanent changes in gender roles that persist even after migration (Hondagneu-Sotelo 1992). Thus, economic, cultural, social, and structural factors related to migration can all affect gender norms.

Regardless of which combination of factors actually produce the changes in gender roles, all of this literature supports the idea that Latin American immigrant couples in a new culture where women are employed, educated, and respected are highly likely to experience changes in traditional gender norms. These changes have certainly affected the roles that my research participants play within their families and homes, as working wives and mothers. Dealing with these changes in their marital relationships and renegotiating household chores and financial decisions in terms of new gender roles may

pose an added challenge for immigrant women who are simultaneously trying to succeed as entrepreneurs in the world outside the home.

In conclusion, Chant and Craske state that “the significance of employment for women cannot be studied in isolation, but only in relation to their personal identities, domestic circumstances, and wider social and economic aspects of gender inequality” (2003: 197). Using the literature about women’s traditional roles in Latin America combined with their new role as immigrant entrepreneurs within the US, my research will shed light on the personal identities of women at this intersection. By asking about the gendered division of household chores and the household budget within Latin American families during my interviews, my research will clarify the domestic circumstances of Latin American families that now find themselves situated within a new domestic culture with changing gender norms.

The existing literature about the effects of development, immigration, and gender roles presents a complex set of debates. At this intersection, my research participants live their daily lives, acting as entrepreneurs within their businesses, immigrants within their communities, and women, wives, and mothers within their homes. Armed with an understanding of the positive and negative aspects of development through microfinance, as well as an expanded view of development and capital beyond just the economic, I will investigate what kinds of power money may or may not buy for Latin American microentrepreneurs, with particular attention to the potential barriers that my research participants face as immigrants and as women.

### Chapter 3: Data Analysis

According to the US Department of Labor and the International Labour Organization, over 50% of working age women now participate in the labor force, in both the US and in Latin America (BLS Current Population Survey 2014; Tinoco 2014). Extensive literature during the past three decades has elucidated numerous potential barriers to gender equality as women join the work force, including the lack of control over family finances and the persistent responsibility for the “second shift” of household chores that working women sometimes face (Draper 1985; Hochschild 1989; Elson 1999; Greenstein 2000; Eastin and Prakash 2013; Hickel 2014). However, as it has become more acceptable and expected for women to work outside the home, family dynamics have also begun to shift in terms of finances and the division of household chores, not only in the US, but also in Latin America (Komter 1989; Chant 2002; Bianchi et al. 2000). While gender equality is still a challenge, my research indicates that no longer is the husband the sole master of the public realm, earning the income and controlling the finances, while the wife is confined to the home, managing the household and the children. Although vestiges of these traditional gender roles may still linger, my research suggests an overall rearrangement of the responsibilities of the working woman, and therefore, of the working man. The “common sense” (Gramsci 1971) notion of gender roles has begun to change.

However, due to educational and economic disparities, there is still a danger that women, particularly those who are immigrants, may find themselves unfairly trapped in the working world, slaving away in low wage jobs that lack opportunity for growth and advancement and can even act as a “poverty trap” (Draper 1985; Elson 1999; Sachs 2005;

Collier 2007). My interviews revealed that many Latin American immigrant women in the US commonly work as house cleaners, childcare providers, caretakers of the elderly and disabled, or in factories. To get beyond such physically demanding and low wage positions, it takes more than just hard work. Community organizations like MEDA, Women's Initiative, Kiva, and La Cocina are helping to liberate Latin American immigrant women in San Francisco from the trap of low wage work by providing the educational and economic resources they need to succeed. In combination with changing gender norms, this educational and economic support from the community has made it possible for the immigrant women I interviewed to start small businesses. While these businesses may not provide "development" in the traditional economic sense of an immediate increase in income, they do offer the potential for a future increase in economic facilities (Sen 1999). Additionally, the experience of owning and managing a business can provide other, arguably more important, non-economic benefits (Yunus 1999; Sen 1999; Bateman 2011; Vickers and Dreckert 2013).

Owning and managing businesses has contributed to the changing identity of the working Latin American immigrant woman. As she moved from Latin America to the US, she has gone from working harder to working smarter. With the help of community resources, she has educated herself, learning how to write a promising business plan that has given her access to start-up capital, which she has invested to increase production and hire employees. While this increased production does not always result in more income immediately, it does effectively increase her freedoms and capabilities (Sen 1999). She now has more available choices than she had before, which allows her to confidently provide for the health and education of her family, securing a better future for her

children. She can better manage her family now that she knows how to manage a business, and that includes efficiently balancing finances and household chores with her male partner.

Furthermore, the business has allowed her to give something back to her community. Whether the business is a restaurant, a childcare center, or a fashion boutique, she now has the ability to provide something of value to her fellow community members, who in turn sustain her business by paying for her products and services (Sequeira and Rasheed 2006). This act of giving back has helped her to develop social capital and to create a reciprocal relationship with the community (Bourdieu 1986). The community has helped her by providing economic and educational opportunities, and she will now help her community members in the manner that she is able, whether it be by feeding, caring for, or clothing them. This reciprocal relationship can further benefit her and her family by ensuring a more stable and secure future than she alone could provide. Therefore, even without increased income, these women are benefitting from development in many other ways. This is microfinance fulfilling its original promise – not the promise of ending poverty, but the promise of increasing gender equality, freedoms, and capabilities (Yunus 1999; Sen 1999).

Nevertheless, some powerful barriers do exist which can threaten the positive upward trajectory for Latin American women as business owners in the US. Issues surrounding the lack of citizenship rights can act as a barrier for undocumented immigrants on many levels, from the financial to the educational to the political (Rosaldo 1997; Chavez 2008; Shattell and Villalba 2008; Correa-Cabrera and Rojas Arenaza 2012). Similarly, having more income or more social capital within the immigrant

community unfortunately does not serve to combat racism or social stigma from outside the immigrant community (Rosaldo 1997; Chavez 2008; Shattell and Villalba 2008; Correa-Cabrera and Rojas-Arenaza 2012). Racism can act as a barrier to enjoying the social opportunities that these hardworking women have rightfully earned. Finally, as gentrification threatens to break up and scatter immigrant communities in San Francisco (Mirabal 2009; Godsil 2013), the displacement of known and trusted Latino neighbors also threatens the network of community reciprocity that allowed these women to become what they are today. The women's social capital loses its value if their Latino society disappears (Edwards and Foley 1998), but at the same time, gentrification presents the alluring possibility of new, wealthier, non-Latino customers for their businesses. The effects of gentrification elucidate the complex intersections between race, different forms of capital, and the business logic of entrepreneurship (Centner 2008; Mirabal 2009; Bourdieu 1986).

In this chapter, I will use my research and data to argue that changing gender norms across the US and Latin America, in combination with programs of community assistance which provide educational and economic support, have enabled Latin American immigrant women to proactively carve out a place for themselves as successful business owners within the US. I will describe how, in line with modernization theory (Parsons 1960; Rostow 1960), these businesses hold the promise of increased economic growth in the future, but in the present, they have contributed to other, non-economic benefits, such as an increase in the freedoms and capabilities described by Sen (1999) and Yunus (1999), as well as an increase in other forms of capital as described by Bourdieu (1986). The non-economic benefits for Latin American immigrant women include

changing identities and family dynamics, increased social opportunities, and increased social capital and reciprocity with the community. Yet, the women still face some powerful structural barriers that threaten to complicate their upward trajectory. In the second half of this chapter, I will investigate some of these potential barriers to their success, including citizenship rights issues, racism, and the effects of gentrification for the Latino community in San Francisco.

