From Social Exclusion to Social Inclusion: A Feminist Action Research Intervention for Low Income Latina Mothers

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FROM SOCIAL EXCLUSION TO SOCIAL INCLUSION: A FEMINIST ACTION
RESEARCH INTERVENTION FOR LOW INCOME LATINA MOTHERS

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ABSTRACT

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by Diana Cedeño

Social exclusion and inclusion are concepts that have been researched and debated in European contexts, among middle-class families, and from a quantitative perspective. However, these concepts have not been explored in depth within an American context. The social exclusion debate often centers around its several definitions where no clear consensus has been achieved, which results problematic among researchers. This dissertation had several purposes:

1) To describe how I researched, developed, and delivered a financial intervention literacy program with participating low-income Latina mothers. 2) To provide a critical overview of the social exclusion literature, where a distinction between social exclusion and poverty will be highlighted. In this section, its diverse dimensions (e.g., economic, societal, political, cultural) will be described. 3) To reconceptualize social inclusion, where three concepts will be discussed: a) shifting from social exclusion, a deficit view, to social inclusion, a strength-based perspective, b) shifting from a dichotomy perception (yes/no) to a spectrum perspective (high, middle and low), and c), shifting from a static view (you have it or not) to a fluid one (we can improve it depending on the intervention). 4) Finally, to provide a definition of social inclusion, since a proper one has not been introduced. This dissertation asserts the need to focus on social inclusion, a strength perspective, rather than social exclusion, which stems from a deficit view. The intervention was based on a financial literacy program called Money Smart for Adults and provided the space where eight Latina mothers reflected and acted on their social inclusion challenges. Data collection took place at a community center located in the Northeast area.
of the U.S. The delivery of the intervention applied a teaching philosophy composed by negotiation of the curriculum, holistic learning, and critical thinking. Importantly, along with confirming typical dimensions of social inclusion (economic, societal, and political), findings uncovered two new dimensions not found in traditional social exclusion and inclusion literature: language and technological inclusion. Finally, this dissertation study ends with a discussion on implications, future research and practitioner recommendations.

*Keywords:* feminist intervention, Latina mothers, social exclusion, social inclusion
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DEDICATION

In memory of my mother.

ANTES de tú morirte, madre mía,
Y o no creía en el cielo, ni en las almas;
Aunque tú tristemente me decías:
“Si yo me muero donde crees que vaya?
Y hoy no pudiendo a mi dolor profundo,
Cobarde, resignarme,
Tengo necesidad de crear un cielo
En donde colocarte,
Y por eso en mi loca fantasía.
Si miro por la tarde
Apacible brillar alguna estrella
Y luego en el espacio desplomarse,
Creo ver dos ojos que me miran tristes
Y exclamo suspirando: ¡esa es mi madre!

José María Vargas Vila
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CHAPTER I

INTRODUCTION

Over the last decade, changing socio-economic circumstances such as low wages (Marimpi & Koning, 2018) and the depletion of safety nets (e.g., Temporary Assistance for Needy Families [TANF], Cilesiz & Drotos, 2016) have had unfavorable effects on minority families in the United States (U.S.). Although the relationship between poverty and its consequences on minority families has been an area of academic interest, there has been a gap in literature explaining the consequences of low social inclusion, a term closely linked to social exclusion, poverty and low-income. This dissertation study proposes a paradigm shift from social exclusion to social inclusion by describing the findings of a feminist action research intervention with low-income Latina mothers. This introduction provides a detailed description of the purposes of this research, a literature review and theoretical framework, methodology, context of the study, findings, and discussion.

Researchers have investigated social exclusion as a phenomenon that influences the lives of individuals, families, and communities. Historically, the Welfare Secretary of the French government René Lenoir coined the term social exclusion as a concept that represented marginalized people, such as the mentally ill, abused children, people with disabilities, single parents, the aged, and those who struggled with addiction (Lenoir, 1974). The term, however, has evolved into a more complex concept. Indeed, today social exclusion is understood as a multi-dimensional process interacting across four main dimensions: economic, political, societal, and cultural (Jehoel-Gijsbers & Vrooman, 2007; Levitas et al., 2007). However, as will be explained, continuing to think about social exclusion promotes an understanding of the phenomenon from a deficit view. Although the social inclusion of minorities has been overlooked in several
contexts, there are some current debates on integration that are taking place across Europe and the U.S., areas which are currently experiencing migrations and are confronted with social inclusion challenges. An intersectional perspective of social inclusion not only recognizes the struggles of minorities and considers levels of discrimination and social isolation, but also the resilience of those who are socially excluded.

Re-directing our attention from social exclusion to social inclusion is a much-needed paradigm shift (Kuhn, 2012) in family science because the literature has mostly focused on the deficit perspective of social exclusion (Ayón, Valencia-Garcia, & Kim, 2017). Focusing on vulnerabilities often leads to an oversight of the strength’s minority families develop. Understanding the socially excluded as individuals and families that have the potential to be empowered by diverse resilience sources is a complex challenge, but a much-needed change in discourse from the current perspective found in the social exclusion and inclusion discussion.

The importance of empowering vulnerable minorities from social exclusion to social inclusion is based on the idea of providing factors that help people confront barriers that prevent full participation in their nation’s political, economic, cultural, and social life (World Bank, 2013). Minority families in particular are excluded through several practices based on gender, race, ethnicity, and social class. Such practices can rob them of dignity, security, and the opportunity to lead a better life. Therefore, we will be discussing social inclusion as an alternative.
1.1. The Purposes of this Research

This research had several goals. The first was to provide a critical overview of the social exclusion literature, where differences with poverty were highlighted. This goal also includes a description of each dimension of social exclusion, contextualized within low-income Latino families. The second purpose was to reconceptualize social inclusion, which was achieved by proposing a paradigm shift from social exclusion to social inclusion, by discussing the dichotomy between the two terms, and finally, by explaining how to jump from a static to a fluid view. The third purpose was to define the phenomena of social inclusion, since a concrete definition by academia as proven elusive. The third purpose of this study was to describe how to research, develop and deliver a feminist action research intervention program with low-income Latina mothers, focused on social inclusion. These goals emerged during my investigation on social exclusion and inclusion, where I encountered various diverse definitions of social exclusion, which were often ambiguous. Moreover, many authors have used the concept interchangeably with poverty (Sen, 2000). Similarly, social inclusion has been a contested term, where international organizations have put forth definitions that have remained unaddressed in academia. Furthermore, there have been efforts made by some academics towards a better understanding of both concepts.

For instance, according to Riva and Eck (2016), social exclusion is defined as “…the experience of being kept apart from others physically (e.g., social isolation) or emotionally (e.g., being ignored or told one is not wanted)” (p. 9). Moreover, these same authors expanded the term by stating that social exclusion is a multidimensional phenomenon, understood as a type of social rejection and characterized by experiences of ostracism, discrimination, social isolation, and dehumanization (Riva & Eck, 2016). This definition is not clear because although it provides key
concepts from the social exclusion literature (e.g., isolation, discrimination), it fails to account for the multiple dimensions that compose it, and the intersection of oppressive identities that cause it.

The Social Exclusion Unit (SEU) in the United Kingdom is a government agency that defines social exclusion as “A shorthand term for what can happen when people or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown” (SEU, 2004, p. 12). Similar to the definition provided by Riva and Eck (2016), this definition ignores causes and focuses on some general characteristics of social exclusion. Moreover, neither definition clarifies the multiple dimensions (e.g., economic, societal, political, cultural) that compose it. These two examples show how social exclusion is a concept that has different and unclear definitions, which focus on providing characteristics, rather than addressing its causes and/or specific processes. It seems that many want to understand social exclusion, but its unclear meanings and interchangeable use with poverty have made researchers distance themselves from the concept.

International organizations have suggested a new view towards the concept of social inclusion. Though not academic in nature, The World Bank has recognized the need for a focus on social inclusion and has defined it as “The process of improving the terms for individuals and groups to take part in society” (World Bank, 2013, pp. 3-4). Although useful, this definition is not clear as to what are the terms that can improve the lives of people under social exclusion, so they can move towards social inclusion. In this sense, this dissertation study proposes a shift not only in discourse, but also in paradigm (Kuhn, 2012) from social exclusion towards social inclusion. There cannot be, however, an understanding of social inclusion without delineating the complexities of social exclusion.
In brief, first, this introduction proposes a specific paradigm shift from social exclusion to social inclusion. Second, it provides a new and clear definition of social inclusion. Third, this dissertation will explain in detail how a financial literacy intervention program was developed, delivered, and researched for low-income Latina mothers in order to explore their understanding and experiences of low social inclusion. This dissertation was developed in order to fill some gaps in the social exclusion and social inclusion literature. Because minorities are considered a population vulnerable to social exclusion (Body-Gendrot & Martiniello, 2016), the findings of this study provide a different view on how Latino families in the U.S. navigate through the diverse dimensions of social inclusion (e.g., economic, societal, cultural, and political), and how families can create pathways towards social inclusion in their own lives.

**Paradigm shift: From social exclusion to social inclusion.** Social exclusion is a phenomenon that can affect any individual or group in society. Research has shown that individuals who have two or more social identities (e.g., gender, ethnicity, “race,” religion, sexual orientation, social class, age, disability, and/or migrant status) are more prone to social exclusion (Cole, 2017). Research has also shown that minorities are at high risk of social exclusion (MacInnes, Bushe, Tinson, Born, & Aldridge, 2014). Therefore, the participants of my research (low-income Latina mothers) are prone to being socially excluded because of the multiple identities and social locations: minority, women, and low-income.

Generally, social inclusion is defined as a process that seeks to improve social participation for individuals and families (World Bank, 2013). Often, studies on social inclusion measure levels of discrimination and bias against vulnerable groups such as minorities, indigenous peoples, migrants, and/or refugees (Abrego & Lakhani, 2015; Shucksmith, 2000). This approach, however, is problematic because it parts from a marginalized discourse and a
deficit perspective, like that of social exclusion. This dissertation study offers a path from the phenomenon of social exclusion towards the process of social inclusion. By changing the social exclusion discourse from a deficit view towards a strength perspective, I propose a paradigm shift in conceptualization, which will allow the emergence of a new understanding of the relationship between social exclusion and social inclusion.

After an in-depth review of academic articles, policy briefs, and government reports, five gaps were found in the social exclusion and social inclusion literature. This feminist action research intervention is important because these gaps in the literature have not been addressed, which takes away from the benefits that such type of investigations can provide. Below I provide a list of the gaps in literature:

1. Social exclusion research has mostly focused on White, middle-class families and largely ignored Latinos and other ethnic minority groups in the U.S. (MacInnes, Bushe, Tinson, Born, & Aldridge, 2014). Recently, academics have applied intersectionality towards the analysis of minority communities, including Latino families (Gillborn, 2015; Viruell-Fuentes, Miranda, & Abdulrahim, 2012). There are few studies, however, that link and identify the experiences and actions of Latina mothers directly with social exclusion (Huber, 2010).

2. Social exclusion (and to some extent social inclusion) has been widely researched and debated in Europe (Littlewood, Glorieux, & Jönsson, 2017; SEU, 2004). Surprisingly, the concepts have not been explored recently or in depth in the U.S. (Gross-Manos, 2017; Micklewright, 2002). The few studies that explore social exclusion and social inclusion in the U.S. (Bronheim, Magrab, & Crowel, 1999) are outdated and focus solely on policy perspectives.

3. Social exclusion studies are typically quantitative and often use secondary data (Bayram, Aytac, Aytac, Sam, & Bilgel, 2012; van Bergen, Hoff, van Ameijden, & van Hemert,
2014). Not enough research has been done from a qualitative perspective. In contrast to quantitative paradigms, qualitative research (Miles & Huberman, 1994), and in particular action research, has unique advantages, such as the opportunity to empower participants (Herr & Anderson, 2016). Practitioners who engage in action research also find it to be an empowering experience. Action research has this positive effect because the focus is relevant to the participants (Stringer, 2013). Action research involves actively participating in a change situation, whilst simultaneously conducting research.

4. Empowerment and resilience from a feminist and intersectionality view also fills a gap in the literature because social exclusion is usually described from a deficit view (Lawless & Martin, 2013). Recent research suggests that social exclusion should not be viewed from a deficit perspective. Rather, recent studies have centered on social inclusion, resilience and coping factors that vulnerable families (in particular women) apply in order to navigate through the challenges of being socially excluded (Eck, Schoel, & Greifeneder, 2016). Moreover, international organizations have promoted the empowerment of communities through social inclusion, which is the process of improving the ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society (World Bank, 2013).

5. Definitions of social exclusion do not emphasize that it is a multidimensional process (Popay, Escorel, Hernández, Johnston, Mathieson, & Rispel, 2008). Indeed, social exclusion refers to a how several dimensions interact, in contrast to related terms such as poverty, which is considered a static condition, relating to a given income situation or standard consumption pattern at a certain moment (Jehoel-Gijsbers & Vrooman, 2007). Several authors (Atkinson, 1998; Hickey & Du Toit, 2013) have suggested that this aspect is a key element in order to identify and understand social exclusion. In other words, social exclusion implies not only
understanding the act itself (agency), but it also depends on how a situation and circumstances develop in diverse dimensions. Based on these gaps found in the social exclusion and inclusion literature, below is a figure delineating the specific aspects that comprise the paradigm shift from social exclusion to social inclusion:

Figure 1: Paradigm shift from social exclusion to social inclusion

In summary, due to the need for studies that address social inclusion instead of social exclusion, this dissertation focused on a paradigm shift from social exclusion to social inclusion, which is a much-needed perspective in the field of family science and human development. The paradigm shift proposed is based on a strength perspective and is step forward toward advancing our understanding of the topic. By describing in detail the theory, design, and findings of this dissertation, significant contributions will be made to the field. The findings of this dissertation are transferable due in part to the rich description of context and methodological rigor explained in the next chapters. The findings of this dissertation provide insights into the ways that policymakers can create and implement programs targeted towards low-income minority families. Moreover, findings may contribute to various fields beyond family science (e.g., education) and could inspire other researchers to embark in the exploration of social inclusion and its consequences for minorities in the U.S. and abroad.

A feminist action research intervention for low income Latina mothers. The title of this dissertation has the word feminist, and indeed, this study is a feminist action research
intervention. The feminist approach utilized in this study is intrinsically imbedded within intersectionality. In other words, feminism has found that it cannot only focus on one identity of women, but also needs to recognize multiple important oppressive identities. On this matter, intersectionality (Crenshaw, 1989) provides a conceptual foundation that can be applied to minority women who experience social oppression. Moreover, the work by Few-Demo (2014) explained intersectionality as a feminist progressive perspective integrated to family studies. Few-Demo (2014) also described intersectionality as an appropriate tool of analysis for women that find themselves navigating in systems of social inequality such as social exclusion. Latina women are prone to experiencing the challenges of social exclusion because they are located within the intersections of several identities: race, ethnicity, low socioeconomic status, and gender (Jaramillo, 2010).

In summary, although definitions of social exclusion and social inclusion have been confusing, understanding intersectionality within the context of exclusion provides a feminist view that allows an expansion in perspective towards understanding prior research on the topic. Intersectionality fits well as a theoretical framework because it focuses on how the interception of oppressive identities create low social inclusion. Research has shown how Latino families in general have higher risk of experiencing social disadvantages when compared to other ethnic groups (Garcia & Weiss, 2015; Roach, 2017).

**Research question.** I acknowledge the importance of understanding how low-income Latina mothers understand and act toward higher levels of social inclusion in diverse dimensions. Social inclusion is of crucial importance in the historical moment we are living here in the U.S. Consequently, the purpose of the present research was to study and describe what happens when
an innovative intervention is implemented as a series of sessions that created awareness of social exclusion while promoting strength perspective (social inclusion.)

Therefore, the main research question guiding this study was:

*How did Latina mothers develop understandings of social inclusion by reflecting and acting during this feminist action research intervention program?*

Due to the lack of research regarding experiences of social exclusion or social inclusion for Latina mothers, I believe that findings of this dissertation study can make significant contributions to the field of family science. Social inclusion is a process that affects in particular minority families and has been relegated in academia due to the difficulty in its conceptualization (Body-Gendrot & Martiniello, 2016) and measure (Allan, 2017; Yoshikawa, Godfrey, & Rivera, 2008). Social inclusion has also been so overlooked, that international organizations (World Bank, 2013) instead of academic ones, have been the ones to start the conversation with concrete agendas and proposals. Moreover, empowering families by social inclusion and creating alternatives to navigate its dimensions (i.e., barriers to accessing public resources) may begin to improve economic, social, cultural, and civic participation, with important policy consequences.

In summary, related literature on both social exclusion and inclusion lacks clarity and substance. Moreover, this literature often parts from a deficit perspective (social exclusion) rather than from a strength perspective (social inclusion). Therefore, this research had several goals. First, a critical overview of the social exclusion literature is offered, where differences with poverty are discussed and descriptions of each dimension are provided. Second, a reconceptualization of social inclusion is provided, which was achieved by proposing a paradigm shift from social exclusion to social inclusion. Third, social inclusion was defined, since a concrete meaning by academia as proven elusive. Finally, this study described how to research,
develop and deliver a feminist action research intervention program with low-income Latina mothers, focused on social inclusion. This new knowledge was applied via a feminist action research intervention for low-income Latina mothers in order to understand their experiences under low social inclusion. The next chapters provide a detailed description of past literature on the topic, my philosophical intervention principles regarding the intervention program, my theoretical framework within family science, and methodological considerations on how the intervention was implemented for low income Latina mothers.
CHAPTER II
LITERATURE REVIEW

Historically, the creation of the term social exclusion is attributed to René Lenoir, Welfare Secretary of the French government (Lenoir, 1974). He coined the term because there was a need for a word that represented marginalized people or social “misfits” who were misunderstood, such as the mentally ill, abused children, people with disabilities, single parents, the aged, and those who struggled with addiction (Rogers, Jalal, & Boyd, 2007). The term social exclusion, however, has evolved into a more complex idea. Today, social exclusion is understood as dynamic, multi-dimensional process interacting across four main dimensions: economic, political, societal, and cultural (Sen, 2000).

First, I present the rationale behind the proposed discourse and paradigm shift from social exclusion to social inclusion via a critical review. This section clarifies the difference between social exclusion and poverty, which have been incorrectly used as one concept in academia (Jehoel-Gijsbers & Vrooman, 2007; Levitas et al. 2007). This section also provides a discussion on the diverse definitions of social exclusion and an in-depth review of its four dimensions. Next, a reconceptualization of social inclusion follows, with a description of its diverse definitions. This section ends with my own working definition of social inclusion and with arguments as to why focusing on social inclusion is much more than a discourse shift in the social exclusion conversation.

After, I provide review of the literature will explain how minority Latino families are prone to low social inclusion, particularly with Latina mothers. This chapter will focus on how this study was delivered as a feminist intervention. Next, I offer a review of the tenants of my intervention philosophy, which will be explained in order to expose its principles to ensure the
credibility, trustworthiness, and transferability of the intervention into other contexts. Finally, I framed this study within a family science theoretical framework, and therefore this section explains its influence in my understanding of the phenomenon of study.

2.1. Critical Overview: From Exclusion to Inclusion

This section will start with a discussion on the difference between social exclusion and poverty. Later, definitions of social exclusion will be described and compared. After, each dimension will be described within a Latino family context. Next, the reconceptualization of social exclusion to social inclusion is expanded. Finally, my working definition of social inclusion is presented. Indeed, the dyad of social exclusion/inclusion has a complex philosophical and historical background, where thinkers such as Michel Foucault explored the modern history of exclusion and made it central in an understanding the development of modern institutions (Foucault, 1977). In his work, Foucault traces the political etiology of social inclusion as a response to the crisis of the welfare state initiated in France by Rene Lenoir (Peters & Besley, 2014). Since then, academics have tried in vain to define both social exclusion and inclusion, due mostly to the complex multiple dimensions of social exclusion and a lack of understanding and research on social inclusion.

What is being proposed is not only a shift of terminology and discourse, but also a change in the social exclusion discussion, from a deficit to a strength perspective, the latter being social inclusion. In other words, I propose a paradigm shift from social exclusion to social inclusion Kuhn (2012). This is an epistemological change because social exclusion as a phenomenon of scientific study has resulted inadequate in terms of definition, analysis, and findings. Social exclusion parts from a stance where empowerment results difficult due to the nature of the term, and how it parts from a deficit view. A deficit view concentrates on
developing perspectives of what is lacking instead of what could be achieved. In fact, social exclusion is such a contested term in academia, that it is often mistakenly used interchangeably with poverty, which results highly problematic. Moreover, the term is also used in relation to a wider range of social categories, such as deprivation and material hardship (Peace, 2001; Reid, 2014). Although the concept of social exclusion has been widely debated in Europe (MacInnes, Bushe, Tinson, Born, & Aldridge, 2014; Eurostat, 2010; Jehoel-Gijsbers & Vrooman, 2007; Levitas et al. 2007), a comprehensible definition has proven elusive. Many times, the term has been related to notions of marginalization, but the contexts in which the concept appears are often ambiguous and contradictory, in particular with regards to poverty (Sen, 2000). Because social exclusion and poverty have been taken as one unique phenomenon in the past, below is an in-depth examination of the differences between social exclusion and poverty.

**Social exclusion and poverty.** Many studies avoid defining the term social exclusion and use the term interchangeably with poverty (Sen, 2000). As seen, the term social exclusion is of relatively recent origin (Lenoir, 1974). The notion has already, however, made substantially incursions into the discussions and writings on poverty, as there is a large and rapidly growing literature on the subject (MacInnes, Bushe, Tinson, Born, & Aldridge, 2014). This confusion between terms has not gone unnoticed. In Else Oyen’s (1997) critical portrayal of the academic research on social exclusion, new researchers are seen as proceeding to “pick up the concept and are now running all over the place arranging seminars and conferences to find a researchable content in an umbrella concept for which there is limited theoretical underpinning” (p. 63). In the literature, many times social exclusion is used as a “buzz” term in many policy and interdisciplinary circles, with little substance on understanding the actual phenomena (Percy-Smith, 2000). This section will clarify the difference between social exclusion and poverty.
Social exclusion is distinct from poverty (Saunders, 2015) in that the latter reflects a specific and static condition of material depravation, while social exclusion is a dynamic and fluid concept that covers many dimensions, such as economic, societal, cultural, and political (Popay, Escorel, Hernández, Johnston, Mathieson, & Rispel, 2008). For example, the consequences of economic exclusion are reflected in persistent unemployment (Bayram et al., 2012; Sen, 2000). In contrast, societal exclusion is reflected in lack of opportunity, social mobility, and health barriers (Roach, 2017; Garcia & Weiss, 2015).

Sen (2000) stresses the importance of scrutinizing the nature of social exclusion and poverty to understand its relevance and critically examine the possibility of using social exclusion in contexts other than the French. Regards to poverty, general definitions agree that it is characterized by a shortage of income (Wagle, 2002). Income may be the most prominent means for a life without material deprivation, but it is not the only influence on the lives we can lead. In other words, social exclusion goes beyond the static concept of living under low-income and relates to the interaction of several dynamic and fluid dimensions (Popay et al., 2008), which has implications that to some degree are constitutive components of the idea of poverty, but that does not mean that the two concepts can be used as one.

Indeed, many of the approaches to poverty incorporate within them aspects of social exclusion and vice versa. The difference between poverty and social exclusion centers on the fact that social exclusion entails much more than low-income conditions, such as social discrimination and lack of participation in economic, civil, social, and cultural life (Saunders, 2015). In other words, poverty is a static condition that emphasizes material deprivation and/or low-income, while social exclusion forefronts a person or a group’s ability to participate in social, economic, political, and cultural life, and their relationships with others (Saunders, 2015).
And although poverty has a profound effect on some, though not all, of these dimensions of social exclusion, there are other important intersectional factors of social exclusion such as gender, race, social class, ethnicity, age, disability, and employment status that create complex intersections of oppression.

In summary, social exclusion has been presented in some contexts as being the same as poverty, however, as presented, the two concepts are best seen as distinct but related. Considering the merits of focusing particularly on relational features that compose social exclusion would enrich the broad approach of seeing this phenomenon as the lack of freedom to do certain valuable things, an approach which requires strong theoretical underpinnings of which have not been extensively discussed and scrutinized in academia. This research wishes to fill in this gap in the family science literature.

**Definitions of social exclusion.** Although this dissertation study has been critical of how academics have defined and confused social exclusion with poverty, there is still much merit on authors who have started the conversation and have attempted to define this complex concept. According to Riva and Eck (2016), social exclusion has been defined as “…the experience of being kept apart from others physically (e.g., social isolation) or emotionally (e.g., being ignored or told one is not wanted)” (p. 9). Social exclusion is a type of social rejection that is characterized by experiences of ostracism, discrimination, social isolation, and dehumanization (Riva & Eck, 2016). This definition touches on important aspects of social exclusion such as isolation and discrimination, however, it ignores the identity intersections that potentially cause it.

Years before the work by Riva and Eck (2016), Agulnik (2002) defined social exclusion as a multi-dimensional process in which various forms of exclusion are combined. The
dimensions of social exclusion are characterized by a lack of participation in decision making and political processes; access to employment and material resources; and integration into common cultural processes (Agulnik, 2002). This definition is useful to some extent but lacks detail on what the dimensions of social exclusion really are.

The Social Exclusion Unit (SEU) in the United Kingdom is a government agency that defined social exclusion as “A shorthand term for what can happen when people or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown” (SEU, 2004, p. 12). Although somewhat insightful, this definition is not clear because “what can happen” is followed by a list of characteristics that ignores the nature of the linked problems of social exclusion. Furthermore, are the examples providing the only characteristics of social exclusion? Or are there more?

Other authors such as Levitas et al., (2007) explained that:

Social exclusion is a complex and multidimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. (p. 25)

This definition by Levitas et al., (2007) goes further than the rest, by delineating explicit dimensions of social exclusion. However, the definition does not touch on oppressive multiple identities, often causes of social exclusion. Similarly, the European Union (Eurostat, 2010) defined social exclusion as a process where certain individuals are pushed to the edge of society and prevented from participating fully in society by virtue of their poverty, or lack of basic resources. For the United Kingdom government, social exclusion “is a term for what can happen
when people or areas suffer from a mixture of linked problems, such as unemployment, poor skills, low incomes, poor housing, high crime environment, and family breakdown” (Jehoel-Gijsbers & Vrooman, 2007, p. 13). These two government definitions are problematic due to the ambiguity of their terms, and the fact that they mention broad characteristics of social exclusion without much background.

As presented, definitions of social exclusion are different and broad in scope, and often just provide sporadic examples of what social exclusion could look like. These definitions create a challenge in the understanding of how each dimension is reflected in the lives of minority families and communities because they are unclear. Moreover, questions emerge as to how each dimension of exclusion differs from each other, and what influence each one has overall, thus leaving researchers little room for the proposal of specific indicators or processes by which this phenomenon can be better understood.

As explained above, definitions of social exclusion in academia and by government institutions have been ambiguous and unclear. However, there are authors who address the interaction of several dynamic and fluid dimensions (Popay, Escorel, Hernández, Johnston, Mathieson, & Rispel, 2008; Levitas et al., 2007). Below a detailed review of the four dimensions of social exclusion are provided: economic, societal, cultural, and political, and its place within Latino families in the U.S.

Economic dimension. Economic exclusion refers to limited economic participation and opportunities (Renahy, Alvarado-Llano, Koh, & Quesnel-Vallée, 2012) and includes barriers to inadequate access to government and semi-government institutions (Jehoel-Gijsbers & Vrooman, 2007). The consequences of economic exclusion often result in persistent long-term unemployment, low wages, and job insecurity (Bhalla & Lapeyre, 2016). Exclusion from
economic life can be seen in inequities in assets, incomes, and employment opportunities (Spoor, 2013). Limited access to material resources is the outcome of exclusion in this dimension. Once it occurs, it is likely to contribute to further exclusion not just from economic life, but from the other dimensions as well. In other words, economic exclusion marginalizes individuals in the distribution of economic resources.

An example of economic exclusion is when a Latina woman is denied employment because of her gender and ethnicity. From an economic perspective, data trends describe a difficult reality for Latino families, as they face different challenges related to social mobility and equal life opportunities when compared to other ethnicities (Križ & Skivenes, 2015). According to the Pew Research Center (2016), Latinos families lag on income and wealth and have higher poverty rates when compared to other ethnicities. Recent data shows that 60.7% of Latino households are liquid asset poor, compared to 50% of Black households, and 28% of White household (Institute for Assets & Social Policy, 2014). This means that more than half of Latino households wouldn’t be able to cover basic expenses for three months if they were to suffer a sudden financial crisis. In other words, most Latinos in the U.S. are one crisis away from financial ruin.

Data from the National Women’s Law Center (2013) that Latinas in particular undergo severe economic exclusion, as they earn approximately 54 % of White men’s wages, while White women earn 78 %. This same report found that in terms of median weekly earnings, Latina women have significant wage gaps, which severely impacts take-home earnings, directly limiting their ability to save and invest in their families. Latina mothers are also more likely than White mothers to support children on their own, where their disproportionately low salaries sternly limit their economic well-being (Pew Research Institute, 2015). For instance, the 2012
Federal Poverty Level (FPL) for a family of four was $23,283, yet data showed that one in four low-wage Latina women working year-round earned less (Entmacher, Gallagher Robbins, Vogtman, & Frolich, 2013).

**Societal dimension.** Societal exclusion is referred to by scholars as social exclusion (Popay, Escorel, Hernández, Johnston, Mathieson, & Rispel, 2008; Bhalla & Lapeyre, 1997). In this paper, social exclusion will be referred to as societal exclusion to avoid any confusion with the meta term “social exclusion.” Societal exclusion refers to inadequate access to semi-government and private institutions (Jehoel-Gijsbers & Vrooman, 2007) and being subject to discriminatory practices (Röder & Mühlau, 2011). An example of societal exclusion is Arizona’s SB 1070 law, which allowed police to question an individual’s immigration status based on physical appearance (Pew Research Center, 2016). Limited opportunities to enjoy the level of social services perceived as ‘normal’ in a particular society are the outcomes of exclusion in this dimension. In this dimension social services are measured in access to education, health care, and medicine, social protection, basic infrastructure and transportation, water, and energy (Spoor, 2013). Exclusion from social services refers not only to whether such services are available and at what level of quality, but also to accessibility and affordability by different population groups.

From a societal view, data has shown that Latino families are more prone to not have health insurance and to suffer from numerous health issues when compared to other ethnicities (CDC, 2016). Research by (Alegria et al., 2002) found significant differences in health insurance between ethnic groups. Results indicated that poor Latinos (family income of less than $15,000/year) had lower access to health care than poor non-Latino Whites.
Regarding Latinas in the U.S., there has been some research related to societal exclusion, focused on immigrants and their feelings of social marginalization. For instance, (Ayón, Messing, Gurrola, & Valencia-Garcia, 2017) combined inductive/deductive analysis of in-depth semi structured interviews in order to examine immigrant Hispanic mothers’ descriptions of oppression in the U.S. Results indicated emergent forms of oppression, such as exploitation, violence, marginalization, cultural imperialism, and powerlessness.

