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Women-led Community Development Organizations (CDOs) in Miami-Dade County: A Model of Community Development Efforts Impacting the Economic Security of Women

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FLORIDA INTERNATIONAL UNIVERSITY

Miami, Florida

WOMEN-LED COMMUNITY DEVELOPMENT ORGANIZATIONS (CDOs)

IN MIAMI-DADE COUNTY:

A MODEL OF COMMUNITY DEVELOPMENT EFFORTS IMPACTING THE

ECONOMIC SECURITY OF WOMEN

A dissertation submitted in partial fulfillment of the

requirements for the degree of

DOCTOR OF PHILOSOPHY

in

INTERNATIONAL RELATIONS

by

Jan Lindsay Solomon

2013

To: Dean Kenneth Furton
College of Arts and Sciences

This dissertation, written by Jan Lindsay Solomon, and entitled Women-led Community Development Organizations (CDOs) in Miami-Dade County: A Model of Community Development Efforts Impacting the Economic Security of Women, having been approved in respect to style and intellectual content, is referred to you for judgment.

We have read this dissertation and recommend that it be approved.

Patricia Price

Harry Gould

Laura Ogden

Gail Hollander, Major Professor

Date of Defense: June 21, 2013

The dissertation of Jan Lindsay Solomon is approved.

Dean Kenneth Furton
College of Arts and Sciences

Dean Lakshmi N. Reddi
University Graduate School

Florida International University, 2013

DEDICATION

To

my parents,

Walter and Carolyn Lindsay, for instilling in me that knowledge is power,

and to my family,

Harold, Rachal, and Jesse for their patience and undying support

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My dissertation is a culmination of my lifelong work as an activist in the work of ending global hunger and poverty, and as a scholar of development issues, particularly the role of women in developing their communities in all corners of the globe.

I want to thank my major professor, Dr. Gail Hollander, for taking this journey with me for the past nine years. My path has changed many times. She guided and encouraged me throughout the exploration of development topics, confident I would find my scholarly way and make a contribution to the field. I hope I have accomplished that task. Her contributions to my life as a scholar are immeasurable.

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give up. I hope I have contributed, in some small way, to the accomplishment of their missions.

ABSTRACT OF THE DISSERTATION
WOMEN-LED COMMUNITY DEVELOPMENT ORGANIZATIONS (CDOs)
IN MIAMI-DADE COUNTY:
A MODEL OF COMMUNITY DEVELOPMENT EFFORTS IMPACTING THE
ECONOMIC SECURITY OF WOMEN

by

Jan Lindsay Solomon

Florida International University, 2013

Miami, Florida

Professor Gail Hollander, Major Professor

Recent studies on the economic status of women in Miami-Dade County (MDC) reveal an alarming rate of economic insecurity and significant obstacles for women to achieve economic security. Consistent barriers to women's economic security affect not only the health and wellbeing of women and their families, but also economic prospects for the community. A key study reveals in Miami-Dade County, "Thirty-nine percent of single female-headed families with at least one child are living at or below the federal poverty level" and "over half of working women do not earn adequate income to cover their basic necessities" (Brion 2009, 1). Moreover, conventional measures of poverty do not adequately capture women's struggles to support themselves and their families, nor do they document the numbers of women seeking basic self-sufficiency. Even though there is lack of accurate data on women in the county, which is a critical problem, there is also a dearth of social science research on existing efforts to enhance women's economic security in Miami-Dade County. My research contributes to closing the information gap

by examining the characteristics and strategies of women-led community development organizations (CDOs) in MDC, working to address women's economic insecurity.

The research is informed by a framework developed by Marilyn Gittell, who pioneered an approach to study women-led CDOs in the United States. On the basis of research in nine U.S. cities, she concluded that women-led groups increased community participation and "by creating community networks and civic action, they represent a model for community development efforts" (Gittell, et al. 2000, 123).

My study documents the strategies and networks of women-led CDOs in MDC that prioritize women's economic security. Their strategies are especially important during these times of economic recession and government reductions in funding towards social services.

The focus of the research is women-led CDOs that work to improve social services access, economic opportunity, civic participation and capacity, and women's rights. Although many women-led CDOs prioritize building social infrastructures that promote change, inequalities in economic and political status for women without economic security remain a challenge (Young 2004).

My research supports previous studies by Gittell, et al., finding that women-led CDOs in Miami-Dade County have key characteristics of a model of community development efforts that use networking and collaboration to strengthen their broad, integrated approach. The resulting community partnerships, coupled with participation by constituents in the development process, build a foundation to influence policy decisions for social change.

In addition, my findings show that women-led CDOs in Miami-Dade County have a major focus on alleviating poverty and economic insecurity, particularly that of women. Finally, it was found that a majority of the five organizations network transnationally, using lessons learned to inform their work of expanding the agency of their constituents and placing the economic empowerment of women as central in the process of family and community development.

LIST OF ACRONYMS AND ABBREVIATIONS

CBO	Community-based Organization
CBDO	Community-based Development Organization
CCI	Comprehensive Community Initiative
CDBG	Community Development Block Grants
CDFI	Community Development Financial Institutions
CDC	Community Development Corporation
CDO	Community Development Organization
CRA	Community Redevelopment Association
FANM	Fanm Ayisyen Nan Miyami, Inc., Haitian Women of Miami
FIU	Florida International University
HDI	Human Development Index
IDA	Individual Development Account
MDC	Miami-Dade County, Florida
MDG	Millennium Development Goals
MDP	Millennium Development Project
MV	Millennium Villages
MVP	Millennium Villages Project
NDO	Neighborhood Development Organization
NGO	Non-governmental Organization
NHCDC	New Horizon Community Development Corporation
PSE	Partners for Self-Employment, Inc.

SBA	Small Business Association
THP	The Hunger Project
USAID	United States Agency for International Development
USCIS	United States Citizenship and Immigration Services

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CHAPTER I

Introduction

A. Women and Families Living in Poverty and Economic Insecurity in Miami-Dade County

Recent studies on the economic status of women in Miami-Dade County (MDC) reveal an alarming rate of economic insecurity. They point to significant obstacles for women seeking to lift themselves out of poverty and achieve economic security. Persisting barriers to women's achievement of economic security impact not only the health and well-being of women and their families, but also social and economic prospects for the community at large.

Key findings reported in the Women's Fund of Miami-Dade's 2009 *Portrait of Women's Economic Security in Greater Miami* are, "Thirty-nine percent of single female-headed families with at least one child are living at or below the federal poverty level" and "over half of working women do not earn adequate income to cover their basic necessities" (Brion 2009, 1). Moreover, the conventional measures of poverty do not adequately capture women's challenges to support themselves and their families, nor do they accurately document the number of women seeking basic self-sufficiency (Brion 2009).

Unfortunately, a nexus of issues complicates women's economic insecurity. Women who struggle with economic self-sufficiency continue to earn less than men and are clustered in low wage jobs where employers often do not allow for the flexibility needed by working mothers. Women may be confronted by other factors related to education, child care, health care, and domestic violence that impact their earning

capacity. Exacerbating the resolution of women's economic insecurity is a dearth of research on the plight of women, and a lack of efforts to recognize and advance their economic security in Miami-Dade County (Brion 2009).

Statistics show that women are living in poverty at a higher rate than men - 18.7 percent of females living in MDC are below the poverty level and 14.9 percent of males (US Census Bureau 2010). Even direr are the 2011 statistics for food insecure children in MDC – 27.4 percent with 35 percent of those “likely ineligible for federal nutrition programs” (Feeding America website). The Family Economic Self-Sufficiency Standard (FESS) shows that “86% of single female headed families live below the self-sufficiency standard” and “only 46.4% of all women in Miami-Dade County who work earn enough to meet the self-sufficiency standard” (Brion 2009, 4).¹

The *Portrait of Women's Economic Security in Greater Miami* resulting recommendations are that economic security issues affecting women in MDC need to become a critical part of public policy and funding initiatives in Miami-Dade County. The continuous cycle of poverty that predominantly affects women, as a result of the barriers they face to reach self-sufficiency, must be addressed. The recommendations include initiatives to increase women's wages, assist women in gaining self-sufficiency, teach women their rights, train women in high growth industries, and support women's small businesses (Brion 2009).