### Changing Gender Norms and The Working Woman

Inside the small market on Mission Street, I found Josephina, sitting behind the counter of her tiny shop with her round face resting on the palms of her hands. The walls of the shop were lined with crowded shelves crammed with a variety of products, and across from Josephina sat two other women on a small bench. After clearing off a stool for me, the four of us sat in a crowded huddle, with the shelves looming over us menacingly, items threatening to topple down on our heads at any moment. Josephina couldn't read my research consent form without her glasses, which she couldn't find, but one of the other women proffered a pair of reading glasses of admittedly the wrong strength, which allowed us to proceed, if only haltingly. In the background, the rest of the market bustled with activity, with voices calling out in Spanish and women laughing. Although her two friends quickly lost interest in our interview and began to gossip quietly, Josephina began to tell me of her former life in Mexico and her current life as an immigrant in San Francisco.

Of all the women with whom I spoke, Josephina was the only one who had not worked in her home country. "In Mexico the men are very macho," she said. "They don't allow women to work, apart from having three children," she added with a chuckle

(interview with author, June 27, 2014). Josephina described for me the old Latin America that I had read about, calling her husband a *machista*, who believes women are inferior to men and does not allow her to participate in family finances (Ortner 1974; Chant and Craske 2003). “I’ve been in this country for 28 years. I have worked caring for the elderly, caring for children, cleaning houses, and in a factory, and all of the money has always been for my family. I never even saw my own money,” she said (interview with author, June 27, 2014). In her home, she always does all of the household chores and has continued to do so even after she started working outside the home in the US.

However, Josephina affirmed that moving to the US has dramatically changed her situation. “Here a woman is respected and is seen as equal to a man,” she said (interview with author, June 27, 2014). Although she continues to do all of the housework and doesn’t believe that her husband will ever change, she has been personally influenced by the more progressive gender norms of the US (Grzywacz et al 2009) and has seen a change in the dynamics within her own family. Her husband thinks that she is wasting her time with her small shop, but she told me that it has actually allowed her to gain some meaningful economic liberation. “Last year I spent five days in Las Vegas without asking him for anything, not even for permission,” she told me proudly (interview with author, June 27, 2014). While she can’t change his mind about gender roles, having control over her own source of income provides her with economic capabilities that she never before had, such as the ability to take a vacation paid for with her own money (Baca Zinn 1980; Yunus 1999; Sen 1999).

While Josephina’s story of marital distress during acculturation to US gender norms and her subsequent increased autonomy corresponds well with Grzywacz’s 2009

findings and Pedraza's 1991 study, Josephina's experience was not the most representative of my overall data. In contrast to Josephina and her representation of the old cultural gender norms of Latin America, nine out of ten other women that I interviewed were already working or studying outside the home in their Latin American countries before their migration to the US. This overwhelming majority of working women represents a distinct departure from traditional Latin American cultural norms that confined women to the private, domestic realm as mothers while men had the power to roam freely in the public and professional world outside the home (Ortner 1974; Chant and Craske 2003; Chant 2002). In fact, some women noted no difference between their former working lives in Latin America and their current working lives here in the US. When asked if her work in the US had affected her relationship with her husband or daughter, Paulina answered simply, "No. I worked in Mexico, and I work here as well. It's the same, so we are accustomed to it" (interview with author, July 23, 2014). Her nonchalant attitude towards her career demonstrates that gender norms are changing across the board for working women, not only in the US, but also in Latin America. Rosa, the owner of a childcare business, told me in another interview that she has never felt inferior to men, neither in her home country of Colombia nor here in the US. Furthermore, eight out of ten women that I spoke with are involved in making financial decisions and household budgets in their homes, and some of them even assume complete control over familial financial matters, without the assistance of their partners.<sup>9</sup>

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<sup>9</sup> In an interesting display of nonverbal communication, all of the women who claimed responsibility for family financial decisions followed their answer with a nervous laugh. While I did not directly interrogate as to the reason for their laughter, the literature on cultural gender norms in Latin America would suggest that this departure from traditional gender roles in terms of managing finances may still be a relatively new phenomenon,

Even the lingering vestiges of the Latin American cultural gender norms of *marianismo* and *machismo* (Chant and Craske 2003) that I encountered in my interviews appeared to have undergone a distinct twist. When asked about the division of household chores, kind and elderly Patricia began by telling me how much she loves to serve others. “I just love to serve. I like to always make myself useful to others. I love it. It’s like my third profession,” Patricia said proudly, with emotion (interview with author, July 3, 2014). While this sacrificing attitude of patient service does reflect the traits usually associated with *marianismo* (Stevens 1973), Patricia then went on to say that her husband also loves to serve, in contrast to the traditional image of *machismo*. She explained with a beaming smile that she and her husband complement each other, and each ends up doing almost the same amount of housework.

Five out of eight other married women also said that their husbands and children share the housework with them. Only two women that I interviewed do all of the housework themselves, which may indicate that the “second shift” for women, described by Hochschild (1989) and Greenstein (2000) is finally dying out, regardless of what country they live in. Furthermore, none of the women noted any change in the division of housework in relation to their work outside the home. If they were already doing the chores, they continued to do the chores. If their husband was already helping, he continued helping. This data is indicative of a more gradual shift in overall gender norms rather than a forced breaking point that is reached upon transition to a new culture or upon a woman’s transition to the work force. Neither acculturation to the US, with its

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and admitting it may cause some discomfort or embarrassment. On the other hand, perhaps the women laughed at the question because they assumed that I, as an educated woman from the US, expected them to adhere to traditional gender roles to which they did not subscribe.

comparably more progressive gender roles (Gryzwacz et al 2009), nor the simple fact of women joining the US work force (Baca Zinn 1980; Pedraza 1991) is producing this change. Instead, my data suggests that an overall gradual shift in gender norms is taking place, in line with Bianchi's (2000) conclusions, in both Latin America and the US, as the responsibilities of the working woman are reshaped and redefined within families.

#### Becoming a Business Owner: Working Smarter, Not Harder

In Latin America, domestic work, such as cleaning houses, is the largest source of employment for women, and “seven out of ten working women are in the services sector, where working conditions can be precarious” (Tinoco 2014). For immigrant women in the US, the odds are not much better. The US Department of Labor's Bureau of Statistics reports that 32.9% of foreign-born women were employed in service occupations in the US in 2013, in comparison with 19.8% of native-born women. Service jobs can mean informal employment without the protections offered by a standard job contract, long hours, physically demanding work, and low wages (Draper 1985; Eastin and Prakash 2013; Elson 1999; Hickel 2014). Although these jobs do provide an income, they do not constitute development in the sense of increasing the freedoms, capabilities, and possible life choices available to immigrant women (Sen 1999).

