An Intersectional Exploration:

The Experiences of Southern, Rural, Black and White Women

Participating in an Empowerment-Based Entrepreneurial Program

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Abstract

Intersectionality is gaining ground as a desired way of deepening our understanding of persisting inequalities engendered by poverty. Combining an intersectional framework and the idea of strategic gender needs developed by Moser (1993), this study explores the experiences and perceptions of empowerment among rural black and white women in the southern U.S. and highlights the significance of intersectionality in exploring such issues. The findings reveal a diversity of experiences and perceptions of empowerment within the broader construction of womanhood. This paper raises the question about the shared identity of womanhood in rural southern communities. Such an understanding compels us to look closer at how oppressive ideologies become embedded within institutional structures and constrain our understanding of rural poverty. Additionally, this understanding calls us to investigate the capacity of anti-poverty and asset development efforts to work for different groups of women. Efforts such as these hold major implications for the social work profession and others who are challenged to understand and adequately address poverty in rural communities.

Keywords: intersectionality, rural south and women's empowerment, micro-enterprise, anti-poverty

Introduction

The number of individuals living in severe and persistent poverty in rural areas of the southern United States is astounding. In fact, 14.1% of Americans living in poverty are living in the South; this rate is greater than any other region in the nation (Midwest 10%, Northeast 11.3%, and West 12.1%). Additionally, ethnic minorities (African Americans, Native Americans, and Latinos) are experiencing poverty rates that are three times the rate of non-Hispanic whites (U.S. Census Bureau, 2003). While discussions of poverty and poverty reduction cross disciplinary boundaries, such discussions are especially essential to social work.

The field of social work has had a long-standing commitment to social justice. At the core of this commitment is a strong desire to aid those living in poverty by advocating for programs and policies that alleviate or address the effects of social inequality. Social work scholars and researchers have played a key role in developing (Sherraden,1991), championing, and evaluating strategies that aim to assist low- and moderate-income families, who are mostly headed by women, to transcend poverty and improve their well-being by developing assets (Christy-McMullin & Shobe, 2007; Christy-McMullin, Shobe, & Willis, 2009; Sherraden, 1991). In terms of poverty-reduction strategies, entrepreneurship as an asset-building strategy has been referred to as the most promising instrument available for reducing the extent and severity of global poverty as well as the process of identifying, evaluating, and pursuing opportunities (Strier, 2010).

Empowerment-based efforts to promote women's entrepreneurship often yield many positive outcomes for women, including generating higher incomes and empowering women to gain autonomy and improve the health of their families. Additionally, such programs can help alleviate poverty in society at large and are often structured as a gendered choice that allows women to balance the demands of work and family (Strier, 2010). Although these outcomes are consistent with social work's commitment to promote social justice and engage in social activism, little has been done to explore the differences that intersecting categories of social inequality may have in shaping the experiences of empowerment among women engaged in micro-enterprise entrepreneurial efforts in the United States.

Furthermore, in the American South, the legacy of slavery continues to influence and permeate various facets of rural life. Anti-poverty policies and strategies, despite the level of ingenuity, filter through social, cultural, and institutional structures in any given community. Thus, when engaging in research on poverty in southern rural areas, it is crucial that social workers are cognizant of the influence of a dismal past and pay careful attention to avoid homogenizing the experiences of the women living in these communities.

Moser's (1993) gender planning framework focused on addressing the social factors reproducing women's subordination to men. The complexity of women's location at the intersection of gender, race, and class relations calls for an alternative development framework that acknowledges the diversity of women's experiences and that integrates marginalized voices resulting from multiple inequalities. Given that Moser's framework is insufficient for understanding how race and ethnicity function in women's oppression, this study advances the utility of intersectionality. The challenges faced by women-centered anti-poverty initiatives are not limited to meeting women's practical and strategic needs, but also require that we understand how these needs are shaped by women's specific locations within the matrix of race, gender, and class domination. Using an intersectional framework and the idea of strategic gender needs, this study focuses on rural women with low-to-moderate income engaged in a micro-lending program. It explores whether oppression and empowerment is experienced differently according to their race, ethnicity, and class.