**Cultural dimension.** Cultural exclusion refers to a disconnect that a person, family, or community experiences between their own culture and the society they live in (Bauder, 2002). Cultural exclusion can take the form of lack of participation in social networks, peers, community interactions, and leisure activities. An example is when a family does not participate in a local community event because of language and cultural challenges. For Latino families in the U.S., cultural exclusion is often linked to language barriers. For instance, research (DeCamp, et al., 2013) found that limited English proficiency for Latina mothers changed their experiences and expectations regarding health care, in particular with pediatric care. According to the Pew Center (2014), although Latinos in the U.S. have many different cultures rather than a common culture, Latinos express a strong, shared connection to the Spanish language. This report found that more than eight-in-ten (82%) Latino adults say they speak Spanish, and nearly all (95%) say it is important for future generations to continue to do so (Pew Research Center, 2014). Similarly, minority families in general and low-income Latina mothers in particular are at greater risk of encountering cultural exclusion (Roach, 2017). The reasons for cultural exclusion are wide and are linked to politics, values, learning styles, and other cultural factors such as language, tradition, ethnicity, heritage, history, educational formats, and socio-cultural factors such as ethnocentrism, racism, and their respective historical legacies. Regarding Latino families
in the U.S., a study by Suárez-Orozco and Suárez-Orozco (2009) found that second-generation Hispanics face more acute forms of cultural disconnection than their first-generation parents, leading to "special difficulties" that require adjustment.

Research by Calo et al., (2015) found that Latinas in North Carolina experienced health services barriers unique to their limited English proficiency background. Participants identified ways in which the lack of cultural and linguistic competence of front office staff negatively affected their experiences while seeking health services. When relating language barriers to social exclusion, research by Gándara and Aldana (2014) demonstrated that Latino youth enter schools that are highly segregated, have unqualified teachers, and have weak language programs for students.

**Political dimension.** Political exclusion occurs when individuals or groups are denied participation in political processes (Evans & Tilley, 2017). Political exclusion may stem from law, tradition, historical contexts, intimidation, and/or discrimination, and may create barriers for minorities regarding leadership roles. For example, a single mother might find it harder to be nominated and elected as a community leader. By using validated voting data from the Cooperative Congressional Election Study for several recent elections, research by Hajnal, Lajevardi, and Nielson, (2017) found that strict identification laws have a differentially negative impact on the turnout of racial and ethnic minorities in primaries and general elections in the U.S.

Exclusion from civil life is experienced via inequalities of political opportunities and power at all levels, and unequal access to justice, liberty, and institutions (Spoor, 2013). Reduced participation in political life is the outcome of exclusion in this dimension. The key concept for inclusion in civic processes is participation. Exclusion from civic life occurs not only through
formal institutions but can also occur due to lack of access to informal structures and opportunities.

Family and political scientists have tended to neglect or discount Latina leadership and participation in electoral and community politics. The mainstream literature tends to focus on the social and reproductive roles of women (Montoya, Hardy-Fanta, & Garcia, 2000). Mainstream feminists emphasize the importance of practicing grassroots, personal politics, which is tied to relationships embedded in the family and community (e.g., Ackelsberg 1984; Kaplan, 2016). However, these initiatives have almost exclusively recounted the experiences of White women. The literature on Latina political participation primarily calls attention to the "triple oppression" or structural intersections Latinas face: racism, sexism, and cultural traditions that encourage passivity and submissiveness (Montoya, Hardy-Fanta, & Garcia, 2000). However, in some U.S states, Latina women have thrived within their environment as leaders in their communities. Work by Hardy-Fanta (1993) found that Latinas in Boston demonstrated the full range of traditional political roles, such as running for office, mobilizing voters, mobilizing communities for concrete benefits, and providing political education for new members of the community.

There are various links between existing dimensions of social exclusion. To make the picture even more complex, exclusion in each dimension increases the risk of exclusion in the other dimensions (Spoor, 2013). For instance, limited income may reduce access to social services if some sort of payment is required. Scarce employment opportunities, apart from affecting income, can impede participation in social networks. Inadequate education opportunities often determine lower employment opportunities, and so on. However, what is also important to understand is that someone with a low income is not necessarily ‘excluded’ in one of the other two dimensions, and vice versa.
In summary, understanding the differences and interconnections between these four dimensions (economic, societal, cultural, and political) is at the core of discovering how minority families in general, and Latina mothers in particular, experience social exclusion. It is essential to understand, however, that this feminist action research study is proposing a shift in discourse and terminology, from social exclusion to social inclusion. Therefore, the complexity of social exclusion (e.g., composed by interconnected multiple dimensions) is essential to understand first, as it facilitates the exploration of the processes by which Latina mothers experience and act upon low social inclusion. Below a view on the diverse definitions of social inclusion are provided in order to provide a basis for the proposed paradigm shift from social exclusion to social inclusion.

**From social exclusion (deficit view) to social inclusion (strength perspective).** After an in-depth review of academic articles, policy briefs, and government reports, a critical review of social exclusion exposed a deficit view, with a focus on what individuals and families lack within a larger socio-economic and historic context. Recently, there have been support for promoting strength perspectives around different disciplines, such as education (Lopez & Louis, 2009), therapy, and speech pathology. However, as family science develops, so must the theories that explain the realities of vulnerable families and under-deserved communities.

Although social exclusion is a phenomenon that limits life opportunities, our purpose is not to erase legitimate historical and socio-economic realities that has shaped much of the oppression of minority families. On the contrary, the paradigm shift from social exclusion to social inclusion is intended to shift the focus from deficit (or what individuals lack), to the strength’s families develop when confronted with larger structural inequalities. In order words, the deficit perspective disregards the resilience and opportunities families possess to achieve well-being when confronted with social exclusion. As a discipline, family science should
acknowledge the role of history on the formation of current structural inequalities (Foucault, 1979), which perpetuate current low levels of social inclusion among families and communities.

Recent studies have centered on social inclusion, resilience and coping factors that vulnerable families (in particular women) apply in order to navigate through the challenges of being socially excluded (Eck, Schoel, & Greifeneder, 2016). Moreover, international organizations have promoted the empowerment of communities through social inclusion, which is the process of improving the ability, opportunity, and dignity of disadvantaged people to take part in society (World Bank, 2013). Social exclusion is usually described from a deficit view (Lawless & Martin, 2013; Hickey & Du Toit, 2013) while social inclusion is rarely discussed in similar contexts.

Re-directing our attention from social exclusion to social inclusion is a much-needed paradigm shift in family science because relevant literature and research has mostly focused on the deficit perspective of social exclusion (Ayón, Valencia-Garcia, & Kim, 2017). Focusing on vulnerabilities often leads to an oversight of the strength’s minority families develop. Understanding the all individuals and families have different levels of social inclusion has the potential to help us understand how to develop paths toward empowered. Although this goal is a complex one, it is a much-needed change in discourse and theory from the current perspective. By contrast, social inclusion has the potential to affect the lives of vulnerable individuals and communities in a positive way by acknowledging their strengths.

From a dichotomy to a spectrum perspective. As a multidimensional concept, understanding social exclusion implies not only understanding its negative consequences and its dichotomy (either excluded or not excluded; Bayram et al., 2012), but also requires contextualizing social inclusion as a complex spectrum, where different levels of inclusion exist
and can be achieved. Moreover, the question of how families can achieve more social inclusion requires this acknowledgement of fluid processes (e.g., action research interventions) in order to achieve more inclusion within a given spectrum (e.g., low economic inclusion, high political inclusion, etc.). There are few studies that are critical of social exclusion’s rigid dichotomy. This article invites academics and researchers to focus on the developmental possibilities of achieving social inclusion in several degrees and to understand it less as a static concept and more as a fluid process.

**From a static to a fluid conceptualization.** As explained, social exclusion refers to a multidimensional process, in contrast to related terms such as poverty, which is considered a static condition, relating to a given income situation or standard consumption pattern at a certain moment (Jehoel-Gijsbers & Vrooman, 2007). Several authors (Atkinson, 1998; Hickey & Du Toit, 2013) have suggested that this dynamic aspect is a key element in order to identify and understand both social exclusion and inclusion. In other words, being socially excluded or included is not a closed-ended question. Moreover, although definitions of social exclusion emphasize that it is multidimensional phenomenon (Mathieson et al., 2008), few studies go further in terms of accounting for the inherent strengths that families develop when confronted with its challenges. Social inclusion should be applied and approached as a dynamic and fluid process not only because it stems from a multidimensional construct, but because the processes towards social inclusion are unique for each individual, family, and community. Social inclusion involves the systematic participation and use of resources and services, and the right to participate on equal terms in social relationships in economic, social, cultural, or political arenas, which makes the phenomena develop at different paces according to many diverse factors, such as available community outlets and inherent worldviews. Inclusive processes can occur at
various levels, for example, within and between individuals, households, communities, cities, states, and globally (World Bank, 2013).

**Definitions of social inclusion.** Similar to social exclusion, definitions of social inclusion have not been addressed in academia. International organizations such as The World Bank (2013) have been one of the few organizations to define the phenomenon. Moreover, the few authors that have explored social inclusion either avoid a definition or rely on ones provided by diverse government and/or international organizations. For instance, the Commission of European Communities (2003, p. 9) defined social inclusion as the process which ensures that those at risk of poverty and social exclusion gain the opportunities and resources necessary to participate fully in economic, social, political and cultural life and to enjoy a standard of living that is considered normal in the society in which they live. It ensures that they have greater participation in decision making which affects their lives and access to their fundamental rights.

Moreover, The World Bank (2013, pp. 3-4) defined social inclusion as “The process of improving the terms for individuals and groups to take part in society” and “The process of improving the ability, opportunity, and dignity of those disadvantaged on the basis of their identity to take part in society.” These definitions do not consider the multiple oppressive identities of those individuals and families that are socially excluded, which is essential towards understanding paths of empowerment. Recognizing these multiple intersections of oppression results is fundamental towards developing a comprehension of the elements of social inclusion, because this is the beginning of detecting the challenges these oppressive intersectionalities bring about, and thus, create paths to social inclusion. As Foucault (1979) explained, social terms have several different historical constructions, where the meanings of scientific construction of social phenomena should be redefined, undone, and theorized differently. This observation would apply
My working definition of social inclusion. Social inclusion is a process of public acceptance where individual diversity is celebrated. Social inclusion implies the fact of being acknowledged by others. Moreover, social inclusion is a form of communal integration and incorporation. Social inclusion is also a complex phenomenon composed by the following dimensions: economic, societal, political, language, and technological. Social inclusion involves the acknowledgement of the unequal distribution of resources, rights, goods, and services. Furthermore, social inclusion infers the ability to participate in relationships and activities available to other members of society. Social inclusion implies resilience and should be understood as a process where individuals become more aware and reflective and/or take action to improve their levels of social inclusion. Finally, social inclusion is developmental and is represented by a spectrum of levels or degrees.

The definition above was developed during this dissertation study and stems from the critical review of social exclusion by creating a juxtaposition from the deficit view described earlier. When I define social inclusion is a process of public acceptance where individual diversity is celebrated, I contrast the idea of being kept apart and of social rejection (Riva & Eck, 2016). When I define social inclusion as being acknowledged by others, the idea of acknowledgement branches from the exclusion definition of “being ignored by others” (Riva and Eck, 2016). Moreover, social inclusion is also a form of communal integration and incorporation, rather than a state of social isolation and dehumanization (Riva & Eck, 2016). Social inclusion is a complex phenomenon composed by five dimensions. Here I follow the classic literature on the multidimensionality of social exclusion (Levitas et al., 2007). The idea that social inclusion
involves the acknowledgement of the unequal distribution of resources, rights, goods, and services (Levitas et al., 2007) stems from shifting current discourse from a deficit to a strength perspective. Furthermore, social inclusion infers the ability to participate in relationships and activities available to other members of society, rather than the “inability” to do so (Levitas et al., 2007). Social inclusion implies resilience and should be understood as a process where individuals become more aware and reflective and/or take action to improve their levels of social inclusion. Finally, when I define social inclusion as developmental, my intention is to focus on the possibilities and opportunities community interventions can provide to develop higher levels of inclusion in diverse dimensions and among vulnerable communities. Finally, as a multidimensional concept, understanding social inclusion implies recognizing the deficit rhetoric of social exclusion and its dichotomy (either being excluded or not excluded; Bayram et al., 2012). Also, it requires contextualizing social inclusion as a spectrum, where different levels of inclusion exist. While social exclusion requires a yes/no (you are either excluded or not), however, social inclusion is a spectrum which is more descriptive of the diverse levels of social inclusion that can be achieved.

**Why is this definition important?** The social inclusion of minorities has been a part of an important debate today on integration that is taking place across Europe and the United States (Westling, 2018), which are currently experiencing migrations and are confronted with inclusion challenges. An intersectional social inclusion perspective not only recognizes the struggles of minorities and considers levels of discrimination and social isolation, but also the resilience of those who are socially excluded. The importance of empowering vulnerable minorities from social exclusion to social inclusion, particularly Latino families, is based on the idea of providing
factors that assist people confront barriers that prevent full participation in their nation’s political, economic, cultural, and social life (World Bank, 2013).

Latino families, in particular low-income Latina mothers, are excluded through a number of practices ranging from stereotypes and stigmas, based on gender, race, ethnicity, and social class. Such practices can rob them of dignity, security, and the opportunity to lead a better life. The social inclusion of minorities has been a part of an important debate today on integration that is taking place across Europe and the United States (Westling, 2018), which are currently experiencing migrations and are confronted with inclusion challenges. An intersectional perspective of social inclusion recognizes the struggles of minorities and takes into account levels of discrimination and social isolation, and also the resilience of those who are socially excluded. The importance of empowering vulnerable minorities from social exclusion to social inclusion is based on the idea of providing factors that assist people confront barriers that prevent full participation in their nation’s political, economic, cultural, and social life (World Bank, 2013). Latino families, in particular low-income Latina mothers, are excluded through a number of practices ranging from stereotypes and stigmas, based on gender, race, ethnicity, and social class. Such practices can rob them of dignity, security, and the opportunity to lead a better life.

In summary, social exclusion and social inclusion have been contested terms, with a history that overlooks and avoids a proper definition and contextualization. Most of the body of literature on this topic has not presented the term in a clearly, and many times the term has been used ambiguously with poverty (Sen, 2000). However, if any study is to attempt to understand the various dimensions of social exclusion, social inclusion, and its effects on families, then it must apply a critical view on it’s the diverse definitions and provide a proper definition.
Moreover, a paradigm shift towards social inclusion was explained as a necessity between a deficit perspective towards a more empowering discourse language.

2.2. An Intervention Program for Low-Income Latina Mothers: How this Dissertation is Addressing Gaps in the Literature

Despite numerous contributions of social inclusion literature, there are still many issues and problems that have yet to be resolved. For example, the quantitative methods used in some studies examining social exclusion part from the deficit perspective explained earlier, which provides a skewed view of how social excluded families, particularly minorities, experience and act on social exclusion. Below is a detailed description of the five gaps found in the social inclusion literature.

Social inclusion and low-income Latino families in the United States. In the United States, Hispanics are the largest growing minority, currently composed of 57.5 million people (U.S. Census Bureau, 2017). In New Jersey, Hispanics compose 19% of the population (Pew Research Center, 2014). Research on the barriers Latino families face needs more attention because Latinos are at high risk of social disadvantages such as poverty (Macartney, Bishaw, & Fontenot, 2013) and low academic success (Espinoza-Herold & González-Carriedo, 2017). Particularly for Latina mothers in the U.S., data shows that 44% are the primary breadwinners, and 31% are unmarried (Pew Research Institute, 2015). Moreover, Latinas are twice as likely as non-Hispanic women to live in poverty; 20% of Hispanic women are poor compared with 11% of non-Hispanic women (U.S. Census Bureau, 2017).

Social exclusion is often linked to economic, societal, cultural, and political barriers for Latino families (Renahy, Alvarado-Llano, Koh, & Quesnel-Vallée, 2012; Bhalla & Lapeyre, 1997). Latino families in the U.S., particularly youth, encounter multiple barriers in their lives
(e.g., community disorganization, violence, and dysfunctional behaviors), as they are more likely to live in low resource areas with high poverty, social exclusion, and challenging urban environments than their non-ethnic-minority counterparts (Macartney, Bishaw, & Fontenot, 2013).

Moreover, when revising the social inclusion literature, research has mostly come from international organizations, focused mostly on policy (World Bank, 2013). Also, social inclusion studies have analyzed White, poor, and/or middle-class families and largely ignored Latinos and other ethnic minority groups (MacInnes, Bushe, Tinson, Born, & Aldridge, 2014). Historically, Latino communities have faced social exclusion, stigma, and discrimination in the United States. Furthermore, the current rhetoric towards Hispanics immigrants has shifted negatively, where events linked to the recent presidential campaign and election have given rise to fear and anxiety in many Latino families (Williams & Medlock, 2017). This type of rhetoric is not new, as research by Chavez (2001; 2008) documented the rise of what has emerged in the collective imaginary as the “Latino threat,” an ideology which is used to malign Hispanic immigrant populations and has gained acceptance in American culture.

This ideology continues to influence many aspects of society, economics, culture, and politics, reflected in the lives of Latino families, which are at greater risk social disadvantages, such as poverty (Macartney, Bishaw, & Fontenot, 2013) and low educational attainment (Prelow & Loukas, 2003). Moreover, research suggests that these socio-political events can have negative health effects on people who have been direct targets of what they perceive as hostility or discrimination and on individuals and communities who feel vulnerable because they belong to a stigmatized, marginalized, or targeted group (Williams & Medlock, 2017).
Social inclusion and low-income Latina mothers. Particularly for Hispanic mothers, life in the U.S. comes with struggles and challenges towards inclusion. For instance, data shows that 44% of Latina mothers are the primary breadwinner in their household, and 31% are unmarried (Pew Research Institute, 2015). In comparison, White women are the least likely to be breadwinners for their families when compared with their Latina and Black peers. When concentrating on social exclusion, studies have often linked it to various challenges for Latinas in the United States, particularly language related barriers (Yoshikawa, Godfrey, & Rivera, 2008). For instance, research by (DeCamp, et al., 2013) has found that limited English proficiency for Latina mothers negatively changed their experiences and expectations regarding health care, in particular regarding pediatric care. Other studies (Aisenberg, 2001) have examined the negative psychological and behavioral effects of exposure to community violence (a type of societal exclusion) on Latina mothers and their children. Moreover, research suggests the effects of social exclusion may be more pronounced in Hispanic mothers because of difficulties with accessing helping services (Viruell-Fuentes, Miranda, & Abdulrahim, 2012). Barriers to service utilization that may disproportionately affect Hispanic mothers include lower socioeconomic status, unemployment, low education, language barriers, and lack of awareness of where to seek social support (U.S. Census Bureau, 2002; Whitaker et al., 2007).

Recent research (Non, León-Pérez, Glass, Kelly, & Garrison, 2017) explored the existence of social inclusion factors that can help with social stress exposures for Latina mothers, for instance, coping mechanisms. Using a grounded theory approach, the authors defined four themes related to maternal stressors. These themes were (1) work-family tradeoff, (2) limited freedom/mobility, (3) reduction of social networks, and (4) transmission of anxiety and fears to children. Moreover, this study also found that Hispanic mothers engaged in a range of coping
mechanisms, including the creation of new social networks, looking for support in religion, and seeking help from community resources. In this sense, recent literature has taken into account how Hispanic mothers are resilient in the face of serious challenges, moving from a deficit perspective to a strength and inclusive perspective, in other words, a more accurate understanding of how Hispanic mothers in the United States overcome social barriers.

**Social exclusion and inclusion in the U.S.** Social exclusion is a concept that has been widely debated in Europe (Jehoel-Gijsbers & Vrooman, 2007; Littlewood, Glorieux, & Jönsson, 2017) but has received little attention in the U.S. (Micklewright, 2002). However, during the 1960’s, there were some efforts in the U.S. towards social inclusion. A policy initiative known as The Great Society was implemented during the Johnson administration. Its goal was to enlarge existing policies and create new programs that addressed serious social exclusion issues (e.g., poverty, unequal housing) (Zelizer, 2015). Later in the 1970’s, other policy changes also began to address issues related to the right to education, housing, employment, and access of services for minorities. These policies tended to be developed at a national level and were delivered to states and communities where they were implemented through the input of a federal agency (Zelizer, 2015).

A report by Georgetown University (Bronheim, Magrab, & Crowel, 1999) found two common threads of these policies that have unintendedly impacted the sustaining of social exclusion for minority families. First, the regulations for these programs came from federal legislation, with little opportunity for communities to provide input about the usefulness, the potential negative impacts, and the appropriateness of these policies. Second, these policies and programs focused on only one problem – the lack of affordable housing – rather than taking a coordinated approach to the multiple dimensions and context of social exclusion and poverty.
As a result, over forty years later, there is still extensive evidence of minority families, particularly Hispanic, that live under long term social exclusion (Feinstein, 2013). Current indicators include poor health and education, stressed families, low employment and socioeconomic status (Littlewood, Glorieux, & Jönsson, 2017). Moreover, the conversation on social inclusion and the need for a more comprehensive understanding of the process has largely been ignored in both Europe and the U.S. (Jehoel-Gijsbers & Vrooman, 2007; Littlewood, Glorieux, & Jönsson, 2017).

**Empowerment and resilience: A social inclusion perspective.** Traditional literature on social exclusion have centered on a deficit perspective (Lawless & Martin, 2013). However, an empowerment view regarding Latina mothers has gained more attention. According to Worell and Remer (2002), an empowerment frame targeted at diverse women must recognize four critical concepts: power, oppression, empowerment, and resilience. In this case, power and oppression are two terms that are embedded in social exclusion (Sen, 2000), which brings about empowerment and resilience from those who experience it (Zimmerman, Stewart, Morrel-Samuels, Franzen, & Reischl, 2011).

Social inclusion is often related to empowerment and resilience for vulnerable populations (World Bank, 2013), which is a shift in discourse and paradigm from social exclusion literature. Often, the emphasis on social exclusion comes from a deficit perspective, which provides an inaccurate and skewed portrayal of Latino family life. Researchers have described the importance of inclusive and empowerment models (Shih, 2004) as strategies that help individuals, in particular minority women, to deal with social exclusion and stigma. Empowerment as a paradigm posits that oppressed individuals are active actors in their environments and seek to create positive outcomes by navigating through structures of inequality.
(Zimmerman, Stewart, Morrel-Samuels, Franzen, & Reischl, 2011). In this sense, this study explored how Latina mothers made sense of social exclusion and how they navigated toward social inclusion.

Resilience for Latina women often focuses on the importance of family life, and as such, emphasizes on wellness and adaptability, both factors that build up family resilience (Bermudez & Mancini, 2013). Recent scholarly work has advocated for a more inclusive and intersectional framework in family research, particularly regarding the experiences of minority women in dimensions of race, social status, and gender stigmatization, to understand resilience and coping mechanisms (Remedios & Snyder, 2015). Work by Few-Demo (2014) explained intersectionality not only as a progressive perspective integrated to family science, but also as an appropriate tool of analysis for those individuals and families that find themselves navigating in systems of social inequality.

In summary, this research filled five gaps encountered in the social exclusion and inclusion literature. The most important being the proposed change in discourse or moving from social exclusion to social inclusion. This perspective is a shift in discourse and paradigm towards a better understanding of what factors should be set in place to assist minority families under social exclusion. This section also explained how social exclusion and inclusion of minorities (low-income Latina mothers) in the U.S has been ignored for so long. This research parte from the European view and tradition of deficit towards a strength view, applied to families in the U.S. By using qualitative methodology, empowerment, and resilience within a social inclusion context, this study was able to explore, as well as understand, social exclusion as a phenomenon different from poverty and social inclusion as an alternative strength-based view.
Why is this study important? Research has focused on White, middle-class families (Popay, Escorel, Hernández, Johnston, Mathieson, & Rispel, 2008; Jehoel-Gijsbers & Vrooman, 2007; Röder & Mühlau, 2011) and largely ignored Latinos, African Americans, and other ethnic minority groups in the U.S. There are gaps in family science research regarding the effects of social inclusion on families, particularly minorities. This study focused on low income Latina mothers and explored how they understand and potentially act on experiences of low social inclusion. The existing research has focused on quantitative macro levels of analysis, with use of secondary data (Bayram et al., 2012). There has been, however, little research exploring social inclusion at a micro-level among minority mothers. The title of my dissertation encompasses the goals of this study. First, as presented above, this research provided a critical overview of social exclusion, a description of its dimensions, and its intrinsic differences with poverty. Second, I provided a reconceptualization of social inclusion bases on specific principles. Third, I defined social inclusion, which is a task that has proven elusive in academia. Finally, the paradigm shift from social exclusion to inclusion was applied towards a feminist action research intervention for low income Latina mothers. As a Latina feminist scholar studying minority women, reciprocity between researcher and participants was essential towards creating a space for the empowerment of participants of this dissertation. The primary reason for applying action research as a methodology was to assist participants in improving their awareness of social exclusion and encourage them to act towards social inclusion.

In summary, socially excluded Latino families in the United States, particularly low-income Latina mothers, have been ignored in academia. This gap in literature is due to several reasons, the most important being the difficulty in conceptualization and measurement. The findings of this dissertation fill the gaps in family science literature by proposing a
comprehensive understanding of both social exclusion and inclusion and a paradigm shift toward the latter based on qualitative methodology. Understanding social inclusion also requires taking social exclusion as a multidimensional phenomena and social inclusion as an empowering and fluid process, thus shifting away from concepts of poverty towards a more reliable understanding of what these concepts entail.

2.3. Intervention Philosophy and Theoretical Framework

While delivering this feminist action research intervention program, the interdisciplinary nature of this research was recognized from the forefront. This research was interdisciplinary because it stemmed from the fields of sociology, education, philosophy, and family science. Because I consider my intervention philosophy part of my philosophical and theoretical framework, which guided all stages of this research, I decided to place them both in this last section of my literature review chapter.

Moreover, my intervention philosophy regarding the intervention program for low income Latina mothers is related to the paradigm shift I described earlier, from social exclusion towards social inclusion, because the nature of the feminist action research project is that the intervention program created reflection and action by participants. Therefore, below is a detailed description of my intervention philosophy. Following is the theoretical framework of this study, which situates social exclusion and inclusion within family science paradigms and expands further on the intentional interdisciplinary nature of this dissertation.

2.3.1. Intervention Philosophy

An intervention philosophy statement is a narrative that includes conceptions of instructing and learning, a description of methods, and a justification for instructing in the way proposed. Based on the principles described by Schwarzer (2001), below is a description of my
own intervention philosophy, which will be applied during sessions with participants. Providing these principles allows transferability to other contexts and will reaffirm the purpose of going from social exclusion to social inclusion, a paradigm shift which is embedded within this research. The goal of this section was to provide a guideline of the theoretical and philosophical principles applied during the development of this dissertation, which were: negotiation of curriculum, holistic learning, and critical theory.

**Negotiation-based content:** Schwarz (2001) explains that “learning is the result of negotiations between the parties involved” (p. 53). The exercise of learning should be process oriented (Bolhuis, 2003) and felt as natural, with reciprocity between the instructor and the participants (Zigo, 2001). Recent studies have found that this type of learning space can influence creative thinking (Sawers, Wicks, Mvududu, Seeley, & Copeland, 2016), add excitement for both the student and instructor, and enhance pedagogical instruction and learning experiences (Amedeo, Golledge, & Stimson, 2009; Wilson & Randal, 2012).

In a negotiation, instructors and learners must explain their own perspectives on any particular issue that arises. After considering the advantages and disadvantages of each issue, a consensus should be achieved (Jacobs, 2014; Schwarzer, 2001). However, there are limitations to this principle, which involves the premise that a balance should be achieved between the instructors and participants (Cook, 1992; Glatthorn, Jailall, & Jailall, 2016). Participants involved in the negotiation need to understand this limitation as boundaries of their negotiation. From the start, an instructor should set clear boundaries in this negotiation process and at the same time, should guide and help participants when they need clarifications or assistance.
environments, which can contribute greatly to strengthening learner autonomy (Bolhuis, 2003; Dam 1995; Horváth, 2016)

**Holistic perspective:** Schwarzer (2001) proposes the principle of applying a holistic perspective when instructing, which takes into account the whole and its interconnections, thus achieving a rewarding educational experience for both for learners and instructors. Recent authors (Miller & Nigh, 2017) explained this holistic approach as a ‘whole’ that recognizes and fosters awareness in ourselves and in participants, because it recognizes the interconnected nature of experience and the multidimensionality of human beings (Forzani, 2014). It also allows for the construction of interrelationships between different subjects (Morcom, 2017). Holistic perspectives in education are not new and have been a permanent characteristic of pedagogy literature (Korthagen, 2004; Korthagen, Kessels, Koster, Lagerwerf, & Wubbels, 2001), where diverse authors have proposed different ways to develop the qualities of a good instructor. Scholars have agreed that this holistic view is applied when instructors dissect information into smaller sections, thus making it easier for learners to connect small ideas to a wider context (Forzani, 2014; Schwarzer, 2001). Schwarzer (2001) explained that “teachers should divide a complex object of study into smaller parts, each easier to understand than the whole” (p. 54). In this way, there were mini-lesson plans included in order to reinforce what participants had presented and covered in the sessions. Thoughtful and tailored mini-lessons have been found to lead to a better process of meaning construction for learners of diverse backgrounds (Cooper, Robinson, Slansky, & Kiger, 2014). Moreover, parts of the lessons were explained in detail and examples about experiences were written by participants, thus allowing them to understand interconnections and concepts as a whole.
According to Miller (2007), holistic approaches in teaching should take into account balance, inclusion, and connection. In this study, the financial intervention was delivered mostly in Spanish (and to some extent, English), which allowed for a more genuine connection and inclusion with participants (Cenoz & Gorter, 2011). The intervention also developed the use of code-switching (Azlan & Narasuman, 2013), which assisted in the better comprehension between the researcher and participants. In particular for adult learning, recent research has linked holistic educational approaches to ideas of developing more reliable beliefs, exploring theory fidelity, and making decisions to the adult learning process (Taylor, 2017).

**Critical theory.** Schwarzer (2001) proposes critical theory in the learning experience inspired by the work of Freire and Macedo (1987). Critical theory is a progressive mode of education influenced by approaches to knowledge and culture developed by The Frankfurt School (Tarr, 2017) and by Brazilian educator Paulo Freire. Advocates of critical theory view learning as an intrinsically political act (Giroux, 2018). Additionally, this type of theory rejects the neutrality of knowledge and insists that issues of social justice are not distinct from acts of instructing and learning (Freire, 2018). According to Freire (2009), the goal of critical theory is emancipation from oppression through an awakening of the critical consciousness, based on the Portuguese term *conscientização*. Various authors have linked this consciousness under a philosophy of education (Bim-Bad & Egorova, 2016). Similarly, and in recent years, scholars have critiqued norms of neoliberal ideology in the way we educate by calling for embodied and anti-oppressive pedagogies and learning (Shahjahan, 2015). In many ways, critical theory in the learning environments seeks to disrupt Eurocentric notions of time that colonize learning processes.
Praxis is at the center of critical theory, which emphasizes its transformative goal, as education needs to connect knowledge learned by participants with their own lived experiences outside the place of learning. Drawing on Freire (2018) and Giroux (2018), critical theory aims to cultivate in young people the capacity and desire to take action in the real world by challenging oppressive and antidemocratic structures of power. In this sense, critical theory is the opposite of the majority of contemporary neoliberal approaches to education, which see the process of instructing primarily as the delivery of methods, skills, and predefined subject matter (Luke & Gore, 2014). This research applied critical theory in the sense that participants were empowered because of their critical thinking. The intervention had the goal of creating critical consciousness, understood as encouragement to affect change in our own lives through social critique and political action (Sturgeon, 2016). Moreover, instructing an intervention program fosters an understanding of larger sociopolitical issues such as racism, discrimination, ostracism, and gender relations.