When I met Alma, she wore a big, red sweatshirt, and her wide, bright eyes peeked out from under short bangs, making her appear much younger than she actually was. She wanted me to understand her history, so she began by telling me about how after arriving in the US from Mexico, she used to work all day cleaning houses and taking care of the disabled. These were difficult service jobs, both physically and mentally, but after work each day, Alma spent every evening cooking hundreds of

tamales in her home. Inspired by recipes from her mother and her grandmother, Alma “cooked like a maniac” between six and nine o’clock every night, at which time she went out walking the streets with a cooler selling her tamales door-to-door by hand in her neighborhood (interview with author, August 20, 2014). Her work didn’t end until the tamales ran out. After some time, she began to develop a customer base by introducing her cuisine to her neighbors and nearby local businesses, like auto repair body shops. However, she started to become frustrated with her life in the US because “it was too much work for just a little tiny bit of profit” (interview with author, August 20, 2014). She couldn’t possibly work harder, but despite this, she wasn’t really getting anywhere. That was when she “realized that [she] really had to be more educated” (interview with author, August 20, 2014).

Alma found the community organization Women’s Initiative, a microenterprise training and financial services organization that was founded in 1988 and had offices in San Francisco, Oakland, and New York City, until it recently closed in April of this year due to lack of funding. Women’s Initiative offered small business classes to low income women entrepreneurs, and it was here that Alma was able to educate herself and learn how to work smarter. She took free classes where she learned everything she needed to know about opening a small business, including how to write a comprehensive business plan covering marketing, finances, operations, and management. In combination with this newly acquired education, Women’s Initiative also connected Alma with other local resources that could help her get started, like La Cocina (The Kitchen), another non-profit community organization that offers a business incubator program for food entrepreneurs.

When I visited Alma at La Cocina, I found five women in matching green shirts chatting as they assembled tamales in folded leaf wrappers around a large worktable. In the next room, a tall rack of trays containing rows and rows of soft, doughy pupusas cooled by the grill, wafting the savory scent of refried beans and cheese my way. In addition to the Salvadoran pupusas and Alma's Mexican tamales, this kitchen also turns out Nepalese momos with spices ground by hand, Japanese fermented food, Russian piroshkis, Ethiopian injera rolls, and custom designed wedding cakes, among other things. Founded in 2005 with funding from private donors and several community organizations, including Arriba Juntos, Women's Initiative, and The Women's Foundation of California, La Cocina rents affordable shared space in a fully equipped commercial kitchen and provides technical assistance to start-up food businesses, focusing primarily on women from communities of color and immigrants. These new businesses can use La Cocina's kitchen for up to five years, during which time they must save money so that they can later open their own location. La Cocina's business incubator program gives small businesses like Alma's tamale restaurant a chance to grow and establish themselves while offering access to economic resources, like expensive kitchen equipment, and market opportunities, such as the ability to participate in San Francisco's annual Street Food Festival, hosted on Folsom Street in the Mission District every summer. With funding from over thirty corporate, community, and government supporters, including the San Francisco Mayor's Office of Community Development, La Cocina has so far succeeded in helping to launch thirty small local businesses. The food made at La Cocina is sold from mobile food trucks, packaged for Whole Foods, eaten at corporate catering events, or delivered to homes around the city. Some businesses from

La Cocina also work with services like Good Eggs, a grassroots organization that supports local farmers, foodmakers, and communities by delivering sustainable produce, groceries, and prepared food to homes around San Francisco, Brooklyn, Los Angeles, and New Orleans.

When she started out at La Cocina, Alma was cooking and selling everything by herself, but after four years in business, she now employs six other women and gets additional help from her husband and children. Together, they cook and deliver up to 3,000 tamales per week. Her education through Women's Initiative, combined with the economic resource of the shared kitchen at La Cocina, has allowed Alma to greatly expand production and exchange, thereby increasing her economic facilities, which is one of the instrumental freedoms described by Sen (1999) that advances the capabilities of a person, allowing her to live as she would like. Alma's business is growing rapidly, and she described La Cocina as the "magic place that made her American dream come true" (interview with author, August 20, 2014). Next year Alma will graduate from the business incubator program, so she is currently saving up to open her own restaurant.

At La Cocina I also met Alejandra, a soft-spoken woman with a glossy ponytail, wearing a professional black dress with a floral scarf knotted loosely around her throat. Alejandra co-owns a Salvadoran catering business with her husband, José, which also currently operates out of La Cocina's shared kitchen. Alejandra and José attended classes together at the Mission Economic Development Agency (MEDA), where they went through six weeks of Business Development Workshops designed to help new entrepreneurs learn how to prepare a business plan, start and expand their business, attract and retain customers, utilize technology, apply for commercial loans or leases, and

strengthen their personal financial capabilities. Even though they had very little savings when they began their catering business, MEDA's Business Consultants helped Alejandra and José figure out how to get started.

Through Alejandra's administrative expertise and her husband's many years of cooking experience, they managed to complete their first catering events by preparing, delivering, and serving the food entirely on their own. With each catering event they completed, they saved up little by little in order to purchase the ingredients and supplies they needed for the next event. Alejandra described the cyclical routine of money coming in and going out with each job, with every extra little bit invested back into the business for future growth, just like she had learned at MEDA. After only two years, they have successfully catered events for up to 800 people and recently participated in San Francisco's Street Food Festival, which had a turnout of approximately 80,000 people this year. The amount of food they are able to produce and exchange has increased rapidly over a short amount of time, and Alejandra and José have also been invited to conferences and talks by MEDA to share their success story with other Latino immigrants who may be interested in opening their own businesses.

Both Alma and Alejandra expressed their extreme gratitude for the educational and economic assistance they received from community organizations like Women's Initiative, MEDA, and La Cocina. Amartya Sen points out that "the economic entitlements that a person has will depend on the resources owned or available for use" (1999: 39). As Alejandra explained, "In order to hire more employees, we need more income. In order to generate more business, we need more money. In order to transport food to catering events, we need more cars" (interview with author, August 20, 2014).

The resources that are available for the use or consumption by the business directly impact how much the business is ultimately able to produce and exchange. The educational and economic resources from community organizations enabled the women to increase their own economic facilities.

Alma and Alejandra were also both fortunate enough to have supportive husbands who assist with their businesses. Unlike the marital conflict that Josephina experienced upon acculturation to the US, which has been described in many studies of immigrant couples for different reasons (Hongdagneu-Sotelo 1992; DeBiaggi 2002; Grzywacz 2009; Macial et al 2009), Alma's husband helps deliver tamales in his truck, and Alejandra's husband is the master chef and director of all kitchen operations. Several other women that I spoke with also relied on the support of their partners to get their businesses started. In terms of covering standard living expenses, eight of the women I spoke with have a partner who is also employed and earning an income. My general impression was that in order for some of these women to open a small business that is not necessarily of immediate economic benefit, the partner's income must have been sufficient to at least cover household expenses. This second income is also an economic resource that has enabled the women to dedicate their time and energy to pursuits that may not produce any immediate economic reward but that hold the promise of increased economic facilities in the future.

While these small businesses have expanded production and exchange, the women's consumption has not yet increased drastically. In addition to Alejandra, six other women that I interviewed had also recently graduated from MEDA's Business Development program and established their businesses within the last five years. Because

opening a new business often involves a substantial investment of capital, it can take some time before the profits begin to roll in. Most of the women reported that after paying the overhead costs for their businesses, such as rent and bills, along with employees' salaries, there is little money leftover. There were no fancy new cars purchased, and no reports of extravagant living from these women. "Our standard of living for now is the same as before," Alejandra said, but her catering business is still only two years old, and she has high hopes for her ability to generate more income in the future (interview with author, August 20, 2014).