Women's Empowerment and Strategic Gender Needs

It is essential to understand the tenets of empowerment as it relates to women's subordination and participation in microfinance programs. Traditionally empowerment is viewed as a product. This understanding emphasizes the immediate necessities emerging from women's socially accepted roles in society. An alternative approach is to view empowerment as a process that critiques and challenges women's subordinate positions with a goal of emancipation. The roots of this viewpoint lie in a gender planning framework that focuses on the interrelationship between gender and development, the formulation of gender policy, and the implementation of gender planning practices (Moser, 1993). This framework stresses the significance of making important distinctions between women and gender interests or needs and practical and strategic gender needs.

Elaborating on Molyneux's (1986) idea, Moser (1993) suggested that the concept of women's interests implies a false homogeneity, which assumes compatibility of all women based solely on biological similarities. Gender interests are those that women (or men) may develop by virtue of their social positioning, while women's needs are determined by specific socio-economic contexts and the class, ethnic, and religious structures of individual societies. Molyneux's distinction between strategic and practical gender interests is of theoretical significance in regards to gender analysis. In this context, Moser (1993) alerted both researchers and policy makers to the fact that the majority of planning interventions intended for poor women in developing countries do not address social factors reproducing women's subordination to men. Moser posited that even correctly formulated policy too often fails to be translated into practice because of incorrect assumptions, and often it inadvertently discriminates against or even neglects the women altogether. In making this argument, Moser distinguished between practical and strategic gender needs.

Practical gender needs are needs women identify in their socially accepted roles in society as mothers and wives (Moser, 1993). As a result, addressing the practical needs alone does not challenge the gender division of labor underlying women's subordinate position in society. Strategic gender needs are those needs formulated from the analysis of women's subordination to men. These needs are associated with gender divisions of labor and power. Building upon Moser's conceptualization of gender needs, this paper considers strategic gender needs in conjunction with intersectionality that also considers women's subordination to other women as well as racial divisions of labor. In assessing women's empowerment in southern rural communities, it is more appropriate to talk about an intersectional gender interest and intersectional women's strategic needs, as these are shaped by a particular class and by racial and ethnic structures of individual societies.

In addition to this, the use of the empowerment framework in social work has the ability to transcend several domains from the individual to small groups and even to large groups and society (Whiteside, Tsey, & Cadet-James, 2011). Current social work literature suggests that the movement toward empowerment theory is a

result of life in the postmodern world (Lee & Hudson, 2011). Such an approach highly benefits marginalized populations (i.e., the poor, working poor, people of color, and women) that are struggling with difficult realities and roadblocks (Lee & Hudson, 2011). Lee and Hudson (2011) have suggested that empowerment for women and other vulnerable populations is expanding from merely personal empowerment to political empowerment. Decreasing the number of social and political obstacles faced by such populations is a critical component to digesting the issue of gender and racial divisions in labor for women in the American rural South (Wendt & Seymour, 2010).

Economic Inequality, Entrepreneurship, and Microfinance Programs

Economic inequality lends an unhelpful hand to the economic livelihood of the United States or any country, for that matter (Goldberg, 2012). Goldberg (2012) suggested that the United States has experienced an unsteady back-and-forth relationship between a sense of "shared prosperity" (p. 212) and economic inequality. As a nation, it has gone from a time when the poorest households in America had incomes that increased at rates higher than the richest households, to a time when the poorest Americans struggle to make a living wage (Goldberg, 2012).

According to Strier (2010), despite the overall increase in women's entrepreneurship, women with micro-enterprises continue to be subject to several constraints. They encounter greater difficulties than men in obtaining credit and have little access to technical training and education. Moreover, they are limited by childcare and household responsibilities and restricted by cultural, religious, and gender norms. These constraints are further exacerbated by race and ethnicity. The success of entrepreneurship depends on incorporating social and economic justice in the primary goals of the process.

While neoliberalism and economic globalization policies had limited effectiveness as an engine for economic growth (Harvey, 2007), their proliferation over the past two decades has promoted the market as a suitable pathway out of poverty, specifically among poor women (Jurik, 2005). Apart from serving as a tool for poverty alleviation and economic and social transformation in poorer countries, microfinance programs have been recognized as a means to promote women's empowerment (Morduch, 1999). The focus on the market is increasingly taking precedence not only for promoting gender equality, but also for alleviating poverty among low-income women via micro-enterprises (Strier, 2010). This strategy is in response to the feminization of poverty theory, which refers to the disproportionate number of women suffering from poverty as a direct consequence of women's unequal access to economic opportunities (Goldberg & Kremen, 1990).