In summary, by applying these three principles to my feminist action research intervention, I created an inclusive learning space where Latina mothers felt they had the safety and confianza to ask questions and participate in the decision making process. By negotiating the intervention content together, the process of learning became more accessible to participants. These elements created a holistic environment where critical theory emerged in the form of creating awareness of social barriers and provided a space where reflections and actions of social inclusion emerged.

2.3.2. Theoretical Framework: Social Conflict Theory of the Family and Intersectionality

As the economic life for U.S. minority families is characterized by rising income inequality and joblessness (Stone, Trisi, Sherman & DeBot, 2015), it is essential that family
science reflect the complexities and multiple processes minority parents encounter. Having in mind how contextual factors influence interpersonal relations (Bronfenbrenner, 2006), it is important to take into account how exogenous factors, as well as individual identities (e.g., ethnicity, race, class, etc.) (May, 2015) helps us make sense of social inclusion within Latino families in the U.S. Below are descriptions of the two leading theories this dissertation is based on: social conflict theory of the family and intersectionality.

Social conflict theory of the family. Situating social exclusion and inclusion within the family science literature is essential in order to place this study under the proper interdisciplinary lens it stems from. Social conflict family theory (Farrington & Chertok, 1993; Smith & Hamon, 2012) is one of the few theories in family science that recognizes the unfavorable influence of macro forces (e.g., social exclusion) on families’ economic and social systems, which determines the social integration of a person in society. Moreover, it provides empowerment concepts that fit well with social inclusion (Smith & Hamon, 2012). This theory is directed towards rejecting conventional views of family equilibrium between harmony and conflict, a framework which results inadequate and unpractical in the understating of family dynamics (Sprey, 1969).

When focusing on how low social inclusion affects families, it is important to clarify the definition of family process (Samania, 2011). Arditti (2012) proposes that family processes reflect interdependence among members of a family, where social placement plays a key role in influencing each member’s diverse experiences and agendas. These processes make part of the psychological, social, economic, and political reality lived by families. In this context, processes that emerge from social exclusion for parents have the potential to influence detrimental family dynamics, affecting children and family well-being. In the case of low income Latina mothers, detrimental family functioning has been linked with numerous economic and environmental
stressors that influences parenting styles and resources (Ceballo, Kennedy, Bregman, & Epstein-Ngo, 2012).

It is essential to frame social exclusion and inclusion under a family perspective by applying theory explicitly to create a relationship of reciprocity with research, (Knapp, 2009; Lavee & Dollahite, 1991). Often relegated in family science, social conflict theory of the family has resurfaced as a useful perspective in understanding diverse family processes that involve inequality, oppression, and social exclusion (Anderson, 2010). The roots of this theory stem from sociological concepts of conflict theory, which combines early work by economist Karl Marx and the philosophy of Frederic Hegel. Basic assumptions of this theory are that: (1) humans are self-oriented, (2) family dynamics differ due to limited resources, and that (3) conflict occurs at the macro and micro levels (Smith & Hamon, 2012). This last assumption allows us to understand society as a generator of structural inequality, from an individual, family, and community perspective.

Regarding the first assumption, the agency of social inclusion and self-orientation of social conflict theory of the family are similar in the sense that the act of exclusion is done by someone or something, while social conflict theory of the family takes humans as having the goal of fulfilling their basic necessities (Smith & Hamon, 2012) by means of competition (agency). The second assumption takes family dynamics as different from family to family, depending on many factors, such as limited resources and/or ethnicity (Farrington & Chertok, 1993). Regarding social inclusion, the shift in paradigm must also understand that minority families are diverse and have different backgrounds and worldviews, where generalizations are taken with caution. Finally, assumption three explains how conflict occurs at the macro and micro levels (Smith & Hamon, 2012). Social exclusion and social inclusion are sociological
concepts, and as such, are macro in nature. Macro means that social exclusion and social inclusion are phenomenon that are seen at community, national, and global settings. However, social conflict theory of the family also recognizes the connections between the macro and the micro, and the interconnections between them, very much in sync with Bronfenbrenner’s ideas about the influence ecological environments have on families (Bronfenbrenner, 2006).

Structural inequalities such as social exclusion shapes the lives of individuals according to status, gender, and race, by mechanisms of wealth and power (Pager & Shepherd, 2008). In this context, social exclusion relates to social conflict theory of the family in that the latter ascribes meaning to social value, stratification, roles, and different levels of power that create oppression and lack of opportunity (Farrington & Chertok, 1993), all characteristics found in social exclusion literature as important premises (Bayram et al., 2012; Bhalla & Lapeyre, 2016).

The multidimensionality of social inclusion and exclusion into diverse dimensions applies to social conflict theory of the family in that it contains economic, societal, political, and cultural realities and situations that minority family members endure as a product of social inequality. The multidimensionality of social exclusion is also related to intersectionality, a paradigm that explains how multiple social categories (e.g., race, ethnicity, gender, status) intersect at the micro level of individual experience to reflect multiple interlocking systems of privilege and oppression at the macro, social-structural level (e.g., social exclusion, racism, sexism) (Collins & Bilge, 2016).

Due to the current paradigms applied by academics and researchers, a proper comprehension of social inclusion has remained elusive within family science theories as well. However, social justice frameworks have been used by family scholars to conduct methodologically, conceptually, and purposefully various research studies related to social
inclusion (De Reus & Blume, 2011). More importantly, this social justice view takes into account the influence of biases, power, and privilege, which are the basis for low social inclusion (Russell, 2016). However, this social justice framework is often ambiguous, where many scholars still wonder how to create social inclusion parting from an all-encompassing term such as social justice. This research seeks to propose a paradigm shift towards social inclusion (World Bank, 2013) by contrasting the term with social exclusion, in order to have a meaningful and effective utilization of scientific knowledge grounded in a social justice framework. Specifically contextualizing social inclusion under a social justice view can help researchers in the future contextualize the situations that individuals and families are facing under social exclusion. By extension, this knowledge will also help practitioners and policymakers find better solutions and promote positive development among all individuals, families, and communities (Lerner, 2015).

**Social conflict theory of the family.** Social exclusion is a concept that has been widely debated in Europe (Jehoel-Gijsbers & Vrooman, 2007; Littlewood, Glorieux, & Jönsson, 2017) but has received little attention in the U.S. (Micklewright, 2002). Similarly, social conflict theory of the family has also received more attention in Europe (Littlewood, Glorieux, & Jönsson, 2017). In a U.S context and from a policy view, there is a historical precedent for social inclusion: The Great Society, which was implemented during the Johnson administration during the 1960’s. Its goal was to enlarge existing policies and create new programs that addressed serious social exclusion issues (e.g., poverty, unequal housing) (Zelizer, 2015). Later in the 1970’s, other policy changes also began to address issues related to the right to education, housing, employment, and access of services for minorities. These policies tended to be developed at a national level and were delivered to states and communities where they were
implemented through the input of a federal agency (Zelizer, 2015). These initiatives, however, were not successful and continue to be debated today.

In summary, although social conflict theory of the family does not address social inclusion or exclusion directly, it does address many common factors found within the existing literature (e.g., structural inequalities, unemployment), thus providing a useful perspective of how social exclusion, as a multidimensional dynamic phenomenon, is situated within family science. Furthermore, social justice within family science has provided some insight on social inclusion. However, social exclusion and inclusion have not been explored nor addressed often within family science theory. Below intersectionality is presented as a final component of this theoretical framework, which will clarify what role the intersections of several oppressive identities play in social exclusion and inclusion, in particular for minority women.

**Intersectionality.** The term intersectionality was first coined by scholar Kimberly Crenshaw (1989). In her seminal work, Crenshaw discussed Black feminism, and argued that the experience of being a Black woman cannot be understood in terms of being Black and of being a woman independently but must include the interactions of both these identities (Crenshaw, 1989). Crenshaw explained that the intersectional experience within Black women is more powerful than the sum of their “race” and gender, and that any observations that does not take intersectionality into consideration cannot accurately address the manner in which minority women are subordinated. As a paradigm, intersectionality presupposes our social world is constructed by multiple grounds of identity (Crenshaw, 1991;1989), a recognition which allows us to challenge often dominant conceptions of discrimination and subordination, a disadvantage that many minority women in the U.S. face today. Intersectionality shares many common social exclusion themes, such as marginalization, racism, sexism, and prejudice (Omi & Winant, 2014).
Specifically, structural intersectionality (Crenshaw, 1991), is especially useful when taking into account the multiple identities and realities that low-income Latina mothers experience in the U.S., as it explains how macro forces shape realities for individuals with certain intersections (race, ethnicity, gender, marital status, and income). Structural intersectionality provides an understanding of social inequality consequences such as underemployment and poverty, while expanding on preexisting social conditions such as processes of domination and subordination of minority and immigrant women, which have low access to resources and increasing cultural barriers, in particular language barriers (Kam, Guntzviller, & Pines, 2017).

Most importantly, structural intersectionality allows us to acknowledge the concept of “racial formation,” which is a socio-historical process by which racial groups are created, inhabited, transformed, and destroyed (Omi & Winant, 2014). As historical conditions and contexts change, so do racial and ethnic classifications, which reflect the structure of inequality in a society. The experiences of low-income Latina mothers can be understood by recognizing the multiple realities that they navigate, a mixture of societal, economic, cultural, and political life shaped by factors that are mutually influencing (May, 2015; Collins & Bilge, 2016).

In the case of Latina mothers, social exclusion analysis should not only consider the effects of differential positioning within social structures of oppression, but also how Latina women navigate the realities and experiences that emerge as a result of their social location. In this context, resilience and empowerment are factors that are essential in order to truly understand how low-income Latina mothers navigate in a world of multiple forms of oppression, discrimination, and patriarchy. Conflict theory of the family also reinforces the concept of resilience (Anderson, 2010; Sprey, 1969) which explains how conflict, such as parental stress due to poverty or social exclusion, has the potential to reinforce family solidarity to some degree.
In addition to the empowerment paradigms (Worell & Remer, 2002) this study explored the importance of Latino culture and values, such as *familismo*. Familismo is a central Latino culture. It involves dedication, commitment, and loyalty to family. Regularly spending time with one’s immediate and extended family is part of familismo. It also involves seeking the family’s advice for important decisions (Calzada, Tamis-LeMonda, & Yoshikawa, 2013). Sometimes familismo means putting the family above oneself. It may even mean helping one’s parents and siblings with money. Additionally, similarities between Latinas, such as education emanating from home space (e.g., el hogar) in the midst of English-speaking community’s (Villenas, 2001), as well as more socio-economic characteristics such as social capital for family well-being (Raffaelli, Tran, Wiley, Galarza-Heras, & Lazarevic, 2012) were explored.

In summary, the present research is an extension of family social conflict theory, social justice perspectives, and intersectionality. This research fills in the gaps in the family science literature by applying a social exclusion/inclusion lens towards the lives of low-income Latina mothers in the U.S. This effort distinguishes itself from previous research which has focused on consequences of poverty and low income on families by expanding on both the conceptualization of social exclusion/inclusion and proposing a change in its present discourse and paradigm orientation (from deficit towards strength).

**2.4. Research Question**

Therefore, my research question is:

*How did Latina mothers develop understandings of social inclusion by reflecting and acting during this feminist action research intervention program?*
CHAPTER III

METHODOLOGY

This study was designed as a feminist action research (Herr & Anderson, 2014) intervention case study (Merriam & Tisdell, 2016). This case study was bounded by an established evidenced-based financial literacy program that I developed and delivered as a social inclusion intervention. A case study was the best design for my research because it allowed be the space to observe, document, and deal with changes of the intervention. It also allowed me to see changes as the research progressed. Action research was applied because this design provided an opportunity to empower participants during the intervention on social inclusion, based on a financial literacy program. Action research also allowed a space to create awareness of social inclusion in the minds of my participants during the intervention and encouraged them towards agency (e.g., taking action) toward social inclusion within their own lives. Below the reader will find: 1) why I embarked on qualitative research, including specific details of this feminist action research case study, 2) my positionality as a feminist Latina researcher, including the importance of my transnational and bilingual background, 3) context of the study, 4) data collection, 5) data analysis, and 6) limitations.

3.1 Why Qualitative Research?

The methodological foundation upon which this research study was built on reflects a qualitative research methodology for several reasons. Applying qualitative research methodology to social exclusion of Latina mothers is considered a departure from how the issue has been approached in previous studies. As mentioned, many of the research studies conducted on the topic of social exclusion have been quantitative research studies (Bayram et al., 2012; van Bergen, Hoff, van Ameijden, & van Hemert, 2014). The methodological procedures that were
employed in this study were associated with qualitative paradigms and action research (Herr & Anderson, 2016). The method of data collection was based on a series of two in-depth semi-structured interviews with participants, one focus group, recollection of artifacts from participants (e.g., written materials from the sessions) and from the researcher (e.g., Power Point presentations), and reflective journaling.

Semi-structured interviews befitted the research in several ways. First, interviews provided an opening through which participants voices and opinions surfaced. Second, participants were able to relate narratives or stories about their social exclusion and inclusion experiences and thoughts. Sharing stories served to narrow the gap between me (the researcher) and the participants, thus encouraging them to reconstruct their own experiences and to free their inner voices (Seidman, 2013). Third, in qualitative research, humans are the tool of data collection (Merriam & Tisdell, 2016). A human instrument is responsive to the context of the data collection (e.g., researcher processing data while responding to incoming information) in a way that allows the researcher to organize, clarify, further explore, adapt questions and interviewing techniques as needed to verify information (Merriam & Tisdell, 2016). The fourth reason I decided to implement a qualitative research methodology is because studies on social exclusion lack the perceptions and voices of those who are not fully socially included in society in a variety of dimensions (e.g., economic).

**Why a feminist action research case study?** I define feminist action research as a conceptual and methodological framework that enables a critical understanding of women’s multiple intersections and works toward inclusion, participation, action, and social change while confronting the underlying assumptions the researcher brings into the research process (Reid,
Feminist action researchers facilitate building knowledge to change the conditions of women’s lives, both individually and collectively, while reconstructing conceptions of power so that power can be used responsibly (Ristock & Pennell, 1996; Stoppard, 2014). In this study, feminist action research was a tool that involved a particular way of looking at the world and thinking about social exclusion and social inclusion with regards to low income Latina participants. Since many poor minority women are excluded from social processes and their communities (Collins & Bilge, 2016), open and flexible theory-building grounded in empirical work that is ceaselessly confronted with, and respectful of, women’s day to day experiences, is much needed in academia (Lather, 1991).

Moreover, feminist action research often considers praxis as an important factor when developing studies that center on women (Letherby, 2003). In other words, the philosophy of “doing it for ourselves” or placing theory into practice is what lies at the heart of feminism’s commitment to social justice and empowerment. As a feminist researcher, I applied and recognized the three main components that separates feminist methodology from other forms of data collection.

First, feminist action research is characterized by its double dimension. As opposed to traditional research, its objectives include both the construction of new knowledge and the production of social change (Kirby & McKenna, 1989). Second, feminist action research is grounded in feminist values, ideals, and beliefs. It seeks to include feminism within the process of the researcher, to focus on the meaning’s women give to their world while recognizing that research must often be conducted within institutions that remain patriarchal (Letherby, 2003). Third, feminist action research is characterized by its diversity (Hesse-Biber, 2014). It is
interdisciplinary, and it is constantly being redefined and reconstructed by the concerns of
women coming from very diverse perspectives. Feminist action research thus requires that such
issues as antiracism and diversity, fair decision making, and the empowerment of women, in
particular traditionally marginalized women, are addressed (Coleman & Rippin, 2000). In this
study, as a feminist researcher, my goal was to obtain the diversity of women’s experiences of
social exclusion and inclusion via in depth interviews, a focus group, and artifact analysis. As my
participants were minority women, I asked questions that explored issues that were of particular
concern for them. Feminist methodology allows access to the voices of those who are socially
excluded in society (Hesse-Biber, 2014). For instance, women, people of color, and the poor are
examples of marginalized groups. Feminist principles informed all stages of this research, from
choice of topic to presentation of data, acting as the framework guiding the decisions during all
stages of research. By applying these three feminist premises, I honored the voices of my
participants and my community by providing a much-needed feminist view in the areas of social
exclusion research, which shaped my conceptualization, data collection process, and
interpretation of data throughout this research.

**Feminist perspective.** Feminist qualitative researchers stress on the importance
providing a high level of reciprocity from the researcher (Trainor & Bouchard, 2013). This view
stems from the idea that it is unethical for women to “use” other women. As a feminist Latina in
the U.S., I find myself drawn to the ethics of feminist research – in particular reciprocity. It is
only fair to reciprocate to my participants who have taken time away from their busy lives to
open up to me and describing memories, lived experiences, and ideas for my research. My
intersections as a Latina are linked to my Latina-USA identity, which makes me share cultural
similarities with other Latinas, such as values, behaviors, attitudes, and language cues.

Professionally, my experience is set in a transnational background, including working to empower vulnerable families in Central America, in particular women from rural communities. In the U.S, my practical experience includes working as a Family Partner, assisting low income minority families and working towards Latino youth inclusion. I believe my personal biography, academic, and professional background allowed me to provide an adequate reciprocity with my participants.

**Case study.** Merriam (2007) explained how there is a lack of clarity from academics when it comes to defining what a case study is. Stake (1994) explained that a “case study is defined by interest in individual cases…it draws attention to the question of what specifically can be learned from a single case” (p. 236). Similarly, Creswell (1994) also defined case studies as explorations on a single entity or phenomena. She states that case studies are “bounded by time and activity (a program, event, process, institution, or social group) and collects detailed information by using a variety of data collection procedures during a sustained period of time” (p. 12). What these definitions have in common is that a case study is a bounded system, with certain limitations that are inherent from a study itself. In case studies, delimiting the object of study is of particular importance, as well as understanding that the case itself is a thing, a single entity, a unit where there are clear boundaries (Merriam, 2007).

Taking these considerations into account, it is important to state that I conducted this research on how low-income Latina mothers understand social exclusion and act towards social inclusion within the boundary of a financial literacy intervention. In this feminist action research, the case was the intervention program and the process of how low-income Latina mothers
experienced levels of social inclusion, while providing tools to act towards empowerment. Therefore, this dissertation was framed as a case study because my research interest is focused on the experiences of social inclusion of Latina mothers who participated in this intervention program that I developed and delivered. The duration of the intervention program is the case, as the data collection started since initial contacts with the director of the center where financial intervention program took place and stopped one week after the last session (graduation). In the findings section, I provide a detailed description of what happened while implementing the proposed financial literacy intervention.

**My positionality as a feminist Latina researcher.** In qualitative research, the researcher plays different roles. These roles are determined by factors such as the researcher’s philosophy, worldview, research goals, and personal and professional background. Reflective analysis in the research process was applied by means of relating critical thought towards my worldview as a Latina scholar in the U.S. The recommendation of Ortlipp (2008) to utilize reflective journaling as an active tool of research in qualitative studies is a powerful insight that was developed during this study. Reflexivity for a qualitative researcher creates transparency and trustworthiness, because not being aware of personal views can obscure the interpretation of theory and data. Reflexivity in my research started with the acknowledgement that I am a feminist transnational Latina, which allowed me to create rapport with my participants, for instance, via language commonalities and shared world views. My transnational Latina background has influenced my interest on poverty, social exclusion, inclusion, and empowerment factors communities and families set in place to adjust to difficult circumstances.
Although I had similarities with my participants, there were many differences that I must also acknowledge: I am not affluent, but I am also not under low-income conditions. Even more, I am Ph.D. student, which is a privilege that was considered in my personal reflective analysis. Finally, although I am married, I am not a mother. I am not interested in being a mother in the future. Personally, my own mother was a Latina immigrant in the United States, and witnessed several challenges and struggles, including challenges toward social inclusion. All these factors were taken into account and explored in my process of reflective journaling, which provided me clarity of how I could have affected my process of data collection and analysis in my own investigation.

In summary, this section explored why qualitative research fit well the goals of this financial intervention for low-income Latina mothers. Additionally, I provided details of how I developed this feminist case study. The section on the feminist perspective allowed the reader to understand the importance of reciprocity within feminist research. Finally, I shared my positionality with my own research, where I described my background, experiences, goals, and my own awareness as a woman of Latino origin, as an instructor, and as a researcher. The journey is important because it influences what I saw as data and the way I analyzed and interpreted it, because as Wolcott (2001) states, “interpretation invites the examination, the pondering of data in terms of what people make of it” (p. 33). This section attempted to contribute to the theory building on social inclusion interventions and transferability of this study since I am providing an account of my journey in the path of action research within family science. Below the details of the context of the study are discussed and described.
3.2. Contextualization of the Study

This research was a case study (Yin, 2018) bounded by financial literacy program called Money Smart for Adults (MSA) created by the Federal Deposit Insurance Corporation (FDIC) in 2001 (FDIC, 2018). I chose this program for my social exclusion/inclusion intervention because social exclusion is a term that has been closely linked to economic disadvantages for vulnerable families (Sen, 2000), including lack of access and financial illiteracy regarding economic services and opportunities, while social inclusion has been regarded as an important aspect in the lives of families and communities (World Bank, 2013).

The present study was conducted within the boundaries of a financial literacy intervention program with Latina mothers focused on social inclusion. Although the program started with 12 Latina mothers, due to other commitments and unforeseen events explained in detail in further chapters, 8 mothers’ data was analyzed due to the fact that they all attended more than 80% of the intervention program. The purposive sampling approach (Merriam & Tisdell, 2016) was an important factor in the data design of this study. As explained by Berg (2004), when developing a purposive sampling, a researcher must use expertise or knowledge about a group in order to have subjects who represent the population of interest.

**Intervention curriculum: Money Smart for Adults (MSA).** The MSA intervention was designed with a dual purpose: (1) to help adults outside the financial mainstream build knowledge and positive relationships with financial institutions, and (2) to provide those financial institutions with a tool to assist in community outreach and economic development (FDIC, 2018). The Money Smart for Adults curriculum consists of eleven modules that are available in Spanish (FDIC, 2018).
The intervention primarily addresses the management competencies necessary to become a knowledgeable banking customer. For example, week 1 and 2 covers the basics of checking accounts, savings accounts, budgeting, and credit. The Money Smart for Adults curriculum consists of eleven training modules that cover basic financial topics. Topics include a description of deposit and credit services offered by financial institutions, choosing and maintaining a checking account, spending plans, the importance of saving, how to obtain and use credit effectively, and the basics of building or repairing credit (FDIC, 2018). Each of the eleven modules are structured in identical manner and include a take-home guide for participants that provided tools and information that participants used independently after completing a module (see Appendix A). However, the intervention itself was negotiated with participants until a consensus was achieved.

In 2007, the FDIC reported on a longitudinal evaluation of Money Smart (Federal Deposit Insurance Corporation, 2007) which included a pre-training survey, a post-training survey, and a telephone follow-up survey. Significant findings showed that participants were more likely to open deposit accounts, save money in a mainstream deposit product, use and adhere to a budget and have increased confidence in their financial abilities when contacted six to twelve months after completing the Money Smart course.

**How the financial intervention program was set.** The financial literacy program was conducted in a community center located in one of the most densely populated areas in the country. The community center is a two-story building with one main living room area, surrounded by three stacks of long tables with chairs. On the right, there is a fridge and a small kitchen type setting, to prepare snacks and handle food. On the first floor, there is a small book
cabinet with children’s books and a small table for children. The second floor is used for administrative purposes, but also provides space for classes and workshops to take place. It is a shared and small environment. Although the facility is small, they serve from 100 to 150 families every year. According to the center’s director, 90% of the families served at the center are Latino. Programs offered by the center include bilingual homework help for children, parenting and nutrition programs, and is a source of community information.

During a formal interview with the director of the center, she reported that adults attending the center prefer one-on-one instruction because often they feel shy in small groups, and that they can focus more easily with one instructor. According to the director, the population that the center caters to is often low-income, marginalized, and face challenges regarding lack of socio-economic opportunities. Lesson planning and goal setting for the one-on-one classes were designed to meet the individual needs of a learner. As explained in the previous chapter, the financial intervention program that was implemented in this feminist action research study was the based on the program Money Smart for Adults (MSA) created by the Federal Deposit Insurance Corporation (FDIC) in 2001. This intervention was chosen because low levels of social inclusion have been closely linked to economic disadvantages for vulnerable families (Sen, 2000), including lack of access and financial illiteracy regarding economic services and opportunities.

**Information session.** After approval from the university’s institutional review board (IRB) and with consent from the director of the center, I conducted an information session for interested Latina mothers from the area. The information session lasted one hour and included a conversation with the mothers about the intervention. I utilized a bilingual electronic
presentation that I developed specially to cater to my audience and explained details of the financial intervention itself and how it would develop. The bilingual electronic presentation provided information such as schedule, details about the interviews, IRB procedures, and other data collection that took place. Eight mothers ($N = 8$) completed the whole intervention. There were originally twelve mothers interested, but due to events, such as giving birth, family members passing away, and schedule conflicts, four of the mothers that initially started the financial intervention program were not able to continue.

**Recruitment and small biography of participants.** Eight Latina mothers participated completely in this study. Often, sample size is considered “one of the most difficult and contentious aspects of qualitative research design” (Daly, 2007, p. 178). Authors base their data collection plans on the unwritten assumption that “more is better,” and reviewers may dismiss a study with eight participants as insufficiently rigorous and/or unrepresentative. Instead of using sampling logic to discuss small-sample studies, Small (2009) argued for a paradigm shift. Instead of the goal of generalizability, good qualitative studies seek to show how transferability or extrapolation of concepts is developed through analysis.

According to Merriam and Tisdell (2017), the process of participant selection involves the creation of a list of attributes that are essential to the study then finding participants who match the list. In this study, the only attribute for Latina mothers’ participants is that they receive and make part of the family center. The participants met the following attributes: (1) they were over 18 years of age (2) they had a prior relationship with the family center, (3) they were Latina mothers, (4) they were low-income. The age range of the Latina mothers was between 20-62 years. Developing the MSA curriculum provided me with the opportunity to create situations
where rich data was collected. Delivering the intervention offered me an “insider’s” perspective of the experiences of my participants’, in addition to having an outsider perspective as a researcher (Dwyer & Buckle, 2009).

As stated before, participant attendance is usually low regarding community programs. However, my intervention program was met with unusual interest. During the summer of 2018 a total of 12 participants attended the first session. However, 8 went through the whole intervention program, which lasted two months. The focus of this study was these 8 Latina mothers. These participants attended at least 80% of the sessions. The following is a short description of all the participants that attended at least one session. The structure of each description provides the age of the participant, country of origin, occupation and/or education, the amount of time they attended class, and information relevant to each participant explaining details about their background (e.g., family composition) and the possible reasons why they stopped attending the intervention sessions. The purpose of all this information is to help the reader understand the characteristics of the Latina mothers involved in the study. For confidentiality purposes, all names provided are pseudonyms. The characteristics of each Latina mothers presented have a purpose: the age of the participants reveals particular experiences according to their generation, the countries of origin provide a view on the heterogeneity of the Latino community but also provides information on their cultural values, family composition helps us understand important background information regarding resources and family support within the lives of the Latina mothers. Finally, the attendance of the intervention itself, as being present in each session was the first step towards achieving the goals proposed at the beginning of the intervention. The names used below are all pseudonyms.
Lulu is thirty-four years old. She is from Honduras and has lived in the U.S. for the past four years. She does not work because she must take care of her children, and her husband is the breadwinner of the family. She was a teacher in her country and has a university degree. She attended the majority of the classes but was constantly interrupted by her youngest son, and sometimes her seven-year-old daughter.

Lucia is forty-nine years old. She is from Colombia and has lived in the U.S. for more than twenty years. She has never worked because her husband, who she met in Colombia, is the breadwinner of the household. She has a daughter, who has a child of her own. Lucia finished high school and never attended college. She attended all the sessions and was one of the most interested and engaged mothers in the intervention program.

Lucrecia is fifty-nine years old. She is from Ecuador and has lived in the U.S. for thirty plus years. She graduated from college and has a secretary degree. She has had a variety of types of work in the U.S., from being a truck driver to a secretary position. She has two children and several grandchildren. She became a widow early in her marriage. Lucrecia attended most of the sessions and was always outspoken.

Natalia is sixty-three years old. She is from Ecuador and has been in the U.S. for more than thirty years. She studied to be a teacher in her country but came to the U.S. to help raise her grandchildren, since her daughter had emigrated and was having some challenges working and raising her family at the same time. Natalia is divorced. She attended all the sessions except graduation because her grandson was graduating from military academy on the same date.

Daria is twenty-six years old. She is from Colombia and came to the U.S. five years ago with her child and husband. She is married and has two children and earned her degree in her
home country but has not been able to continue her education in the U.S. She had faced challenges applying for work. Daria attended the majority of the sessions except for one, because she had an appointment with an employee from the Supplemental Nutrition Assistance Program (SNAP).

Wendy is twenty-seven years old and is from Puerto Rico. She came to the continental U.S. two years ago. In Puerto Rico she worked in a restaurant and as a secretary. Here she has not been able to work because she takes care of her son but wants to work once he is able to start school or day care. She is married and graduated from high school. She attended all the sessions, being late only once because she was dropping off her son at the day care. She would sometimes bring him to class, and he was not disruptive in class.

Rosa is fifty years old and is from Peru and came to the U.S. thirty years ago. She graduated with a degree in psychology in her home country, and in the U.S., she dedicated herself to working, mostly in factories, although her husband and her are now retired. She mostly dedicates herself to community volunteer work. She participated in most of the sessions except for the final one, because her mother passed away and she had to travel out of the country.

Franchesca is thirty years old and is from Honduras. She came to the U.S. eight years ago and has two small children and is married. She has had several jobs, from being an assistant to a writer in her country to a waitress in the U.S. She participated in most of the sessions but missed three, due to transportation challenges and having to pick up her son at the doctor as he was recently diagnosed with autism. She would sometimes bring her children with her to the sessions, they did not disrupt the class.
Emilia is twenty-five years and is from Honduras. She came to the U.S five years ago and was graduated with an engineering degree from her home country. She was married had one daughter. She was not working at the start of the intervention program because she was eight months pregnant. She had to leave the intervention after one month and one week because she gave birth to her son. She sometimes had her daughter with her during the sessions.

María is fifty-three years old and is from El Salvador. She did not want to make part of the intervention program officially because she asked to have that position. However, she attended several sessions and became engaged as time passed by. She came to the U.S. more than twenty years ago. She did not work and was interested in learning financial literacy. She attended half of the intervention program.

Marisol is thirty-three years old and she is from El Salvador. She has two boys and is married. She wanted to make part of the intervention and provided me with one initial interview. However, she was eight months pregnant when I met her, and she had to stop attending due to some complications regarding her baby. We celebrated a baby shower for her two months later, as she delivered a healthy baby boy.

Domenica is thirty-one years old and is from El Salvador. She provided me with one initial interview, in which is stressed the challenges of being undocumented woman in the U.S. She is married with three children, the last one being a new born. She attended the first sessions with the baby and was happy to bring Salvadorian snacks to share. She stopped attending after our fourth session. She attended one last class near the end of the intervention, the day of her good friends Marisol’s baby shower.
Below is a table with all the participants of this study. The names are pseudonym because confidentiality was of the upmost importance in this dissertation. The table below includes name, nationality, and is sorted by age. The last section provides information regarding subsidy use.