My research examines the role that women-led CDOs play in advancing the recommendations of the *Portrait*, and the strategies they adopt to accomplish their

1. “The Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs – *without public or private assistance*” (Self-Sufficiency Standard website).

mission and objectives. The present study is informed by a framework developed by Marilyn Gittell, former Director of the Howard Samuels State Management and Policy Center at New York University. Gittell pioneered an approach studying women-led community development organizations (CDOs) across a broad spectrum of communities in the United States in the 1990s. She and her colleagues, Isolda Ortega-Bustamante and Tracy Steffy, concluded, “To the extent that women-led groups contribute differentially to the development of social capital by increasing community participation and trust and by creating community networks and civic action, they represent a model for community development efforts” (Gittell, et al. 2000, 123).

Following Gittell (2000), Steffy recognized conceptual links between women in developing countries and in the U.S. noting, “The discourse on women and development in developing countries has moved from one that focused on the inclusion of women in development to one that challenges prevailing assumptions about existing models of development and that stresses the idea that women must be active participants at all stages of the process” (Steffy 2004, 2). She argues that “a similar process is occurring in the US as poor women have fought to be agents of social change, not simply the target of policies” (Steffy 2004, 2). My dissertation research extends Gittell’s and Steffy’s insights by asking whether there are parallels between community development organizations and movements in the U.S. focusing on the economic security of women and families, and those in developing countries. In addition, my findings also demonstrate that the majority of the women-led CDOs in the study are networking transnationally, and applying lessons learned to their planning and implementation of programs and services.

My study documents the approaches, programs and services, and networking and collaborative efforts of five non-profit women-led CDOs in MDC that prioritize the reduction of poverty and economic insecurity, with particular focus on women and families – Catalyst Miami, Inc. (formerly Human Services Coalition), Partners for Self-Employment, Inc., FANM (Fanm Ayisyen Nan Miyami, Inc.) – Haitian Women of Miami, Women’s Fund of Miami-Dade, Inc., and the YWCA of Greater Miami-Dade County, Inc. Their unique organizational characteristics and strategies are especially important during the current economic recession and recovery, which has resulted in continuing government reductions in funding to social service agencies.

While there are precedents, additional research is needed to fill the gap in domestic research on women’s leadership, participation, and accomplishments in community development, particularly to address the connections of race, class and gender challenges that women face (Gittell, et al. 2000). While Gittell’s (2000) work took place during a period of relative affluence in the U.S., the current research was conducted during a period of recession, followed by a slight recovery, especially in Miami-Dade County. Moreover, Gittell and her colleagues in their studies in the 1990s did not examine transnational linkages among women-led CDOs, whereas my study does.

I use Gittell’s 1990s case studies as a model and a point of comparison to contextualize the case of Miami-Dade County. The focus of the present study is on women-led CDOs that work to improve social services access, economic opportunity, civic participation and capacity, and to organize advocacy efforts on critical social issues affecting women and families living in poverty and economic insecurity in Miami-Dade County. Although the women-led CDOs in my study prioritize building social

infrastructures that promote change, inequalities in economic and political status for poor women continue to challenge their ability to advance basic issues (Young 2004).

Therefore, the work that women-led CDOs do collaboratively, developing social networks and civic capacity, is the key to uplifting the social and economic development of the whole community.

The present research identified key characteristics of women-led CDOs in Miami-Dade County. The characteristics were highlighted in a broad U.S. study in the 1990s by Marilyn Gittell, et al. (2000). Gittell and her colleagues determined that the component characteristics listed below, are critical for the success of building civic capacity and fostering community participation, increasing the ability to bring about social, economic, and political change. The characteristics are: 1) a woman as head of the organization and women as a majority on the Board of Directors; 2) the organization networks and collaborates with other organizations and agencies, businesses, funders, government entities, and their constituents, forming coalitions, thereby increasing organizational status in the community on behalf of the people they serve; 3) the organization promotes comprehensive, integrated, and extensive development programs and services; 4) it advocates for increased community participation among constituents through building social infrastructures, thereby building trust; 5) it actively works to overcome barriers to the recognition of the value of the organizational mission and that of community women's voices. Towards that end, the present research on five women-led CDOs in MDC applied Gittell, et al.'s (2000) characteristics to evaluate how and to what extent such determinants affect their constituents as a whole, and particularly how they address the economic insecurity of the women they serve.

The participating organizations being investigated in my study were selected as a sample of women-led community development organizations in MDC, which met the criteria. They each address different issue areas of economic insecurity of women in MDC – including, but not limited to, micro-credit loans and business training, social services such as child care and health care, financial literacy, knowledge and information about women’s rights, advocacy on issues that affect women’s domestic affairs, and safe and affordable housing. The main offices of Catalyst Miami, Partners for Self-Employment, FANM, and the YWCA are located in Miami, Florida with branch offices in other communities in the county. The Women’s Fund is located in Coral Gables, Florida. Their programs and services are available to a broad sector of the population of MDC, and some have constituents from Broward County to the north, and Monroe County to the south.

The work of the five women-led CDOs chosen takes place in a difficult social and economic environment in Miami-Dade County. They face challenges in fostering social and economic advancement for MDC’s poorest residents and in garnering community support and partners to make that happen. “Miami . . . according to a composite of indicators used by the U.S. Census to measure things like volunteering, voting, involvement in community groups, use of the news media, and everyday interactions like talking to neighbors – is the least engaged metropolitan area [in the U.S.]” (Bob Graham Center website). Census statistics show that 13.5 percent of families live below the poverty level in MDC, compared to 9.9 percent in the U.S. (US Census Bureau 2010).²

2. Data set from 2005-2009 American Community Survey 5-year estimates (US Census Bureau website 2010).

The diversity of the population is both a strength and an impediment. It is estimated that fifty percent of the population of greater MDC are born elsewhere. Miami represents what our nation's cities will become and the challenges they will face (Knight Foundation website). Ellen Kempler Rosen, founder and board member of Partners for Self-Employment told me she sees MDC as "a huge opportunity to do good" (Kempler Rosen interview 2012). Other interviewees pointed out the lack of community partners working to develop "big picture" planning, especially while economic growth for the wealthiest increases, creating a widening gap between extreme wealth and extreme poverty (Katz interview 2012). Within MDC there continue to be pockets of social and economic instability, increasing reports of domestic violence, high rates of unemployment, and high rates of poverty and economic insecurity, especially among women. The five women-led CDOs and other organizations working to alleviate the worst aspects of poverty continue their work despite the difficult conditions found in Miami-Dade County.

Claire Raley, a consultant at Catalyst Miami, was on the board of directors for ten years. She articulates the vision of Catalyst Miami from a long-held perspective of the organization, which realized at its inception that civic engagement is essential in the process of community development. She expressed this commitment of Catalyst Miami, "It has remained focused on the notion of building individual leadership and organizational leadership. I suppose we would say the organizational leadership portion and strong organization has grown as a featured focus of the organization. So, you talk about individuals being engaged and connected in the community, being self-empowered, being able to learn to do more for themselves, have a voice, as well as having strong

organizations that also are serving people to be stronger for the community” (Raley interview 2012). Catalyst Miami continues to rally its constituents, both individuals and organizations, to shape the community through civic engagement and activism, transforming the civic vacuum in Miami-Dade County.

B. Purpose of the Research

The purpose of my research on women-led CDOs in MDC is to explore identifying characteristics related to their approach, programs and services, extent of networking and collaboration, participation by their constituents in the process of development, and barriers they face. Gittell, et al. studied women-led CDOs across the U.S. in a variety of settings, both urban and rural, with a wide range of missions, programming, and services, representing what they called “a model for community development efforts” (Gittell, et al. 1999, 9).