It is also important to discuss the racialization of poverty, wherein racialized groups face a much higher risk of becoming poor and are impacted differently. The racialization of poverty goes beyond the link between poverty and ethnic and racial groups to consider the process that locks certain groups into underclass positions (Emigh, Fodor, & Szelényi, 2001). Emigh, Fodor, and Szelényi (2001) posited that once poverty is racialized, ethnic labels are assigned to these groups to create social

boundaries that are in turn labeled as biological. The authors maintained that "racialization arises from a strategy used by the positively privileged ethnic group to keep themselves out of the category 'poor' and/or to blame the poor for their own poverty at the same time" (p. 5). Thus, an intersectional lens would provide a better glimpse into the unique challenges and experiences of the women positioned at the intersection of the feminization and the racialization of poverty.

Intersectionality

Positioned as a critical theory or framework (Collins, 2000; Crenshaw, 1991; Landry, 2007; Murphy, Hunt, Zajicek, Norris, & Hamilton, 2009;Norris, 2012; Norris, Zajicek, & Murphy-Erby, 2010), a methodological approach (Landry, 2007; McCall, 2005; Murphy et al., 2009), and a framework for activism and social change (Collins, 2000; Murphy, 2008; Murphy et al., 2009), the premise of intersectionality considers how power is structured and exercised (Andersen, 2005; Collins, 2000). The first articulations of intersectionality were uttered by black women who spoke from a mindset deeply rooted in experiences and struggles that were unique to them (Collins, 2000). In using an intersectional framework, voices of those who are often marginalized are amplified, capturing individual's experiences, while moving away from a monolithic perspective (Murphy, 2008; Murphy et al., 2009; Norris, 2012).

The notion of simultaneity is undoubtedly the essence of intersectionality (Collins, 2000; McCall, 2005; Murphy et al., 2009; Zinn & Dill, 1996). This notion explains that the social inequalities based on race, gender, class, age, and sexual orientation do not function independently of each other; instead, they operate together as interlocking structures of hierarchical power relations (Zerai, 2000; Zinn & Dill, 1996). Because of this individuals and groups can simultaneously experience privilege and oppression (Association for Women's Rights in Development, 2004; Murphy et al., 2009). Other core notions of intersectionality, less prominent in the literature, are *contextuality* and *multiplicity*. Yet, we believe contextuality and multiplicity are central to capturing the depth of insight that is necessary to understanding and ameliorating rural poverty.

The idea of contextuality explains that while race, gender, class, age, and sexual orientation are salient characteristics of each individual and accompany the individual into every interaction or experience (Collins, 2000; Landry, 2007), they are not necessarily equally relevant in every situation (King, 1988): Some identities may be more salient, more significant, or even experienced differently depending on the individual's social location. "For example, people of the same race will experience race differently depending on their location in the class structure as working class, professional managerial class, or unemployed" (Zinn & Dill, 1996, p. 326−327). Details about the effects of contextuality however, can only be ascertained empirically (Zinn & Dill, 1996). Additionally, contextuality assumes that people's identities are context-specific, because people's lives are not disconnected from a specific social and historical environment and condition (Andersen, 2005; Collins, 1993). Intersecting oppressions change in response to human actions in a particular social context that, in turn, changes the shape of

domination. Reflecting the dynamic nature of contextuality, Landry (2007) posited that social inequalities interact at varying system levels: micro, mezzo, and macro. According to Patel (2001), contextuality "seeks to capture both the structural and dynamic consequences of the interaction between two or more forms of discrimination or systems of subordination" (p. 3).

Multiplicity highlights the notion of interactivity by making clear that a distinction exists between perceiving social inequalities as multiplicative rather than additive (Landry, 2007). Therefore, social inequalities should not be conceptualized as "individual attributes to be measured and assessed for their separate contribution to explaining given social outcomes" (Zinn & Dill, 1996, p. 327), but rather as attributes that are derived from the multiplicative interactions among the social inequalities and that result in an experience or outcome greater than the sum of the individual experiences (Landry, 2007). Landry (2007) went on to suggest "that it is not the effects of oppression due to race and class *separately* that are in question, but the effects that are generated by the *combination* of the two" (p. 109). Just as when items that are multiplied always produce a greater outcome than when they are added, the idea of multiplicity is significantly different from and more powerful than the more common additive perspective. The notion of multiplicity is particularly helpful in delving deep enough to capture the complexity of a group's experiences and in avoiding attempts to homogenize the experiences of marginalized populations.