<table>
<thead>
<tr>
<th>Name</th>
<th>Nationality</th>
<th>Age</th>
<th>Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wendy</td>
<td>Puerto Rico</td>
<td>24</td>
<td>Y</td>
</tr>
<tr>
<td>Daria</td>
<td>Colombia</td>
<td>26</td>
<td>Y</td>
</tr>
<tr>
<td>Emilia</td>
<td>Honduras</td>
<td>28</td>
<td>Y</td>
</tr>
<tr>
<td>Franchesca</td>
<td>Honduras</td>
<td>32</td>
<td>Y</td>
</tr>
<tr>
<td>Marisol</td>
<td>El Salvador</td>
<td>33</td>
<td>Y</td>
</tr>
<tr>
<td>Lulu</td>
<td>Honduras</td>
<td>35</td>
<td>Y</td>
</tr>
<tr>
<td>Domenica</td>
<td>El Salvador</td>
<td>44</td>
<td>Y</td>
</tr>
<tr>
<td>Lucia</td>
<td>Colombia</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>Rosa</td>
<td>Peru</td>
<td>50</td>
<td>Y</td>
</tr>
<tr>
<td>Maria</td>
<td>El Salvador</td>
<td>53</td>
<td>Y</td>
</tr>
<tr>
<td>Lucrezia</td>
<td>Ecuador</td>
<td>60</td>
<td>Y</td>
</tr>
<tr>
<td>Natalia</td>
<td>Ecuador</td>
<td>62</td>
<td>Y</td>
</tr>
</tbody>
</table>

*Table 1: List of Latina mothers of this intervention study*

In summary, the participants of this study were a diverse population, composed by Latina mothers of different nationalities and ethnic backgrounds. This was a strength of this research, as diverse points of views and experiences were captured. The fact that the mothers shared so many ideas and personal thoughts regarding how social exclusion and inclusion impacted their lives and the those of their family members provides an idea that they felt that this intervention program was a safe space where they could express their ideas. The use of Spanish during the sessions proved to be essential towards creating this safe space.

### 3.3. The Intervention Experience.

I believe that people, adults and children, learn best when they feel respected. When student’s prior experiences are valued and used, they feel productive and engaged. In this sense,
their own goals and needs were central to this intervention. The financial intervention program was designed to create a learning space based on sharing experiences. The sessions were carefully planned beforehand, during and after the actual learning took place. The intervention was flexible because the Latina mothers and I took important decisions together.

**Intervention setting.** The financial literacy intervention program was conducted at a Family Center in New Jersey. The facility itself is small. However, it serves more than 100 families. The intervention had sixteen sessions covering most of the MSA course units. We met once a week for periods of one hour and a half. Even though the learning room space was small, participants and I rearranged the physical environment, the tables and chairs, to fit the characteristics of the participants and our sessions. Arranging the learning room with learners helped build confidence and pride in their work and create a stronger sense of community (Otto, 2017). Different ways of learning are supported through planning, the way learning supplies will be made available, and the type of activities that will be set in place.

Each session included: (a) snack time (b) social exclusion and inclusion reflection (c) a brief lesson plan and discussion, and (d) final questions. Small assignments were collected at the end of each session in addition to the reflection writing. Detailed guidelines for the in-session assignments will also be provided if and when needed. The first and last session were atypical, meaning that they will be different from a normal session. During our first gathering, consent forms were provided, and recollection of signatures took place. Formal introduction of participants to each other (breaking the ice) followed. After, I explained the format of the future sessions. The negotiation of the intervention (e.g., lesson plans, topics, etc.) also took place in our first encounter. The final session was the diploma ceremony and gathering with family and
friends. Graduation day provided a space for Latina mothers to bring their families and friends. For the complete list of the proposed lesson plan, see Appendix C.

A typical session began with refreshments and snacks (e.g., coffee, bread) and we took this time to chat with one another before we started the actual coursework. This activity lasted ten to fifteen minutes. Afterwards, we had some “housekeeping,” which was a time to catch up on course sections and assignments. Sessions were interactive and dynamic. For instance, for one session, participants had the chance to be an intervention leader, which meant that they had to lead a session by turns and by groups composed by two people. In this activity, participants lead a discussion based on a video or reading. These types of activities lasted 15 minutes. Later, I provided some reinforcement materials to from the program and clarified any questions. In this section I provided a mini lesson that lasted 15 minutes. Finally, we often had writing time and with this, the session ended. The writing assignment lasted 25-30 minutes. All documents were collected at the end of each session. Regardless of the topic of the week, all sessions followed a similar format. The negotiation of the intervention was a very a fluid process where the lessons themselves were flexible according to the participant’s thoughts and ideas throughout the intervention.

Development of the intervention. The original Money Smart for Adults curriculum consisted of eleven modules that were available in Spanish (FDIC, 2018). However, since the curriculum was negotiated with the participate as a part of my teaching philosophy, we covered six of the modules. All the sessions had an edited electronic presentation that I carefully crafted according to the topics the mothers wanted to cover. The classes were mostly taught in Spanish code-switching being used often (Azlan & Narasuman, 2013) because the mothers would often
use both Spanish and English in their conversations and writing. Classes met twice a week from 10:00 a.m. to 12:30 p.m. (see Appendix A).

**Our sessions.** As explained before, the sessions were based on negotiation of curriculum, and we added new topics and objectives as suggested by Latina mothers in this intervention program. We, the mothers and I, designed and implemented a negotiated, holistic, inquiry-based curriculum on financial literacy. In this process, participants developed an understanding of social exclusion and inclusion and worked towards creating a sense of solidarity and empowerment. The first step was to identify the learning topics that the mothers wanted to explore, we had a discussion and I asked them to write down the topics they considered important. I gave the group a handout with the summary of the topics elected and told them they could come up with more items as we move forward. The second step was to freely let participants come up with suggestions on how to enhance each session. This implied to listen to students and do what they proposed using my teaching and community outreach experience on what was productive and good for the sessions. A third step was to provide writing time in order for the mothers to reflect on experiences and thoughts on social exclusion and mostly social inclusion. This activity served as a means to provide room for authentic communication of often difficult experiences. Part of the innovation was to provide a safe space where Latina mothers could reflect on their own lived experiences and be reflective. In the beginning, it was a challenge for most of the mothers because according to what they expressed, they had never had the chance to write about their own thoughts and experiences. By the second entry, however, participants had figured out what they wanted to share. During the last day of class and on the last interview, participants let me know that they enjoyed this activity. The following table
illustrates the moments of a typical session in our intervention program. However, time spent at
different class segments changed according to student’s attendance and punctuality. I started
class at 12:15p.m with whoever was present at the moment.

<table>
<thead>
<tr>
<th>Time</th>
<th>Segment</th>
<th>Details that were considered</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 min.</td>
<td>Snacks and Greetings</td>
<td>Class started at 10:00 a.m. but occasionally some mothers arrived at different times.</td>
</tr>
<tr>
<td>5 min.</td>
<td>Announcements</td>
<td>We talked about news in general, upcoming events, possible topics for the sessions, and personal issues to be shared with the group.</td>
</tr>
<tr>
<td>15-20 min.</td>
<td>Reflection Writing Time</td>
<td>These were composed of different writing tasks related to questions on social exclusion and inclusion, including experiences, ideas, thoughts, and examples.</td>
</tr>
<tr>
<td>5 min.</td>
<td>Collecting Reflection</td>
<td>This happened at different times, as some moms wanted to finish ideas in the reflection.</td>
</tr>
<tr>
<td>15-20 min.</td>
<td>Mini-lesson</td>
<td>I provided mini-lessons on topics related to financial literacy, social exclusion, and social inclusion.</td>
</tr>
<tr>
<td>10 min.</td>
<td>Discussion/Presentation</td>
<td>We mostly had discussions, as regular presentations required time and focus from the mothers.</td>
</tr>
<tr>
<td>10 min.</td>
<td>Assignment Homework</td>
<td>This happened sometimes in the begging of the class and sometimes at the end or at other times, depending on mother's attendance and the type of assignment.</td>
</tr>
<tr>
<td>5 min.</td>
<td>Goodbyes</td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Typical Intervention Segments

*Snack time and greetings.* We started our class with a short snack time. As explained in
the information session, the mothers were advised to bring snacks to share and were encouraged
to bring food from their home countries. Not all participants arrived on time, but this snack time
provided a buffer for the mothers who were running late. However, most mothers were punctual
and eager to attend the sessions. Snack time also provided a space where individual and group
conversations would emerge on different topics, sometimes related to learning and sometimes
related to their personal lives and opinions. The time was devoted to getting to know about what
was going on in everyone’s life, the city, the community, and the world. We talked about topics
such as families, jobs, illnesses, politics, good news, the weather, and outstanding local and
global news. Although bringing something to contribute to our group was a new practice for the Latina mothers (in comparison with having the food set up for them by the center), the mothers engaged quickly and after a week, they were eager to show what they had prepared as they arrived at the center. The enthusiasm the mothers showed in activities such as these was important to the intervention program because the philosophy of the family center where this action research took place was being challenged; the mothers did not need to have the label of not being able to contribute, rather, they saw themselves as active participants in the program. The financial intervention also provided a space where we had time to get to know more about each other and we usually did follow ups to certain matters, such as somebody being sick in the family, mothers who gave birth, and deaths in the family, among other news events and personal occurrences.

*Announcements.* The mothers and I usually announced upcoming events and plans affecting our class and our lives here in the U.S. Latina mothers also shared about experiences, difficulties, and accomplishments while developing their assignments. New topics for our discussions originated here. I took anecdotal records and notes on session topics, attitudes, and behaviors, and shaped future classes accordingly. The planning of the sessions required constant thought and analysis regarding these shared spaces. Mothers let me know what they were doing in terms of in class activities and take-home work.

*Reflective writing time.* The first fifteen minutes of class were dedicated to reflection time, which was a space where Latina mothers were able to write ideas, opinions, and thoughts regarding social exclusion and inclusion (e.g., barriers towards societal inclusion). The first reflections were focused on understanding what social exclusion and inclusion are. Then, the
reflections explored each dimension of social exclusion, regarding personal experiences and the experiences of others (e.g., family members). Finally, reflections focused on social inclusion, and ways to navigate each dimension while utilizing their own empowering processes.

*Mini-lessons.* The idea with the mini-lessons was to provide intense and direct instruction on not only financial literacy, but also social exclusion and social inclusion. These mini-lessons were focused and planned. They took place according to class events that were planned by the Latina mothers and me. However, there was not a specific time for these types of activities. Sometimes, mini-lessons happened before the writing reflection, and even at the end of class. It all depended on the discussion topics and teachable moments produced by the mothers’ questions or the circumstances of the session.

*Discussion/Presentations.* In order to keep a lively discussion, I would encourage all mothers to share their views and opinions during each session. In this way, each participant discussed their ideas and thoughts during class and presented a topic at least once during the summer intervention program. The discussions were rich in that the mothers were focused on the topics of the week, sharing thoughts, personal experiences, and ideas related to reflections on social exclusion and pathways to create agency and more social inclusion.

*Assignment homework.* Depending on the topic of the week and our understanding of social exclusion and inclusion, I would leave the mothers homework. These were not written assignments, but rather a chance to engage the Latina mothers and encourage them to learn more about social exclusion and inclusion. Examples included asking the mothers to think about how these concepts applied to their own lives, others it would require the mothers to read different ideas on social exclusion and inclusion created by me, in which I utilized references that were
reader-friendly and that the mothers could understand. Another example was when I asked them to look for short clips on diverse financial topics. These materials were handed out in Spanish and English, but the mothers had a predilection for the Spanish versions.

**Community center.** The community center where this dissertation took place is in Northern New Jersey and has a high density of Latino families. As part of the collaborative nature of the project, the director of the community center provided the space where the MSA intervention took place, for a duration of two months. The MSA is a recognized financial literacy evidence-based intervention for high-risk and general population families and has been found to improve financial skills (Federal Deposit Insurance Corporation, 2007). Following approval from the Institutional Review Board (IRB), a total of 12 to 18 invitations to attend an info-session were extended, which explained the project goals, data gathering, and start dates. It was made clear that declining would in no way impact their relationship with the center.

Initially, I was interested in the exploring how low-income Latina mothers navigate between social disadvantages, processes of discrimination, ostracism, lack of economic opportunities, and the potential stress these circumstances create. Qualitative methodology (Merriam & Tisdell, 2016) in the form of an intervention is particularly appropriate in highlighting a phenomenon-that is hidden or that may not be clearly evident (Baxter & Jack, 2008). In the present study, my unit of analysis or “the case” is a process: the process of understanding how low-income Latina mothers navigated and negotiated and the various dimensions of low social inclusion, a situation(s) which could be linked to stress (Broussard, Joseph, & Thompson, 2012) and depression (Eastwood, Jalaludin, Kemp, Phung, Barnett, & Tobin, 2013). Similar to the inclusion and exclusion criteria used in quantitative studies, I limited
the scope of the present study to the life of low-income Latina mothers in an urban context and community.

Description of employees of center and my interaction with them. In addition to the director of the center there were two employees, Victor and Patricia. These are pseudonyms. Victor was twenty-five years old at the time of the study and was pursuing his bachelor’s degree in social work. He is of Latino origin and his parents immigrated to the U.S. from Honduras. Patricia was the second employee of the center, she is twenty-seven and had her bachelor’s in social work. She was also of Latino origin; her parents are from Latino countries. Describing the education of the employees of the center and their professional background provides the reader an understanding of who were the individuals in charge of promoting and delivering the diverse activities of the center, and of their views and relationships with the participants of this study. The description of their ethnicity is especially important, as both employees were bilingual, which was a prerequisite with any person who wished to work at this community center due to the number of Latino families living in the area.

I built rapport with both employees before the intervention, when I started conversations with the director of the family center. Our interactions started with emails and then we had formal meetings. By our conversations, I understood their work was community oriented and important to them. During the third week of the intervention, however, I recall Victor making some comments of Maria, saying: “Oh, you have to know, she only comes for the gift cards.” This comment surprised me and was unexpected, since it was not a professional way of referring to a client of the center, regardless of his opinions on her intentions regarding her attendance to workshops and programs. It became clear that Christopher had judgments on some clients. This
judgement was followed by another comment by the director of the center, who one day explained to me an incident where María was claiming an old gift card from a prior workshop. My positionality as a Latina woman with a professional background in family services aided my analysis of how employees with a social work background that serve vulnerable communities often misread or judge some clients that receive their services. This often comes from a lack of close observation of a client’s attitudes and needs. Perhaps a conversation with María would have been beneficial for the relationship with her and the community center to improve.

**Creating a safe space.** The term safe space has been extended to refer to an autonomous space for individuals who feel marginalized to come together to communicate regarding their experiences with marginalization (Holley & Steiner, 2005). In this study, I presented the financial literacy intervention MSA in Spanish and used code switch (Spanish/English) as necessary. Research by (Valdés, 2015) found that language instruction is important regarding familiar systems of rules and structures for Latinos. This research was committed to providing educational access and equity for Latina mothers and intended to honor their linguistic multi-competence in a context in which they felt safe to be themselves. Additionally, in order to develop an organized intervention that was considered a safe space for Latina mothers, several considerations were applied. First, I arranged the learning space so that all the resources needed (guides, pens, erasers, etc.) were within easy reach. Second, I invited and encouraged discussions and participation from Latina mothers by asking them to write on the board and sharing written exercises/reflections. Third, I was aware of my physical positionality inside the learning room, which was dynamic (e.g., movement around participants) and helped make my intervention more engaging. Fourth, I made it safe for participants to ask questions. No matter what question, I
responded with respect. Finally, I made the mothers with young children feel comfortable if the child was present with them during the intervention.

**How rapport building developed during the intervention.** Qualitative research, in particular action research, are very human social interactions in which the relationship between the researcher and participant is one of partnership (Rabbidge, 2017; Weisss, 2005). That is, since the first day that I arrived at the center to conduct the information session, I came into the action research process with a genuine goal, that was reflected immediately in the way I conducted myself, spoke, and the choice of words I used. Building rapport during this action research required two important features: building reciprocity and authenticity. Below are a summary of both.

**Building reciprocity.** Attention to reciprocity is a characteristic of qualitative research (Harrison, MacGibbon, & Morton, 2001) and of feminist research in particular (DeVault, 1990; Hesse-Biber, 2014). To get good data, thick rich description, and in-depth intimate interviews, a researcher must attend to reciprocity in the methodology design. In this feminist action research intervention, reciprocity, or the give and take of social interactions, was used to gain access to the experiences of Latina mothers under low levels of social inclusion. One way I created an environment of reciprocity during the intervention was when I invited the Latina mothers to bring food and refreshments to the sessions. I was clear in explaining that there was no need to spend money or buy expensive food, but rather that the intention was what mattered, and that any small contribution would be appreciated. As explained, this snack time before the session became a focal point and space for interactions, conversations, and allowed Latina mothers to
share ideas and experiences. Moreover, mothers started preparing typical foods from their home countries, which contributed to a sense of cultural pride and community.

**Authenticity.** Being genuine means to remain true to our values and principles, but also requires vulnerability, because honesty can be seen differently to other people. Sincerity as an end goal can be achieved through self-reflexivity, honesty, and transparency (Tracy, 2010; Rabbidge, 2017). The goal of building rapport is to create an environment of harmonious understanding with other individuals to enable greater and easier communication. In other words, rapport is getting on well with another person by having things in common, but also recognizing differences, which makes the communication process easier and usually more effective. During the intervention program, for instance, I would reply quickly to emails or group messages from the Latina mothers, demonstrating that I was engaged and committed with them during the intervention. Often, I would leave homework, such as searching for a video that explained the benefits of a savings account. During the sessions, I would show some of the short videos and give credit to the mother that shared it. I noticed that these actions created an honest relationship between the mothers and myself. The Latina mothers that participated in this research were aware of my genuine approach to the financial intervention and expressed their appreciation in the process. Their gratitude manifested in several ways. Sometimes the reflective writing entries would include small thank you sentences. Also, at the end of the intervention, the mothers showed their appreciation. For instance, Lucia gave me a thank you card and a small plant, Franchesca insisted that we have lunch nearby when the intervention ended, and Lulu gave me a necklace, which was part of her stock that she purchased for her new jewelry business.
In qualitative research the researcher is regarded as a human instrument or tool of data collection. A human instrument (as opposed to an inanimate tool such as a questionnaire) is responsive to the process of data collection (Merriam & Tisdell, 2016). Being a human instrument for research also means that the researcher can interact with his/her participants. Consequently, action research should always be approached from a genuine stance, as it is an important tool a researcher can use to construct of rapport. Rapport is traditionally referenced involving a harmonious, sympathetic connection to another (Bedi, Davis, & Williams, 2005; Rabbidge, 2017). For my research, I found that part of my genuine approach to this study was in part aided by my own process of sharing my own experiences in discussions and interviews as examples, not only to make the concepts understandable, but also to use my own life occurrences as a way to establish an alliance between myself and participants. This principle based on intersectionality shaped the relationship between me (the researcher) and the mother’s that participated in this study.

To summarize this section, I described how rapport was developed, a process which was based on reciprocity and authenticity. As an instructor, as a researcher, and as a feminist Latina scholar, I believe I have learned more about myself while performing these roles and about what happened in this journey. As a person I realize that I am willing to face challenges; life is more interesting this way. I am not content with doing things the easy way because I am aware of the complexities involved in my interactions with people around me and of the different levels at which these interactions take place. As an instructor I am more conscious of my own biases and strengths and how my personal background influences my approach towards participants and the way I envision sessions or classes that I deliver. Evidently, this awareness did not happen
immediately. It is the result of having different experiences within the intervention, some more gratifying than others, but also a personal reflection and a conscious effort to become an integral feminist Latina academic. Finally, these experiences also impacted my role as a feminist Latina researcher, because I know I would do things differently next time because I have learned from my mistakes. I now know that I will continue making mistakes, but I also understand I can trust my practical knowledge (Schiering, Bogner, & Buli-Holmberg, 2011) as a professor and a researcher.

In summary, this section provided a thorough description of the intervention experience. In it, I provided details of the intervention setting and how the intervention developed. The community center where the intervention took place was described, along with the employees of the center and my interactions with them. I finally shared how the intervention was developed in a safe space for participants and how this assisted with the rapport building, among others. This is important for purposes of transferability, as proposed by Lincoln and Guba (1985).

3.4. Data Collection

Data was collected at a community center located in the Northeast area of the U.S. Participants were Latina mothers who received services or that were connected to a N.J community support center. There are currently more than thirty community centers in N.J focused on families and serve as “one-stop” shops that provide wrap-around resources and supports for families before they find themselves in crisis (Department of Children and Families, 2017). Community centers also offer primary and secondary child services to families and bring together concerned community residents, leaders, and community agencies to address the problems that threaten the safety and stability of families and the community.
The rationale behind choosing participants from a community centers in particular is that these centers tailor to the needs of vulnerable minority families, in particular in low-income neighborhoods. After receiving approval from the university’s Institutional Review Board for the Protection of Human Subjects to conduct face-to-face interviews, I developed and delivered an evidence based financial literacy intervention curriculum that lasted from 8 weeks.

A purposive sample (Merriam & Tisdell, 2015) of women that sought assistance from the community center was assessed, where low-income was determined according to definition of the U.S. Census Bureau (2017) thresholds. Family success centers provide a home-like environment where families can receive information and referrals that connect them to resources in the community. The centers also offer prevention programs, among other community-based initiatives. The goal of these centers is to empower communities by bringing together stakeholders, families, and community leaders (Department of Children and Families, 2017). Because the population targeted for dissertation was the Latino community, historical and current analysis were considered towards the proper execution of the implementation phase of this study. Demographic information was collected via interviews.

**Procedures of data collection.** I first contacted the director of the community center during the spring semester of 2018 and requested a meeting to propose my study. The director expressed interest in the study and agreed to send out an email to her staff inviting them to prepare a list-serve for invitation purposes. Additionally, the director advised me to start attending some evening programs where Latina mothers often attend. However, after further discussion, the director and I came to the agreement that an info-session with mothers from the community would be a better approach, since it provided me the chance to “pitch” the
intervention as a financial literacy program, where a $25 gift card would be given at the end, upon completion.

During the summer 2018 semester, I had the info-session, and with this began the process of participant selection with purposive sampling (Merrian & Tisdell, 2017). Most interviews took place in an area where activities were not taking place. Participants were mothers of Latino ethnicity. All participants provided written consent. Data collection consisted of two face-to-face, in-depth, qualitative interviews, one at the beginning of the intervention and a second at the end. Interviews lasted approximately one hour and were conducted by me. A focus group took place in the middle of the intervention. The reason behind this series is to follow the framework proposed by Seidman (2013), which consists of a series of semi-structure in-depth interviews, following the logic of observing changes in the intervention learning environment during the pass of time and the understanding of the participants of social inclusion (e.g., past, present and future experiences). The first interview was based on past experiences and the final interview explored what was learned and concentrated on emerging experiences and the future (Seidman, 2013). Additionally, artifacts (e.g., written homework, lesson plans) were analyzed. Finally, post-session observation in the form of anecdotal records (Boyd-Batstone, 2004), and reflective journaling were also sources of data.

Interviews were audio recorded and transcribed in Spanish and English accordingly. It was expected that mothers expressed experiences of social exclusion, which can be multidimensional and can cover an array of facets, such as economic, societal, cultural, and civic/political dimensions. (Sample questions: “What job or employment opportunities have you had in the past?”, “What are some of the things that have given you strength to move forward, to
keep “fighting” everyday?”). All the data was collected, transcribed, and translated by me, the researcher.

In accordance with Hill et al.’s (2005) and Seidman’s (2013) recommendations, a semi-structured interview protocol with open-ended questions was developed for this study. The items included were developed consistently with the study’s research question, alongside the input from meetings with colleagues and researchers of advanced qualitative methods. I drew from a feminist approach (Hesse-Biber, 2014) for the in-depth interviews, which means I considered certain sensibilities regarding the lives of participants as potentially marginalized minority women. This approach takes in depth interviewing as a tool that seeks to comprehend the lived experiences of women and the subjective view that they have on their particular reality (Hesse-Biber, 2014).

According to Hawkesworth (2011), a feminist view involves reflective assessments and evaluations, which illuminate the latent and the manifest, categories, perceptions, actions, and dynamics of existence, from the macro and micro point of view, of a particular phenomenon. In this sense, experiences of the women under social exclusion might be hidden, due to the potential situations of marginalization and oppression (Sen, 2000; Omi & Winant, 2014). Analysis focused around one main research question, where they will serve as propositions that will guide but also to place limits on the scope of this study and increase trustworthiness (Merriam and Tisdell, 2015).

**Triangulation of data.** Triangulation was achieved by reflective journaling, artifact collection (from participants and researcher), anecdotal records (Boyd-Batstone, 2004) in the form post observations, two formal in-depth semi structured interviews (Seidman, 2013), and a
focus group. Triangulation allowed for trustworthiness in data analysis. Below is a detailed description of each item of data collection:

*Reflective journaling.* Reflective journaling started months before the intervention started. The problem of bias in qualitative research particularly is still debated in methodology texts and there is a lack of agreement on how much researcher influence is acceptable, whether or not it needs to be “controlled,” and how it might be accounted. I chose to make my experiences, opinions, thoughts, and feelings visible and an acknowledged part of the research process through keeping reflective journals and using them in writing up the research. The aim is to show how reflective journals are used in this feminist action research intervention to engage with the notion of creating transparency in the research process and explore the impact of critical self-reflection on research design (Ortlipp, 2008).

*Anecdotal records.* Prolonged engagement and extensive observation are central to gaining an in-depth understanding of the dynamics of an intervention (Taylor, Bogdan, & DeVault, 2015). While it is labor intensive and requires patience as the emergent design and its results unfold, immediate post-documentation of an intervention’s context is invaluable to the progress and success of implementing a transferable study design in the real world.

Anecdotal records after each session also made part of my writing in order to note changes that could emerge as a result of the intervention (reflection and action). I took particular emphasis on my performance as an instructor, participants’ attitudes and behavior towards the financial literacy intervention, and session critical events. I payed close attention to the intervention negotiation and participant inquiry. Some authors (Boyd-Batstone, 2004) see these
types of written records as a way to provide a means for a deeper appreciation of how qualitative researchers come to grasp and interpret actions.

**Artifacts participants and researcher.** A collection of all written materials (assignments, comments, emails, thank you notes, etc.) developed and acquired during the intervention by participants were collected. Participants were required to do some writing during the sessions. The participants wrote different answers to topics related to each session (e.g., low language inclusion, financial literacy). Sometimes these writings were reports on what was covered. Other times they wrote experiences. I circulated among participants to help them answer specific questions or to pose questions to help them convey their messages. These writings were collected at the end of each session. The artifacts of the researcher were composed by in class exercises, prompts, Power Point presentations, and all related material regarding the intervention.

**Series of interviews and focus group.** All participants in this research project were interviewed twice, at the beginning and at the end of the study. A focus group took place in the middle of the study. As stated by Small (2009), it is almost always desirable to interview participants more than once. In this dissertation, semi-structured formal interviews took place, following the interviewing model proposed by Seidman (2013). The three-interview model is an in-depth phenomenological interviewing technique that involves conducting a series of three separate interviews with each participant. In my study, the second interview was replaced by a focus group. As stated by Krueger and Casey (2014), focus groups have advantages for researchers: they do not discriminate against people who have challenges reading or writing, and they can encourage participation from people reluctant to be interviewed on their own, or who feel they have nothing to say.
According to Seidman (2013), in the first interview, the interviewer’s task is to put the participants experience in context by asking them to tell as much a possible about themselves in light of the topic regarding past experiences. The purpose of the focus group was to concentrate on the present experiences of the topic of interest (e.g., social inclusion) and to continue reflection on the meaning of their experiences. The goal was to ask participants to reconstruct details, not asking for opinions, but rather details of their experiences, “upon which their opinions may be built” (p. 11). The third and final interview focused on actions toward more social inclusion and what they hope for the future. The first interview served as a baseline and took place on week one, the focus group on week four, and the final interview on week seven or eight. After the interviews and analysis were over, I talked with some participants in order to receive their input about the process to achieve respondent validation (Torrance, 2012).

This order of data collection was chosen for several reasons. First, reflective journaling takes time. Starting at the beginning helped me with the contextualization of the study. My biases and ideas were focused at the phenomenon at hand. Interview one followed and was done before the start the intervention program. The formal semi-structured interviews were one-on-one. The first interview focused on past experiences. This was beneficial because it provided an understanding of the lives of the Latina mothers before the intervention program and also created a baseline that was not influenced by the intervention itself. Anecdotal records were collected after session one. Artifacts were also collected after session one and highlight the findings from the interviews. The focus group at the middle of the intervention provided a space where all participants shared their ideas, thus providing continuity. Interview two took place at the end of the intervention where I asked on actions, future experiences, and expectations of social
inclusion (Seidman, 2013). Consideration to the order of data collection has been shown to affect both validation and replication of research data (Deshefy-Longhi, Sullivan–Bolyai, & Dixon, 2009).

**Trustworthiness data collection.** In the following chapters, enough details are provided in the reconstruction of what happened during the implementation of the intervention program to offer the reader the most complete picture possible. To achieve trustworthiness in this study, different data sources were used in order to inform the different aspects of the study and provide a description of the phenomenon as complete as possible. As stated by Trochim, Donnelly, and Arora (2015) “the credibility criteria involve establishing that the results of qualitative research are credible or believable from the perspective of the participant in the research” (p. 162). In the present study, credibility was also established through the diligent creation of anecdotal records of class sessions using recordings and existent documents, as well as with the reflective journaling. The participant and researcher artifacts also establish credibility, along with the transcriptions of the interviews and focus group with the participants.

Experts in qualitative research also believe that a prolonged engagement in the field contributes to establish credibility (Merriam & Tisdell, 2016). This study took place during summer 2018 for a two month and a half period. This researcher also started visiting the center where the intervention took place several months before the intervention started and had several meetings with the director and staff. Thus, I spent enough time at the family center and this enabled me to understand the daily events and activities from the center, and how low-income Latina mothers reacted to other programs. Moreover, the participants of this study were
interviewed twice (one before the intervention program started, and one when it ended), and participated in a focus group (during the middle of the intervention program).

The process of trustworthiness of the data collection process was of the upmost importance in this study. As such, I took attention to detail. For instance, I transcribed the first interview before the focus group took place, which provided me with the opportunity to rephrase some key questions for the focus group and the final interview. Second, the constant comparison methodology explained above used during data analysis was helpful to identify confirming or disconfirming evidence that supported or refuted statements offered by participants during interviews, focus groups, or in their writing.

3.5. Data Analysis

The purposes of this dissertation study were to propose a paradigm shift form social exclusion to social inclusion, to examine the mother’s responses to the social inclusion intervention program, and to understand my journey as a Latina academic during the process. Due to the qualitative nature of this study, data analysis was a process that started as soon as the implementation of the study began (Merriam & Tisdell, 2015). As mentioned, interviews with participants, anecdotal records, the researcher’s reflective journal, and artifacts from both participants and the researcher constituted the primary data source that informed this study. These instruments provided supportive evidence to answer the research questions posted for this current study.