Finally, many of the women I interviewed were also able to secure financing for their businesses through small loans with the help of organizations like Kiva, a non-profit started in 2004, following in the footsteps of Dr. Muhammad Yunus (1999) with the mission of alleviating poverty through microfinance. Since its inception, Kiva has lent over \$600 million to entrepreneurs around the world, with funding from over one million interested lenders who contribute at least \$25 each through a central website. I found one positive result of Kiva's impact at Claudia's jewelry store, where I discovered a beautiful shop filled with sunlight and glass, with delicate crystal jewels in intricate silver settings lining the walls in vertical glass cases that were neatly organized by color in airy, uncluttered displays. With the endorsement of MEDA after completing Business Development classes, Claudia received a \$5,000 loan from the Kiva Zip program, which offers 0% interest loans to small businesses in the US. This loan enabled her to buy a new set of tools, which she uses to manipulate the silver and crystals by hand to create her custom jewelry designs. She also later moved into a new space on Mission Street to take advantage of the foot traffic and tourist market to increase her customer base.

Another small shop that I visited sold a variety of artisanal products made by artists from Mexico, Guatemala, Ecuador and Peru. Tall stacks of intricately woven baskets and handbags teetered by the door, and displays of beaded jewelry filled a glass case under the counter. Racks of brightly colored dresses decorated with embroidered flowers hung by a wall covered from floor to ceiling in a variety of straw hats. Paulina, the owner of this shop, currently earns very little from the sale of these artisanal products because this is her first year in business, and she is still in the process of paying off the loan that allowed her to open the shop. Her negligible earnings seem to support Bateman's (2011) conclusion that microfinance is not enough to lift women out of poverty, but the opportunity to access a small business loan and utilize it to open a shop on a busy street in San Francisco is a great economic resource in itself. This shop allows Paulina to exchange goods, selling her products to Latino customers and tourists and thereby increasing her own economic facilities over time, which is one of the instrumental freedoms described by Sen (1999). It is yet to be seen whether her shop will ultimately lift her out of poverty, but many of my research participants owned rapidly growing businesses that stand a high chance of success.

Only three women mentioned spending any of their earnings outside of the business. Josephina, the owner of the small boutique described earlier, took a vacation, which was a rare luxury for her during her time in the US. Another woman saves a little money to send back to the poor children of her home country, and a third is using a portion of her earnings to pay off old credit card debt. These women are at least able to leverage some of their earnings for consumption, even if the consumption was fleeting, done by someone else, or took place in the past on credit. The rest of the women stated

that they are investing any earnings back into their businesses in hopes of future growth. “It is money that we can never see or touch because it is invested,” Alejandra explained, clearly indicating that her earnings are not used for increased consumption but instead to increase production and expand the business, with the hope of future returns (interview with author, August 20, 2014).

### The Benefits of Owning a Business

In a strong capitalistic society like the US, the logic of business dictates that profit is the ultimate goal of exchange. By this logic, an entrepreneur who opens a business does so in the pursuit of profit and manages to increase consumption thanks to an ever-growing accumulation of economic capital. Modernization theory aligns well with this premise, with its assumption that the only way to modernization is through economic growth (Parsons 1960; Rostow 1960). However, if owning a business in the US does not produce a substantial economic profit for Latin American immigrant women, then what value does it provide? In Sen’s work, he emphasizes that economics is not everything when it comes to development because “the usefulness of wealth lies in the things that it allows us to do—the substantive freedoms it helps us to achieve,” and many authors have bemoaned the oversimplification of the modernization paradigm’s focus on economic growth, which attempts to fit a variety of people into a fixed development path with little regard for their personal circumstances, producing mixed effects and consequences (Esteva 1992; Ferguson 194; Escobar 1995; Sen 1999:14; Murray Li 2005). The women I interviewed enlightened me about a number of important non-economic benefits they have experienced as a result of owning businesses in the US.

One instrumental freedom defined by Sen is that of social opportunities, or “the arrangements that society makes for education, healthcare, and so on, which influence the individual’s substantive freedom to live better” (1999:39). When asked whether the money from their work provided their families with better social opportunities, seven out of ten women said yes, placing particular emphasis on education and healthcare. Four women spoke explicitly of their ability to educate their children and themselves here in the US. During my interview with Alma, she proudly introduced me to her twenty-two year old son Pedro, who attends classes at a university in San Francisco, and she bragged that her ten-year-old daughter is already planning to go to the prestigious Stanford University. Additionally, when I visited Ana, the owner of a clothing and accessories store, she explained that she has been impressed with the number of schools and programs in this country in which a woman can learn about savings and finances. In Mexico, she did not even graduate high school. “I don’t know much about numbers, but they have taught me here,” Ana said, which was evidenced by her successful sale of a baseball cap and a striped crop top during my visit (interview with author, July 30, 2014).

At Maria’s childcare business, I found the walls in the hallway and in the front room covered in an impressive number of framed certificates proclaiming her educational excellence. The hallway is also lined with tiny coat hooks placed waist-high within the reach of little arms, and above each hook is a cheerfully decorated plaque displaying a child’s name. Maria told me that she put in many hours of academic education here in the US because she didn’t want to be simply a babysitter; she wanted to become a good teacher and offer quality childcare. The children who spend each day here enjoy reading, science experiments, theater, music, and gardening, as demonstrated in the many happy

photos that decorate the walls. Thanks to the social opportunities Maria had to educate herself academically, she is now able to teach fourteen children, two of which are her own young grandchildren. Maria also affirmed that the difficulty of migration provides an even greater incentive for the children of immigrants to take advantage of the social opportunities that are available. Migration to a new country (Stark and Bloom 1985; Massey, Durand, and Malone 2002), the hard work that awaits immigrants there, and the social stigmas surrounding immigration and deportation (Rosaldo 1997; Masferrer and Roberts 2012), all provide motivation to succeed. “The children of immigrants know what it has cost their parents to bring them to this country, and they will take advantage of their time here,” she said (interview with author, July 10, 2014).

Patricia, a natural healthcare provider and iridologist who practices at the Richmond Flea Market on the weekends, spoke at length of the benefits of being able to treat herself and her family members using the medicinal products that she carries on her shelves. She brought her medical knowledge with her to the US when she immigrated (Dixon and Rimmer 2009; Moore 1998), and now through her business she is able to use that knowledge to benefit others. “It is a part of my earnings to have at hand what I need to help people,” she said (interview with author, July 3, 2014). She knows that because of her business, good health is within her reach and control. Other social opportunities that were mentioned during my interviews were the availability of programs of social assistance, the freedom of expression, women’s rights, the ability to own your own business, and the opportunity to have your own space to live without sharing with other families.

However, many of these women spoke of better opportunities in the US in general, not just for those with higher incomes or for business owners. Because my research participants were both business owners and immigrants, it is not clear from my data whether the reported increase in social opportunities is a result of increased income, or simply the result of migration from poorer, developing countries to a wealthier one. Sen describes how social opportunities can be interlinked with economic facilities on both the micro and macro levels because “economic growth can help not only in raising private incomes but also in making it possible for the state to finance social insurance and active public intervention” (Sen 1999:40). While immigrants may benefit from the social opportunities available in the US just by crossing the border, the taxes paid by those immigrants also contribute to reducing the fiscal burden of providing public services here as well (Moore 1998; Dixon and Rimmer 2009; Correa-Cabrera and Rojas-Arenaza 2012).