Social work and other disciplines have recently called our attention to the importance of understanding the breadth and depth of human experiences by incorporating theories that consider the interactive nature of social inequalities (Gonzalez, 2005; Murphy, 2008; Murphy-Erby, Christy-McMullin, Stauss, & Schriver, 2010). Over the past quarter-century, there have been significant scholarly contributions that reflect the interactive nature of race, gender, and class. This alternative scholarship has placed emphasis on the analysis of power and the elevation of subjugated voices (Murphy et al., 2009; Norris, 2012; Zerai, 2000). Yet, despite the progress, the social work profession still faces major conceptual and practical challenges. These challenges lie in the social work profession's efforts to critically approach both fieldwork and analysis with an explicit agenda of elucidating power and economic and social inequalities. True success in this undertaking involves a paradigm shift within the profession through the consistent integration of alternative paradigms. Because "social work research guides social work practice and allows practitioners to evaluate the effectiveness of their practice" (Murphy et al., 2009, p. 36), an important initial step is for social work research to incorporate methodological approaches suitable to challenge the position of marginalized populations as the "invisible other." Such an approach should capture the complex perspectives and actual lived experiences of marginalized populations and provide a level of analysis robust enough to generate findings that reflect the significance of intersecting social inequalities in their experiences.

Methods: Black and White Women Small Business Owners—
Using an Intersectional Perspective

Qualitative Research and Intersectionality

Using an intersectional perspective (Collins, 2000; Landry 2007; McCall, 2005; Murphy et. al., 2009), this article incorporates an analysis of data taken from Norris's (2011) study on women's empowerment. From a theoretical and methodological standpoint, Norris's study and this manuscript embrace an intersectionality perspective. Deconstructing traditionally broad and homogenous analytical categories (e.g., women, men, and Latinos), intersectionality builds upon the postmodern and post-structuralist critiques of modern Western philosophy (McCall, 2005; Zajicek, Murphy-Erby, Bravo, Norris, Warren, & Bishwakarma, 2008).

Eliciting the voices of the less powerful served as the primary basis for choosing a qualitative inquiry. Given the interest in addressing the gap between social work theory and practice where we assess the meaning of empowerment among women experiencing different types of marginalization, the approach we selected allows us to: (a) understand where our respondents came from; (b) bring their voices to the center; (c) understand empowerment via their eyes, specifically in discerning the degree the micro-enterprise program they participated in met both strategic and practical gender needs; and (d) highlight the significance of using an intersectional framework to capture the complexity of experiences that exist among the study participants.

Participant Selection

In an effort to focus less on the categories of social inequalities themselves but more on the depth of the participants' experiences that result from intersecting inequalities, we employed what McCall (2005) referred to as an intra-categorical intersectional analysis, meaning deep analysis within a broader group. Specifically, within the broader group of women, our sample includes black and white women of low-to-moderate income levels from similar rural communities.

Two sampling approaches used to guide sample selection include: (a) iterative analysis, most often associated with theoretical sampling; and (b) theoretical saturation, most often associated with grounded theory (Strauss & Corbin, 1998).[1]

Participants were recruited using four key informants who worked with organizations providing services such as micro-lending to marginalized populations. The informants provided the names of two to three individuals who sought assistance through their organization. Of those who were in business and

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[1] Using iterative analysis, the researcher moved back and forth through the data in order to find, compare, and verify the patterns, concepts, categories, properties, and dimensions of the phenomenon (Strauss & Corbin, 1998). Using theoretical saturation, the researcher continued to expand the number of participants until data—in this case, interviews—revealed no new findings (Strauss & Corbin, 1998), meaning that the insights gained from interviews become repetitive.

willing to share their story, ten people were selected for an interview. One informant, who was also a small business owner, was also included in the sample. The interviewer met with each participant at their place of business.

Data Collection Instrument and Analysis

Data were collected using an in-depth, semi-structured oral history interview guide comprised of open-ended questions. Eleven small business owners who were either participants or non-participants in a micro-lending program were interviewed. The interviewees were asked to complete a short survey that captured basic demographic information. To provide a thick description (Lincoln & Guba, 1985), the instrument was devised to elicit the participants' life experiences in narrative form, informed by the constructs: (a) Collins' (2000) intersectional concept "the matrix of domination," which refers to the notion that the oppression of gender, race, and class are all interconnected and that they originate, develop, and are reproduced via social institutions such as schools, housing, employment, and government; (b) Moser's (1993) concept of the "strategic gender needs"; and (c) key empowerment dimensions (e.g., individual, household, and community). Specifically, the interview sought to gain information concerning the participants' life experiences and trajectories related to small business ownership including economic position, variations in economic status over time, childbearing and -rearing, child care experiences, education, divorce, support networks, and their experiences and perspectives relative to empowerment.