**Thematic analysis.** Thematic analysis assists qualitative researchers in learning about how to identify the coding procedure to be used to reduce information to themes and categories.
For instance, Creswell and Creswell (2017) propose to approach data analysis as a spiral composed by analytic circles of interpretation rather than following a fixed linear approach:

Data analysis in qualitative research consists of preparing and organizing the data (i.e., text data as in transcripts, or image data as in photographs) for analysis, then reducing the data into themes through a process of coding and condensing codes, and finally representing the data in figures, tables, or a discussion (p. 148).

Open coding (Saldaña, 2015) while taking detailed notes of each piece of data was the first step to analyze the data collected in my study. I read all the written data and made notes using N-Vivo software about what the data was telling me. I also paid attention to what information was helpful in answering the research questions guiding the study. Therefore, I had to go back to the data many times to look for examples to make sure that my interpretation of the data was appropriate. Sometimes I read the written data with specific purposes; for example, making a whole depiction of each participant and her response to the intervention program. After each interview was completed, each one was transcribed. Data analysis will also include translation of materials (Spanish/English).

To analyze the information gathered through interviews, anecdotal records, the reflective journal entries, and artifacts from participants and researcher, I partially followed a systematic process of analyzing textual data as suggested by Tesch (2013). This researcher proposes seven steps for the preliminary data analysis, which I molded into my own research: 1) Get a sense as a whole. 2) Go through each document chronologically (interviews, anecdotal records, artifacts, and reflective journal) and write pre-nodes, understood as thoughts under a common idea. 3) Make a list of topics and cluster together similar topics. 4) Go back to the data and abbreviate
topics as codes and write them in the appropriate segments of the text. 5) Find the most descriptive wording for the topics and turn them to categories. 6) Make final decisions on the abbreviations created for each category and position them in order of repetition (how many times does the category appear in the data). 7) Assemble the data material from each category in one place and perform preliminary analysis. 8) If necessary, recode the data (Tesch, 2013).

The analysis of collected data was founded on a theme category system, and interpretations were based on an emic insider’s perspective (Merriam & Tisdell, 2016). In other words, my main concern was to honor participant’s voices, experiences, and points of views as accurately as possible. Thematic analysis is an exploration for patterns that emerge as significant to the description of a particular phenomenon (Daly, Kellehear, & Gliksman, 1997; King, 2004). Thematic analysis is a process that involves the identification of themes through watchful reading and re-reading of transcripts. After each interview was completed, I transcribed each interview to immerse myself completely in the data.

Categories were derived directly from interview data. As suggested by Braun and Clarke (2006), preliminary independent coding took place after I read the transcribed interviews, artifacts, and focus group. This has allowed me to have familiarity with the data. Braun and Clarke (2006) recommend using inductive coding to allow the identification of patterns in the data in order to establish emerging themes that might not make art of the guiding theories, granting a rich understanding of how low-income Latina mothers view and experience social exclusion.

Via thematic analysis, patterns were identified in order to compare emergent themes across Latina mothers in a way that illuminated agreements and discrepancies between them.
Thematic analysis allowed me to deductively code the data base on key social exclusion themes identified in family conflict theory with emphasis on intersectionality (i.e., multi-axis thinking), by identifying emerging patterns from the data. Therefore, I was be able to compare findings to present literature as well as determine what was unique to the experiences of low-income Latina mothers. Parent and child themes emerged according to the development of categories and the relationships between them.

Emergent categories were established via constant comparative method of data analysis for each interview first, then across focus groups and artifacts. Although constant comparative analysis is closely related to grounded theory (Merriam & Tisdel, 2016), many studies have used it in the past without having the goal of achieving a grounded theory. For this study, each category was assigned an electronic folder in N-Vivo, where each category folder contained excerpts of the data that best fit the category. As expected, categories were expanded and modified as the data analysis developed.

**Trustworthiness of analysis.** To ensure the trustworthiness of the data analysis and interpretations, the four criteria proposed by Lincoln and Guba (1985) were applied: credibility, transferability, dependability, and confirmability. The credibility of the findings, which deals with the believability of interpretations to those outside the setting and those within, was achieved through analyst triangulation (Creswell & Miller, 2000). Additionally, I have a history of prolonged engagement in the field outside of the present study, allowing for a better understanding of the participants’ experiences. The credibility criteria involve establishing that the results of qualitative research are credible or believable from the perspective of the participant in the research (Tracy, 2010). In the present study, credibility was also established
through the diligent creation of reflective journaling of sessions using tapes and existing documents, and transcription of interviews with participants.

For transferability, results will provide the opportunity to develop working research question and hypotheses for future inquiry (Bowen, 2008). The dependability of findings will be established through an audit trail, where I kept detailed memos of data collection and the analytic process (Creswell & Miller, 2000). Confirmability will be established through comparison of findings to existing literature examining social exclusion and social inclusion in minority families (Jehoel-Gijsbers & Vrooman, 2007). Confirmability was achieved with participants by member checking (Birt, Scott, Cavers, Campbell, & Walter, 2016), which consists of talking with participants after the analysis is over in order to validate the data collected from them and truly honor their voices. Finally, reliability (trustworthiness) was achieved by means of recognizing my positionality as a Latina woman, a person who share similarities (and differences) with the participants from which I was collecting data from (Merriam & Tisdell, 2016).

3.6. Limitations

First, the study relied and mothers’ perceptions of their challenging context and environment, making this a topic where participants were sometimes reluctant to disclose their own experiences (Merriam & Tisdell, 2016). Second, participants were enrolled in a MSA intervention, as a result, their perceptions of social exclusion may differ from other Latina mothers who have not participated. Third, although the sample may be considered small (Small, 2009), similar sample sizes of low-income Latina mothers, a difficult to reach population, have been utilized in other qualitative studies (Ceballo, Kennedy, Bregman, & Epstein-Ngo, 2012). Finally, Kasturirangan, Krishnan, and Riger (2004) aptly point to the barriers that may exist
between a researcher and participants when their backgrounds are dissimilar. As is likely in many research projects, a power imbalance can exist between the participant and researcher. In the specific case of this research the power differential between the researcher and the participant’s membership in multiple vulnerable groups is clear. The implications of this power differential can be substantial from the participants’ initial agreement to participate in the research through the dissemination of their words. Kasturirangan et al., (2004) also discuss researchers’ assumed homogeneity of groups of people lumped together as one cultural group. It is important to note that even within Latino populations, women’s experiences may vary greatly.

In summary, the present chapter provided a detailed description of important aspects of the context of this study such as 1) describing this feminist action research, 2) the financial literacy intervention program used for the intervention and a description of the participants of this study, 3) the intervention experience, 4) the data collection plan, 5) data analysis, and 6) limitations. Each of these sections provided specific details aiming to help the reader become familiar with the context of this research study. The description of the financial literacy intervention provides details about the facilities of the family center, the intervention itself, the participant population and instructor, the intervention guidelines, and the details of the methodological qualitative analysis that will follow. The main goal of the present chapter was to contextualize the phenomenon of study by providing a detailed description of the study setting and participants. It introduced relevant information to help the reader make sense of the context and findings that will be presented in the following chapters.
CHAPTER IV

CRITICAL MOMENTS IN THE CURRICULUM DEVELOPMENT

In the present chapter, I offer a detailed description of: 1) curriculum negotiation, 2) visit from the president of a local bank, 3) negotiation of the intervention: my personal experience, 4) our sessions as a critical and reflective space, and 5) from receiving services to contributing. As Meriam (1998) reminds us: “Descriptive means that the end product of a case study is a rich, “thick” description of the phenomena under study.” (p. 29). More importantly, the phenomena of study in the present research is studied in context (Creswell, 1994), which allows a detailed description of the setting in which this research developed. By providing details of the context, I am allowing the readers to decide what is transferable (Lincoln & Guba, 1985) in case that they are interested in transferring elements from the intervention executed on this study.

“Perhaps the major points about case studies to keep in mind is that they are richly descriptive in order to afford the reader the vicarious experience of having been there” (Meriam, 1998, p. 238).

Therefore, the present chapter describes how the set-up of the financial intervention program was a space for critical thinking. As mentioned in previous chapters, this study took place at a community center located in a metropolitan area of the Northeast U.S. and was conducted during summer 2018 for a two month as a financial intervention program.

4.1. Curriculum Negotiation

There was an invitation to the Latina mothers to help design and develop the financial intervention curriculum within the boundaries of this study, the predetermined curriculum, and the environment and norms that we wanted to set in place (Boomer, Onore, Lester, & Cook, 2005). The idea of curriculum negotiation was new for me as an instructor and a qualitative
researcher. As a teacher who is used to having a curriculum and a determined lesson plan ready to be implemented, I went through some difficult moments. During the info-session, I started to listen and deal with the suggestions from participating Latina mothers, and as time progressed, I learned to take suggestions and change the lesson plans accordingly. I always arrived at class early and with two or three activities ready to be implemented, taking into account that some of them would not be used. When I planned each session, I knew I needed to have more than one option at hand because of the nature of the class and the characteristics of my participants.

Sometimes I had six participants in class, others I had twelve. I learned that I could not count on having a predetermined lesson plan if I intended to respond appropriately to needs and characteristics of the Latina mothers in this financial intervention program. Although I always had a plan for every session, I had to learn to be aware of leaving room for uncertainty, adjustments, and changes (Boomer et al., 2005). Sometimes the mothers would propose plausible ideas that we could implement right away or in the next class and other times I had to postpone the suggestions. Either way, I always had to use my judgment, teaching, and professional experience to make sense of these decisions. In other words, as the instructor of the class, I had to draw the boundaries of the negotiation based on my professional experience (Whitmore & Crowell, 1994). My goal was to develop the content of the sessions not only around understanding experiences of social exclusion and inclusion, but also to develop the class content according to the petitions and needs of the Latina mothers that communicated with me. I also had to make decisions about what was most beneficial to their learning and my goals as a researcher.
The Latina mothers were not hesitant to speak up their minds when talking about the topics they wanted to discuss. During the first class, Natalia especially was very particular about the topics she wanted to cover, for instance, she wanted to learn about how to invest money, as she said she was thinking about the future of her children and grandchildren. Her request was in agreement with the class goals, and it was a concept covered in the original MSA curriculum and moreover, the topic was related to her personal needs outside the intervention program. That day the whole class and I spent thirty minutes discussing possible topics. Regarding Natalia, her ideas about why investment was important from a financial view made other mothers think about why it was also an important topic for them, as one mother expressed: “We Hispanics don’t like to think about death, but we have to.” Natalia also provided a chance for other mothers to feel comfortable expressing their ideas. All mothers participated in this initial discussion, and they asked me questions economic in nature, about what were the best options to starting to think about a healthy financial future. Although this might look like a regular financial literacy instruction class, it was not because it was a product of a conscious and thoughtful negotiation between the Latina mothers and my agenda as a family researcher concentrating on experiences of social inclusion.

Visit from the President of the bank. As part of the curriculum negotiation, the mothers were asked to be active participants in shaping the financial intervention program. One of the objectives the mothers were interested in developing was their use of financial terms in English. Franchesca mentioned she knew a bilingual local banker and provided me with his business card. It was her idea to reach out to him, as the mothers collectivity decided they wanted to have a visit from a formal banker. However, contacting the banker, Brian, proved difficult, as he was not
diligent with replying to his emails/voicemails. I decided to go personally to the bank to talk with him. After I explained my dissertation intervention program and how he could promote the bank and assist the mothers in practicing financial English, he asked me for a formal letter, which I emailed him that same day. Afterwards, he promised me he would contact me with some possible dates when he would pass by the center for a conversation with the mothers about financial services. However, he never got back to me. The following is what I noted in my reflective journaling regarding this challenge:

I feel extremely frustrated with [bank name] and Brian. How many times do I have to reach out? What surprises me the most is that he [Brian] said that the bank is a corporation, so that is why this process is so complicated. Are the mothers not customers? Then he said he forgot to contact me, even though I have left voice messages and emailed him several times. Why is he not seeing the Latina mothers as possible customers? This can be mutually beneficial interaction. At least he has promised me the presentation will take place, at [another local bank] they were hostile.

Since Brian did not contact me after our first conversation, I decided to go back to the bank. This proved timely, as I was able to speak with the president of the branch, Anabel. She agreed to go personally to the center and provide the mothers with an information session about bank services. I asked Anabel if she was bilingual, and she replied that she indeed was. The day Anabel was scheduled to come by, she called me and sounded frustrated because she could not find parking. I advised her that there was one spot in front of the center, she replied that she did not feel comfortable parking there and said that they would “probably scratch my car.” After she parked elsewhere and arrived, I introduced her to the director of the center and then she started
presenting for the mothers. I advised her to speak in Spanish and explain the terms in English, however, she started speaking completely in English. I was noticing the frustration of the mothers as they did not understand her, but I did not intervene. After five minutes, Natalia raised her hand, and said: “Por favor puedes parar, no te entendemos nada, ¿puedes hablar español?” Which translates to: Can you please stop, we do not understand you, can you talk Spanish? This took Anabel completely by surprise and she immediately code-switched to Spanish. As she was trying to gain the trust of the mothers, she explained that she was also a mother, a single mother. At this time, I noticed that some looked amongst themselves and made faces but continued to take detailed notes. At the end, the mothers were grateful for the opportunity to listen to the president of the local bank and took her visit as a positive learning moment from the intervention.

It is common to believe or think that low-income Latina mothers are single mothers. However, only two mothers in the group did not have partners, because of a separation and widowed. My reflective journaling expressed my surprise with these types of stereotyping, which was found not only originating from the center’s employees and staff, but also from other professionals in the field. Some participating mothers, such as Daria, were not pleased that Anabel assumed that they were single mothers. However, they were engaged in the activity, and all of the mothers that were present asked questions in English that we had previously practiced. After this activity, the mothers suggested more guest visitors, and also outside activities, such as visiting the bank. However, due to bank regulations, this field trip was not possible.

*Last class meeting – Graduation day.* For our last meeting as a group, we celebrated with a graduation party. All of us were together at the community center and bought special food for
the graduation party. Our intention was to share, evaluate the class as a group, and have a nice
time while saying our goodbyes. I prepared an electronic presentation for the final session, with
prearranged discussion topics and with the intention to evaluate what had happened during the
intervention. The last day of the intervention program proved to be important because the
discussions and conversations we had that day helped in the development of future events. It was
time for all of us to move on. I had to start working on the next stages of the study, writing the
dissertation document. The mothers examined their learning experiences and shared the goals
they had envisioned for the future: to continue their learning and agency with concrete actions in
mind. After the intervention, the mothers and I have stayed in active communication. Franshesca
was the first to contact me a couple of days after the end of the intervention program. She called
me and asked me if I can start a “second round” of the intervention program. She explained and
how she knew other Latina mothers that were interested in taking it, and that she would take it
again if I would consider opening the intervention once more. Lucia also called me that same
week, and we briefly met. She wanted to give me a thank you card and a small plant as a token
of appreciation for the intervention. Until now, the Latina mothers continue communicating with
me via What’s Up, an application we learned to use during a session devoted to technological
inclusion. They also exchanged motivational messages, community flyers, and shared some
personal experiences.

**Negotiation of the intervention: My personal experience.** Scholars in the past (Boomer
et al., 2005; Whitmore & Crowell, 1994) have suggested that the negotiation of education
programs or interventions via a decision-making process should be done with learners. However,
a key element of this process is to learn how to draw boundaries on the negotiation, based on an
instructor’s professional experience. In other words, for this intervention, participants and I negotiated topics, themes, learning experiences, learning styles, presentation format, tasks, and homework. However, there were elements of the intervention that were not be negotiable, such as the date that we met, the duration of the sessions, and the written experiences that participants submitted at the end of each session. For a format of the intervention program sessions, refer to Appendix C.

4.2. Our Sessions: A Critical and Reflective Space

The events that took place during the financial intervention were meticulous and planned conscious actions toward creating and developing a space where mothers developed an understanding of social exclusion, and ways to improve their social inclusion. Also, the intervention was also an outlet to create bonds and relationships between them. I shared my strategies to achieve these goals during my first meeting with the Latina mothers. During the information session, I explained that my financial intervention would be a different type of program when compared with traditional workshops that the family center offered. The first step was to create a sense of community between us and I explained we would be bringing snacks to share before each session. Some mothers approved, while others were almost surprised. One mother said in jest: “I can bring the old cheeses from my fridge” – I replied that if that was what she wanted to bring, that would be fine. My emphasis was focused on explaining that there was no need to spend money or buy expensive food, but rather that the intention was what mattered and that any small contribution would be appreciated. Later, this snack time before the session became a focal point and space for interactions, conversations, and allowed Latina mothers to share ideas and experiences. Moreover, mothers started preparing small snacks and typical foods
from their home countries, which contributed to a sense of cultural pride and community. Snack time also provided a space where we learned from each other’s culture. With typical dishes such as pupusas and empanadas, the mothers shared who they were outside the center. As seen in the small description of each participant, the heterogeneity of our group was ample, and this allowed for a diversity of ideas and discussions during the whole intervention program.

**From receiving services to contributing.** The philosophy of the family centers in New Jersey is to provide social services by attracting clients with material compensations such as free food and gift cards. This philosophy has been applied by other family success centers in the state. My work experience and past professional background as a family partner at another family center provided me with a point of comparison. During my time as a family partner, I encountered similar behaviors and philosophies, where material compensation was considered essential to attract attention and participation from community members and families. The snack sharing idea was a conscious strategy to counteract the “I go to the family center to receive” mentality towards a more empowering position: “I go to the family center to contribute and share.” The idea is that that contributing creates more pathways toward creating a community where bonds between participants and community employees can blossom in a relationship of mutual appreciation.

In summary, social spaces for community engagement are not perfect as each center has its own philosophy and ways of implementing programs. In the case of the family center where the present action research case study developed, the philosophy of solely providing resources and services to vulnerable community members was reflected in statements by staff that sometimes resulted problematic for those who received services from the center. The view that
low-income communities need material incentives to be proactive and engaged in their communities is prevalent and can result in a mismatch between assisting clients and empowering them to develop their own strengths.

In summary, the present chapter provided a detailed description of important aspects of the context of the study, such as: 1) curriculum negotiation, 2) visit from the president of the bank, 3) negotiation of the intervention: my personal experience, 4) our sessions: a critical and reflective space, and 5) from receiving services to contributing. The goal of this section was to provide the readers with relevant information of the context of the study to help them make sense of the critical moments that emerged and its relevance with the data in the findings section. The financial intervention program was designed and delivered by a Latina feminist researcher following rigorous detail regarding understanding the experiences of social inclusion within a particular cultural background of each participant. In this process, the viewpoint of the community center regarding their clients and the views of community members (e.g., president of the bank) became evident in the behavior and attitudes demonstrated. Each of the sections in this chapter provided specific details aiming to help the reader become familiar with the context of this action research study.
CHAPTER V

FINDINGS

In order to paint a clear picture of how Latina mothers understood social inclusion, I asked participants to describe not only their own experiences of low social inclusion in diverse dimensions, but I also asked them to reflect on the concept in depth. Furthermore, the intervention provided a space where actions were taken towards achieving higher levels of social inclusion. The current chapter presents a detailed description of the five major themes that emerged from this feminist action research intervention. The responses from participants in this financial intervention provided a picture of experiences of social inclusion in five major categories:

1. Language Inclusion
2. Economic Inclusion
3. Societal Inclusion
4. Political Inclusion
5. Technological Inclusion

Merriam and Tisdell (2016) call intervention case studies of this nature a “multiple case” because it involves collecting and analyzing the data from several cases, each participant is a case. “The more cases included in a study, and the greater the variations across the cases, the more compelling an interpretation is likely to be” (Merriam & Tisdell, 2016, p. 40). Hence, I am using different data sources and instruments in order to illustrate the mothers’ experiences, responses, and actions. This chapter addresses the research question guiding this study: How did
Latina mothers develop understandings of social inclusion during this feminist action research intervention program?

Regarding the findings, there were two unexpected emergent themes. First, although the focus of this research was not directly related to language, low language inclusion was the most salient theme that interconnected with the other dimensions of social inclusion described by all participants in the study. I was expecting to find economic exclusion as the main theme of the findings once data analysis concluded. However, it was surprising to witness how during the data analysis, the theme with greater preponderance was low language inclusion. Preponderance refers to the themes that come across the most from the data.

The findings that emerged from this study fall under five major social inclusion categories, which are composed by two subthemes each. One subtheme describes reflection by participants of this study and the second describes agency, which fits into the design of this action research study because the intervention created a safe space for reflection on dimensions of social exclusion, which then continued with a discussion on what actions were appropriate to achieve more social inclusion. As explained on prior chapters, critical thinking was a guiding teaching principle along with negotiation of curriculum and holistic learning. Participants in this study applied critical thinking toward concepts of social exclusion and their dimensions, which allowed for a reflection on how they experienced different levels of social inclusion. Reflections on part of the Latina mothers was a process based on pre-determined ideas and attitudes that changed into more complex understandings of the dimensions of social inclusion and how they applied to their lives. Latina mothers in this study developed processes where they came into the intervention with little awareness of what social exclusion and inclusion meant, and during the
intervention, they had space to reflect on how the phenomena of study influenced their own lives. Reflections by Latina mothers usually took them toward a process of awareness, which resulted in diverse levels of personal agency. Below is a figure of five major themes:

![Figure 2: Emergent themes](image)

In this feminist action research study, agency was a salient subtheme along with reflection on diverse dimensions of social inclusion, where Latina mothers acted toward achieving higher levels of social inclusion among diverse dimensions. In other words, Latina mothers in this intervention had the opportunity to develop in-depth reflections on social exclusion and inclusion and achieve a consciousness of how low levels of social inclusion influenced their lives, families, communities, and how it shaped the opportunities they encountered (e.g., economic, political). The mothers also had the chance to share ideas and encourage each other toward more social inclusion.

Therefore, the themes and subthemes that emerged in this feminist action research study will be described as follows: language inclusion had two subthemes: *Reflection on low language inclusion* and *developing language agency*. Economic inclusion was composed by two subthemes: *reflection on low economic inclusion* and *acquiring economic agency*. Societal
inclusion was composed by two subthemes: reflection on societal inclusion and focusing on personal agency. Political inclusion has two subthemes: reflection on political inclusion and political agency. Finally, technological inclusion was composed by two subthemes: reflection on technological inclusion and developing technological agency and communication. Below is a table with all the themes and subthemes:

<table>
<thead>
<tr>
<th>Themes</th>
<th>Subthemes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Language Inclusion</td>
<td>Reflection on low language inclusion</td>
</tr>
<tr>
<td></td>
<td>Developing language agency</td>
</tr>
<tr>
<td>Economic Inclusion</td>
<td>Reflection on economic inclusion</td>
</tr>
<tr>
<td></td>
<td>Acquiring economic agency</td>
</tr>
<tr>
<td>Societal Inclusion</td>
<td>Reflection on societal inclusion</td>
</tr>
<tr>
<td></td>
<td>Focusing on societal agency</td>
</tr>
<tr>
<td>Political Inclusion</td>
<td>Reflection on political inclusion</td>
</tr>
<tr>
<td></td>
<td>Political agency</td>
</tr>
<tr>
<td>Technological Inclusion</td>
<td>Reflection of technological inclusion</td>
</tr>
<tr>
<td></td>
<td>Developing technological agency and communication</td>
</tr>
</tbody>
</table>

*Table 3: Themes and subthemes*

In the following chapter, I define and discuss each subtheme and exemplify excerpts from the data collected. As explained in prior chapters, what is proposed in this study is to develop an intervention that is not only a shift of terminology and discourse from social exclusion to social inclusion, but also a change in the social exclusion discussion, from a deficit to a strength perspective, the latter being social inclusion. It is very important to clarify that the themes are ordered by intensity or preponderance (Patton, 2015). Preponderance was applied by coding the emergent themes that came across the most from the data. Additionally, codes that did not meet
the preponderance were collapsed to see if that data might reflect other ideas. Under each section, both themes and subthemes, are explained in order of intensity of the data collected from the participants of the financial intervention program, as it is primarily their perspectives to which I intend to give precedence. In order words, the themes and subthemes that were represented the most from the data will be addressed first followed by next frequent theme and so on.

In order to paint a clear picture of the spectrum of social inclusion for low-income Latina mothers, I asked participants to explore dimensions of social exclusion, the possibilities of social inclusion, and how they felt these terms applied to their own lives, and in particular their future. Furthermore, to provoke as comprehensive a portrait as possible of their experiences, ideas, and thoughts, I asked participating Latina mothers what they thought about actions related to low social inclusion, such as prejudice and discrimination. Because the intention of this study was to provide a paradigm shift from social exclusion to social inclusion, the financial program sessions reflected this change, which was applied to the intervention by constructing activities and discussions around understanding what social exclusion and inclusion are as concepts to the Latina mothers. In this way, they had the opportunity to apply this new knowledge towards their own lives, and furthermore, created actions towards more social inclusion. The Latina mothers embraced and planned actions towards gaining more social inclusion.

5.1. Emerging Themes

In studies concerned with vulnerable families and social exclusion or inclusion, researchers have found that informants tend to focus on the economic dimension (Musterd & Ostendorf, 2013). However, in this study, although low economic inclusion was a salient theme,
various levels of language inclusion were more acutely prevalent in the testimonies and
descriptions provided by the Latina mothers who participated in this intervention. There were
five emerging themes: Language, economic, societal, political, and technological inclusion. This
study proposes a paradigm shift from social exclusion (e.g., deficit perspective) towards a
spectrum of social inclusion (e.g., strength perspective with low, moderate, and high levels of
inclusion). Therefore, intersectionality as a guiding theory allowed for a deep reflection on how
the multiple identities of mothers shaped their social inclusion. This change in paradigm,
conceptualization, and terminology is essential towards understanding the process of
empowerment and action that each of the participating Latina mothers experienced during this
financial intervention program.

It is important to clarify once again that each theme is explained by order of
preponderance (Patton, 2015) or intensity. In other words, the order of the themes are presented
by theme intensity: language, economic, societal, political, and technological inclusion.
Additionally, cultural inclusion was not found to be an emerging theme in this action research
case study, contrary to prior research. This could be in part due to my positionality as a Latina
researcher within this study of social inclusion of Latina mothers.

In this research, low language inclusion was found to be the most prevalent social
inclusion dimension and at the forefront of Latina mothers’ minds. Under this main theme, there
were two subthemes that reflected the process of awareness and action of language inclusion for
the Latina mothers: reflection on low language inclusion and developing language agency.
Below, I provide a detailed description of low language inclusion and later its two subthemes.
Theme 1: Language Inclusion.

The theme with the most preponderance in this study was language inclusion. All participating mothers discussed the challenges of low language inclusion. It was unexpected, as the literature on social exclusion and inclusion did not reference directly language inclusion as a dimension. Mothers brought up the challenge of low language inclusion from the first day I met them in the information session, as they asked if the intervention would be delivered in Spanish or bilingually (Spanish/English). Communication and language inclusion were closely related to other dimensions of inclusion that emerged in this study. For instance, low language inclusion had an impact on the Latinas mothers’ ability to engage in economic opportunities, to properly apply for social subsidies (e. g., WIC), and to feel comfortable in public spaces. The Latina mothers in this research study reported either limited English language use or lack of confidence while speaking, which made them more likely to feel frustrated, sad, withdrawn, and less likely to act towards improving their language inclusion.

Sometimes low language inclusion lead mothers to engage in self-defeating behaviors like inability to take risks, and procrastination. Their speech and language skills were sometimes not fully developed, while others demonstrated a skillful use of English. However, all Latina mothers expressed their belief that their speech was unclear, that their vocabulary was limited, and that they used shorter sentences or avoided talking English altogether because of their lack of confidence.

Although all Latina mothers in this study took actions towards language inclusion during the intervention program, language challenges continued for some more than others. However, in their reflections, all mothers demonstrated the will to learn English, as all of them expressed their
desire to learn and acknowledged the barriers they faced by not being able to communicate in a language that is prevalent in the U.S. Towards the end of the program, we discussed concrete actions towards achieving more language inclusion, and came to the conclusion that learning is achieved by taking one step at a time, and by dedicating time toward learning English every day. Latina mothers thought this was a good strategy to follow after the intervention program was over. Below I provide a detailed analysis of the two subthemes under the theme low language inclusion: **reflection on low language inclusion** and **developing language agency**.

**Reflection on low language inclusion.** As explained, during the first information session, Latina mothers inquired about language use, but also language learning, as Natalia asked: “Y vamos a aprender palabras financieras en ingles?” which translates to: “And are we going to learn financial terms in English?”. Improving their English was an interest that all mothers kept during the duration of the intervention. Mothers who experienced low language inclusion saw themselves under a social disadvantage, which created stress and impacted their ability to fully interact in economic, societal, political, and technological contexts. Latina mothers also reported that their children were fluent speakers, and because of this, they would often help the mothers translate in their daily lives. Mothers expressed their efforts toward learning English, from attending ESL local workshops to other community programs. However, some mothers felt they could not learn it properly, and this created a feeling of not being able to achieve a knowledge and skill that was important for them. Lucia explained how she felt sad at the challenge of learning English:
En toda parte donde está el inglés, allí estoy, pero yo siempre siento que no avanzo, y me hacen exámenes, me ponen en tercer y hasta cuarto nivel... pero cuando llega el momento del bla bla bla... no puedo, eso me entristece.

Which translates to:

Everywhere where there’s English, there I am, but I always feel that I don’t advance, I take exams [and] they put me in third and fourth level ... but when the time comes for the *blah blah blah* ... I can’t do it, that makes me sad.

Lucia is expressing her will to learn English, however, she also described how nervous she feels at the time of interacting and talking with people in English outside the classroom, which she then later attributed to lack of confidence. The idea that Latina mothers are not interested in learning English was not the case for participating mothers of this study, which all described a great desire and interest to learn to speak English fluently. The Latina mothers from this study also expressed their uneasiness of practicing English in public spaces. For instance, Emilia described her restlessness when going to a public library outside of her neighborhood:

En las bibliotecas, las de aquí en [el área] no hay problema porque hablan español, pero cuando me quería ir a otra biblioteca y hablaban bastante el inglés, entonces yo iba, pero no interactuaba mucho, y también si había personas que hablaban inglés, trataba de hablarlo, pero yo no era muy abierta.

Which translates to:

Libraries here at [the area] there’s not a problem because they speak Spanish, but when I wanted to go to another library where they spoke a lot of English, then I would go, but I
did not interact much, and also if there were people who spoke English, I tried to talk [to them], but I was not very open.

In this quote we can see how Emilia would prefer to stay in her comfort zone and stay inside Latino areas, where she knew she would not encounter people that might speak to her in English. Moreover, this apprehension created a physical or geographical limitation, as she also explains that sometimes she did venture herself out of the area, because she felt limited in her ability to interact with other people. Often, the inability to communicate created frustration, a sentiment echoed strongly by Lulu during the focus group, who explained that:

Yo no le echo la culpa a nadie, ni a los profesores ni a nadie. Yo tomo clases que nos dan los miércoles de 11:00 am a 1:00 pm y allá solo hablan inglés, muy chévere y todo, no es que me quiera defender, pero yo siento que yo tengo dislexia con el inglés.

Which translates to:

I don't blame anyone, not the teachers, nor anyone else. I attend classes on Wednesdays from 11:00 am to 1:00 pm and there they only speak English, very cool and all that, not that I want to make excuses, but I feel that I have dyslexia with English.