In a comparison of the findings of Gittell, et al. (2000), I examined two factors. First, I explored commonalities the five women-led CDOs have with the characteristics in Gittell, et al.’s findings and determined if they are consistent with being a model for community development, as Gittell suggests. Second, I investigated whether there are characteristics or themes to be discovered that may be unique to the organizations in MDC as models for community development, comparing and contrasting new characteristics found in my research among the five organizations.

In October 2010, I spoke with Gittell’s collaborator, Tracy Steffy, about contributing to their research by taking it a step further investigating whether the five women-led CDOs in Miami-Dade County have as a priority addressing poverty and economic insecurity, specifically that of women. We also discussed further research,

given Steffy's suggestion of transnational linkages and possible lessons learned from women-focused development efforts in the developing world. I have included both areas in the purpose of the study – if and how the organizations in the study address poverty and economic insecurity, particularly of women, and, what transnational connections the organizations have. My research seeks to recognize the contributions of women-led CDOs in MDC and elevate the status of comprehensive, integrated community development as a model of community development to be valued, funded, and expanded for the improvement of the MDC community at large.

C. Significance of the Research

The significance of my study can be outlined on several geographical scales. At the local scale, it contributes to filling a gap in poverty and economic security research on women and families. Census data from MDC highlight gendered aspects of economic insecurity and poverty. Next, research on women-led CDOs shows how their perceptions of the economic issues facing women in MDC lead to distinct priorities, policies, and actions. Fusing existing data on women with new research on women's CDOs that focus on women's economic insecurity and poverty in MDC, contributes to a void of data in studying and addressing the critical issue of women's economic security in the county.

The present research is also significant at the national level. Beginning in the 1980s, there was a shift in domestic development priorities away from broader community concerns, toward a more narrow focus on affordable housing and business development, marginalizing the needs-based programs and priorities of women-led community development efforts. In the mid-1990s, Gittel and her collaborators began a research project to study women-led CDOs in nine communities across the United States,

interviewing 150 women executives, staff, or others affiliated with the organizations. She found that women community leaders sought to improve the lives of other women, placing their needs and quality of life as a social right (Gittell, et al. 2000). My research was designed to understand the broader context of women-led CDOs in MDC, by asking how they network with their counterparts in other locations. Gittell, et al.'s research provides the context for my current research examining the extent of networking and collaboration on a national scale by women-led CDOs located in Miami-Dade County. Further, I explored if and how collaboration and networking affect their ability to be more successful in a multi-layered approach to community development. The gender spotlight of my study reveals a trend in the feminization of community development work, the feminization of poverty and economic insecurity in MDC, and the expanding role of women in integrating families, especially recent immigrants, into the community (Bastien, Harris interviews 2013, 2012).

My study makes a key contribution by linking a U.S. case study to the more plentiful research on women and development in the developing world, which emphasizes the significance of the empowerment of women's agency in community development. My dissertation reviews lessons learned about women's economic security in the developing world and reveals linkages between women-focused organizations in the developing world and those in Miami-Dade County. Through in-depth interviews, I found that women and men working in community development organizations in MDC are networking with similar organizations outside the U.S. Additionally, some of the women and men who have immigrated to Miami are bringing ideas and strategies from

their home countries and applying them to their work towards enhancing women's economic security.

A major outgrowth of feminist research is the movement toward a new definition of development in the developing world. Women activists and scholars in the developing world are calling for development from the ground up, beginning with the creation of a community's conception of its own development, which includes a broad, comprehensive range of qualitative and quantitative measures and taking into account women's crucial role in development (Steffy 2004). Steffy (2004) makes the link between women in developing countries and in the U.S. when she notes that development discourse in the developing world is setting the pace for the recognition of women's agency in the development process. At the same time, women living in poverty and economic insecurity in the U.S. are gaining voice for their right to participate fully in their own development and to act as agents of change (Steffy 2004).

The present research represents a trend toward more collaboration between scholars and activists in urban research examining the larger questions facing the future of U.S. cities. Evidence of the importance of Gittell's work is that it has become a framework for collaborative research in the U.S. A body of scholars and practitioners, along with research partners "have established the Urban Research-Base Action Network (URBAN), a multidisciplinary, distributed network of scholars and practitioners committed to articulating and strengthening the collaborative methods and impact, sharing findings, raising visibility; develop career pathways and increasing the acceptance within the academy, of community-based research" (URBAN 2012, 1).³ The

3. Research partners are Miller-McCune Center for Research, Media and Public Policy, and SAGE

initiation of the process is housed under MIT Community Innovators Lab. URBAN is inspired by Marilyn Gittell's scholarship on community-based research designed to empower and inform social change efforts (URBAN 2012). Examining the role of women-led CDOs through the eyes of those working on the ground brings a richness and depth to the research on how the women and men in my study see poverty and economic security in their community, and how they make decisions, develop programs and strategies, seek community partners, engage their constituents, empower agency, and seek social change, on the basis of that perspective. They have a distinctive perspective that could change the way we look at poverty and the role of community development in ending it. Marleine Bastien, Executive Director of FANM spoke about her life's work with her constituents, "We give them a voice to advocate on their own behalf. Because, we believe that no one can tell their story better than those who are impacted" (Bastien interview 2013).

D. Overview of the Literature Review

The theoretical and inspirational foundation for my dissertation is the research of Marilyn Gittell and her collaborators, Isolda Ortega-Bustamante, and Tracy Steffy. In the 1990s study, they interviewed 150 women who were executives, staff, and board members of women-led CDOs in the U.S. (Gittell, et al. 1999). Because of their extensive work as collaborators and networkers, fostering community participation and civic engagement, building trust in the community to enhance their effectiveness, building influence to impact social change, and increasing their reach into the community, Gittell, et al. found the women and organizations in their study to be models of community

Publications (URBAN 2012).

development efforts. My study of five women-led CDOs in MDC, gauging their participation in a broad definition of community development and how it is expressed in their organizations' programs, services, and approaches to community development, builds on Gittell, et al.'s (1999) work.

I not only used Gittell, et al.'s framework to study the above characteristics of the CDOs in my research, I also expanded the framework to go a step further into the organizations to explore their work on women's economic security and their transnational connections. Steffy, one of Gittell's collaborators in the 1990s study has suggested that there are connections between the struggles of women in the developed world and the developing world that are unexplored in feminist development literature. Further, Steffy suggests there is a lack of interest in the study of women in community development in the U.S., as the academic focus has been on women and development in the developing world for the past thirty years (Steffy 2004). Steffy's hypothesis sets the stage for an exploration of lessons learned through transnational linkages, which are applied in the design, policies, and program strategies of five women-led community development organizations in MDC, contributing to a better understanding of the challenges faced by women living in poverty and economic insecurity.

For the purpose of studying the larger context of emerging models of community development in the developing world and the theories underlying them, development economist Amartya Sen's approach provides a useful frame. His approach also applies to the related issue of women's economic security in both the developed world and the developing world. In Sen's work, *Development as Freedom*, he postulates that "the view of freedom that is being taken here involves both the processes that allow freedom of

actions and decisions, and the actual opportunities that people have, given their personal and social circumstances” (Sen 2000, 17). The freedom-centered approach is the foundation of his philosophy that is shared with Martha Nussbaum, in which the capability to pursue freedoms is paramount in the development process, especially for women. “There are good reasons for seeing poverty as a deprivation of basic capabilities, rather than merely as low income. The shift in perspective is important in giving us a different – and more directly relevant—view of poverty not only in the *developing* countries, but also in the more *affluent* societies” (Sen 2000, 20). Nussbaum sees capabilities as a social justice issue of “a human being as a dignified free being who shapes his or her own life, rather than being passively shaped or pushed around by the world,” thereby, urging the study of the actions taken by women-led CDOs to ascertain if and how they address the deprivation of capabilities as a key component of their programs and services (Nussbaum 2002, 59).

Underpinning a freedom-centered capabilities approach is the concept of agency, which is at the core of an emerging model of community development in the developing world (Sen 2000). The role of agency in a community development model is discussed further in Chapter II. The model, the Epicenter Strategy in Africa, initiated by The Hunger Project, a global development organization that Sen is affiliated with, demonstrates Sen’s approach, giving insight as to the role of agency and how it can be applied to community development in MDC, especially for women and children.