Thematic (Padgett, 1998) and interpretive (Piantanida & Garman, 1999) approaches to data analysis were used. The transcripts were analyzed line by line and the responses were organized into key themes (Lincoln & Guba, 1985). As certain keywords, phrases, themes, and patterns emerged, they were categorized and separated according to the "empowerment" concepts emphasized in the literature (and/or the participant's specific understandings of empowerment, which at times, fell outside of theoretical explanations) and the categories of race and class intersecting with gender. The larger themes were further analyzed and when appropriate, collapsed into sub-themes. Next, when appropriate, relevant literature was considered to augment the themes and to serve as a backdrop for interpretive analysis.

Credibility, Quality, and Trustworthiness

To enhance the credibility, quality, and trustworthiness of the data and findings, this study used the following methods: purposeful and theoretical sampling techniques, open-ended interview structure that was clearly designed to the study's purpose, a field journal, constant comparison of emerging themes among the women interviewed during the data analysis process, extensive immersion in the data by the researcher, and the use of an outside reviewer. Additionally, participants were given the opportunity to review the findings and provide feedback to ensure accurateness of the results.

Findings

Two major themes emerged from this study: The first theme reflects the women's understanding, perspectives, and experiences relative to empowerment. Ascertaining practical and strategic gender needs provided an affirmative answer to the research question of whether the perspectives and experiences of the black and white women participants were similar. The second theme reflects the different shades of womanhood and is supplemented by two sub-themes that are guided by the participants' standpoints and experiences as white or black. Pseudonyms are used to ensure confidentiality. Table 1 provides the descriptive characteristics of participants.

Sample Demographics

Table 1. Descriptive Characteristics of the Sample

Race	Marital Status	Age	Business Type	Educational Attainment/ Training
White	M	32	Makes candles and gifts	Master's degree
White	M	35	Bakery	Some college
Black	M	35	Specialty cakes, catering	Attending junior college
White	M	37	Cleaning service	High school
White	C*	30	Make jewelry	GED
White	M	60+	Farmer	Master's degree
White	M	60+	Florist	High school
White	M	34	Insurance	—
Black	M	37	Salon, restaurant, catering	College degree
Black	S	46	Child care	Some college

*Cohabitate

Practical Gender Needs and Strategic Gender Needs

The results of the analysis revealed that both black and white women understood empowerment in terms of having both practical and strategic gender needs met. Table 2 provides a brief summary of these. The intangible things articulated were mainly identified as strategic gender needs. This is where the women seemed to place the most emphasis. Both groups also described practical gender needs as being secondary to having strategic gender needs met.

Table 2. Summary of Practical and Strategic Gender Needs

Empowerment Gender Needs	
Practical Gender Needs *Product*	**Strategic Gender Needs** *Process*

• Quality housing
• Quality daycare
• Transportation
• Health insurance
• Dental insurance
• Education/training
   ◊ Financial
   ◊ Business plans
• Checking/savings account
• Stay-at-home mother
	• Social capital
	
	• Relationship with bank and other local institutions
	
	• Having a voice
	
	• Support
	
	• Purpose / meaning / identity / fulfillment
	
	• Access to resources/information (e.g., non-profits that support micro-enterprise efforts)
	
	• Visibility
	• Rising above negative stigmas assigned to them based of their race or ethnicity
	• Ethnic trust
	• Cultural sensitivity
	• Inclusion / acceptance

Note: The shaded area identifies separate issues that surfaced from the narratives of the black women and the Eastern European woman.

     Given this, priorities may seem inverted with emphasis given to strategic gender needs. Strategic gender needs, according to the women, help obtain practical needs. Also, strategic gender needs seemed to be connected to their morale. For the women, having a strong morale or confidence functioned to execute or achieve practical gender needs. Although the women expressed the importance of practical needs (affordable housing, health and dental insurance), these were described or discussed in terms of being secondary to intangible things such as having a voice, visibility, access to resources, and information, full autonomy with regard to their business, and being able to pursue their passion and doing what they loved. Within the context of race and ethnicity, the results revealed many points of convergence, especially with regard to defining or articulating practical gender needs (see Table 2). Many of these practical needs were not met across the groups of women, especially health care. The results did not reveal that micro-enterprise program participants or non-participants found any particular practical gender need more important than another.