Here, we see how Lulu explains how she tries to learn English by attending diverse classes. However, when the time comes to talk English with others, she is unable to express her thoughts in a way she feels comfortable. For Lulu in particular, this meant not feeling socially included in diverse social situations. In this sense, language played an important role in the socialization of the Latina mothers. For instance, regarding peer relationships, some mothers expressed feeling excluded because they found it difficult to talk over the phone or understand
people while having conversations in public spaces or at social gatherings. Wendy echoed a similar feeling of low social inclusion due to language barriers. She stated:

Entonces casi siempre esperaba e iba allá a las de español [eventos] y me limitaba a los de inglés. A la vez, yo añoraba tener este contacto, para poder aprender y hacer algo, pero no puede porque me limitaba por el miedo.

Which translates to:

Then I almost always waited and went there to the Spanish [events] and I limited myself with the English ones. At the same time, I longed to have this contact, to be able to learn and do something, but I cannot because I was limited by fear.

As the intervention progressed, the focus shifted towards language sessions that provided a space to share these feelings on low language inclusion, a space where it was okay to make mistakes, and where mothers supported each other. The intervention allowed for personal reflections and discussions based on language, and often mothers would provide advice to one another on ways to learn English. This feminist action research intervention created a space that provided mothers different ways to learn and develop new language skills. The goal of learning English was prevalent among all mothers, and they started to develop into active learners and engaged more with different types of resources and strategies. Natalia commented:

Es como hambre que tengo de aprender el inglés, ya bajé la aplicación en el celular para aprender inglés, como hicimos la semana pasada en la clase, se llama Duolingo, y que tiene 98 clases. ¡Yo tengo hambre! Voy en el cuarto nivel y me falta una clase para terminar. Me dan 5 corazoncitos y así.

Which translates to:
I'm hungry to learn English, I downloaded the application on my cell to learn English, like we saw in last week’s class, it’s called the Duolingo and has 98 classes. I'm hungry! I'm on the fourth level and I'm missing one class to finish. I get 5 hearts and so on.

Here we see how some Natalia applied the use of technology toward learning English, as we covered a session on how to download applications that served each mothers’ needs. Using the language application on her cell phone was a small step Natalia took toward higher language learning and inclusion. Moreover, we can observe her motivation, describing her learning passion more as a hunger or a need that never stops. This type of motivation for learning English was a slow process that required a thoughtful reflection of experiences of low language inclusion, with the opportunity of agency toward more proficiency.

In summary, the spectrum of language inclusion for the Latina mothers who participated in this feminist action research study was wide, where Latina mothers were encouraged to reflect on their own understanding of language inclusion. This topic that resonated during our daily reflections. Initially and regardless of their knowledge and fluidity with English, all mothers that participated in this intervention expressed feelings of apprehension when talking English, whether at work, at public spaces, or when meeting new people. Although some Latina mothers spoke English fluently, they still saw themselves as not being understood by others. By the end of the intervention and after our daily reflections, Latina mothers felt aware of their strengths and weaknesses when it came to language due to our weekly reflections and group discussions. For those mothers who had more challenges regarding word pronunciation and confidence when speaking English, this feminist action research intervention provided helpful tools necessary for
the Latina mothers to take small actions and steps towards gaining more language inclusion in their lives, which is the second sub-theme under language inclusion, explained below.

*Developing language agency.* Through reflections of low language inclusion, Latina mothers expressed their apprehension towards speaking, reading, and learning English from the beginning of the intervention. However, the action research design in this study allowed for an intervention program that allowed spaces where learning opportunities emerged, which provided Latina mothers with the tools necessary to develop their critical thinking on language inclusion and also created a comfortable atmosphere where making mistakes was okay. In other words, the financial intervention program allowed Latina mothers to acknowledge their own low language inclusion and also provided the opportunity to motivate each other, which was translated into confidence and then actions, where participating Latina mothers took risks towards more acquiring higher language inclusion. For instance, Natalia expressed her learning experience when we received the visit from the president of the local bank in one of our sessions, she explained:

Mire, con la visita de la del banco, ya empecé a hacer eso [a hablar más en inglés]. El fin de semana hable en inglés, fue poco. Cuando salí, salude en un almacén, no es mucho, yo sé, pero me sentí bien.

Which translates to:

Look, with the visit of the president of the bank, I started doing that [speaking more in English]. Last weekend I went out and spoke in English, I greeted someone at a store, it’s not much, I know, but I felt good.
Here we see how Natalia gained confidence in her language abilities and took a risk because of activities held by the intervention program. In this action research study, the intervention program was designed to not only gain insight into the social inclusion of low income Latina mothers, but also had the intention providing tools that the Latina mothers could turn into problem solving skills (Stringer, 2013). In this context, action research strives to have participants be active shapers of their own lives, and in this action research intervention, Latina mothers demonstrated agency and solidarity between one another, and individual confidence, which were key factors that allowed them to take actions towards their language inclusion.

Other participating Latina mothers found new small strategies to improve their English proficiency, sometimes due to new ideas provided by other mothers in the intervention program. The discussions during our sessions allowed for a space where new ideas emerged because each mother had similar challenges with language. For instance, Daria stated that she heard Lucrezia give some great recommendations during our class discussion on improving low language inclusion, which she started to apply in her daily life, she stated:

La compañera decía que andaba con un diccionario, y yo ahora baje la aplicación del diccionario y lo estoy usando, más cuando veo las noticias y la televisión que ahora trato de ponerlo en inglés. Entonces ante una palabra que no entiendo, pues la busco.

Which translates to:

The classmate said that she was with a dictionary all the time, and I downloaded the dictionary application and I'm using it, more often when I watch the news and television - now I try to put it in English. So if I see a word that I don’t understand, I’ll look for it.
The Latina mothers also looked toward the future regarding the process of learning a new language and the challenges that emerge, stating that improving their English skills would be a lifelong process. For instance, Franchesca shared during the final interview that she had more motivation to learn English after the intervention, and that: “Y ahora mismo, pues estoy el curso de inglés que ya estoy en mi segundo intento, me inscribe hace una semana.” Which translates to: "And right now, I'm in the English course that I'm already on my second attempt, I signed up a week ago." Here we see how Franchesca is motivated to move along with her English studies, as the group discussions encouraged to keep trying to learn even if the first attempts were not successful.

In summary, the subtheme developing language agency describes a process where although initially language barriers discouraged Latina mothers from completing daily tasks, such as asking for help at local public spaces, eventually the intervention allowed the mothers to step out of their comfort zone and take risks towards more English language use. As the sessions progressed, the mothers found courage to leave their comfort zone and take small risks in their daily lives, whether it was downloading an English dictionary application on their cell phones or enrolling in English classes at local community outlets.

In conclusion, language inclusion was a prevalent theme in this action research intervention and was composed by two subthemes: Reflection on low language inclusion and developing language agency. Although literature on social exclusion and inclusion does not consider language a proper dimension, it emerged as the most prominent theme in the findings. Latina mothers in this study reported apprehension towards speaking, reading, and learning English. The first subtheme, reflection on low language inclusion, allowed for an initial
discussion regarding language inclusion which included personal experiences and a growing awareness of social exclusion and inclusion. The second subtheme, developing language agency, was a natural step forward toward taking small actions for more language inclusion. In other words, through this action research financial intervention program Latina mothers were able to find solutions toward language their own challenges and took small actions towards their higher use of English, which helped them better navigate the challenges they experienced in their everyday lives.

**Theme 2: Economic Inclusion**

Low economic inclusion was the second emerging theme in terms of ponderance in this action research intervention, as only one mother in the intervention expressed not having experienced low economic inclusion. Economic inclusion refers to the opening of economic opportunities to under-served social groups regardless of their gender, place of birth, family background, age, or other circumstances over which they have no control. More specifically, it also refers to obtaining proper employment, wages, housing, and labor opportunities.

In this study, Latina mothers reported low levels of economic inclusion, often times related to low wages, employment outside of their area of expertise, and hostile treatment at the workplace. Also, mothers described the difficulties of navigating the bureaucratic system, which they often described as inefficient. However, the intervention also provided the space where they could learn to better navigate the system and find options that would help them be successful and understand how the system worked. The economic inequality that emerges from the intersection of race, gender, and socioeconomic status is a phenomenon that that cannot be fully understood without a in depth discussion with the population or community that encounters low levels of
economic inclusion. In this study, two subthemes were found under economic inclusion:  

*Reflection on economic inclusion* and *acquiring economic agency*. Below I provide a detailed description of these subthemes.

*Reflection on economic inclusion.* Scholars in the past have been concerned with the development of safety nets in the form of subsides and the incomplete extension of social rights, in particular for minority families. Although barriers towards subsidies have been common among minority families, recent regulations have made the process more challenging for women with low socioeconomic status. The Latina mothers in this research reported diverse barriers towards social subsidies, sometimes related to the ineffectiveness of the system and others to the complex bureaucratic process of applying for social benefits. One mother, Daria, explained the complications related to her submission for The Women, Infants and Children’s program (WIC):

> El WIC es más sencillo, para los Food Stamps es complicado el proceso, la lejanía del lugar, los papeles que piden, todo eso, es más, ya no hay documentos en español, ahora es por llamadas, si es que te llaman. El otro día ni siquiera me llamaron para la cita, me quedé esperando, y nada, y fui a la oficina, y no me dieron mucha información.

Which translates to:

The *WIC* is easier, for *Food Stamps* the process is more complicated, the places are faraway, the papers they ask for, all that, even more, there are no documents in Spanish anymore, and now it’s by calls, if they even call. The other day they didn't even call me for the appointment, I stayed and waited, and I went to the office, and they didn't give me much information.
Here we see how this Latina mother explains the challenges she encountered when applying for social subsidies, and how the application process requires more than being proactive in the process. Other mothers echoed the difficulties in navigating the system, as four mothers explained that although they needed the assistance, they were either rejected or did not qualify for the help, due to thresholds in place for each family. For instance, when asked about her subsidy for the Supplemental Nutrition Assistance Program (SNAP), sometimes known as Food Stamps, Maria explained that: “La verdad que, si lo necesitamos, porque lo que gana mi esposo no es suficiente para los gastos que hay.” Which translates to: “The truth is, we need it, because what my husband earns is not enough for our expenses.”

Not all mothers had a positive view on applying for assistance when in need. One mother, Lucia, had a negative view on people who applied for social subsidies. During our first interview, she explained that she did not dislike the ideas of the current president regarding immigration, because she believed that some people immigrate to the U.S. in order to receive subsidies and “take advantage” of the resources of the country. Regarding subsidy use, she explained how her own daughter applied for subsidies and how she viewed this situation as embarrassing within her own family. She said:

La hija si aplica a subsidios; Mi hija recibe estampillas, recibe plata, como tiene dos hijos.

Un día fuimos con ella Sam’s Club y ella como que quería pagar el mercado con eso y mi esposo dijo: no mijita que pena, ¡qué vergüenza!

Which translates to:
My daughter applied for assistance; She receives Food Stamps and receives money because she has two children. One day we went with her to *Sam's Club* and she wanted to pay with that and my husband said: no sweety what a shame.

Here we see how Lucia has a specific idea and judgement on people that receive social assistance, even if it is her own daughter who needs the assistance. At another point in the first interview, Lucia stated that: “No me gusta pedir limosna” which translates to “I don’t like to ask for charity.” The idea that applying for social assistance is charity comes from an individualistic view, where hard work alone is supposed to satisfy monetary necessities for families, without taking into account other contextual factors such as economic recessions or family background.

Additionally, most mothers from this study reported some form of labor discrimination in the form of barriers towards employment, sometimes related to language skills and others to the fact that as immigrant women they found it challenging to find the means or proper information to validate their education in the U.S. For instance, Rosa explained how she came to the U.S. thirty years ago, and even though she had studied Psychology in her home country, she was unable to find a job when she arrived. She explained during our first interview:

*Yo tengo 30 años en este país, yo estudié psicología en mi país, y cuando vine aquí, pues lógicamente, no había trabajo de ningún tipo. Porque no sabía el idioma y yo ya había trabajado en mi carrera allá en mi país, y aquí a lo que tenía que venir era a trabajar en lo que encontrara y no encontraba nada.*

Which translates to:

I’ve been in this country for over 30 years, I studied psychology in my country, and when I came here, logically, there wasn’t any work. Because I did not know the language and I
had already worked in my career in my country, and what I had do here is work on whatever found, and I couldn’t find anything.

Rosa is describing that the reason she came to the U.S. is to work, to forge a better future for her and her family by means of her labor. All the mothers that participated in this study confronted numerous economic inclusion challenges. The more acute experiences came from undocumented mothers, which struggled more with instances of discrimination and labor exploitation. Almost all the mothers in this study explained how their main reason to come to the U.S was because they were seeking socioeconomic advancement. Only Natalia explained how she immigrated because she had to take of her grandchildren, because her daughter did not have time to care of them because of her hectic work schedule. However, indirectly, Natalia’s motives to immigrate to the U.S were monetary. Latina mothers in this intervention study described harsh realities in the workplace and hostile labor experiences. For instance, Maria described a difficult situation at work:

Bueno, tuve una mala experiencia porque trabajaba de pegadora, se hacían unos dibujos, un printeado, para printiar playeras y camisetas. Pero como yo era la pegadora, un día me trajeron un diseño, lo dejaron ahí y me dijeron: ¡Hazlo! Lo hice y me tocó pagar eso, porque resulto que era el diseño equivocado. Esto fue en Nueva York, eso fue cuando recién yo vine. Yo sé que eso lo que me hizo el jefe no era justo porque no fue error mío. Se lo dije al jefe y él me respondió: Sí es tu error, porque debes saber qué orden y qué dibujo lleva. Pero en realidad ellos no me dieron indicación…fueron $300 dólares.

Which translates to:
Well, I had a bad experience because I worked at a t-shirt factory, some drawings were made, and then they printed them in t-shirts and shirts, but since I was the stuffer, one day they brought me a design, they left it there and they said: Do it! I did it, and it was the wrong design, then they said I had to pay for it. This was in New York, when I first came [to the U.S.]. I know that what the boss did to me was not fair because it was not my mistake, I told the boss and he answered to me: Yes, it was your mistake, because you must know the order of the drawing, but in reality, they did not give me an indication….it was $300 dollars.

Here we can see how Maria, who was new to her work, was held responsible for using the wrong graphic design and had to pay a hefty price for the mishap. Examples of discrimination and prejudice at the workplace were common among Latina mothers. However, the more seasoned mothers were able to look back and provide advice for the younger mothers when the topic came up during class discussions. Another common economic challenge described by half the mothers was the fact that they had small children. They expressed desire to start working, however, they needed someone to look after their children and daycare was described as expensive, and that is was not possible for them to go to work and at the same time make enough to pay for daycare.

Finally, there were instances where Latina mothers related their low language inclusion to the barriers towards employment they faced. For instance, Wendy explained that in Puerto Rico, she encountered challenges because her experience as a waitress required her to understand English. She explained that she worked in a tourist area and that often she would feel uneasy when they spoke to her in English, due to her lack of fluidity in English when encountering
customers. She stated that: “Lo único era la barrera un poquito más el idioma, uno allá maneja el
inglés, pero algo básico, no es que uno no sea full bilingüe, y se hace más difícil, en especial en
ambiente de trabajo.” Which translates to: "The only thing was the barrier with the language, one
there handles English, but something very basic, I am not full bilingual, and it becomes more
difficult, especially in work environment." Here we see how for Wendy, low language inclusion
leads to low economic inclusion, as Wendy stated that improving English would considerably
heighten her chances of getting employment in the continental U.S.

In summary, the Latina mothers of this intervention described the difficulties of applying
to social subsidies and navigating the system. The safety net programs, recently reduced in many
instances, already place many women at higher risk of falling into or remaining mired under low
income conditions. There was a case, however, where applying for social assistance was
perceived as something negative. Also, most Latina mothers described low levels of economic
inclusion, including low wages, the inability to find proper daycare for their small children,
hostile work environments, and discrimination at the workplace. All the experiences described by
the Latina mothers provided a portrayal of multiple employment barriers, where lack of English
language knowledge was the most important barrier described by Latina mothers within this
subtheme. Although there were employment opportunities at times available for the mothers,
these were usually in factories and low paying jobs, regardless of their education and prior work
experience in their home countries.

Acquiring economic agency. Although Latina mothers reflected on employment barriers
and hostile work environments, as a group, they discussed solutions and ways to focus on their
strengths, which was often linked to the idea that although there are challenges related to low
levels of economic inclusion, there are ways to overcome negative social attitudes and actions. Lulu echoed this idea by sharing her thought during a group discussion: "Hay barreras, si, pero tenemos darnos nuestro sitio en la sociedad" which translates to: “There are barriers, yes, but we have to try to take our place in society.” Here Lulu describes how important it is to take action for the community, which opened the discussion on what actions to take toward more social inclusion. This process on taking actions toward higher economic inclusion focused on recognizing personal strengths as Latina women in this study. During the final interview, Daria echoed this idea, as she also described how important it was to build and focus on our strengths and Latina women, as she explained:

Tenemos que darnos fuerzas entre nosotras, a las mujeres como tal. Yo cuando me enfrento a eso [discriminación], es como que tengo que darme fuerzas, y tenemos que apoyarnos. A veces hay que hablar y quejarse, pero lo importante es que como personas superemos los momentos difíciles y desagradables.

Which translates to:

We have to give strength to each other, as women. When I face that [discrimination], it's like I have to give myself strength, and we have to support ourselves. Sometimes we have to talk and complain, but the important thing is that as people we overcome the difficult and unpleasant moments.

Here we see Daria not only recognizes how discrimination is a reality for the Latina mothers, but also proposes an empowerment perspective focused on female solidarity. One aspect of the financial intervention program was the development of trust and support between the Latina mothers. As the intervention progressed, the Latina mothers became more invested in
the program and started to encourage each other to take risks during group discussions. The solidarity that emerged among the Latina mothers that participated in this intervention was a way to motivate each other to learn English and practice in an environment that felt safe to make mistakes.

Moreover, some of the mothers had concrete action plans to gain economic agency. For instance, Lulu expressed her desire to open a small jewelry business with the help of her husband in order to gain an extra source of income for the family. During some sessions, we covered the proper steps and concepts on how to open a new business, which was already part of the MSA curriculum. During a group discussion, Lulu commented she wanted to open a small business and for our final interview, she provided me a promising update: “El problema que yo tenía la semana pasada era con el proveedor, porque está localizado en Nueva York, y ya estoy teniendo chance de consolidar todo para el delivery, ya voy para el primer pedido.” Which translates to: “The problem that I had last week was with the provider, because it’s located in New York, and I have not had the chance to consolidate everything for the delivery, but I'm going for the first order soon.” The intervention therefore allowed for a space where participants did not only learn about social exclusion, inclusion, and financial concepts, but it also allowed mothers to pursue economic agency, in this case, in the form of starting a small business.

Finally, Franchesca is also an example of how the Latina mothers from this study gained economic agency. Franchesca had expressed frustration with the amount of debt she was accumulating with her husband from the beginning of the intervention, as she would often come and ask me for guidance and would refer to the curriculum negotiation. When I asked her if the
advice and knowledge gained was during the intervention was valuable, and if she and her husband had the chance to address the debt issue, she explained:

Con mi esposo ya hablé, tenía miedo de hacerlo, pero lo hice, porque de verdad que no podemos seguir así. Ahora estamos mirando como recortar gastos. Todavía tengo las copias que nos diste, y todas las semanas tenemos un presupuesto de gastos, ahí pegadito en la nevera, y estamos guiados mucho más que antes.

Which translates to:

I already talked with my husband, I was afraid to do it, but I did it because we really cannot continue like this. Now we are looking cutting expenses. I still have the copies you gave us, and every week we have an expense budget on the fridge door, and we are guided much more than before.

Franchesca is one example of how the intervention allowed Latina mothers to acknowledge economic challenges and how to take action toward achieving more economic inclusion and apply the advice and knowledge gained during the sessions. As seen, the subthemes of economic inclusion were the result of an intervention program designed not only to create awareness of social exclusion and inclusion, but also to provide a platform where Latina mothers took steps toward actions that allowed them to be more economically included.

In summary, in this feminist action research study, economic inclusion had two subthemes: reflection on economic inclusion and acquiring economic agency. The Latina mothers from this study described examples of low economic inclusion and also experienced two important processes, one focused on personal reflection and awareness on lack of economic opportunities and financial barriers. and another on how to take actions toward economic agency.
Although Latina mothers described difficult work experiences where they were subject to discrimination, stereotypes, and prejudice, the action research intervention also provided a space where they were able to create bonds between each other and take actions toward more economic inclusion. Solidarity emerged among participating mothers, which allowed them to recognize their own personal strengths. The bond created in the intervention also ignited discussions on ways to overcome difficult economic challenges, which was a process characterized by personal agency toward achieving more economic inclusion.

**Theme 3: Societal Inclusion**

Low societal exclusion was the third salient theme in this research. Ten Latina mothers described numerous experiences of discrimination and stereotyping in diverse contexts. Additionally, some mothers described instances where they were subject to prejudice. Often, these behaviors and attitudes contributed to some feelings of sadness and anger. Low agency was a common denominator of these experiences, as some were related to tensions around language, immigration, and acculturation. The Latina mothers from this study had a desire to make part of society but would often encounter situations of stereotyping and prejudice. Societal inclusion has two subthemes: Reflection on societal inclusion and focusing on personal agency. Below is a detailed description of both sub-themes.

*Reflection on societal inclusion.* Reflections on societal inclusion took place during in-class discussions and writing time. This subtheme represents experiences of discrimination and stereotyping that Latina mothers shared during the intervention, which came about during our reflections on defining and understanding the concept of societal inclusion. One of the mothers, Lulu, explained how she had a difficult experience at a doctor’s office, where the nurse was
making assumptions about her language abilities because of the way she looked, which made
Lulu feel stereotyped. Lulu described this event in her reflective writing:

Yo le hablé en inglés y le dije que ella estaba siendo muy ruda y grosera. Yo sentí que
ella asumió que por mis facciones hispanas yo no sabía inglés y por eso se creyó con la
autoridad para tratarme como una persona inferior a ella.

Which translates to:

I spoke to her in English and I told her that she was being very rude. I felt that she
assumed that because of my Hispanic features I did not know English and that's why she
believed she had the authority to treat me as an inferior person.

Here we see in Lulu’s experience how low societal inclusion in the form of stereotypes
can provoke actions of discrimination and prejudice, and how social inclusion dimensions
interact with one another, since the implication was that Lulu did not speak English (low
language inclusion). These experiences paint a complex picture of diverse sources of low social
inclusion due to the intersection of multiple identities. Although there were descriptions of
similar situations with the mothers regarding experiences of stereotyping, the intervention
program provided a space where we not only talked and described experiences, but also focused
on strengths rather than only on the acts of discrimination or stereotyping themselves.

A second example was seen in the experience of Marisol. During our first interview, she
explained instances where she felt discriminated against. She explained a particular incident that
left her uneasy, which she shared during our first interview. She described how she was taken to
the hospital because she was about to give birth to her daughter. Upon arrival, she noticed a
hostile treatment toward her. The hospital nurses started to rush her out of the room once her baby was born. As she waited for her husband, she explained what happened next:

Entonces el me dejó arriba, y yo esperando, tratamos de agarrar la ropita de la niña mientras llegaba, pero él le había llevado una camisita no más, y yo me quede arriba… Y me sacaron, llego una de las enfermeras y me dijo: ¿ya están listas? No le digo, me falta todavía…Y entonces, no no…apúrate…me dijo. ¡Que el cuarto lo necesitan! Entonces me sacaron, y cuando venía en el elevador, la enfermera, me dio ni qué espanto. En eso yo doblo, envolví a la beba, y no sé cómo, no me fije que no habían sacado las mantillas que dan es los hospitales, no lo vi, no era mi intención llevármelas…me dijo la señora: no no no, no se va a llevar eso, eso es del hospital me dijo, ¡eso no se regala! Y luego me dice: Igual llévatela, que está infectada de bacterias.

Which translates to:

Then he left me, and I was waiting, we tried to grab my daughter’s clothes while he arrived, but he had only brought a little shirt, and I stayed up...And they took me out, one of the nurses came and told me: Are you ready? I told her I was still getting ready... And then, no no ... hurry up ... she told me, we need this room! Then they took me out, and when I came to the elevator, the nurse scared me. In that moment I wrapped the baby, and I do not know how, I did not notice that they had not taken the blankets that they give hospitals, I did not see it, it was not my intention to take it ... the lady told me: no no no, you can’t to take that, that's the hospital property, she told me, that is free! And then she tells me: Just take it, it's infected with bacteria anyway.
Here we see how Maria is navigating a difficult reality when she just became a mother. Often, the Latina mothers in this intervention program explained that although as Latinas they were aware of the heterogeneity within the community, they also recognized how Latinos in general are being represented in the popular culture and current immigration rhetoric in U.S. The participants of this study explained how being Latina invoked certain images in some people they interacted with, where some stereotypes were related to assumptions on income, a rural environment, corruption, disorganization, their education, and even their morality. Because of their experiences in U.S. society, Latina mothers believed that negative Latino stereotypes had the greatest impact on people’s perceptions. In other words, Latina mothers experienced preconceived ideas some people have of Latin American immigrants, which are notions strongly linked to beliefs about the negative impact of immigration. Latina mothers felt the influence of the current social rhetoric in the U.S. Rosa explained this idea during the focus group:

Los hispanos son muy dispersos. Porque los afroamericanos son muy unidos, mire, matan uno y sale todos en la calle, a protestar. Acá matan a cuatro y sale uno que otro en las noticias, y se ve uno o dos, y ya. En vez de unirse todos y salir. Esa es la diferencia, no somos unidos.

Which translates to:

Hispanics are not united. Because African Americans are very close, look, they kill one and they all go out on the street, to protest. Here they kill four of us and maybe you’ll see one or two on the news, and that’s it. Instead of everyone being united and going out.
That's the difference, we're not united.
Rosa is explaining how other minority communities seem to be more united in the cause of empowerment. She explains that while other minorities are united in a single cause, Latinos seem to be more disperse. This is an idea related to the heterogeneity among Latinos, which can encompass many different nationalities, ethnicities, and languages. Sometimes, Latina mothers would explain how Latinos see more differences than similarities. However, after several discussions, Latina mothers in this intervention acknowledged the benefits of unity, while acknowledging that there is a negative sentiment toward Latinos as a whole, a population that many see as a heterogeneous group.

In summary, the subtheme reflection on social inclusion is the result of designing a space where Latina mothers felt comfortable describing instances of discrimination and prejudice, and the difficulties that emerged from them, which they often defined as stressful and unfair. However, the present intervention provided a space where they could learn to better navigate these challenges and find options that would help them be successful and validate their worth in this society. This action research intervention also provided a space to think about other minorities and how Latinos can create bonds with one another, regardless of ethnicity or nationality. Below I describe the second subtheme under societal inclusion, focusing on personal agency.

Focusing on personal agency. Although participating Latina mothers faced challenges related to discrimination and prejudice, the focus was always on their strengths, which were often linked to the idea that although there are challenges related to their identity in society, there are ways to overcome these attitudes and actions. Lulu echoed this idea by sharing her thought during a group discussion: "Hay barreras, si, pero tenemos darnos nuestro sitio en la sociedad"
which translates to: “There are barriers, yes, but we have to try to take our place in society.”

During the final interview, Daria also described how important it was to build and focus on our strengths and Latina women, as she explained:

Tenemos que darnos fuerzas entre nosotras, a las mujeres como tal. Yo cuando me enfrento a eso [discriminación], es como que tengo que darme fuerzas, y tenemos que apoyarnos. A veces hay que hablar y quejarse, pero lo importante es que como personas superemos los momentos difíciles y desagradables.

Which translates to:

We have to give strength to each other, as women. When I face that [discrimination], it's like I have to give myself strength, and we have to support ourselves. Sometimes we have to talk and complain, but the important thing is that as people we overcome the difficult and unpleasant moments.

Here we see Daria not only recognizes how discrimination is a reality for the Latina mothers, but also proposes an empowerment perspective focused on female solidarity. One aspect of the financial intervention program was the development of trust and support between the Latina mothers, which as the sessions progressed, became more invested in the program and started to encourage each other during group discussions. Although Latina mothers in this study described obstacles and challenges toward economic inclusion, the mothers were able to find solutions by informing themselves more and sharing information among each other. For instance, Lucrezia expressed during the final interview:

Ante la exclusión social, yo lo que hago es ir a las autoridades a buscar ayuda, si es en una escuela o un trabajo, ir a buscar ayuda a la persona jefa o quien representa e ir a
ponerle en claro lo que está sucediendo para que tomen acciones, ya que si ellos deben
de poner atención en esos casos. Entonces voy a tener que ir yo a defenderme yo y a los
míos, lo digo porque mí me ha pasado.

Which translates to:

In the face of social exclusion, what I do is I go to the authorities to seek help, if it
happens in a school or a job, [one must] go to seek help from the head person or who the
person who is in charge, to clarify what is happening to take action, because they should
pay attention. Then I will have to go to defend myself and those who are close to me, I
say it because it has happened to me.

In this example, Lucrezia is acknowledging what social exclusion is and shares her views
on what actions to take if she ever experiences social exclusion. She explains how overcoming
social exclusion and achieving social inclusion requires being proactive and informed. Moreover,
she recognizes that although she has experienced low levels of social inclusion in the past, there
are ways to take action and achieve more social inclusion. The financial intervention program
allowed Latinas mothers who participated, such as Lucrezia, to understand and therefore find
ways to navigate low levels of social inclusion, thus empowering them to look for opportunities
for family and personal wellbeing.

In conclusion, the subtheme focusing on personal agency describes how the participating
Latina mothers faced challenges related to low societal inclusion, such as discrimination and
prejudice. Personal agency emerged during class discussions as a way to challenge low levels of
societal inclusion, where mothers had an outlet to express diverse experiences and find ways to
navigate these realities. The focus shifted toward recognizing personal strengths, such as finding ways to hold people accountable for their actions.

In summary, low social inclusion was an emerging theme in this feminist action research study. The Latina mothers from this study described instances and experiences of societal inclusion, where two subthemes emerged: Reflection on social inclusion and focusing on personal agency. Mothers described important processes, such as recognizing barriers towards subsidies and finding solutions to experiences of discrimination, with a focus on personal strengths and solidarity. Although Latina mothers described difficult experiences where they were subject to discrimination, stereotypes, and prejudice, the action research intervention also provided a space where they were able to create bonds between each other and provide support within our group. This solidarity translated to recognizing their own strengths and thinking about ways to overcome difficult challenges.

**Theme 4: Political Inclusion**

The participants of this study reported diverse levels of political inclusion, some low, other average, and others high. The United Nations (2018) define political inclusion as the right to political participation and representation of migrants on the same legal basis as host populations, thus developing a notion of membership. Some Latina mothers did not have clear conditions of residence or lacked a beneficial legal status, while others held citizenship or residency. In this study, legal status affected political inclusion for Latina mothers, as some were unwilling to participate in the political system by choice, while others wanted to participate, but were unable to because of immigrant status. Political inclusion was composed by two subthemes:
**Reflection on political inclusion and political agency.** Below I provide a description of each subtheme.