The development approach of economist Jeffrey Sachs provides an additional layer to Gittel, et al.’s (1999) work in community development. In Chapter II, an example of Sachs’ theory on the ground in a community development project in Africa,

the Millennium Villages, demonstrates his commitment to a science-based, clinical economics approach. To introduce his approach and its value to my research, the concept of ‘clinical economics’ is applied as a way of diagnosing the economic needs of the community, just as one would diagnose a patient on the basis of individual circumstances. Sachs’ theory is that the community or nation with economic distress, chronic poverty and hunger, must have its needs diagnosed subject to its circumstances, and the prevailing conditions of chronic and acute issues, with a recommended treatment of critical interventions to be applied toward alleviating the economic distress in a short period of time (Sachs 2005).

Although Sachs’ approach is a top-down development strategy, it has value in that it moves community development toward a more tailored strategy to confront the worst aspects of poverty, and is designed for implementation in the shortest period of time. Sachs has his detractors who see development as a more deliberate process, with more involvement and agency of the people in the process of their own development. His needs-centered approach does have its value when included as part of the approach of women-led CDOs in Miami-Dade County. In researching the approaches, programs and services of the five organizations, it becomes evident they are using a similar needs-centered approach and are engaging with individuals in a tailored manner to address their economic and social well-being. Further, some of the organizations are using a similar approach to the community of MDC by responding to needs that are unique to the community and building advocacy coalitions to address acute issues.

A feminist development framework is used to spotlight the struggle over how community needs should be prioritized to address both human development and

economic development. Addressing development on a broad scale requires a more comprehensive and coordinated strategy for community development in low income communities in the U.S. “If an inquiry is framed more broadly, development issues among marginalized populations in the US would be an appropriate area of study as part of a comprehensive discussion of gender and development and of political, economic and social marginalization, women’s understanding of it, and organization and activism to confront it” (Steffy 2004, 10).

The theoretical framework of Gittell, Ortega-Bustamante, Steffy, Sen, and Sachs, sets the stage for inquiry into the role of women-led community development planning and implementation and its impact on the economic security of women and families, and ultimately, their communities. It also prepares the way for further inquiry into their linkages with the work of women and development organizations in the developing world.

E. Research Questions

Research Question #1: Are the five women-led CDOs in the study practicing an approach to community development that is comprehensive and integrated, enhanced by collaboration and networking with community partners, and having community participation in their design and delivery of programs and services? What is the extent of their networking, and, what form and depth do their collaborations take? Are they “a model for community development efforts?” (Gittell 2000, 123).

Women-led CDOs in MDC exhibit comprehensive integrated approaches to community development, using extensive collaboration and networking, up and down the outreach scale, as tools to enhance their success. Further, given their comprehensive

nature they are inclusive of their constituents in designing programs to fit their needs, making them candidates of a model for community development efforts.

Research Question #2: What are the programs and services of women-led CDOs in MDC that are designed to address the economic insecurity of women in Miami-Dade County? Are they successful in the reaching their goals, and measuring their results?

Women-led CDOs most often see economic security as a broad development issue that is more than just assisting a woman in increasing her income. A woman may need a nexus of issues addressed to overcome poverty and move toward self-sufficiency. Women-led CDOs in MDC have a broader view of development that encompasses programming for economic and business development, child care, health care, and social service components to embrace the whole needs of a woman and her family on the path to self-sufficiency. The organizations in my study have challenges meeting their goals, specifically because of funding issues during times of economic downturn. Secondly, there are additional challenges as a consequence of inadequate tools for measuring economic security and self-sufficiency.

Research Question #3: Are women-led CDOs in MDC networking with and learning from international development efforts focused on women, to impact the economic insecurity of women in Miami-Dade County?

Miami is a gateway to the world, socially and economically. Access to development professionals through national and international networks is unrestricted and robust. Women-led CDOs in MDC are collaborating and networking on an international level as part of their mission of comprehensive development, exchanging ideas, learning, and upgrading their strategies from their interactions.

F. Limitations of the Study

The present study of five women-led community development organizations in Miami-Dade County is designed to investigate their work in-depth through interviews and secondary materials, seeking to determine if they serve as a model for community development efforts. The specific criteria of the study, having a woman as the lead executive and fifty percent or more women on the board also limited the number of organizations for the study. Even though the five organizations serve a large constituency, they are only a sample among a large number of community development organizations and community-based organizations that serve Miami-Dade County. Other extensive community development efforts, while not the focus of the current study, are discussed within the context of the wide networking web that the five organizations have in the development community.

The social and economic issues of MDC being addressed by the five organizations in my study are presented here as a general overview of the conditions in which their work occurs. The research is specific about their programs and the constituencies they serve, but does not present the full range of social and economic conditions in the county.

While the research focus is on CDOs in Miami-Dade County, it does include two cases of global development organizations that are fostering community development in the developing world as examples of two theoretical frameworks that are underpinning new models of community development. My study uses the two frameworks as a further lens for examining the five CDOS in MDC to see if they, too, are using similar concepts in the expansion of their approaches to human and community development. The study

does not fully examine the programs and services, or the collaborative/networking aspect of the community development projects in the developing world. They are used as examples of characteristics of community development efforts that could be added to Gittell, et al.'s (1999) approach to community development studies, for further expansion of the investigation into a model of community development efforts.

I chose not to interview the clients, constituents, or participants of the five organizations as part of my study. A further study of the constituents in community development would be a stand-alone project and needs the full attention of a researcher to capture the perspective of those whom the organizations consider partners in the work of individual and community development. There are anticipated language barriers when compiling constituent research in MDC and also some access issues to people from different cultures who may be suspicious of the outcome of doing interviews and telling their story.

A fundamental inquiry into the nature of development is not covered here. Even though I am bringing to light models of community development, the characteristics pointed out by Gittell, et al. (1999) and other characteristics examined in my study, have been in practice among women-led community-based organizations in the U.S. for decades. The additional characteristics of community development models I am using from the developing world, agency, freedom-centered, capabilities approach and the clinical economics approach, serve as enhancements to community development approaches studied in Miami-Dade County. The characteristics distinguished above are found in emerging models of community development in the developing world, however, a full investigation of new models in the developing world are not undertaken in my

dissertation. A study of new models of community development in the developing world presents an exciting research opportunity.

Finally, there is extensive research needed in the area of measures of real poverty and economic insecurity. The federal poverty threshold statistics do not accurately reflect the real lives of women and families living in poverty and economic insecurity (Brion 2009). Attempts have been made to create more accurate statistics, such as the Self-Sufficiency Standard, but the last analysis in MDC was published in 2007. The 2007 statistics were calculated at the height of the U.S. economy before the most recent recession and provide limited insight into the current economic and social environment. My study is limited by the lack of more comprehensive data. The 2010 Federal Census, which reports poverty percentages, thresholds, and guidelines, provides only the tip of the iceberg of the real conditions of people's lives. Measuring economic security, quality of life, freedoms and capabilities to participate in one's life fully, are all challenges for development, in general, and community development, specifically. My research is limited by the ability to report on the important successes, as well as the challenges for which there are inadequate tools to measure. "Social change . . . is not a linear process, nor is it easy to measure. Challenging societal norms takes time, it takes commitment, and it takes a multi-pronged approach" (Goldin 2010, 2).

G. Genesis of the Study

My scholarship is built on personal experiences since 1978 as a fundraiser, activist, and investor in the field of women's development, specifically addressing chronic poverty and hunger in the developing world. I have gained insights and a robust interest in the struggles that are unique to women living in the conditions of chronic

poverty throughout the world. My interest came as a result of thirty-five years of advocacy and activism for the international development organization, The Hunger Project (THP), and a community-based organization in Broward County, End World Hunger, Inc., which was inspired by the work of The Hunger Project. I traveled to Dakar, Senegal in 1991 to observe and support the initial phase of THP's Strategic-Planning-in-Action process, and also traveled to Rajasthan, India, in 2007 to observe THP's leadership training for women who serve in elected office in rural India.