     Contrary to their convergence regarding practical gender needs, the participants began to have divergent responses expressing or defining strategic

gender needs. There were clear distinctions in the narratives with how black and white women articulated these needs. While there was some overlap, black women spoke primarily through the lens of racism regardless of social class and age. The shaded area in Table 2 reveals where the separation occurred in defining strategic needs. For example, this study found that women living in the same communities, having similar educational attainment, described their community from extremely different perspectives. Betty, white, described her hometown in pleasant terms, such as a great place to live; while Helen, black, described the same town in terms suggesting extreme segregation, a place she had to flee in order to obtain a decent living. The themes listed in the shaded area aligned closely with the experiences of the latter.

Different Shades of Womanhood

The results also revealed different shades of womanhood. Important differences between black and white women business owners were discerned during the women's articulations of their experiences from childhood into their adult life. While both groups expressed challenges or barriers specifically as they related to the experiences that inspired them to become entrepreneurs, white women described certain challenges from discrimination based on their gender. More specifically, discrimination was mentioned sporadically and within in the context of their business. Conversely, black women described opposition and challenges in fashions that were more complex, and that reflected their race, social class, geographic location, and gender. Also, such language occurred much earlier in their interviews using phrases like "being black in the South" or "blacks did the grunt work" when describing their childhood community.

The gender aspect for the black women took the backseat to their racial and geographic locations. The black women rarely used the word "woman" or the phrase "being a woman." Yet, it was apparent through their narratives, especially in describing their experiences as mothers, that their gender was, indeed, salient in their experiences. For example, Helen stated, "In those days there were not many daycares for black people to take their kids and white daycares didn't really take black children. You had to depend on family." Also, their narratives suggest that black women had a keen awareness of institutional and structural discrimination. Helen often spoke of how elected officials and owners of local businesses looked vastly different from the significantly black population in her town.

White women never spoke in terms of their race as being an ingredient in their identity. The word "white," or phrase "being a white woman" never surfaced. Their gender was the most salient aspect of their identity in describing their experiences, with the exception of an Eastern European woman, Sue.[2] Sue's immigrant status, social class, and geographic location surfaced more in describing her experiences living in a rural southern town. While Sue expressed her fear of being without because of her and her husband's experiences in Bulgaria, she also

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[2] To preserve participants' anonymity, participants, organizations, and communities were assigned pseudonyms.

spoke passionately about the fallacy of the American Dream. Sue described the discrimination she faced in terms of her Eastern European background and accent:

> But it's hard, you know… to own a business here [rural south]. People don't think of us as legal even though we have our green cards. They expect us to make mistake and steal… When we bought our SUV, the American supervisor who was a woman told us, "Who are you to drive that?"… People don't like accent here. I would advertise on Craigslist and when people called and heard my voice they would hang up the phone. We thought about hiring an American guy to do all the talking for us.

Sue's sentiments also expressed discrimination arising from other women. This was also a common theme in the life experiences of black women.

A black couple, Faye and Stanley, expressed the same sentiments as Sue and her husband. The couple moved to northwest Arkansas from a rural town in southern Arkansas and started several businesses (i.e., salons, catering, restaurants, security services), for them, being black business owners meant having to be twice as good as their white counterparts to be received. "We really have to be on our p's and q's because we don't get as many chances as them [white people] to make mistakes."

Even when it seemed that the women shared similar attitudes concerning the things they found empowering, such things were perceived from different perspectives. For example, both black and white women described being empowered in terms of being heard and being counted. However, it was discovered that the two groups meant entirely different things. The black participants spoke considerably from the perspective of racism and being systematically locked out of mainstream society. As Paula stated, "If you are able to get your business started, white people only let you get so far."

The black women described their childhood town or community primarily in a manner suggesting not only assigned locations, but also with each group subconsciously knowing their place or assignment. White participants did not describe their experiences in terms of being assigned or relegated to certain parts of town, schools, or housing. Paula, black, described job segregation as the norm in her childhood town in Louisiana. She also expressed that the dire living conditions among blacks was the main reason she and her husband relocated their family to northwest Arkansas:

> It's, you know, in the South. In Louisiana most of the blacks did the grunt work and then the whites had most of the higher paying jobs. Um … and actually I remember growing up that my grandmother was a maid that worked for these people that probably owned half of [her hometown].