**Reflection on political participation.** Some Latina mothers in this study reflected on their political participation and described a lack of confidence in the political system, both in their home countries and in the U.S. Mothers in this financial intervention program described how they did not trust the political system, often due to personal experiences. Literature explains that migrants that do not come from democratic societies or that come from democracies with high levels of corruption will have greater challenges adapting to new political systems, as they are not only unfamiliar with the power and meaning behind voting (United Nations, 2018), but they have also lost faith in the system. For instance, Daria explained during our first interview:

> Cuando tenía 18, todo se veía tan bonito, porque ese año agarraron todos los pelados saliditos del bachillerato, todo bien nice, wow. Para que trabajen por el país, y le vamos a dar la oportunidad, nos decía. Llega esta gente, gente experimentada, ¿verdad? te dicen eso y claro, eres joven, y te dicen: te ofrezco mi experiencia…y mis servicios. ¡Y por supuesto, nos metieron en los puestos de votación y colocaron de jueces quien se les dio la gana, en el puesto, nos vendieron las mesas de votación!

Which translates to:

> When I was 18, everything looked so beautiful, because that year they grabbed all of us youth people just out of high school, all very nice, wow. So we could work for our country, and we will give them the opportunity, they said. So these people came, experienced, right? They tell you that and of course, you are young, and they tell you: I
offer you my experience ... and my services. And of course, they put us in the polling stations and placed judges that they wanted, they sold our voting tables!

Electoral fraud, which is sometimes referred to as election manipulation, is the interference with the process of an election, usually by increasing the vote share of the favored candidate and/or depressing the vote share of rival candidates (Asunka, Brierley, Golden, Kramon, & Ofosu, 2017). Here we see how Daria had an experience of witnessing political corruption and voter fraud, which explained why she was not interested in participating in politics, neither in her home country nor in the U.S. After witnessing voter fraud, Daria changed her views on politics and the democratic process itself, as she stated that after this incident, she would no longer be able to support or believe in a political system. The idea of corruption in the political system was echoed by other mothers in the study, such as Rosa, as she expressed during the focus group:

Es como una desconfianza, como un desasosiego. La desconfianza es cuando tú vas a algo y no sabes cómo va a ir. Si esto o lo otro. En política yo sé que, si voto por los demócratas, yo se eso para donde va. Porque son pocos los que van a trabajar realmente, porque todos los políticos llevan trigo a su propio molino. Un día están amigos de uno, otro día de otros, otro día otros. Eso es la política, nos utilizan para lograr sus objetivos, pero no les importa el pueblo.

Which translates to:

It's like a distrust, like an uneasiness. Mistrust is when you go toward something and you don't know how it's going to go. If this or that. In politics I know that if I vote for the Democrats, I know where that goes. Because there are few who are going to really work,
because all politicians bring wheat to their own mill. One day they're friends of one person, another day, another day another person. That's politics, they use us to achieve their goals, but they don't care about the people.

Although the Latina mothers that participated in this study had mistrust in the political system, by the end of the intervention, some opinions started to shift toward achieving more political inclusion. Sometimes political inclusion for the mothers encompassed community leadership. Others, it meant contributing toward the decision-making process at the neighborhood level. For instance, during our focus group, Natalia stated:

¡Aquí también voto! Mira, aquí es este taller quiero seguir en eso, a nivel pequeño, buscar ser líder, yo soy ciudadana, y hay que velar por nuestros intereses, hay que seguir, y si dan la oportunidad de educarse más, hay que buscarlas… ¡tomarlas!

Which translates to:

Here I also vote! Look, here is this workshop, I want to continue to do that, at a small level, to be a leader, I am a citizen, we have to watch over our interests, we must continue, and if they give us the opportunity to educate ourselves more, we should look for them, [we should] take them!

Here we can understand how Natalia is talking about leadership at a small scale and how the space that we created during the intervention allowed her to think about micro possibilities for political inclusion, or grassroot efforts. She emphasized she is a citizen and demonstrated concern for the overall wellbeing of her community. Other mothers focused more on their privilege to participate in political elections and how that position could help other Latina mothers who did not share that same opportunity. For instance, Wendy, as stated in the
participant description section, is from Puerto Rico. During our interactions, Wendy explained how she understood her political privilege inside the Latino community, stating during an interview:

> Es el apoyo, tenemos que pedir nuestros derechos. Es cuestión de estar apoyándonos, yo creo que nos merecemos un apoyo, tenemos algunos privilegios en cuestión de ciudadanía, pero no construimos este mundo. Este mundo ya estaba construido por nosotros. Hay que apoyarnos, porque nos seguirán quitando nuestros derechos.

Which translates to:

> It's the support, we have to ask for our rights. It's a matter of supporting each other, I think we deserve support, we have some privileges in terms of citizenship, but we did not build this world. This world was already built for us. We have to support ourselves, because they will continue to take away our rights.

Wendy is explaining how she recognizes the privilege of Puerto Rican’s within the Latino community, because of the fact that people from Puerto Rico hold citizenship from the U.S. This quote also exemplifies how Latino communities differ in the social inclusion spectrum, where undocumented people have significantly more challenges, in particular regarding political inclusion and participation. Moreover, Wendy expresses solidarity with other Latinos who are not has privileged as she is.

In summary, the subtheme reflection on political participation under the theme political inclusion represents different views of Latina mothers on different voting systems, political participation, and lack of confidence in the electoral system both in their home countries and in the U.S. Some mothers described experiences of witnessing corruption in their home countries,
while others described how national political parties in the U.S. often benefited only a few. Also, Latina mothers recognized different levels of political inclusion among themselves regarding immigrant legal status. Finally, the mothers also explained the importance of solidarity among Latinos and how to support each other when faced with the low political inclusion, as immigrant Latina woman in the U.S.

**Political agency.** Although some Latina mothers were disenchanted with the system because of prior experiences and had a lack of confidence in political processes, other mothers enjoyed being part of a democratic system and still had confidence in political processes, sometimes having voting privileges in more than one country. For instance, Lucia, a U.S. citizen, had a strong belief in the political system and valued her right to vote in the U.S. and her home country. As she explained during our first interview:

> Yo sí, aunque no hablo el inglés, yo soy ciudadana americana hace 15 años, es mi derecho y voto, lo mismo en Colombia, y voy a seguir. Yo renové mi cédula porque tenía la antigua, la saqué en la 5ta avenida, y en NY, y queda registrada, estamos votando en el community college.

Which translates to:

> Yes, although I do not speak English, I’ve been an American citizen for 15 years, it is my right and I vote, the same in Colombia, and I’m going to continue. I renewed my id card because I had the old one, I got my card at 5th avenue, in NY, and it is registered, we are voting at the community college.

Here we can see how Lucia is very aware of her right to vote, and does so in a transnational context, as she holds dual citizenship from the U.S. and her home country. There
were some mothers, such as Natalia, who also shared this transnational voting status. However, elections and voting were not the only aspect of political inclusion expressed by the Latina mothers. There were also some examples of Latina mothers’ discussions on grassroots initiatives, such as creating advisory councils of diverse immigrant communities. In the case of undocumented Latina mothers, the opportunity to participate in local community initiatives and activities was a path they found towards providing themselves more political inclusion and opportunities for leadership roles. Indeed, Lucia enjoyed her rights to vote and participated in local activities, however, at the other side of the political inclusion spectrum and similarly to economic inclusion, there were some mothers that were unable to participate politically or communally because of their legal status in the U.S. For instance, Lulu wrote during our reflection:

Acá no he participado, porque no puedo, por mi cuestión con los papeles que te comenté. Pero en mi país si he participado en cuestiones políticas. Me gusta. Pero según los gobernantes de mi país y sus ideas, actualmente no estoy de acuerdo.

Which translates to:

Here I have not participated, because I cannot because of my papers, as you know. But in my country, I have participated in political issues. I like it. But according to the political authorities of my country and their ideas, I do not currently agree [with them].

Here we see how legal immigrant status affects political inclusion for Latina mothers. Lulu’s reality was echoed by two other mothers in the intervention. Their experiences tell the story of how migrant residency and citizenship interfere with a migrant’s ability to participate fully in the political life of a city or country. The distinction between political inclusion among
documented and undocumented immigrants was clear, as those mothers who were not able to participate in political processes expressed a desire to so.

In conclusion, political agency was an emerging subtheme under political inclusion and was a result of the reflections and thoughts of the Latina mothers regarding political participation. The reflections of both local, national, and international politics that emerged during our group reflections and were the basis for discussions on actions towards more political inclusion. Some Latina mothers expressed their skepticism toward politicians and political systems because of personal experiences. Also, the mothers discussed ways to act politically at the local level. Although some mothers had low political inclusion due to their immigrant status, other mothers demonstrated solidarity by offering support and advice.

In summary, political inclusion was an emerging theme in this intervention study, composed by two subthemes, reflection on political participation and political agency. As seen, there was a spectrum of political inclusion among the Latina mothers that participated in the action research intervention. Some mothers had high levels of macro political inclusion (e.g., voting in national elections) and there were examples of transnational voting (e.g., voting in two different countries). Also, there were cases where Latina mothers retained experiences from their homeland after they immigrated to the U.S, and others described politics in the U.S. in unfavorable terms. These opinions did not create a lack of interest in participating in local leadership spaces, but mostly influenced the idea of not voting in general elections. Moreover, there were also cases of low political inclusion, often among mothers who wanted to be politically included but were undocumented and therefore unable to participate in elections. However, from a micro view, there were opportunities at the community level, in particular with
grassroots and local initiatives. The intervention program itself is an example of how a well thought intervention can provide positive outcomes, as the intervention provided a space where all the mothers had a chance to support one another in an act of political solidarity.

**Theme 5: Technological Inclusion**

The findings from this action research intervention included diverse challenges related to the use of technology as a social inclusion dimension. Technological inclusion is not found in the literature on social exclusion or inclusion and is not recognized as a traditional dimension. However, the participants of this study reported low technological inclusion. The older mothers tended to have the lowest technological inclusion, where four mothers initially expressed the need and interest to have a session focused on technology use. This awareness was also seen in other participants further in the intervention, and as the sessions progressed, younger mothers also started to report challenges related to the use of digital technology. In this study, technological inclusion had two subthemes: *Reflection on technological inclusion* and *developing technological agency and communication*. Below I explain both subthemes.

*Reflection on technological inclusion*. During the middle of the intervention and through the negotiation of the curriculum, some Latina mothers proposed more focus on the use technology in the context the MSA program. Natalia was the first to propose this idea, as she explained how intrigued she was when she saw how other people used bank applications on their cell phones. Although she asked at her local bank about the application, not much information was given to her. The idea was well received by the rest of the group, and we set the date and topics for the session.
The technological inclusion session started with a personal written reflection on the topic and possible challenges and barriers that the mothers could recognize. For instance, Lucrezia wrote: “Yo me enfrento a retos de tecnología, como términos técnicos o desconocidos al momento de realizar acciones o [tomar] decisiones importantes.” Which translates to: “I am confronted with technological challenges, such as technical or unknown terms, when taking actions or [making] important decisions.” Also, Marisol echoed these challenges, as she wrote: “Me gustaría aprender a usar el email. También los app que se pueden usar por medio del celular” Which translates to: "I would like to learn how to use email. Also, the apps that can be used through cell phones.” These quotes provide a view of the awareness from the Latina mothers regarding their low technological inclusion. Similarly, to language inclusion, the Latina mothers recognized the challenge they encountered with digital technology rapidly. It was obvious this was a topic they had been thinking about before the intervention started.

Although I initially noted that the older mothers had more challenges than the younger ones regarding technological use, I soon came to realize that the young mothers also had challenges with technology, just different types of challenges when compared to older mothers. For instance, Daria bought her laptop to one class and asked me to take a look at her Windows program. I reflected about these differences in my journal: “I thought that only the older mothers were not technologically savvy, but the younger mothers also have that need to reach out for technological advice.” And later I wrote: “Today Daria asked me with some help with her Windows, it seems her laptop is not working properly. I told her we can take a look next time.” Daria was not the only younger mother asking for technology assistance. Lulu also came by to talk to me after one session and asked me if I could help her figure out an issue with her laptop.
In this sense, there were different levels of technological inclusion among the Latina mothers, but also diverse challenges among them. Although the young mothers were able to help the older mothers with our bank application session, they still had technological inclusion challenges of their own. During our sessions, we reflected on the reasons of technological inclusion. Some mothers would explain that it was their background that perhaps influenced their technological challenges, while other mothers reflected on the topic by relating technological use to their education, which often would end with their immigration to the U.S.

In summary, during this intervention and through the negotiation of the curriculum, technological inclusion made part our financial program. The Latina mothers in this study had the initiative of proposing a session focused on acquiring technological inclusion. Although I initially perceived the older Latina mothers as having the greatest challenges with digital literacy, this notion was soon discarded, as younger mothers also expressed the need for more technological inclusion. Below I explain the second subtheme found under technological inclusion, developing technological agency and communication.

*Developing technological agency and communication.* Academics in the field (McMillan & Chavis, 1986) have defined sense of community as a feeling that members have of belonging and that develops when members matter to one another and to the group, and when there is a shared faith that the needs of each person will be met through their commitment to learn together. Due to the negotiation of curriculum during this feminist action research intervention, Latina mothers expressed interest in a session focused on technology use. The session itself focused on downloading bank applications, and searching for other useful ones, such as applications that had discount coupons from diverse stores in the area. In this session, Latina
mothers achieved a better sense of how to utilize technology, in particular older mothers. The session required active participation and engagement from all participants. Sometimes, younger mothers would help older mothers who were having more challenges keeping up with the activities. Furthermore, the development of a session focused on technological inclusion opened the door for the creation of an online community, which further developed our learning and solidarity among one another.

As I prepared the sessions towards reflecting and developing agency on technological inclusion, I was aware that some of the Latina mothers did not possess advanced digital skills, while others were more instructed and updated. During an activity, I asked the more technological literate mothers to help other mothers that were struggling with our exercises. At times, it seemed like a generational divide, as the younger mothers were more prone to use their cell phones properly or actively when compared to the more seasoned mothers, which was evident during our mobile financial application exercise, but as explained above, this was not the case, as the younger mothers also felt they needed to be more knowledgeable regarding digital updates.

After our technology focused session, I noticed that one of the mothers, Franchesca, collected the phone numbers of every mother, and mine too, on a piece of paper. Emilia suggested we make copies, so we would have our information, and since everyone agreed, I made the copies and handed them out to everyone. After a week and as the intervention was ending, I received an invite on a mobile application called WhatsApp. To my surprise, a WhatsApp group had formed - and has been active ever since the intervention ended in the summer of 2018. WhatsApp is a messenger application and a freeware service that is popular
among Latino communities. The application allows the sending of text messages and voice calls, as well as video calls, images, and documents. Our technological sessions allowed Latina mothers to create a permanent medium of communication that is functioning after the intervention. Still today I see mothers interacting and showing solidarity among themselves and developing a network of information. For instance, as the intervention was coming to an end, Daria shared a flyer on a free seminar preventing bank fraud and cyber security, which was a topic covered in an in-class discussion. Below is the image of the flyer:

Figure 3: Flyer on Preventing Bank Fraud and Cybersecurity.

This example describes how the mothers were continuing to show interest in learning about financial stability and security, all topics that were covered during class. Moreover, the Latina mothers were reflecting personal technological agency in the form of regular digital
communications. Lulu was also a very active community member and shared many flyers with the group. For instance, one week after the intervention was completed, she sent the group a flyer on a seminar regarding information on the SNAP program in N.J, which was a topic we spoke about during our reflection on low economic inclusion, and our ideas on social subsidies:

![Figure 4: Flyer on NJ SNAP workshop.](image)

The WhatsApp group was a way for the Latina mothers to keep in touch with each other and a medium to share news, events, and local community information that would not be available otherwise. It was by their initiative alone that this online group was formed. As the instructor of the intervention, I never visualized that the intervention would create autonomy and individual initiatives by participants of this study. However, the group is not only a means to share community information, but also a medium to share messages of hope, female support, and messages of encouragement. For example, Lulu sent a message that was very well received by the other mothers in the group, which read:
Figure 5: Message on WhatsApp digital group.

This message translates to:

Look at this beautiful text someone shared with me. Being a woman is, being a doll at birth, princess at 15, lovely at 25, passionate at 35, unforgettable at 45, lady at 60, special at 75, and beautiful all her life!

As seen, developing technological agency and communication was a subtheme found under technological inclusion. The reflection on technological inclusion allowed for mothers to propose a session where we took concrete actions to improve digital literacy, via activities and exercises (e.g., downloading applications in our cell phones and learning to use them). This session proved to be productive and encouraging, as the more knowledgeable mothers would often reach out and help others that were having challenges with the class.

In summary, technological inclusion was an unexpected emerging theme in the study because it is not mentioned in the literature on social exclusion and inclusion. Technological inclusion was composed by two subthemes: Reflection on technological inclusion and developing technological agency and communication. In this feminist action research intervention, there was interest in learning how to be technology fluid, which was prevalent with all the Latina mothers. This interest allowed for the intervention group to develop sessions where
we explored ways to learn the use of technology. Mothers in the intervention, however, had different technological needs. For instance, Natalia was very interested in learning about mobile applications, while Daria and Lulu were more interested in learning about computer software. Unexpectedly, the technology session provoked motivation by the mothers to maintain contact with one another through a network of support that represents female solidarity. The Latina mothers that participated in this intervention created a natural helping system between each other and developed proactive behaviors to act toward improving their technological social inclusion.

In conclusion, the five emergent themes of this feminist action research intervention on social inclusion were composed by two themes that were unexpected (e.g., language and technological inclusion), while other traditional social exclusion themes (e.g., economic, societal, and political) were confirmed. The intention of this intervention was to understand how low-income Latina mothers made sense of social exclusion and inclusion in their own lives. Initially, the Latina mothers reported language, economic, societal, political, and technological inclusion. However, as time progressed, and we covered more sessions, the Latina mothers became more aware of how their positionality affected their lives in various dimensions (e.g., economic, political), they changed their approach towards improving their levels of social inclusion. The intention of the intervention was to initially frame social exclusion and then social inclusion as a complex set of experiences. In the process, multiple views were encouraged as a means of reflection and also as a first step toward taking actions toward social inclusion. Latina mothers in this intervention applied technological inclusion and created a network of information and support that is still active today. In this sense, agency emerged as subtheme for all the major categories. The intervention itself served each individual mother’s needs, but also contributed
towards the more ideal group goal of helping each other achieve social more inclusion in all dimensions.
CHAPTER VI

DISCUSSION

The purpose of this chapter is to understand the findings of this feminist action research intervention in the context of family science and as an important paradigm shift from social exclusion to social inclusion. In the present chapter, I discuss the following topics: 1) redefining the phenomenon of study: From social exclusion to social inclusion, 2) language and technological inclusion as unexpected emerging themes, and why cultural inclusion was not found as an emergent theme, 3) the value of researching our own practice, 4) recommendations for novice researchers, and 5) how the phenomena of study contributes to the field of family science. These points are important to discuss because few studies have been able to explore low levels of social inclusion for minority families, in particular for low-income Latina mothers. The financial intervention program developed and delivered in this study had the goal of exploring experiences of low social inclusion for Latina mothers.

This research had important findings regarding two new dimensions of social inclusion: language and technological. In part, these findings emerged because of the design of this feminist action research study, as Latina mothers were invited to negotiate and design the curriculum on their needs and interests, while exploring experiences and awareness of low social inclusion in diverse dimensions. The participating Latina mothers demonstrated low levels of language, societal, economic, political, and technological inclusion. However, by applying the three principles of negotiation of curriculum, holistic learning, and critical theory, Latina mothers in this study were able to reflect and act on low inclusion dimensions via empowerment strategies and with the skills learned during the financial intervention program. This intervention study
focused on the design and implementation of a negotiated holistic curriculum with the participation of Latina mothers that participated in the program. Therefore, the goals of this chapter are to explain the importance of a paradigm shift from social exclusion to inclusion, the emergence of two new dimensions of inclusion and its meaning within the literature, and to describe the future possibilities of personal agency through action research for both researchers and practitioners. Below I explore how this study redefined social exclusion, a deficit perspective, via a paradigm shift toward social inclusion, a strength perspective.

6.1. Redefining the Phenomena of Study: From Social Exclusion to Social Inclusion

Although many efforts have been made to address and find solutions to problems and challenges related to social exclusion, thinking in terms of deficit does not allow for individuals and families to reach their full potential toward social inclusion. The findings of this dissertation study provide new alternatives to approach social exclusion and helps us understand the importance of a paradigm shift towards social inclusion. Recent studies continue to use and apply the term social exclusion in diverse contexts (Syrjämäki & Hietanen, 2018) which prolongs a deficit view that focuses on the challenges rather than the opportunities of vulnerable families, in particular immigrant ones. In this sense, it is important to change our current paradigms from a deficit view (e.g., social exclusion) towards a perspective that allows a deeper understanding of the process of acquiring more social inclusion. The trend to utilize and apply social exclusion has been prevalent (Bhalla & Lapeyre, 2016; Jehoel-Gijsbers & Vrooman, 2007; MacInnes, Bushe, Tinson, Born, & Aldridge, 2014). Studies that continue to argue in favor of reducing social exclusion fail to realize that applying a deficit perspective to the development of models is a flawed approach because researchers are considering only the negative processes
(e.g., economic exclusion), rather than focusing at the strengths that families possess to navigate low social inclusion. Moreover, the social exclusion and inclusion paradigm shift explained in this research provides a new view on interpreting findings and providing recommendations that targets vulnerable families. In other words, social exclusion research and investigation continues to extend a one side view of the phenomena and proposes spurious solutions and recommendations by perpetuating an erroneous view based on deficits rather than strengths. Social exclusion as a concept ignores the full potential and realities of vulnerable families who navigate through its diverse dimensions.

Social inclusion is a concept that recognizes inherent strengths and greatly differs from social exclusion for various reasons. First, it proposes the focus on the strong points of individuals and not the resources they lack. Second, it does not list individual vulnerabilities, rather, it focuses on resilience. Third, social inclusion is multidimensional and composed by spectrum of different points, for instance, some individuals might experience low political inclusion, and others high political inclusion, which was seen in the findings of this research. Finally, social inclusion is a developmental process, which means that it takes reflection and agency to achieve more social inclusion.

This paradigm shift from social exclusion to social inclusion is especially useful when understanding low social inclusion for minority families, in particular immigrant communities. Although there has been extensive research on social exclusion and less focus on social inclusion, there are some exceptions found in the literature. For instance, work by Cruz-Saco and López-Anuarbe (2013) analyzed financial support, inclusiveness, and the causes of social exclusion within Hispanic families. However, limitations of the study included describing the
phenomena from an exclusion view without fully exploring their findings in the context of social inclusion, for instance, the importance of empowerment and agency of families. In other words, research on social inclusion takes the habit of listing the vulnerabilities of communities, thus limiting the possibilities of understanding social inclusion as a spectrum of opportunities individuals and families can achieve.

Without this paradigm shift, the multidimensionality of social exclusion and inclusion cannot be fully understood. Two new dimensions of low social inclusion emerged in this research because conceptualization and operationalization were based on this important conceptual reframing and on action research methodology. Language and technological inclusion were the two new dimensions discovered, where language was the dimension that influenced the trajectory other dimensions. For instance, Latina mothers expressed how difficult it was to obtain employment (e.g., low economic inclusion) because of barriers regarding communication in English (e.g., low levels of language inclusion). Therefore, a paradigm shift from social exclusion to social inclusion provides researchers the proper tools and perspectives to uncover not only new dimensions of low inclusion, but also allows the understanding of how multiple processes emerge by interconnection of each dimension. Research that focuses on the importance of processes of resilience and strengths that emerge under low social inclusion are important to further develop because it is a means of empowerment for communities who are often at higher risk of low social inclusion on multiple dimensions.

In summary, furthering research on social inclusion and understanding the impact and influence it exerts on vulnerable families is a task that is part philosophical (e.g., paradigm shift), part sociological (e.g., multidimensionality of the phenomena), and family science oriented (e.g.,
Latino families). This interdisciplinary shift has important implications for future research in the form of action research interventions that empowers vulnerable communities. The benefits of applying social inclusion rather than social exclusion from the lens of intersectionality and conflict theory of the family assists in the understanding of how social inclusion develops within the lives of minority families. Understanding social inclusion as a dynamic strength-driven perspective allows researchers to understand how minorities navigate the challenges of low social inclusion and provides a door for targeted recommendations from a policy and practice perspective. Below I expand on the new two dimensions of social inclusion discovered in this research study: language and technological inclusion.

6.2. Language and Technological Inclusion as Unexpected Emerging Themes

Participants from this feminist action research intervention reported low language and technological inclusion. Both themes are not considered proper dimensions of social exclusion or inclusion by researchers and academics in the field. This discovery is important because the literature on social exclusion is often linked to a deficit view that limits the possibilities of understanding the complexities of this phenomena, for instance, new undiscovered dimensions that provide a context for interpretation and targeted recommendations. The two uncovered themes are a result of the paradigm shift from social exclusion to social inclusion, which allowed a different operationalization, delivery, and methodological focus. Additionally, considering language and technological inclusion in future interdisciplinary analysis could provide guide research and provide conclusions that helps us better understand the processes that emerge under low social inclusion. Below I provide a definition of each unexpected theme and will discuss more in depth both.
Language inclusion. After careful review of relevant literature and based on the finding of this dissertation, below is my definition of language inclusion:

*Language inclusion is the process by which language barriers are dissipated and diversity is acknowledged, characterized by experiences of learning, social bonding, and empowerment.*

As immigrants, living in the U.S. had important implicit costs for participants in this research. Namely, their inability and lack of confidence to speak English, which affected their professional, social, and academic opportunities, and also limited their wages and types of employment, created situations of discrimination and barriers towards using technology and achieving political representation. All these factors together inhibited their socio-economic progress. The fact that the intervention was delivered in two languages, often solely in Spanish, is important to acknowledge because the emergent theme with most preponderance was language inclusion. Therefore, it is important to admit the pivotal role language plays when delivering interventions to minority communities. It is important to highlight that language inclusion might not have been an emergent theme if the intervention itself was not delivered bilingually.

There are few studies that center on low language inclusion. Those academics who explore language inclusion define it in terms of understanding the contemporary and historical transformation of immigrant communities from a social integration view (Schrover & Schinkel, 2013) and do not provide an in-depth analysis of current challenges that immigrant families face regarding language barriers and how it affects other areas such as economic and political participation (e.g., dimensions of social inclusion). Although low language inclusion was a prominent theme throughout this study, there are not many studies that focus on how low-income
Latina mothers understand and navigate through the various challenges that emerge when they are unable to communicate with others.

There is a lack of research focusing on the importance of how low language inclusion affects other social inclusion dimensions (e.g., economic, societal, political and technological). In this study, Latina mothers described the difficulties of finding a good paying job due to language barriers. This is an example of how language inclusion influences low economic inclusion. Low social inclusion also means that individuals who are at the intersection of ethnicity, gender, and SES often have challenges making friends and finding their place in society and in their communities because of her language barriers. Often, low language inclusion creates low economic inclusion because fluid communication is a necessity for the obtainment of employment. Similarly, the relationship between language use and experiences of discrimination, stereotyping, and prejudice has not been well documented in recent research. Due to low language inclusion, Latina mothers preferred to remain "invisible" in part due to the discrimination and ostracism they felt when interacting in public spaces, and often avoided contact with other people.

When referring to language barriers immigrant communities face, academics have explored the phenomena under a social exclusion lens. For instance, work by (Hitlan, Kelly, Schepman, Schneider, & Zárate, 2006) showed that language exclusion for immigrants was related to ostracism in the workplace. Although demonstrating an authentic effort, academics keep falling short in their studies on social exclusion by focusing on deficits rather than focusing on individual and family strengths. For this reason, language inclusion has not been discovered as a dimension of social inclusion. Furthermore, the relationship between language inclusion
and other dimensions of inclusion, for instance, work opportunities (e.g., economic inclusion), in particular for Latina mothers in the U.S., has been overlooked in academia. This study extends our knowledge of social inclusion by presenting language inclusion as an important new dimension not found in the literature that influences other dimensions of social inclusion. This important discovery opens the door for more comprehension on low language inclusion regarding immigrant families and its relationship with other dimensions of low inclusion.

From a policy view, literature on language policy has focused on bilingual/language education (e.g., K-12) and federal language policy (Johnson & Johnson, 2015), while ignoring the importance of the family in the success of children in school. For instance, research has suggested the importance of parental participation in school meetings and in the engagement of school teachers and Latino parents (Kam, Guntzviller, & Pines, 2017). However, not much research has been focused on understanding the language challenges of immigrant Latino parents, in particular Latina mothers, and their relationship with teachers and school administrators. Action research interventions such as the one described in this dissertation could help immigrant mothers acculturate more to U.S. society, develop a better relationship with their children’s school, and facilitate more participation in economic, societal, political, and technological inclusion.

Future research on language inclusion should recognize the theme as a separate dimension of social inclusion that should be accounted for in the design of action research interventions, in particular when doing research among immigrant communities. Furthermore, allowing participants to describe the relationships between dimensions is important to take into account, as it allows us to understand the relationship and interactions between dimensions of
low social inclusion. In this study, language inclusion and other dimensions of inclusion (e.g., economic inclusion), had strong connections and ramifications regarding financial stability and future socio-economic opportunities. Also, beyond language policy at the K-12 level, appropriate family policy needs to shift the view toward immigrant mothers, in particular first- and second-generation Latinas, in order to facilitate acculturation and strengthen other social relationships.

**Technological inclusion.** Low technological inclusion was found to be a second unexpected emergent theme in this action research intervention study. In this dissertation study, technological inclusion is defined as:

*The process by which technological barriers are dissipated by experiences of mutual digital learning and agency.*

Often, low technological inclusion in a context of vulnerable populations is referred to as digital divide. A digital divide occurs when low income influences the inequality to the access, use of, or impact of information and communication technologies (Ragnedda & Muschert, 2013). The difference between the digital divide and technological inclusion is that the latter represents a spectrum of levels where the development of reflection and action can provide more levels of inclusion. Some studies have related low levels of technological use with age, where researchers have looked at the impact between age cohorts regarding use of technology. For instance, Friemel (2016) explored the digital divide in Switzerland among seniors of age 65 and older; the study was based on a representative survey and found that Internet use is strongly skewed in this particular age group, which lead to a partial exclusion of older seniors. Although these types of studies in a European context are important, in the U.S. there has been little research on the digital divide and even less interest on low levels of technological inclusion.
Latina mothers that participated in this study recognized low technological inclusion coming into the intervention. In this sense, it was not a theme that started with in class reflection or group discussion. Rather, technological inclusion was the result of applying the principle of negotiation of curriculum in the research design, which allowed certain dimensions of inclusion to emerge and that were reflective of the challenges that participants in this study faced. Immigrants and technological inclusion are usually framed under the concept of digital divide. For instance, The Pew Research Center (2013) found that although Latinos have increased their ownership of smartphones and going online and using social networking sites, Latinos are still lagging Whites when it comes to owning a desktop or laptop computer or accessing the internet (with or without a mobile device). In this action research intervention, older mothers reported having limited knowledge of cell phone use, while younger mothers expressed low technological inclusion related to the use of laptops and desktops. Findings elucidate how there are different levels of inclusion among the participants according to cohorts.