Seeing first-hand the accomplishments of rural Indian women, living in the direst circumstances, as leaders of their villages having completed the community development training process, I was inspired to do further study. I became interested in research on the plight of women in the U.S. living in conditions of poverty and economic insecurity. I wanted to explore whether they were facing similar challenges of marginalization and lack of freedoms, as the people I had studied about and witnessed their work in Senegal and India. Thus began my research on the role of women-led community development organizations in my own backyard, Miami-Dade County.

In 2007, I earned a Master's Degree in International Studies at FIU with a focus on women and development. My personal experiences and education allow me to make a unique contribution to the field of women's development studies. I have worked in the city of North Miami, Florida, for the past seven years at Florida International University and have developed strong relationships with key leaders in the surrounding communities. Through contacts in the MDC community, I was introduced to one of the key women in my study in 2011, Marleine Bastien. She is a Florida International University (FIU) graduate, and founder and executive director of Fanm Ayisyen Nan

Miyami, Inc. (FANM - Haitian Women of Miami). She is not only a well-known spokesperson for Haitian women living in Miami, but also for the Miami Haitian community at large. She welcomed me to her office at FANM in Little Haiti to discuss my research intentions and offered any assistance I needed to succeed. She encouraged my efforts to recognize and value the work of so many like her in the MDC community. She also recommended other women and their organizations to be considered as part of my study.

I chose Marilyn Gittell and her colleagues' research as an anchor for my study on the role of women in community development in Miami-Dade County. They had done extensive research in the 1990s on women-led CDOs and I was looking for research that would guide my interests of women in development, as practitioners and participants in the process. Gittell, et al.'s identification of an emerging model of community development motivated me to seek evidence of it in MDC among women-led community development organizations. The framework of Gittell, et al.'s study gave a breadth of characteristics they argue constitute a new model of community development efforts and allowed for contrast and comparison of CDOs in Miami, as well as inspiration for answering my research questions. I also studied recent research on MDC that draw a distinction between poverty and economic insecurity, revealing that large numbers of women are facing barriers to reaching even basic self-sufficiency. I included further research on the difference between poverty and economic insecurity in my study. With a background in international relations and women and development issues in the developing world, I also included the investigation of transnational connections between community development efforts in MDC with the developing world.

My research project began in 2011 with preliminary conversations with key women leaders in the community to identify the organizations that would qualify for the study. My community contacts connected me with women in MDC who are known and respected for their long-time work in community development. They, in turn, pointed me toward other women they work closely with who are heads of women-led community development organizations. The web was spun and I was the beneficiary of meeting some of the most remarkable women and men who serve the community of Miami-Dade County. They opened their doors, included their staff members, and called or emailed their board members personally, to contribute to my study. They appreciated being valued as a resource to the community and of being asked to be part of a study about how they work and who they work on behalf of. The interviews took place between January 2012 and March 2013.

H. Organization of the Study

The study is organized around the interview data from twenty-six women and men who are executive directors, presidents, or CEOs, staff members, or board member of the five women-led CDOs in Miami-Dade County. Their knowledge, experiences, viewpoints, and stories play a central role in the analysis. The interviews lasted between one to one and a half hours and were primarily conducted in the respective organization's headquarters. Several interviews were conducted in the homes of board members. The interviews were open-ended, semi-structured to allow for full perspectives, stories, and opinions to be communicated. Listening for key data points was vital in the interviews to allow for important information to come forward, especially about the difficult economic

and social environment of community development work in MDC, funding challenges, and challenges faced in garnering partnerships in the community.

More importantly, having the interviewees articulate the broad, expansive nature of their programming helps them formulate their message for dissemination to the community for a better understanding of who they are and the contribution they make to the community. A clear articulation of their work is especially important as they are expanding the definition of community development to include distinct aspects of human development as part of the process. As part of a new inquiry in development, Amartya Sen offers his thoughts. “What does human development do? The creation of social opportunities makes a direct contribution to the expansion of human capabilities and the quality of life. Expansion of health care, education, social security, etc., contribute directly to the quality of life and to its flourishing” (Sen 2000, 144).

The data from the interviews are supplemented by brochures and materials received from the interviewees, from their organizational websites, and other material published online. Other data on the economic security and poverty levels of women are taken from 2007-2008 research in MDC commissioned by The Women’s Fund of Miami Dade, U.S. census data reported from 2010, comparisons to past census data, and data from the U.S. Bureau of Labor Statistics.

The data were analyzed from two perspectives: 1) reporting on the organizational structures, programming and services, budgets, approaches, funding sources, collaborations and coalitions, goals and measures of success, and other community partnerships. Included in the process were the viewpoints of the interviewees as they related to the organization; 2) reporting on the interviewees knowledge, experiences, and

perspectives of the organizations' approaches, networking and collaborative efforts, barriers faced by the organization and their constituents, programs and services, strategies and implementation, funding challenges, programs to address economic security and poverty, particularly for women, and the transnational connections of the organization.

In addition, the interviewees were asked to share their personal experiences of collaborating and networking, such as personal interactions with other CEO/executive directors locally or outside the area, and their individual struggles to stretch dollars so staff would not be laid off or programs cut. One CEO told me she often felt lonely dealing with such critical issues and reached out to some of the other executive director/CEOs who are part of the study, to talk things through. Also, the interviewees talked about their own personal networking in the community on behalf of their organization, the strengths and weaknesses of their organizations, and how they individually engaged with the constituents.

Chapter II presents the theoretical framework of my research, examining community development models from the global to the local, applying new theoretical approaches to their work. Two emerging models of community development in Africa are presented with specific approaches being used. The theoretical frameworks used directly apply to approaches in the two models of community development, both used as models for scaling up in the countries where they exist. The community development models in Africa are mapped onto the community development efforts of the five women-led CDOs to see the extent of their application regarding approach, and programs and services.

The data findings are grouped in two chapters – III and IV – in which the organizational data are presented first, followed by the personal experiences of the interviewees as they related to all facets of the organization from the contextual philosophy and approach to the detailed workings of the program, to the role of the clients/constituents in the process of community development and their relationships and partnerships in the community. The data were compared to interview and organizational data from research done by Gittell, et al. (1999) in the 1990s on the characteristics of women-led community development organizations as a model for community development efforts. Comparisons are made throughout the data chapters.

An interview data section on transnational linkages is included in Chapter IV, which connects three of the organizations through individuals in the organization as networkers and collaborators, directly with community development work done by organizations in other countries.

I. A Word on Terminology

Throughout my dissertation I am examining issues of poverty and economic insecurity, particularly of women. It is important to clarify how and why specific terms are used. As a result of a scarcity of data on women's economic security in MDC, I am using available data from the US Census of 2010 and a study published by The Women's Fund of Miami-Dade in 2009. Below are definitions used in the present study for poverty, on the basis of US Census figures, and economic security, developed for the 2009 study.

The focus of my study, community development organizations (CDOs), follows the parameters of the term used by Marilyn Gittell and her team during their research in the U.S. in the 1990s, as stated below.

Poverty – “The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps)” (US Census Bureau).

Economic security – “Economic security for women means having reliable employment, fair and equitable wages, and support that reflects the daily realities of working women. In everyday terms, it means that a woman can meet her basic needs and those of her children by being able to provide for housing, utility bills, nutritious food, transportation and health care” (Brion 2009, 3). For longer term stability a woman needs: 1) to be able to pay unforeseen expenses such as car maintenance and repairs and medications; 2) to have flexibility at her job to care for ill children; 3) to have the capacity to leave a situation of domestic violence; and 4) to amass her own wealth (Brion 2009). Not being able to meet these needs is defined as economic insecurity.