In addition to increased social opportunities, almost all of the women I interviewed affirmed that owning a business has changed the way that they think about themselves. Their personal identities have transformed in positive ways. Josephina described herself as submissive and afraid before she owned a business. “If my husband yelled at me, I would start to tremble,” she said (interview with author, June 27, 2014). However, now that she has her own business in the US and controls her own money, Josephina feels better able to stand up for herself, demonstrating some freedom from patriarchal control as described by Pedraza (1991). Other women also reported increased security, confidence, self-esteem, and independence. For Alejandra, managing the catering business has helped her learn to trust herself more and believe in her own

potential for success. Now she knows that if she really wants to do something, she can do it, with the proper planning and hard work. This attitude of confident agency, in which Alejandra feels that she has the ability to take intentional action in order to realize a goal and influence the direction of her own life, is a form of empowerment (Vickers and Dreckert 2013). Meanwhile, Alma feels empowered by the positive future that she can now expect for her kids. “Before when I didn’t have my business, I had really bad stress because we didn’t have the money to pay the rent. And now that I own the business, it’s still the stress, but it’s a beautiful stress because we know we have work,” she said (interview with author, August 20, 2014). She might have to work for twenty-four hours a day, but at least she knows that she is working for something, and she talks about her future in a relaxed and confident manner, expecting that her children will go to college and live a comfortable life.

Owning a business can also reinforce benefits in terms of gender equality, family dynamics, and the division of household chores. In the home of Claudia the jewelry designer, relations with her husband have improved as a result of opening her business. “When I worked in other places, my job affected our relationship substantially because I was very stressed and not very connected with my husband,” Claudia said (interview with author, June 30, 2014). However, now that she owns her own business, she enjoys her work and is therefore more relaxed at home with her husband. Likewise, Maria explained that although she had previously worked outside the home in a variety of different positions and industries, owning her childcare business has changed things within her home because she has learned how to delegate work to others. She used to do all of the housework herself, but now she describes her house as more like a community wherein

everyone helps with their share of the chores, including her husband and her mother. The skills that Maria has gained in managing employees have also helped her learn how to better manage her family members and delegate household chores.

Several of the women I interviewed described many of the benefits cited by Dr. Muhammad Yunus (1999), including increased confidence, self-discipline, and independence. While the small sample of Latino women that I interviewed were not isolated in the home due to customs of *pardah* like Yunus' original Bangladeshi customers, they did report some similar physical and psychological changes. Rosa expressed it very clearly when she said, “[Owning a business] has made me feel a little more powerful—not greatly powerful, but a little more powerful—limited only by the fact that I know that I can work, I can help the community, and also that I have my own money” (interview with author, August 18, 2014).

The majority of my interviewees also reported that owning a business has improved the way they are perceived outside the home as immigrants within the community. Josephina feels like the success of her small boutique makes other immigrants around the city proud. Her neighbors saw that she arrived here with nothing, living in a tiny hotel room with five other people on 26<sup>th</sup> Street, but now they see all that she has: her house, her business, the way that she is respected as a woman and can lead a dignified life, and how her family has grown and achieved citizenship. Seeing her hard work result in success makes other immigrants proud and enables them to believe that they, too, can achieve their dreams. Patricia also said that her arduous work in healthcare, performed willingly every day with a smile, has helped to change the philosophy of other people around her. In addition, as I sat in a tiny blue chair in Rosa's kitchen, looking at

stenciled ponies and balloons on the walls, she told me in a hushed tone, so as not to wake the sleeping children, that opening her childcare business just eight months ago has already totally changed the way other people view her. “People realize that I have shown that I came here with the intention to work and to achieve many goals. Now no one looks at me like I’m a person who is a burden, who just wants to be given things,” Rosa said (interview with author, August 18, 2014). Rosa’s ideas about how people look at her allude to the social stigma described by Correa-Cabrera and Rojas-Arenaza (2012) and Rosaldo (1997).

Finally, this transformed identity on the inside and outside has also resulted in a newfound reciprocity for the women with the Latino community. Nearly every woman that I interviewed placed heavy emphasis on her extreme gratitude for all the help she has had along the way, gratitude which stems not only from the educational and economic resources provided by community organizations, but also from the support of family members, teachers, parents, neighbors, and God. “The community has helped us and been there for us, and now we want to help the community and be there for others,” Alejandra explained, as she described a night spent volunteering at the Embassy of El Salvador to help make plans for a Salvadoran festival next year (interview with author, August 20, 2014). Patricia views her position as a healthcare provider in itself as a service to her community, particularly to other immigrants who cannot afford other healthcare options. Sometimes she even sells medicinal products at cost, leaving no profit margin for herself, to help those in need. “I think perhaps I am working simultaneously with my head and with my heart,” she said, laughing (interview with author, July 3, 2014). Alma told me about donating free tamales and money when she can to the Dreamer Campaign, which

supports immigration reform and educational opportunities for immigrant children. “I believe a lot in the domino effect, like if you receive a lot of good things, then you have to pass them on. It’s one of my main commitments, and believe me, trust me, I’m going to do it,” she said (interview with author, August 20, 2014). Maria talked about how she enjoys providing childcare services because parents always need some help during the hours that they work. When asked for examples of what opportunities her business here in the US has given her, instead of talking about better food, healthcare, or education for herself, Maria said:

One of the opportunities [the business] has given me, which is very special for me, is to help my community, to give something back out of all that God and other people have given to me. Because for me to be where I am, I have received so much from beautiful people that God has put in my path. Behind me, there are very, but very, important people in my life who have helped me to get where I am and to achieve my goals. One person cannot do it alone. Without the help of others, I couldn’t do it. (interview with author, July 10, 2014)

Maria’s gratitude demonstrates the value of social capital that she has acquired by strengthening and expanding her network of social connections (Bourdieu 1986). Twice in the span of half an hour, our interview was interrupted by neighbors who stopped by to visit Maria. I overheard a conversation in which the first neighbor offered to paint and fix Maria’s fence, and later cries of “¿Hola, como esta?” echoed down the street as neighborhood children practiced their Spanish with her. These different exchanges are examples of Maria cultivating social connections that she can make use of later for different purposes (Bourdieu 1986).

In her early days in the US, Maria worked at a sewing factory in Los Angeles that paid only \$50 per week. She saved up her money and bought her own sewing machine so that she could sell her wares in the local flea market. There she met another Latino

woman who offered to rent out a space in her store to Maria. This offer was a step up that allowed Maria to formalize her sewing business, and eventually she occupied the entire store herself. Her sewing business was successful for many years, and it wasn't until Maria's children had difficulty finding quality childcare that she changed professions. Maria was watching her grandchildren herself in the mornings, and one day when she brought them into her store, a Latino neighbor who worked in a childcare center nearby suggested to Maria that perhaps she should open her own childcare business.