During the technology inclusion sessions, the mothers who were more knowledgeable assisted older mothers with the exercises and lessons. Because our session focused on application usage, younger mothers assisted the mothers who were struggling with more simple forms of technology, such as cellphones and tablets. However, the younger mothers (that were more aware of cellphone technology) needed help understanding the usage of more complex devices, for instance, running programs from their desktops or laptops. In other words, all mothers had low technological inclusion, but their age dictated regarding what types of devices and technologies. Future researchers should take this generational divide into account when exploring technological inclusion. If a divide exists, a more personalized approach toward technological
inclusion should be discussed with participants to achieve a consensus on how the sessions will develop around the learning of technology. Future research on social inclusion should consider technological inclusion, or what sometimes the literature calls the digital divide or technology adaptation, in particular in interventions with low-income and immigrant communities. The difference between the digital divide and low technological inclusion is that the digital divide as a concept stems from a deficit view, the dichotomy of those who make part of the divide and those who don’t. Once again, technological inclusion proposes a spectrum of levels that can be different for each individual.

In summary and regarding low technological inclusion, future researchers must consider this dimension within their theoretical conceptualization of social inclusion and in their research design and implementation. In other words, technological inclusion is a dimension that should be considered when researching social inclusion because as explained, the digital divide tends to have different impacts and levels according to the population cohorts, age, and income. This broader view of social inclusion includes the challenges of today’s society, which becomes technologically driven every day, while leaving vulnerable communities behind in terms of knowledge and use.

**Cultural inclusion as a non-emergent theme.** Although cultural inclusion was an expected finding at the beginning of this research study, it was not found to be an emerging theme during data analysis. As explained in chapter 2, cultural exclusion refers to a disconnect that an individual, families, and communities experience between their own culture and the society in which they live in (Bauder, 2002). As a Latina feminist scholar, I recognized my positionality within the research process. This awareness of the multiple cultural connections
between myself and Latina mothers were often rich and reciprocal. As explained, the recognition of my positionality as an instrument of qualitative data collection created important cultural agreements, where backgrounds, pop culture references, countries, slangs, religion, and other cultural traits were shared and understood by both participants and myself. It is important to clarify that our interactions were not a matter of agreeing opinion wise, rather, my positionality created a cultural reciprocity with participants, therefore, low levels of cultural inclusion were not described by the Latina mothers.

Additionally, cultural exclusion was defined earlier as linked to politics, values, learning styles, language, tradition, heritage, and history (Roach, 2017). Indeed, although language is often considered a significant component of culture, it is important to understand that low language inclusion is intimately connected with low cultural inclusion. However, as stated by the Latina mothers that participated in this study, language overtakes many more aspects of their lives, and was linked to other low levels of social inclusion regarding other dimensions. Therefore, language itself was described as a barrier, a challenge, and often, as a limitation regarding other socio-economic opportunities.

When the Latina mothers were asked about their cultural interactions within their community in the U.S., many described events and cultural driven activities available in the community, sometimes in English, often in Spanish. One aspect that should be considered in this discussion is the area where the data collection took place. Specifically, and without providing details of the location for confidentiality purposes, the area is heavily populated by diverse Latino families. This diversity among the Latino community is exemplified regarding the demographic of the participants of this study, as explained and specified on table 1, the mothers
from this study came from different Latino countries, therefore, providing information according to their own cultural background.

It is also important to describe that the Latina mothers often mentioned religion and family as important cultural factors in their lives. Religion was often a topic that was asked as a cultural trait, related mostly to attending church and with the intention of understanding the relationship existent between the mothers and religious community of the area, however, not many attended mass or were active in their church. Family wise, mothers explained that their children were a component for participating in some community activities, in particular for those mothers that had younger children. Sometimes these activities would include school drives where diverse services and resources were provided, such as backpacks and other school supplies. During one instance, I accompanied Franchesca with her two children to a local community activity centered on small children. There was an ice cream truck and other games for small children that I noticed.

Often, the cultural connections and similarities the Latina mothers and I shared were reciprocal and influenced the non-emergence of low cultural inclusion as a theme. As explained, the Latina mothers and I were not disconnected, on the contrary, we developed an important bond. This bond is related to building reciprocity and my authenticity during the dissertation and in particular, regarding my interactions with Latina mothers. Moreover, my own culture, a union of both material (e.g., food, clothing, etc) and non-material (e.g., values, ideas, language) factors was shared in many ways with the Latina mothers. This is not to say we did not have dissimilarities, however, the experience between their own culture and my own was important. If a similar intervention were to be delivered by someone who does not share this cultural
background and with similar participants, it is likely that low cultural inclusion would emerge as a theme in such a study.

In summary, this dissertation study uncovered two new dimensions of social inclusion: language and technological. This discovery is significant because the literature on social exclusion is often linked to a deficit view that limits the possibilities of understanding the complexities of this phenomena. The two uncovered themes are a result of the paradigm shift from social exclusion to social inclusion, which allowed a different operationalization, delivery, and methodological focus. Additionally, cultural inclusion was not confirmed as a typical dimension of social inclusion. The fact that cultural inclusion did not emerge as a proper theme was explained from a positionality lens.

6.3. The Value of Researching our own Practice

Researching our own practice demonstrates that in order to develop our professional practice, we must first develop our own sensitivities and awareness within the contexts we are developing our study. In other words, researchers must be attuned to fresh possibilities when they are needed and be alert to such a need through awareness of what is happening in a session at any given time. Designing an empowering, holistic, translingual, whole language action research intervention program is a journey that required a development of an awareness the context of the phenomena of study. In this feminist action research intervention, the goal was to create an intervention that provided Latina mothers with the power to decide the topics covered but was also an invitation to make part of a community.

Contrary to the existing models followed by family and community centers, a paradigm shift is needed to develop and deliver a successful intervention program focused on
social inclusion, rather than on social exclusion. Current community centers follow the philosophy of treating clients and/or members as a vulnerable population that encounters numerous challenges, such as social exclusion. Although this perspective takes into account vulnerabilities and tries to highlight strengths, there are assumptions made with the population that is not empowering because it parts from the idea that individuals approach the center expecting something in return, usually a gift card.

Future practitioners who wish to implement a similar intervention must take into account the cultural diversity of the Latino community, and the importance of being bilingual if the community being served is also bilingual. Although an instructor that is culturally sensitive and that shares similar cultural values is preferable, but not essential for the success of any similar action research intervention focused on social inclusion. Moreover, current programs offered do not provide interventions that cover three important principles applied in this study: negotiation of curriculum, holistic view, and critical thinking. Via these three principles, an instructor with a different background can successfully implement a similar program. In the context of low income Latina mothers, implications for general attitudinal processes and employee-related work attitudes and behaviors in family centers will be discussed below in the section on recommendations for practitioners. Below I provide a detailed description of each one.

**Negotiating the curriculum.** The negotiation of the curriculum is not the solution to alleviating low social inclusion for low income Latina mothers. Curriculum negotiation is only one way of approaching the needs of Latina mothers with the purpose of improving their understanding of social inclusion. From this point of view, negotiation is a means to design and
customize the curriculum to a particular setting, in this case, exploring low levels of social inclusion for Latina mothers.

Negotiation was an invitation extended to Latina mothers to help design and develop the curriculum within the boundaries of the class goals, the predetermined curriculum, and the family center’s environment and norms. Overall, curriculum negotiation refers to providing the learners with the possibility of making decisions and changes to lesson plans. Thus, students or participants appropriate the curriculum and make it their own. Nevertheless, boundaries have to be established and made explicit. As stated by (Boomer et al., 2005), “negotiation also means making explicit, and then confronting, the constraints of learning context and the non-negotiable requirements that apply” (p. 14). Consequently, students and instructors need to openly discuss and establish what is negotiable and what is not. Teachers are required to use their professional experience in order to make decisions based on what they think is best for learners while keeping in mind that they also after following the curricular guidelines and rules at institutions where they work and study. Below I introduce three principles that novice researchers can follow when implementing a similar action research intervention:

\textit{Intervention philosophy: Negotiating principles}. While implementing the negotiation of the financial intervention program and after analyzing and triangulating the data I gathered through that process, I realized there are certain principles that applied to the curriculum negotiation we implemented in our class. These negotiation principles served as the framework of reference for our group to implement negotiation practices. I was inspired by (Boomer et al., 2005) to establish a list of negotiating principles. Nevertheless, my students and I needed the negotiations principles and a model that fit our unique teaching/learning context. Consequently,
we followed the following three negotiation principles: building trust, identifying participants’ needs, and establishing boundaries.

**Building trust.** An important principle in an action research intervention program focused on exploring social inclusion is to build trust between students and the teacher. For this purpose, it is necessary to create a safe learning environment in which participants feel supported and respected by their teacher and classmates as well. Therefore, at the very beginning and through this intervention program, I explained to students that I did not expect them to be perfect. In our sessions mistakes were welcome, whether that meant during our technological or language session. We also agreed that we were adults working together towards common goals and that we should support each other to reach our goals. Moreover, listening to a person’s mistakes and being able to identify the mistakes was a sign of learning and one mother could help another correct the mistake.

Teaching and learning in a safe atmosphere makes possible that students and teacher get to know each other better. It also makes the teaching-learning process more effective and enjoyable. We know that this type of learning environment encourages students to share personal information and disclose their learning needs. Identification of students’ needs emerge out of group cohesion and confidence to share with the teacher and classmates the things that have changed in the students’ daily lives, worlds, and realities. In negotiation, Latina mothers and I listened to each other and collaborated together in a commitment to accomplish our common goals.

**Identifying participants’ needs.** We have to start by considering that both instructors and participants have specific needs. In our class, as a teacher, I had particular needs such as
following institutional guidelines, incorporating my knowledge of previous teaching experiences, and following my research agenda. Also, the Latina mothers I was teaching were adult immigrants with specific learning needs. After interviewing the mothers and requesting them to share their learning interests, I was able to identify their needs, and intertwine concepts of social exclusion and inclusion. I realized that the Latina mothers came to the financial program for many reasons (e.g., to start their own businesses) and I related those needs to economic inclusion, as asked them about both.

During the implementation of the study, I also learned that the students’ learning needs changed continually according to the events that were taking place in their personal lives. The announcement segment of each session was very useful when trying to verify that the mothers’ learning needs were still the same or had changed since the last time and what new arrangements were necessary to be made. Finally, regardless of the learning setting, it is necessary to establish what the needs of the students, the teacher, and the center are. Both students’ and instructors’ needs have to be taken into account. In following this principle, negotiation is enacted and boundaries to the negotiation processes are established.

**Establishing boundaries.** In negotiation, it is critical to establish what is negotiable and what is not. Negotiation needs to take place in terms of content, resources, learning styles and abilities, and learning experiences at all stages of the intervention. Every aspect needs to be negotiated and renegotiated regularly during each session. For these purposes, open discussion between participants and instructor is necessary. It is necessary to make explicit to participants that the negotiation does not mean doing whatever they want. In negotiation parameters
boundaries need to be followed and established with the help of the instructor and their fellow classmates.

Participants have to know what the boundaries are, and the instructor needs to establish those boundaries using his/her teaching experience and the students’ help. In our class dates, topics, and activities were negotiable. However, there were rules to follow and fixed activities that were not negotiable. About the rules, topics and activities had to be directly related to the learning goals established by all of us at the beginning of the course. All learning experiences and activities had to be related to financial literacy. The topics chosen for discussion or for presentations had to be appropriate to class members and to the class. In other words, anything that might offend or make other uncomfortable was not welcome in our sessions because we ought to respect the class and the people who make up the class. Participating in written reflections and doing inquiry cycles are two examples of experiences that everyone in class had to do and that were not negotiable.

In summary, for those interested in replicating a study such as this one, I recommend that the steps in the negotiation model should be identified and established through the term of the intervention. I conducted this feminist action research case study during the summer of 2018. First, I was aware of the of the importance of building trust between students and the teacher, to obtain reliable data and honest experiences from participants. Second, identifying participants’ needs is essential for a successful intervention, as action research provides the space for honest feedback as the sessions take place. Finally, establishing boundaries was critical because it helped establish what is negotiable and what is not. Negotiation of boundaries needs to take place in terms of content, resources, learning styles and abilities, and learning experiences at all
stages of the intervention. Therefore, these negotiation principles and model identified in this intervention were established in practice and are a product of triangulating the different data sources that I used while implementing the research project. Below I explain how holistic learning developed in this intervention.

**Holistic learning.** I envisioned the Latina mothers in the intervention as individuals belonging to a unique socio-political, cultural, and historical context shaping their learning journey and their lives regarding higher levels of social inclusion. In our sessions, we approached the topics and activities within the possibilities of learning about social exclusion and inclusion with a critical eye. All of us in the classroom were real people with families, responsibilities, skills, and a life outside the intervention. Adult need to know that their instructor believe that they can learn. Therefore, the process of exploring not only the financial program, but also integrating a space where experiences of low social inclusion emerged was a process focused on the following four principles: First, the Latina mothers in our intervention were respected and valued by their teacher and peers. Second, the mothers had the opportunity to build economic skills in the financial-centered curriculum. Third, the activities and learning experiences on our classroom were relevant to the mothers’ needs and guided by them. Finally, they were exposed to lots of hand-on activities in which they were active participants and collaborators.

The experiences and knowledge of the Latina mothers that participated in this study were central in our curriculum. We made use of everybody’s resources in order to develop financial literacy skills, while at the same time exploring experiences, concepts, and knowledge on social exclusion and inclusion. All of us had something to contribute to the class and to share with one another. As a result, we incorporated technology, attended and listened to guest speakers, and
other resources to our class. Everyone was an expert at something or had a network that would prove valuable to the whole group, in a way, all of us were teachers and learners at different points in time.

In summary, from a holistic perspective, taking into account the strengths of participants as a tool to access power and knowledge. It is a means to expressing ideas and depicting the world through interactions and making connections in the real world. It implies to develop and foster skills of reading and learning from a critical view, because learning about social exclusion and inclusion is a source of emancipation and empowerment. Moreover, the Latina mothers’ language, cultural knowledge, and contexts constituted the space where the financial curriculum started to develop. Because social exclusion and inclusion were embedded in a financial literacy program, our learning was social in nature, it was about learning in context. Below I explain how critical thinking developed in this intervention study.

**Critical thinking.** While developing an intervention program, it is important to create lessons that students are interested in learning because it provides a chance to incite their critical thinking regarding social exclusion and inclusion. Sessions that evolve around financial literacy connect well with social exclusion and inclusion because literature suggests that economic exclusion is one dimension that is found with more preponderance, when compared to political or cultural levels of conclusion (Khan, Combaz, & McAslan, 2015). Critical thinking helped students create awareness of their own social exclusion and the importance of thinking in terms of inclusion. Inquiry based sessions also helped to make decisions and questions. Moreover, an inviting environment with this type of lessons and sessions provides a meaningful, authentic, and relevant learning experiences. Novice researchers need to provide appropriate tools, fulfill
students’ needs as they appear, recognize teachable moments, guide participants towards a focus of more general ideas that apply to their lives.

Listening to learners is essential for any novice qualitative researcher that will implement an action research intervention. Instructors should take the time to learn more about their learners so that the activities in each session can relate more appropriately to participants daily lives and needs. The inquiry cycle and in class journaling were the two tools used in this intervention to establish a bridge between the Latina mothers’ world and our sessions. Through the cycle of facilitating opportunities to learn, Latina mothers were able to develop an understanding of social inclusion, which they transferred to actions in their daily lives. This actually happened when students started pursuing answers to questions that originated from their own personal experiences and curiosity.

The type of questions participants investigated in this intervention were relevant to their lives and interests. Each mother struggled with grasping what social exclusion means, what it entails, its multidimensionality, and the deficit perspective it promotes. Articulating ideas on social exclusion and inclusion was a process because questions cannot be framed ahead. Similar to what occurs in normal research, in our daily lives we often know the topic we want to do research on, but we do not always have clear the question of what events mean in our minds. In this financial social inclusion intervention, Latina mothers were not only interested in financial literacy topics but were also avid learners of how low levels of social inclusion, including language and economic, influenced their lives.

In summary, recommendations for practitioners include a detailed description of how to conduct a negotiation of curriculum, and how to incorporate holistic learning and critical
thinking within an action research intervention on social inclusion. While implementing the negotiation of the financial intervention program and after analyzing and triangulating the data I gathered through that process, I realized there are certain principles that applied to the curriculum negotiation we implemented in our class. These negotiation principles served as the framework of reference for our group to implement negotiation practices. I was inspired by (Boomer et al., 2005) to establish a list of negotiating principles. Nevertheless, participants and I needed the negotiations principles and a model that fit our unique teaching/learning context. Consequently, we followed the following three negotiation principles: building trust, identifying participants’ needs, and establishing boundaries.

6.4. Recommendations for Novice Researchers

Although the present study was carried out as an action research financial intervention program with adult low-income Latina mothers, there are several recommendations for researchers that go beyond the setting of the intervention and take relevance in other contexts. It is important as a researcher to find the gaps in the literature after an in-depth review of the literature (e.g., academic articles, government reports). I have found five gaps in the social exclusion and social inclusion literature while executing this research study. Below a list of the gaps in literature of social inclusion are provided, which can be further explored by future research.

Social inclusion and diversity of families. Social inclusion (and exclusion) research has mostly focused on White, middle-class families and largely ignored Latinos and other ethnic minority groups in the United States (MacInnes, Bushe, Tinson, Born, & Aldridge, 2014). Recently, academics have applied intersectionality towards the analysis of minority communities,
including Latino families (Gillborn, 2015; Viruell-Fuentes, Miranda, & Abdulrahim, 2012). There are few studies, however, that link and identify the experiences and actions of minority families, in particular Latinx, directly with low levels of social inclusion (Huber, 2010).

Social exclusion (and to some extent social inclusion) has been widely researched and debated in Europe (Littlewood, Glorieux, & Jönsson, 2017; SEU, 2004). It has not been explored, however, in the U.S. (Micklewright, 2002). The few studies that explore social exclusion and social inclusion in the U.S. (Bronheim, Magrab, & Crowel, 1999) are outdated and focus solely on policy perspectives. Future research can focus on applying social inclusion to diverse contexts in the U.S.

**Social inclusion and qualitative methodologies.** Social inclusion and exclusion studies have been quantitative and often use secondary data (Bayram et al., 2012; van Bergen, Hoff, van Ameijden, & van Hemert, 2014). Not enough research has been done from a qualitative perspective. In contrast to quantitative paradigms, qualitative research, and in particular action research, has unique advantages, such as the opportunity to empower participants (Herr & Anderson, 2016). Practitioners who engage in action research also find it to be an empowering experience. Action research has this positive effect because the focus is relevant to the participants. Future research should focus on applying qualitative methodologies in the context of low levels of social inclusion. In particular, action research, as it involves actively participating in a change situation, whilst simultaneously conducting research.

From a feminist and intersectionality view, researchers should leave behind social exclusion, which is usually described from a deficit and static view (Lawless & Martin, 2013). Recent research suggests that social exclusion should not be viewed from a deficit perspective.
Rather, recent studies have centered on social inclusion, resilience and coping factors that vulnerable families (in particular women) apply in order to navigate through the challenges of being socially excluded (Eck, Schoel, & Greifeneder, 2016). Moreover, international organizations have promoted the empowerment of communities through social inclusion, which is the process of improving the ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society (World Bank, 2013). Therefore, future research should focus on social inclusion.

**Dynamic process.** Definitions of social exclusion emphasize that it is a dynamic multidimensional process (Popay, Escorel, Hernández, Johnston, Mathieson, & Rispel, 2008). Several authors (Atkinson, 1998; Hickey & Du Toit, 2013) have suggested that this dynamic aspect is a key element in order to identify and understand social exclusion. Since this study is proposing a strength perspective, it is important to understand that social inclusion implies not only understanding the act itself (agency), but it also depends on how a situation and circumstances develop (dynamic process). There are few studies that focus on the dynamic processes of social inclusion.

Finally, a qualitative novice researcher should not ignore emerging themes that were not found in the literature. On the contract, the “aha” moments are the moments that often bring the most exciting findings in qualitative research. In this study, once I realized after the first interview that low language inclusion was a new dimension ignored in the social exclusion literature, I adapted my focus group questionnaire to include experiences of low language inclusion.
In summary, due to the need for research that addresses social exclusion and social inclusion for minority families, I believe that my dissertation – From Social Exclusion to Social Inclusion: A Feminist Action Research Intervention for Low-Income Latina Mothers, can make significant contributions to the field of family science and also open door for future research. The results could be transferable and provide insights into the ways that social inclusion can be further researched, which can inform programs targeted towards low-income minority families. Moreover, findings may contribute to various fields beyond family science (e.g., policy, education) and could inspire other researchers to embark in the exploration of social exclusion and social inclusion, and its consequences for diverse minorities in the U.S. and abroad.

6.5. Contributions to the Field of Family Science

The current study presents several contributions to the field of family science. First, the discourse and paradigm shift from social exclusion to social inclusion in a family science context has rarely been studied in a minority context. The distinction is important because it clarifies the difference between social exclusion and poverty, which have been wrongly used as one concept in academia (Jehoel-Gijsbers & Vrooman, 2007; Levitas et al. 2007). In this study, I provided diverse definitions of social inclusion, an in-depth review of its four dimensions, and why it continues to perpetuate a deficit view of minority families. What was proposed in this intervention case study was not only a shift of terminology and discourse from social exclusion to social inclusion, but also a change in the social exclusion discussion, from a deficit to a strength perspective, the latter being social inclusion. This paradigm shift (Kuhn, 2012) is epistemological because social exclusion parts from a stance where empowerment results difficult due to the nature of the term, and how it parts from a deficit view, a perspective of
seeing what is lacking instead of what could be achieved. The fact that social exclusion is a contested term in academia and is often mistakenly used interchangeably with poverty is problematic, in particular when applied to family research, because it creates spurious results that can develop ineffective social policies.

Second, this action research intervention provided valuable advice for novice qualitative researchers who wish to replicate a similar intervention study. Instructors have to go beyond language and be culturally aware along with openness towards divergent ideological perspectives that positioned participants have. I recognize and acknowledge that the experiences gained from this action research intervention program has informed my positionality and my approach to this dissertation. I do not engage in the act of feminist action research as a disinterested observer, but rather as one who is fundamentally motivated to gain an understanding of the construction of how low-income Latina mothers understand and act on low levels of social inclusion.

In summary, in the present chapter I discussed the following topics: 1) redefining the phenomenon of study – from social exclusion to social inclusion, including why cultural exclusion was not an emergent theme, 2) language and technological inclusion as unexpected emerging themes, 3) the value of researching our own practice, 4) recommendations for novice researchers, and 5) how the phenomena of study contributes to the field of family science. After this study, I plan to continue to conduct research that encourages an empowerment view when looking at minority families, in order to produce research that gives a voice to Latina families and minority mothers with low levels of inclusion. My goal is to continue to develop my expertise on social inclusion via Action Research, which provides a framework for real-word change. While developing this action research intervention, I was able to investigate issues
related to understanding experiences of social exclusion, but also has the opportunity to change
the discussion towards social inclusion, a strength view that encourages to look at agency and
factors that make families successful, regardless of contextual vulnerabilities (e.g., low levels of
economic exclusion.) In other words, I am committed academically professionally, and
personally to conducting action research and qualitative studies based on exploring social
inclusion in ways that can create changes and improve the well-being of minority families.
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APPENDIX

A. RECRUITMENT

Flyer

Latina Mother

Learn how to take advantage of financial opportunities

• We are looking at how Latina mothers understand and act upon diverse challenges in life.
• Participants must be 18+.
• This study will take place during a family oriented program meeting once a week for 12-14 weeks, at this Community Center.
• Refreshments will be served.
• You will be compensated for your participation ($25 gift card).

Diana Cedeño, Doctoral Student in the Family Science and Human Development Program, is conducting this study. If you are interested in participating or have more questions, please contact her at (908) 368-7614 or cedenod1@mail.montclair.edu

Montclair State University

This study has been approved by the Montclair State University Institutional Review Board, MSU IRB #FY17-18-899
B. INTERVIEW PROTOCOLS

First Interview

Introduction
The purpose of this interview is for me to learn more about experiences of Latina mothers. I will be asking you questions about how you feel in social situations. The questions will be open-ended, and I will encourage you to just tell me about your experiences. During this process, there is no right or wrong answer, and you can refuse to answer any questions as you wish. As you answer questions, I will listen and sometimes ask for more information. As a Latina woman scholar, this will be a learning process for both of us. I want to understand how Latinas in the community are feeling and navigating through the challenges that they face. You are free to end the interview at any time with no consequence to the services you receive at this family success center.

A. Economic
1) What job opportunities have you had in the past?
   How did you feel at your past jobs? Why?
   Were you content in those jobs?
   What type of challenges did you encounter at these jobs?

B. Societal
1) How have you applied for services like WIC or SNAP in the past?
2) If yes, how were those processes?

C. Cultural
1) What recreational events have you attended this year? Examples: Church, local parks, etc

D. Political
1) How have you participated in leadership processes in the past?
2) How have you participated in political processes in the past? Example: Elections

E. Social Inclusion
1) What are some things that give you strength in life, when confronted with challenges?
2) How have you felt living in different society, with different people, language, and customs?
3) What opportunities have you found in this country?
Focus Group

Introduction
The purpose of this interview is for me to learn more about experiences of Latina mothers. I will be asking you questions about how you feel in social situations. The questions will be open-ended, and I will encourage you to just tell me about your experiences. During this process, there is no right or wrong answer, and you can refuse to answer any questions as you wish. This is a group discussion, and everyone is free to participate. You are free to leave the discussion at any time with no consequence to the services you receive at this family success center.

A. Language
1) How comfortable do we feel speaking English?
2) In what ways do we feel afraid of communicating in English with others?
3) What are the barriers we have regarding learning to speak, write, and read English?
4) What are our thoughts on language exclusion and inclusion?

B. Economic
1) What job or income opportunities do we currently have?
2) How easy is it for you folks to get a job?
3) How do you use financial services such as banks, credit cards, loans, etc?
5) Do we feel financially stable? How so?

B. Societal
1) How welcomed do you (and your family) feel in the U.S.?
2) How do subsidies and/or community outlets help your family?

C. Cultural
1) What do you do to relax?
2) What do you and your family do/go for recreational activities this summer?
3) Do you have time for yourself?

D. Political
1) How do you feel about being politically represented in your community?

E. Social Inclusion.
1) What are things you can do to feel more included in society? Economically? Language wise?
2) What do you do when you face a challenge you think you might not be able to resolve?
Final Interview

Introduction
The purpose of this interview is for me to learn more about experiences of Latina mothers. I will be asking you questions about how you feel in social situations. The questions will be open-ended, and I will encourage you to just tell me about your experiences. During this process, there is no right or wrong answer, and you can refuse to answer any questions as you wish. As you answer questions, I will listen and sometimes ask for more information. As a Latina woman scholar, I want to understand how Latinas in the community are feeling and navigating through the challenges that they face.
You are free to end the interview at any time with no consequence to the services you receive at this family success center.

A. Language
1) What actions will you take to improve your English?

B. Economic
1) What are your future financial goals?
2) What actions will you take to achieve them?

C. Societal
1) How confident will you feel going outside and interacting with other people different than you?
2) How confident will you feel asking for something you need to a person you don’t know?
3) What would you do if you see someone being discriminated against?

D. Cultural
1) How motivated will you feel to attend cultural activities from now on?

E. Political
1) In what ways will you be an active decision maker in your community?

F. Social Inclusion
1) What will you do think are your new strengths and skills to face problems in life learned from this intervention?

G. Social Inclusion
1) What will you do to be more included in this society? Economically? Language wise?

H. Technological inclusion
1) What actions will you take to learn more about technology use?
C. CONSENT FORM

ADULT CONSENT FORM

Please read below with care. You can ask questions at any time, now or later. You can talk to other people before you sign this form.

Title: Understanding Social Exclusion for Low Income Latina Mothers
Study Number: IRB-FY17-18-899

Why is this study being done? The purpose of this research is to understand experiences of social exclusion (feeling of not belonging) for Latina mothers in the U.S.

What will happen while you are in the study? The study will be offered as a financial literacy program that will last from 12 - 14 weeks. I will be the teacher for this program. I will write notes after each class (observations). I will collect workshop assignments and any other session work from the program. I will have two interviews with you. There will also be one group discussion in the middle of the program. Both interviews and the focus group will be audio recorded. The actual workshop will not be audio recorded.

Participants I will interview you in the beginning of the financial literacy program with 5 to 6 question prompts. In week 7, a focus group (group discussion) will take place. Finally, at the end of the program I will interview you with a prompt composed by 4 to 6 questions, in order to understand your journey during the program. Audiotaping will only be used for the interviews and the group discussion.

Time: Data collection will take place throughout a financial oriented program. This study will take 12-14 weeks. If you agree to participate, I will ask you to participate in two interviews and one group discussion (in addition to attending the actual program once a week). One interview will take place at the beginning of the program, a discussion/focus group in the middle, and a final interview at the end. The financial literacy program will run once a week for two hours. After food is provided, the session begins for an hour and 15 minutes.

Risks: Your relationship with the family success center will not be affected by your participation or non-participation in this study. You may feel aware of new things that you were not aware of before, and it may make you remember old memories. These memories may make you feel uncomfortable or reflective. The risks of this study are no greater than those in ordinary life. Although we will keep your identity confidential as it related to the research project, if we learn of suspected child abuse, we are required by NJ state law to report to the proper authorities immediately.
**Benefits:** Your participation in this study may help you better understand your experiences and self-awareness as a Latina mother. This means you may gain greater sense of self-awareness through this study.

**Who will know that you are in this study?** You will not be linked to any presentations. We will keep who you are confidential. We will not use your name or any other information that will clearly identify you among your peers and community members. Information gathered during this study may be used for future articles or conferences papers. Your identity will remain confidential always. We will use codes to identify each participant and only members of the study will have access to these codes.

Although the researchers will take every precaution to maintain confidentiality of the data, the nature of focus groups prevents the researchers from guaranteeing confidentiality. The researchers would like to remind participants to respect the privacy of your fellow participants and not repeat what is said in the focus group to others. Please do not share anything in the focus group, you are not comfortable sharing.

**Do you have to be in the study?** You do not have to be in this study. You are a volunteer! It is okay if you want to stop at any time and not be included in the study. You do not have to answer any questions you do not want to answer. Nothing will happen to you. If you decide not to participate at any point during this study, please contact Dr. David Schwarzer the principal investigator at schwarzerd@mail.montclair.edu and/or Diana Cedeno at cedenod1@montclair.edu requesting withdrawal. Your standing with the family success center will not be affected by your participation or non-participation in this study.

**Compensation & Cost** You will receive a $20 dollar gift card at the end of the study. If you wish to end this study at any time, you will still receive the $20 gift card. There is no cost to you if you participate in this study.

**Do you have any questions about this study?** Please send any questions concerning the study to the principal investigator Dr. David Schwarzer at schwarzerd@mail.montclair.edu and/or Diana Cedeno at cedenod1@montclair.edu

**Do you have any questions about your rights as a research participant?** Phone or email the IRB Chair, Dr. Katrina Bulkley, at 973-655-5189 or reviewboard@montclair.edu.

**Future Studies** It is okay to use my data in other studies:
Please initial: _______ Yes _______ No

As part of this study, it is okay to audiotape me?
Please initial:    _____ Yes    _____ No

One copy of this consent form is for you to keep.

Statement of Consent
I have read this form and decided that I will participate in the project described above. Its general purposes, the particulars of involvement, and possible risks and inconveniences have been explained to my satisfaction. I understand that I can withdraw at any time. My signature also indicates that I am 18 years of age or older and have received a copy of this consent form.

_________________________  ___________________________  ________
Print your name here       Sign your name here       Date

_________________________  ___________________________  ________
Name of Principal Investigator  Signature       Date