Community Development Organization (CDO) – Given that women-led CDOs are the focus of my study, I am choosing Gittell, et al.'s (2000) term to define the organizations in my study. Gittell, et al. chose and defined CDOs “to include organizations concerned with human capital development as well as physical redevelopment. Community development organizations are likely to engage in activities such as job training, child care, and community organizing, along with the housing or other economic development programs of traditional community development

corporations (CDCs)” (Gittell, et al. 2000, 126). The five organizations are referred to in the community as community-based organizations (CBOs) or community-based development organizations (CBDOs). However, the organizations in this current study consider their programs and services as community development, including human capacity-building as part of the larger endeavor to develop the community of Miami-Dade County. In alignment with Gittell’s usage, “these definitions are broad, and groups may overlap the two definitions, but we found the term CDO to include the broadest cross section of organizations” (Gittell, et al. 2000, 126).

Food Insecurity – “A condition assessed in the Current Population Survey and represented in USDA food security reports. It is the household-level economic and social condition of limited or uncertain access to adequate food” (Feeding America website).

Self-Sufficiency Standard (SSS) – “The Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs – *without public or private assistance*. The Standard makes it possible to determine if families’ incomes are enough to meet basic needs” (Self-sufficiency Standard website).

J. A Glimpse Ahead

The next chapter builds the theoretical framework to examine characteristics of emerging models of community development occurring in the developing world and in the U.S. Literature of development economists, feminist development scholars, and community development scholars provide a foundation for discovering the approaches, strategies, and methodologies used by women-led community development organizations in MDC to address women’s economic insecurity.

CHAPTER II

Towards Understanding an Emerging Model of Community Development:

Addressing Women's Economic Insecurity in Miami-Dade County

A theoretical framing is provided for emerging models of community development in developing and developed countries. It focuses on the related issue of women's economic security, using the literature of development theory, including economic, social, and feminist development theory. The theoretical framework seeks to show how the role of women in community development planning and implementation impacts the economic security of women as well as their families, and, ultimately, their communities. Further, the framing sets the stage for an understanding of transnational linkages of lessons learned in the design, policies, and program strategies of three of the five women-led community development organizations in Miami-Dade County that are directly impacting the economic security of women.

A. Introduction

The community development movement in the U.S. has been in existence for over fifty years. Thousands of community-based organizations in rural and urban communities have sought to address social and economic issues. Billions in private and public funding have been invested in housing, job creation, business development, and other economic initiatives (Traynor 2002). Initially, community organizers and residents in their own neighborhoods carried out community development work in the U.S. The work centered on urban renewal or similar neighborhood issues. Eventually, community development became an industry as community development organizations (CDOs) evolved into new roles of real estate development, property management and construction, "more focused

on becoming a locally controlled delivery system for existing housing and economic development programs, while community residents became more and more estranged from the organizations and the process of neighborhood revitalization” (Traynor 2002, 2).

Community development programs have played and continue to play an important role in addressing domestic social and economic security issues. However, there are ever-increasing pockets of poverty and economic insecurity in the U.S. in which women and children suffer at a greater rate than men (Brion 2009). Over the past 50 years, women’s community groups and organizations have played a significant role in building civic capacity and in the revitalization of low-income neighborhoods. From the 1960s to the 1980s, women played major leadership roles in advocating for greater access and control of local services through local political activist movements (Gittell, et al. 2000). Over the past three decades, “[w]omen led community development organizations (CDOs) have resisted a narrow program of physical development by pursuing more comprehensive neighborhood policies. These CDOs included in their definition of community development, issues that directly responded to the needs of women, children, and families, even in the face of reduced funding for those concerns” (Gittell, et al. 2000, 124).

In the late 1970s, a struggle between production and empowerment in community development was won out by the more dominant technical/production approach, viewing the community residents as passive beneficiaries of public and private funding (Traynor 2002). The technical/production approach and its policies have restricted community development from addressing broader issues facing poorer communities today, such as healthcare accessibility, lack of educational support, crime and drug abuse, as well as

lack of cultural opportunities. These areas of privation, among other social constraints to development, have a negative impact on the social and economic health of the community (Traynor 2002).

Since the 1980s, during a shift in development priorities in the U.S., away from broader community concerns toward a more narrow focus on affordable housing and business development, needs-based programs and priorities of women-led community development efforts faced marginalization (Gittell, et al. 2000). However, as Gittell, et al.'s study found, rather than becoming narrowly focused, comprehensive women-led community development efforts have survived by creating coalitions and networking with other broadly-focused development organizations and other vital social services institutions (Gittell, et al. 2000).

The economic crises of the 1980s and 1990s in the U.S. sent many individuals, businesses, and municipalities into an economic survival mode. "Economic support for social services and solving social problems declined as a consequence of opposition at the federal level and shrinking tax bases at the local, and as political discourse in the nation revolved around free market solutions to all problems, neighborhood organizing efforts moved into the business of economic development" (Fisher 1995, 6). Several of the women-led CDOs in my study were founded during the economic downturn of the 1980s and 1990s. Catalyst Miami, which was the Human Services Coalition at its founding 16 years ago, was created to fill a void created by welfare reform leaving a gaping hole in the social safety net in Miami-Dade County (Levine interview 2012). In 1992, the founders of Partners for Self-Employment saw a growing need to assist small business owners to either supplement their primary income or start a new business. Many

residents in MDC had suffered losses from Hurricane Andrew in 1992, many of whom were already living in poverty (Close interview 2012).

B. The Need for New Models of Community Development

From the developing world to the developed world, scholars and practitioners are recognizing the need for new models of community development that empower and engage people living in conditions of poverty and economic insecurity in the development process. The goal is to remove the obstacles that would allow them to become authors of, and participants in their own development. Traditional community development, as a service-delivery process, largely identifies people in need of development as victims and/or passive beneficiaries of the good will or good ideas of external entities. Traditional approaches often narrowly define development by levels of social modernization, GNP growth per capita, increasing incomes, or by advances in technology (Sen 2000). Many development approaches have traditionally sought a critical intervention, a silver bullet, which would turn the economic tide for a community or region to begin its journey toward sustainability. The current failure of development to alleviate persisting problems of extreme poverty and economic insecurity calls for a new level of thinking beyond top-down, limited interventions, to address individual and community development through a more integrated, needs-based strategy (Sen 2000; Sachs 2011). A new understanding of the root causes of poverty is needed.

Amartya Sen along with other development scholars, Martha Nussbaum, and Jean Drèze, theorize that poverty is basically the deprivation of capabilities (Drèze and Sen 1989; Nussbaum 2002). Sen suggests that an understanding of capabilities deprivation undergirds his approach towards development by revealing where choice is missing (Sen

2000, 86). “What the capability perspective does in poverty analysis is to enhance the understanding of the nature and causes of poverty and deprivation by shifting primary attention away from *means* (and one particular means that is usually given exclusive attention, viz., income) to *ends* that people have reason to pursue, and, correspondingly, to the *freedoms* to be able to satisfy these ends” (Sen 2000, 90).

Development scholar Stuart Corbridge deduces in his assessment of Sen’s approach that having capabilities is about command of resources - social, mental, or physical - that allow for certain “functionings . . . that a person may value doing or being” (Corbridge 2002, 188). For Martha Nussbaum, having capabilities is deeper than just command of resources. The capability approach has particular significance for addressing quality of life concerns of women living in circumstances of economic insecurity. In applying the capability approach at the beginning of the development process, crucial questions must be asked about one’s capability to be in action in the process. “What is she actually able to do and to be? Not, How satisfied or how much resources is she able to command?” or “What are her opportunities and liberties?”, or “Is the person capable of this, or not?” (Nussbaum 2002, 58).

As a starting point, Nussbaum’s questions highlight inequalities and restrictions both inside and outside the home, such as inequalities in educational and job opportunities, of resources, and of work in the home unacknowledged as work (Nussbaum 2002, 69). At the core of Nussbaum’s description of the capabilities approach are human dignity and the freedom for each person to design his or her own life, rather than being a passive recipient of development (Nussbaum 2002, 59). Sen and Nussbaum

firmly stand in the universalism of certain needs and values shared by all human beings, while stating a commitment to human difference (Corbridge 2002).