Again, it was through a social connection that Maria suddenly found her life changing for the better. This generous neighbor used her own knowledge of childcare services to assist Maria in finding the appropriate classes she needed to become qualified, as well as in applying for the correct licenses. She even suggested the English name for the business that Maria still uses today. Through her own connections in the field, the neighbor also sent Maria her very first clients. Maria is now able to help parents in her community by providing quality childcare service during their working hours, and the parents help her in turn by paying for her services. Thanks to her education and the help of her Latino neighbor, Maria has the opportunity to give something of value back to her community, and she is motivated to do so out of her deep gratitude for the help that she received. Maria's story demonstrates the true value of social capital that is created and reproduced through reciprocal exchange in a mutually recognized community, such as the Latino ethnic enclave of San Francisco's Mission District (Bourdieu 1986; Sequeira and Rasheed 2006).

Thus, while microfinance can provide women with economic capital in the form of a loan, it is the ownership and control of a business that helps to transform women's

personal identities, allowing them to covert the economic capital into a product or service that they can exchange with other community members to generate social capital. The act of exchange helps to create and reproduce a network of social connections that can support the women in economic and other ways. Pierre Bourdieu describes how social capital “exerts a multiplier effect on the capital [she] possesses in [her] own right” because this network of connections can later be mobilized in case the woman needs help with other things (Bourdieu 1986:249).

The existence of this invisible network of reciprocity is further evidenced by the fact that very few of the business owners I interviewed have websites or email addresses, and most of their businesses do not even appear in a search on Google maps, which made it difficult for me to find them to conduct my interviews. Having worked for the last several years in the IT industry, it was inconceivable to me that anyone in San Francisco could successfully do business in 2014 without a website, but I learned from these women that by mobilizing social capital, it is possible to find new customers through word-of-mouth referrals in a close community. Rosa’s business doesn’t even have a sign outside to indicate that it exists. Some of Josephina’s customers find out about her business through the church bulletin, and they arrive to help her small shop rather than give their money to big corporations like Macy’s or Target. While some businesses do benefit from tourism and foot traffic on busy streets, many of the women I interviewed sell their products and services to a largely Latino clientele made up of friends and neighbors. I experienced the power of this social network firsthand by relying on the good reputation of MEDA within San Francisco’s Latino community to help me find volunteer research participants for this study.

### Barriers for Latino Immigrant Women as US Entrepreneurs

My interviews also revealed hints of the lasting influence of repressive dictatorships that have dampened political freedoms in many countries of Latin America in the past, resulting in subsequent troubled democracies and high levels of violence in recent decades. In fact, three of the ten women that I interviewed came to the US fleeing violence in their home countries. Maria and Gloria both left El Salvador to escape the civil war there. This hurried flight resulted in Maria leaving before her husband, after which she had to adjust to Los Angeles on her own while they spent years apart. Meanwhile, Gloria remains bitterly disappointed decades later about having to give up her hopes of a university degree when the only work she could find in the US was as a cook in a kitchen. Rosa also made the decision to migrate to the US with her two daughters following the kidnapping of her partner, which left her unsafe and alone in her home country of Colombia.

While the US does offer some freedom from violence, a safer political climate, and better social opportunities, the lack of citizenship rights for undocumented immigrants can present barriers to freedoms and capabilities on many levels, from financial to educational to political. While the stories I heard regarding educational and healthcare opportunities were mostly positive, the Center for Latino Policy Research at the University of California, Berkeley, has used data from the 2006 – 2010 American Community Survey to estimate that Latino families in San Francisco are almost seven times more likely to live in poverty than white families in the same neighborhood. Only 75% of San Francisco's Latino students earn high school degrees and only 27% earn bachelors degrees, compared with 86% and 51% of all other students, respectively. In

terms of health, only 22% of students in the Mission District were considered to be in a healthy range for their ages and heights, with many lacking proper nutrition and regular exercise, according to surveys conducted by the San Francisco Unified School District and the Center for Latino Policy Research in 2012. The lack of citizenship rights for undocumented Latino immigrants is clearly a barrier to the enjoyment of social opportunities in the US. Without a social security number, one cannot open a bank account, build credit history, apply for an apartment rental, or access federal loans for college.

Beyond social opportunities, Sen also considers political freedom to be instrumental, including “opportunities of political dialogue, dissent and critique as well as voting rights and participatory selection of legislators and executives” (1999:38). Robert Putnam (1995) has also surmised that social capital is necessary to produce the active civic engagement that makes a democracy successful. With the awareness that some of my research participants may have been undocumented, I asked questions related not only to voting, but also about contacting representatives from Congress, signing petitions, participating in protests or marches for immigration reform, participating in community groups, and volunteering with charity organizations. It was no surprise to find that some of the women I interviewed could not vote because they are not citizens. Despite elevated levels of social capital as a business owner, Ana mentioned that she refrains from many forms of civic engagement, including participation in immigration reform protests, due to fear of arrest and deportation. Only half of the women I interviewed participated in any activities of civic engagement at all, and many of those who do have citizenship rights do not participate, either, suggesting that immigrants’ participation in politics is not

necessarily correlated with participation in the labor force or even with increased social capital (Putnam 1995; Iversen and Rosenbluth 2008).

Many women attributed their lack of civic engagement to the fact that they spend all of their time working, from morning until night. In this sense, even though the US promises the opportunity to participate in a democracy, low income and the time constraints of managing a business can act as a barrier to the full enjoyment of political freedoms. Some other women said they don't participate because they are still new to this country and trying to adjust to this style of life. Finally, Gloria described her disillusionment after many failed political actions in her home country of El Salvador, which, in her eyes, never brought about any positive change (interview with author, July 10, 2014). This past life experience has evidently scarred her, leaving her with the belief that she cannot personally influence positive social change through political action or civic engagement, and thus, it is not worth her time to participate here in the US, either.

There was a distinct trend that older women in general were more involved both in politics and in the community, which could be due to an increase in free time as a result of decreased familial responsibilities now that their children are grown. However, perhaps with age, the women begin to realize the importance of their own voices within the community as well. Sen describes how freedom "involves both the processes that allow freedom of actions and decisions, and the actual opportunities that people have, given their personal and social circumstances" (1999:17). While the processes of democracy that facilitate political dialogue may exist in the US, these processes may not function properly or hold much value if the population does not, or cannot, exercise political freedoms. Crossing the border legally may put immigrants within reach of

democratic processes that ensure political freedom, but there can be many interwoven structural barriers, such as lack of income, education, language barriers, available free time, and haunting experiences of past dictatorial repression or civil wars, that prevent even documented immigrants with full citizenship rights from practicing those freedoms in order to reap the benefits. On the other hand, crossing the border illegally can produce the kind of personal and social circumstances that prevent immigrants from ever having the opportunity to participate politically in the US. Therefore, while the processes that produce political freedoms do exist in the US, not all immigrants have the opportunity or ability to exercise increased political freedoms.

Racism looms large as another potential barrier that may prevent Latino immigrants from enjoying their freedoms and fully exercising their capabilities in the US. While taxes paid by immigrants do contribute to funding public services, such as education, healthcare, and policing, those taxes unfortunately do not guarantee equal distribution of, or equal access to, public services amongst the population, which is evident from the aforementioned statistics regarding the educational attainment of the Latino community in San Francisco. Beyond education, Gloria reported feeling neglected as a Latino business owner in terms of police protection and city street cleaning services offered in her neighborhood (interview with author, July 10, 2014).