Paula, 35, bakes specialty cakes and caters. She explained that having a restaurant where people actually dined required different regulations from the nature of her business. Yet, the city inspectors inspected her establishment as if it were a dine-in

restaurant. It was not until she asked her landlord to explain the nature of her business:

> Even though we were trying to tell the people [city inspectors] our business is not a place where people will come and sit down to eat, they didn't believe us. We had to get our landlord, a white man, to say the exact same thing. They believed him.

White women: Challenges and discrimination. Sexism was not interwoven in the narratives of the white participants. However, sexism was discerned when reflecting on particular experiences or events. This was starkly different from the way race and racism was interwoven throughout black participants' narratives. In describing the nature of her business and how she began, Betty, white , described some of the challenges she faced obtaining financial capital. Betty received aid from a leading micro-lending organization a decade prior to the interview. The organization specifically helped her develop a business plan to apply for a business loan to open a florist shop. She discussed very candidly the discrimination she faced specifically from the bank president in her first attempt to receive a business loan. Having over 16 years of experience in the florist business, Betty voiced feelings of being discouraged after leaving her first meeting with the bank president of the lending institution where she had banked for decades:

> I can remember when we [she and her husband] first went in and sat down. I could tell that he [the bank president] looked at my husband and he told him, he said "Do you know what percentage of small businesses that fail?" So he [the bank president] was negative? It was almost discouraging! It was very, very negative from day one.

When asked whether she perceived her poor treatment from the bank president to be related to her gender, she not only responded "yes," but she stated that they also had to tap into their social capital to get the bank president to meet with them again:

> We got our lawyer in that same town that this bank is, and he was on the board of that bank so he got the president of the bank to meet with us …
> if I had been a man, I wouldn't have had to have as much [money] to have gotten the loan.

Moreover, Betty remembered that the bank president did not address her but rather her husband each time she asked a question. He never looked at her. She also spoke of the support she received from her husband, stating that her husband after a while reprimanded the bank president and requested that he look at her when he [the bank president] spoke. Betty quoted her husband saying, "Man, don't look at me when you answer her questions. You need to be looking at her. This is *her* business. This is *her* money. This is *her* house. This is hers."

Linda, a white participant, bought an existing insurance company with the aid of her parents. Linda also expressed feelings of discrimination. Her experiences differed to some extent from Betty's in the sense that her experiences of discrimination were not with the lending institution. Instead, she spoke of feeling shunned by the male clientele in her community. In responding to the question of

whether the insurance business was difficult, she described the difficulty in terms of being a female owner of an insurance company and not necessarily in the actual day-to-day business operations:

> It was so obvious that people didn't want to do business with me because I was a woman. They don't think women know what they are doing. As soon as I took over, the men who had insurance with the previous owner left.

As stated earlier, the white participants never mentioned their race in describing their experiences. There was one reference from a participant who often used the term "poor white trash" when speaking of how she felt others perceived her. Pam, 30, a former exotic dancer, used the term "poor white trash" to refer to her social class. Pam believed that people looked down on her because she was poor and was a high school dropout.

Black women: Challenges and adversity. The common thread in the reflections from the black women participants was their acute sensitivity to their race, geographic location, and social class. Furthermore, the women described their experiences with an understanding that each aspect of their identity was at work simultaneously in their day-to-day activities. For them, the ingredients of their social identity were an amalgamation that predetermined where they would work and live, and where their kids would attend school. Given the prevailing assumption that womanhood is a shared commonality based on gender, this analysis revealed a diversity of perspectives within the overarching concept of womanhood. There was not a shared consciousness between black and white women in this sample.

Discussion

The results point to the relevance and utility of an intersectionality perspective in studying rural poverty and its effect on various social groups. This insight provides a glimpse into the complex interaction of social inequality and the notions of contextuality and multiplicity, which allows insight that extends beyond a surface-level understanding of women's issues, thus exposing the heterogeneity of rural women's experiences. Ascertaining the two distinct consciousnesses between white and black women highlights the importance of an analysis that recognizes the varying levels oppression and privilege contingent upon how race and class intersect with gender. Recognizing that our differing experiences with oppression create problems in relationships among us, according to Collins (1993), helps us to realize that even when we think we are engaged in dialogue across differences, power variations often restrict our ability to connect with one another.