C. The Experts' Umbrella: Finding A Way

Emerging models of community development indicate that a nexus of issues must be addressed simultaneously to provide improved quality of life and sustainable economic progress for communities and regions where chronic poverty and economic insecurity persist (Sachs 2011). Development experts differ in their approach as to how the nexus of issues should be addressed, as well as how and to what extent the role of people seeking development should be in the process.

C.1. Sen's Freedom-Centered Approach

Nobel Laureate in economic science, Amartya Sen's "freedom-centered approach" to development places human freedoms at the center of elevating quality of life and providing the opportunity of economic security for individuals and their communities (Sen 2000, 17). Sen offers his "development as freedom" thesis as a solution to lagging advancement in alleviating persisting problems of extreme poverty and chronic hunger, providing basic political freedoms, including rights and interests of women, and addressing environmental degradation and unsustainable economic practices (Sen 2000, xi). Sen argues that resolving persisting fundamental human, environmental, and economic problems, and providing essential human needs is the primary role of development. Overcoming poverty and the lack of economic opportunity, addressing systematic gender biases in the market system and the neglect of public infrastructure need to be at the core of the process of development (Sen 2000). These "unfreedoms," as Sen refers to them, are constraints to individual and community social, political, and

economic development (Sen 2000, 3). He argues that human freedoms are central to the exercise of development because they provide the opportunity for agency in the development process (Sen 2000). If there is to be a breakthrough in addressing extreme human conditions, individuals and groups need to be at the center of their own development planning and implementation. They must have the freedom(s) to become the primary agents of their own development.

It is important to note here that agent is not used as a term of economics, in which one represents another, but as one who “acts and brings about change, and whose achievements can be judged in terms of her own values and objectives” (Sen 2000, 19). Sen argues that the expansion of human freedoms is not only constitutive of development, but also should be the culmination of development (Sen 2000). He sees development not as something done to people, but the active engagement of informed participants in social change processes (Corbridge 2002). “Political freedoms (in the form of free speech and elections) help to promote economic security. Social opportunities (in the form of education and health facilities) facilitate economic participation. Economic facilities (in the form of opportunities for participation in trade and production) can help to generate personal abundance as well as public resources for social facilities” (Sen 2000, 11). Providing the space for human freedoms to be realized in a comprehensive, integrated strategy for community development can promote and strengthen freedoms of other kinds (Sen 2000, xii).

The application of Sen’s freedom-centered approach may have difficulties being negotiated in new spaces of individual and community development. Can some freedoms impinge on or weaken other freedoms? Corbridge questions Sen’s insistence and

tolerance of competing individual and group freedoms being negotiated in a way that it is possible for all involved “to choose lives they have reason to value” (Corbridge 2002, 202). Would Sen defend the individual right of a female who opposes her own genital mutilation, in opposition to the cultural values of her group? If so, then Corbridge claims the “broader defence is that it is impossible to maximize all freedoms at the same time or even, over time” (Corbridge 2002, 202). Sen suggests that once the basic precept of freedom-centered development is accepted, then the freedom to engage in public discussions and have political access are the spaces where vested or traditional interests are challenged, making way for the realization of other freedoms, including economic security (Sen 2000).

The freedom-centered approach shifts the long-held notion that increasing personal income is a panacea for development, to the idea of providing people opportunities for their own development and the correlated freedoms to do so (Sen 2000). While increasing personal income is an important part of the development process, providing and quantifying quality of life outcomes, however difficult the task, it must encompass numerous indicators that may not normally be taken into account by development experts looking through an income lens for development progress.

Sen’s work has initiated important debates on how to measure inequality and identify the appropriate spaces of economic and moral evaluation (Corbridge 2002). An important part of the debates is a new way of measuring development being used on a global scale. The Human Development Index (HDI) measures “development by combining indicators of life expectancy, educational attainment and income into a

composite human development index” (UNDP website). In an article addressing the income component of the HDI, Anand Sudhir and Sen state:

Focusing on human beings as the principal means of development has been reasonably well addressed by the placing of ‘human capital’ at the centre of the stage. But this, on its own, is inadequate for the appreciation of human beings as the ‘primary ends’ of development. The *Human Development Reports* attempt to take on the task of incorporating the view of human beings as ends in the accounting and assessment of development (Anand and Sen 2000, 83).

Martha Nussbaum, a collaborator with Sen on social justice issues, proposed that people living in conditions of poverty and economic insecurity need to be seen and relied upon as the best resource for describing, evaluating and possibly quantifying their circumstances (Nussbaum 2002). They are best able to perform these functions when they have the freedom to participate in the political process and voice societal needs, and have educational opportunities and job training that afford greater economic participation in their community (Sen 2000).

The importance of Sen and Nussbaum’s work rests on defining a space for the evaluation of social change that is not tied to incomes, but begins with capabilities. Sen recognizes that the capability approach has its limitations in regard to evaluation. It does not “exhaust all relevant concerns for evaluative purposes” (Sen 2000, 77). When measuring social change and individual well-being or quality of life there is a need for evaluative judgments. “The real issue is whether we can use some criteria that would have greater public support, for evaluative purposes, than the crude indicators often recommended on allegedly technological grounds, such as real-income measures. This is central for the evaluative basis of public policy” (Sen 2000, 81).

Using the capabilities lens, as described by Nussbaum (2002), we are provided an alternative view of development that could inspire new models, which include more successful strategies and policies for addressing persisting individual, community and national development problems, and provide new criteria for measuring outcomes and processes of the expansion of human freedoms. “[T]he capability approach has a breadth and sensitivity that give it a very extensive reach, allowing evaluative attention to be paid to a variety of important concerns, some of which are ignored, one way or another, in the alternative approaches” (Sen 2000, 86).⁴

An example of the capabilities approach in practice is the passage of two constitutional amendments in India in the 1990s, which instituted a quota system for women to comprise one-third of all elected officials in the *panchayats* (village councils) of rural India. The Indian government acknowledged the obstacles for women to fully participate in the democratic process at the rural level, and created laws to remove barriers, providing women the capability, i.e., the choice, of participating as a leader in the development of their own villages (Nussbaum 2002).

Corbridge has offered criticisms of Sen’s positions. While acknowledging Sen’s claim for the need of space for political freedom, Corbridge challenges his avoidance of politics in a broader sense, especially when it involves entrenched power (Corbridge 2002). Secondly, Corbridge questions the missing methods by which Sen’s five instrumental freedoms - “(1) political freedoms, (2) economic facilities, (3) social opportunities, (4) transparency guarantees, and (5) protective security” - will be secured (Sen 2000, 10; Corbridge 2002). In Sen’s defense, Corbridge points out “Sen might

4. Sen is referring to utilitarianism, libertarianism, and Rawlsian justice (Sen 2000).

object that it is not his job to put flesh on the bones of the policy issues that emerge from his more philosophical reflections. Others are doing this already, including many who work in the World Bank and who might have drawn inspiration from his work on capabilities” (Corbridge 2002, 205). In the end, Corbridge adheres to the notion that development is, ultimately, about freedom. However, he argues that the process of development is more than enabling individual freedoms. “Development also involves concerted struggles against the powers of vested interests, at all spatial scales. It remains a difficult and sometimes dispiriting or even dangerous social project, as many poor people realize only too well” (Corbridge 2002, 209).

C.2. Sachs’ Clinical Economics

Another important contributor to the debate is economist Jeffrey Sachs. As a Special Adviser to U.N. Secretary General Ban Ki-moon on matters of development, most specifically the Millennium Development Project (MDP), Sachs’ primary commitment is to address abject poverty in the developing world. Even so, his theory and application of clinical economics, especially at the community level, can be applied in other development settings. There are examples cited in Chapter IV of how clinical economics is applied to the work of the women-led CDOs in MDC in the study, which is useful when examining the design and implementation of their community development programs and policies.