Having owned a restaurant on Mission Street for the last fourteen years, Gloria has witnessed many changes that the neighborhood has undergone, including the recent turnover of businesses on the Valencia corridor from largely Latino ownership in the past to white ownership in the present. Gloria characterized Mission Street as dirty and plagued by homeless vagrants and graffiti artists, in contrast to the cleanliness of

Valencia Street one block away. Just five days before our interview, a homeless man broke the glass on her restaurant door, but she said the police did nothing to stop it or prevent it from happening again. Despite the fact that she pays very high taxes, she feels that the police do not help clean up her neighborhood, and she attributes this to the fact that she is Latino. The police do their job for white business owners on Valencia Street, keeping it clean and orderly, which helps businesses by making it an attractive place for customers to shop, but according to Gloria, the police do not do the same for the Latino business owners on Mission Street. “We are all equal human beings, I believe,” Gloria said, “[but] there are not the same benefits for a Latino person as for a white person” (interview with author, July 10, 2014).

My interview with Gloria touched on another important theme that has been heavily debated within the city of San Francisco: gentrification. In a short walk around the block after our interview, some of the differences she described were plainly evident to me as well. On Mission Street, I saw abandoned buildings and boarded up storefront windows, as well as graffiti and trash littering the sidewalk. The signs were old, with peeling paint, and Latin music drifted out of passing cars. On this block I found a used furniture store with mattresses stacked outside on the sidewalk, a pawnbroker, a check cashing shop, and a beauty salon offering \$5 haircuts. I passed a variety of people on the streets, including two who appeared to be homeless. In contrast, on Valencia Street everything was noticeably cleaner and fresher. I found a gourmet chocolate shop, restaurants with inviting outdoor patios overflowing with trendy succulents and flowers, hip bars, and modern condominiums featuring wood and steel balconies. I passed a blond girl in a flowing yellow skirt and a young man in a red beanie hat who was walking a

small dog on a leash. Cyclists with backpacks, sunglasses, and to-go cardboard coffee cups whizzed by. Even the sidewalks looked cleaner, free from the wads of old gum that stain the well-worn sidewalks of Mission Street.

However, I wasn't convinced that the safer, cleaner, and more inviting appearance of Valencia Street was necessarily due solely to better policing for white business owners. Rather, what I saw when I compared those two streets was a difference of money. In other words, not only is there a difference in race but also in levels of economic capital, which supports Godsil's (2013) assertion that racialized federal policies in the US surrounding federal mortgage loans have resulted in structural imbalances, forcing Latinos to rent deteriorating properties while whites can take out loans to purchase and renovate properties. On Valencia Street, there has clearly been a huge injection of invested capital that was used to renovate the buildings, adding new windows and fresh paint colors, as well as greenery and flowers. Thanks to this massive capital investment, the street is now able to attract a wealthier clientele, many of whom are white IT workers, who continue to prop up this area with their high incomes.

The capitalistic logic of markets that motivates gentrification also tends to displace lower income people, like Latino immigrants, in favor of higher income consumers, laying bare the persistent issues of racial and income inequality in the US (Centner 2008; Mirabal 2009). Recent releases of employment statistics by many large technology corporations that operate in the Bay Area, including Google, Apple, and Twitter, have revealed a great imbalance in gender and racial diversity in the IT industry, which tends to favor white males above all else (DeAmicis and Carson 2014). Because higher income whites are moving into the Mission District and replacing Latino

immigrants, many fear that the Mission is losing some of its unique cultural heritage and diversity. My interviews confirmed that rent prices have increased dramatically for new apartments and condos that are not covered by rent control protections in the Mission District, as well as for businesses, for which no rent control legislation currently exists in San Francisco. While some businesses that market to tourists are better equipped to deal with the changing neighborhood, others have tried to adapt to their new clientele. Alma, for example, has created a new recipe for vegetarian tamales to cater to non-traditional dietary preferences. Yet, staff at MEDA and my research participants shared several stories of Latino-owned businesses that have been forced to close due to elevated rent prices and competition, and of Latino families who have had to move to less desirable rental properties farther away from the city, often to places with higher crime rates like Richmond and Oakland.

While the women I interviewed did confirm that gentrification is happening in the Mission and is negatively impacting the Latino community, none of them talked as if it were a major risk for them. When asked if she thought she was at risk, Claudia laughed as she answered, “I hope not,” and other women answered similarly (interview with author, July 30, 2014). Both Paulina and Ana also expressed a tension between their allegiance to their Latino neighbors, who have lived and worked in the Mission District for so many years, and the capitalistic business logic that they must follow as entrepreneurs. As business owners, Ana and Paulina both think that new business is good for the Mission and that the neighborhood’s changing image will attract more customers with money to spend, which will benefit their businesses. On the other hand, Ana feels like Latinos are being displaced unjustly, losing their right to a place in the city that they

have made popular through their hard work and the sharing of their unique cultural heritage, from food to music to art. Paulina said that it doesn't matter to her who lives in the neighborhood and would prefer new people who can spend more, but she doesn't want to lose her Latino customers and is worried about the families that have to move away, leaving behind their friends and relatives, uprooting their children from familiar schools, and facing the complications that a long commute to work can bring to a family already constrained by time and resources.

Not only is gentrification a battle of the races and of economic capital, but it also devalues the social capital that Latino immigrants have built up through close community ties in the Mission District. As Latino residents and business owners are displaced by people of other races, and friends and neighbors begin to scatter, the value of social capital begins to decline (Edwards and Foley 1998). Who will be Maria's customers at her childcare business, where she offers services only in Spanish, if her Latino neighbors move away? Who will want to eat pupusas for lunch every day at Gloria's restaurant, rather than only as an occasional novelty food, if the neighborhood doesn't support a vibrant Salvadoran community? How will anyone find Rosa's business with no sign outside if no one is around to point them in the right direction? If Maria's neighbor at the flea market had been Chinese rather than Latino, it would have required some time and effort to build up the necessary social capital between them because they would not have had the shared cultural capital of Spanish as a common language or the shared values, manners, and backgrounds that create trust and mutual recognition and speed up the creation of social capital (Bourdieu 1986).

Edwards and Foley (1998) have written about geographic and social isolation as limitations to social capital, and this is one major threat of gentrification for every Latin American business owner and woman that I interviewed. Even with their potential for increased economic facilities, increased social opportunities, elevated levels of education, and transformed identities, these Latin American women entrepreneurs stand to lose something very important if their Latino community evaporates around them. Even if they themselves are not displaced due to higher rent or competition, without their web of social connections in the community, Latino women could potentially lose out on future opportunities for continuing education and economic assistance, familial support from neighbors and partners, and the word-of-mouth referrals that bring new and existing customers to support their businesses. Furthermore, the displacement of Latinos devalues the cultural capital that the Mission neighborhood has built up, with its distinctive Latin food, music, art, and Spanish language services. Therefore, gentrification threatens to devalue all types of symbolic capital—economic, social, and cultural—that Latino immigrants have worked so hard to accumulate here in the Mission District, which in turn could influence their capacity to exercise other freedoms and access social opportunities in the US.