Interestingly, these findings substantiate the notions of contextuality and multiplicity that refer to the significance of social context or of a specific community's history and its influence on various social groups; and they document the multiplicative effect of categories of social inequality that influence identities and experiences. Ladner (1971) maintained

that the differences between two groups—the oppressor and the oppressed—prevents the former from adequately comprehending the essence of Black life and culture because of a fundamental difference in perceptions, based upon separate histories, life-styles and purposes for being (p. 6).

The findings also speak to how one aspect of a person's identity may dominate over another for a given time and place without necessarily minimizing the theoretical importance of assuming that race, class, and gender all work together in tandem. When anti-poverty programs begin addressing the strategic needs of historically marginalized women, policy scholars and researchers begin entering the terrain of planning described as "emancipatory practice."[3]

Limitations, Implications, and Conclusion

It is important to recognize that as a dissertation study with restrictions on time, field exposure, and other resources, the analysis and findings are limited and should be used in this light.

Nonetheless, the findings presented here hold implication for (a) social work theory, as the findings bring to light the importance of using theoretical frameworks that contextualize culture and experiences; (b) social work practice, as the findings provide an empowerment base and a beginning foundation for activism that raises awareness about the diversity of experiences in the rural south, which is commonly a result of social location; and (c) social work research, as the findings call for continued efforts to capture and analyze the experiences of marginalized populations so that we can better understand experiences, anticipate trajectories, develop interventions, and drive policy.

Theory is recognized for its importance in driving practice and aligning with research; therefore, a general standard is for social work practice to be grounded in theory. Additionally, many scholarly journals now require authors to theoretically ground their manuscripts. The findings support the need to expand our professional and scholarly standards to expect the use of theoretical frameworks that are sensitive to the complex and unique experiences of diverse populations. Such frameworks are categorized by what Howe (1987) referred to as radical change theories and as critical best practice or by what Schriver (2010) and others referred to as alternative paradigms.

In terms of practice, the findings confirm that research using an intersectional perspective can be a key element to understanding the social location of black women and members of other marginalized populations, as well as creating a shift in attitudes and beliefs about individuals who fall in the oppressed and powerless divisions of race, class, gender, and other social and economic inequities. This paper also provides a rationale for the value of intersectionality in elucidating the

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[3] Emancipatory practices, according to Friedmann (1987), are directly linked to what Molyneux (1986) described as strategic gender interest.

complexity of rural poverty and informing the literature gap that social work and other professions encounter when seeking to understand contemporary experiences of poverty and to develop anti-poverty solutions. Furthermore, thinking of research, the intersectional approach embodies the analysis of power. This calls our attention to the prevailing influence of history in shaping the consciousness of social actors in rural communities. An intersectional approach exposes the differences with regard to the actual lived experiences among diverse groups of women defined by race and ethnicity; and documents how oppressive ideologies are further exacerbated by the interaction of categories of social inequality such race, gender, class, and age. Finally, the findings reveal how the women defined what it meant to be a white woman or a black woman living in their respective communities.

Economic inequality is influenced by social location. It is suggested that division in race, gender, and class create and perpetuate systems of domination that influence access to power and privileges (Murphy et al., 2009). Analyzing systems of domination and the constructs that perpetuate these systems allows an understanding of how such structures of power permeate society (Murphy et al., 2009; Norris, 2012). This, in turn, leads to a better understanding of how asset development, as an anti- poverty strategy for women and other marginalized populations, can promote empowerment and upward mobility. An intersectionality perspective is central to understanding the capacity for anti-poverty initiatives and policy efforts to work for different groups of women and holds major implications for the social work profession and others who are challenged to understand and adequately address poverty in rural communities (Norris, 2012).

Privileging the voices of the various social actors in social work research is a way to become more acquainted with the diversity of consciousness in a particular social milieu. This procedure involves partnering with social actors in the creation of knowledge, which helps to satisfy the core objective of capturing the breadth of and depth of human experiences in the social work profession. Lastly, it is our belief that the overarching goal of this paper—to stimulate discussion and to generate future thought and research with regard to the value of intersectionality theorizing for understanding rural poverty, in the effort to facilitate social change—has been realized.

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