## Chapter 4: Conclusions

This research has demonstrated that changing gender norms across Latin America and the US, combined with educational and economic assistance from community organizations, has allowed Latin American women to emerge as entrepreneurs in the US. Empowered by their new business knowledge and microfinance loans, along with support from their Latino community, these women have set out to create the businesses of their dreams, whether that involves the creativity of designing jewelry or the tradition of making ethnic food inspired by their ancestry. These businesses hold the promise of future increases in economic facilities, but in the present, they have contributed to other, very important non-economic benefits that have enriched the women's lives, including changing identities and family dynamics, increased social opportunities, and increased social capital and reciprocity with the community.

While microfinance might not yet be lifting these women out of poverty, in combination with education, it is providing "development" in a different sense. As business owners in the US, these women have experienced increased freedoms and capabilities that allow for true empowerment and increased gender equality. As wives and mothers within the family, some women entrepreneurs reported better management of household chores and finances, having successfully negotiated arrangements with their male partners that work for each family. As immigrants within the community, businesses have facilitated the entry of some women into the world outside the home, introducing them to friends and neighbors and expanding their network of social ties that can be relied upon for future assistance. Thanks to the microfinance loans that enabled them to open their businesses, the women are now able to contribute income to the family

while also providing something of value to their communities, which fuels pride, independence, and increased self-esteem. Working in businesses of their own design, the women are experiencing the freedom to work as they like on projects that they care about, which enrich their communities and expand their networks of social capital, in turn ensuring the continued success of their businesses and better future opportunities for their families.

Yet, we must acknowledge the powerful structural barriers that can threaten the women's success. Although the literature suggests that changing gender roles are highly likely to present major issues for immigrant couples, most of the Latin American women who participated in this study have not struggled with acculturation or changing gender roles to the extent that the literature would suggest. In fact, many of them feel empowered by their new position as business owners in the US and are supported by their male partners in their success. This may indicate a gradual change in gender roles and expectations over time, both in the US and Latin America. However, immigration still poses several major obstacles, from citizenship rights issues to racism and the effects of gentrification. While most of the participants in this study described their experience as immigrants in a mostly positive light, issues stemming from racism and social stigmas associated with immigration did lurk beneath the surface of many experiences of day-to-day life, in some cases negatively impacting the enjoyment of social opportunities like education and healthcare, as well as the exercising of political freedoms. Furthermore, the breaking up of ethnic enclaves and Latino neighborhoods like the Mission District through gentrification can leave immigrants vulnerable due to the evaporation of social

capital that insulates them from negative public opinion and supports their businesses with education, financial resources, labor, and a loyal customer base.

My data demonstrates that giving women “control of the purse-strings” (Yunus 1999) is more valuable if it comes with the necessary financial education to utilize the purse to their advantage. Furthermore, fostering women as entrepreneurs is more valuable if they are incorporated into a supportive community that will nurture and sustain their expanding business endeavors. Economic capital is only one kind of capital that is exchanged within an economy, but other non-economic aspects hold value, too. If we want to produce the freedoms and capabilities that truly empower people to live as they would like, then microfinance alone is not enough. Just as the problem of poverty entails much more than a simple lack of income, its solution must also stretch beyond the economic to address the larger structural issues that produce and sustain it. Microfinance loans can potentially be much more effective when combined with other initiatives that strive to increase education, gender equality, and community support and cohesion as well.

While much past research has focused on the evaluation of microfinance programs as a means of alleviating poverty, the verdict is far from conclusive. This study is a small contribution to understanding the non-economic side of development and capital, but I would recommend further research to determine the effectiveness of microfinance programs when used in combination with other initiatives designed to offset the structural inequalities underlying poverty. Furthermore, as waves of gentrification sweep through our major cities, I would recommend further research into its complex

causes and effects in order to design policies that can offset its negative impacts and protect the poor who are most affected.

In addition to microfinance as a means of economic development, the Latino community has engaged in many other ways of organizing to advance their economic, social, and cultural status. The women that I interviewed mentioned a number of other local groups with which they are involved in the fight for social justice. One such organization is Causa Justa, which campaigns against displacement and homelessness and in favor of immigrant rights. Causa Justa is a collaboration between St. Peter's Housing Committee and Just Cause Oakland, and as such strives for what they call "black-brown unity," or solidarity between Latino and African American communities. Emma Fuentes (2013) has also written about Latin American mothers who worked in conjunction with African American mothers in Northern California to address the underachievement of their children in schools. Fuentes (2013) refers to this as a concept of "political mothering," in which women's position as mothers within the family propels their social activism outside of the home, but it has also created solidarity with other disadvantaged groups like African Americans.

Other local organizations like Arriba Juntos provide job training, career services, and English language classes to immigrants, while the Instituto Familiar de la Raza focuses on health services, violence prevention, and cultural activities that celebrate Latino culture. Meanwhile, groups like Mujeres Unidas y Activas (Women United and Active) sponsors campaigns by and for Latin American immigrant women to fight against violence against women, for improved language access in Alameda County hospitals, for immigration reform, and to support domestic worker rights. Furthermore,

highly publicized protests have recently taken place in San Francisco's Mission District against Google buses and against police violence following the events in Ferguson, Missouri. Women working with these organizations (and many others) are tackling the myriad of problems that they face as immigrants, working women, and mothers by focusing on correcting structural inequities related to education, healthcare, and gender while also strengthening community unity and social capital.

A final major finding of this research is that the "single stories" that we learn about poverty, immigrants, and women do not always prove true. Economic poverty is certainly harmful and produces an enormous amount of suffering worldwide, but economics is not the only thing that matters as the modernization paradigm would have us believe. Having employment and more income does not necessarily produce the freedoms and capabilities that constitute true development, and by failing to address the structural issues surrounding poverty, development and microfinance programs run the risk of doing a disservice to the poor that they attempt to help.

In the same vein, the immigrants I interviewed were not criminals seeking to acquire free benefits as the US media would have us believe, but people who want to lead fulfilling lives, run successful businesses, and see their children grow up happy and comfortable. They have arrived in the US for a variety of reasons, many of which again point to larger structural issues that could not be avoided on an individual level, such as dictatorial repression and civil war, and they offer many contributions that improve our neighborhoods and enrich this country in forms that stretch beyond simple economic arguments about tax contributions and the usage of social services. Communities are

made up of people, some of whom may be immigrants, and no person of any race or country can make it all alone.

Finally, the women who participated in this study were not simply sacrificing and patient servants of the household. Although they were wives and mothers, who juggled household responsibilities with the demands of business and argued over financial decisions with their marital partners, they were also strong in the face of adversity, brave in confronting social stigmas and changes in their personal relationships, resilient after the difficulties of migration and the haunting experiences that they left behind, and enterprising and smart in managing successful businesses. Changing gender roles are expanding the possibilities for women, particularly within the work force, but at the same time, my research participants have inspired me by describing how they are working every day in their own ways to act out new possibilities that expand our “common sense” (Gramsci 1971) notions of the capabilities of women.

Many and varied stories exist, and we must hear, understand, and learn from each one. This research demonstrates that Latin American immigrant women are able to challenge the power structures underlying traditional gender norms and assumptions about immigrants and change the “single story” that we have learned about them. Despite the difficulty of migration, the stereotypes that await, the dangers of racism, the constraints of gender expectations, and the risk of gentrification, they are carving out a place for themselves as entrepreneurs within the US economy. With education, financial resources, and community support, they may yet escape the trap of low-income wage labor that has been set for them.

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