Sachs posits a failure of development to meet the most basic needs of people living in extreme poverty, including the failure to develop a workable strategy for sustainable development in those circumstances (Sachs 2005). He proposed a new method of development economics, clinical economics, in 2005 in *The End of Poverty*,

Economic Possibilities for Our Time. Clinical economics is modeled on the premise of clinical medicine, which performs triage on a patient who has come for treatment. Sachs proposes that the countries committed to meeting the Millennium Development Goals by 2015 and ending extreme poverty by 2025 would benefit from a diagnosis of the root causes of their economic distress, followed by appropriate treatments that are specifically tailored for their circumstances and needs (Sachs 2005). The failed policies of structural adjustment as remedies for economic development in the developing world need to be replaced by integrated, affordable, sustainable solutions. Sachs recommends that the application of clinical economics as the basis of the Millennium Development Project and the MDG-based Poverty Reduction Strategy could bring the world closer to the sustainable end of abject poverty and chronic hunger by the year 2025 (Sachs 2005).

One hundred ninety-one member countries of the United Nations approved the Millennium Development Goals (MDGs) in 2002. The objective was to lay the groundwork for donor countries and global markets to provide the necessary capital to dramatically raise living standards around the world over the course of the next twenty years (Sachs 2005). The focus of the MDGs remains to meet the basic needs of people who live in extreme poverty, enabling them to begin their climb up the development ladder toward the sustainable end of poverty (Sachs 2005). Sachs investigated the causes of lagging economic development in the countries where extreme poverty persists and proposed a full-scale global action plan, the Millennium Development Project (MDP), to achieve critical social priorities worldwide, with specific attention to sub-Saharan Africa, East Asia, and South Asia, (Sachs 2005).

Taking the global action plan from rhetoric to implementation had numerous challenges in the critical first years of the international community's commitment. Sachs reported that the action plan lacked coordination and strategy from the World Bank, IMF, and donor countries that was needed for the developing countries' poverty-reduction strategies to succeed (Sachs 2005). Rather than starting at the ground level to see what a country needed in foreign assistance to meet the MDGs, the IMF and World Bank sent staff to the donor countries to find out their financial commitment, then informed a recipient country of the amount of money they would be given to deliver their poverty-reduction strategies, regardless of whether the amount was sufficient for the costs of their strategy (Sachs 2005). From 2002-2004 results were mixed, although many countries reported progress towards the goals, especially in East Asia and South Asia. In 2004, reports were that "Sub-Saharan Africa is in a pervasive crisis, with rising extreme poverty, shockingly high child and maternal mortality, and a trajectory that has many of the countries failing to meet most of the MDGs" (Sachs and McArthur 2005, 348). Some of the greatest challenges have been obtaining financing for the needed projects and managing the implementation of a nexus of interventions across different scales (Sachs and McArthur 2005).

Sachs, as director of the Earth Institute at Columbia University, began work with a non-profit organization, Millennium Promise, and the United National Development Programme to design a parallel community development strategy to the global action plan for the local level. It is designed to demonstrate the achievability of poverty reduction with the intention of scaling up to a national level (Sachs 2005). An affordable, sustainable community development strategy is intended to help address the funding

issue with the global donor community, which continues to balk at earlier commitments to the recipient countries engaged in implementing the MDGs. “The Millennium Villages Project (MVP) was launched in 2005-6 in order to accelerate progress toward the Millennium Development Goals in the poorest regions of rural Africa. The core idea of the project is that poor rural communities can take on several initiatives simultaneously in a strategy that is sometimes called ‘integrated development’” (Sachs 2011, 1).

The 2012 progress report on the MDGs published by the United Nations Department of Economic and Social Affairs (UNDESA) shows that several important targets have been achieved in advance of the 2015 milestones (UNDESA 2012). However, commitments by developing countries to meet their targets by 2015 will be even more challenging as a consequence of a struggling global economy and further projections that it will continue in a weakened state for two years, hindering the advancement of poverty reduction strategies (UNDESA 2013). The current global economic trend is also reducing investment from donor countries and some pullback from promised funding is expected (UNDESA 2012).

An example of a Millennium Village is located in Sauri, Kenya, which provides a model for community development in the developing world. It is discussed in section E of this chapter. It can be scaled up if all conditions for its success continue to be met by the community, by the Kenyan government’s commitment to the project, and the financial support of the donor community. Sachs holds his work with the Millennium Development Project, including the Millennium Villages Project, as part of the continuum to possibly fulfill “one of the deepest and most abiding commitments of the Enlightenment was the idea that social progress should be universal, not restricted to a

narrow corner of the world in Western Europe. All of the leading Enlightenment figures believed in the essential equality of humanity, and of the ability of societies in all parts of the world to share in economic progress” (Sachs 2005, 350). But, as Sachs readily admits “progress is possible, but not inevitable” (Sachs 2005, 355).

C.3. Contrasting Sen and Sachs

Even though Sachs and Sen have conflicting approaches, they intersect on several planes. They both postulate that development has failed to address the needs of the poorest of the poor, with over one billion people living in abject poverty globally. They propose there must be “packages of investments” or a comprehensive, integrated approach to development (Sachs 2005, 257; Sen 2000). Sachs expresses his commitment to human freedom and “extending the possibilities of human well-being” particularly as a result of the increase in global wealth and breakthroughs in technology that increasingly provide the needed resources to improve the human condition for as many as possible (Sachs 2005).

Sachs is an advocate for lives of dignity and well being for the poor, which he believes stimulates economic productivity. He also emphasizes the role of women in the development process. Sachs posits that in many traditional societies, cultural or religious barriers deny women educational, economic, and/or political freedoms, thereby excluding half of the world’s population from contributing to the economic development of their communities (Sachs 2005). Through the recent successes in the Millennium Villages in Africa, Cameron and Sachs claim that “investing in women pays dividends throughout the entire community” and women need to be at the center of a vision for global development efforts (Cameron and Sachs 2010, 1).

It is here that Sen and Sachs diverge. Sen argues that, primarily, the outcome of development should be freedom and of known value to those in the process of development. He places the agency of the individual, especially that of women, as central to inquiry about how social arrangements limit the exercise of development, whereas, Sachs' theories start with removing structural barriers such as transport, energy resources, technology, and infrastructure as the remaining challenges for successful development (Sen 2000; Sachs 2005). They are both committed to a similar result – development that includes the substantial alleviation or eradication of chronic hunger, poverty, and disease – where they differ is the starting point of their development approaches. Both scholars' approaches, Sen's bottom up, freedom-centered capability approach, and Sachs' top-down science-based clinical economics approach, can point the way to improved strategies for addressing and alleviating poverty and economic insecurity. Testing new approaches to new models of individual- and community-based development are critical for the success of ending poverty and economic insecurity in all geographic spaces.

D. Applying the Experts: Theorizing Emerging Models of Community Development

The aforementioned scholars provide a broad theoretical framework to study emerging models of community development both in the U.S. and in the developing world, and in particular, how women's leadership, empowering the economic security of the people they serve, is a central focus of the process. "Nothing, arguably, is as important today in the political economy of development as an adequate recognition of political, economic and social participation and leadership of women. This is indeed a crucial aspect of 'development as freedom'" (Sen 2000, 203).

Sen's theoretical approach to development has transnational appeal in that his ultimate goals are freedom from persisting poverty and economic insecurity, and the freedom to live a life of dignity. "If development analysis is relevant even for richer countries (it is argued in this work that this is indeed so), the presence of such intergroup contrasts within the richer countries can be seen to be an important aspect of the understanding of development and underdevelopment" (Sen 2000, 6).⁵

As a result of the broad nature of Sen's approach to development, it is not only significant for the developing world, it also offers an understanding of the root causes of poverty and economic insecurity in geographic spaces in the U.S., and possible ways to evaluate progress toward alleviating them. Current reports on the economic situation in the U.S. show increasing poverty levels. Lower-skilled workers face a high unemployment rate, inequality of incomes remains high, and acceptable jobs for low-skilled workers are in short supply (Sachs 2013). Women and children continue to be at a greater risk of living in poverty and economic insecurity than men. A woman living in poverty in the U.S. confronts a capability gap, even though her income may be high in comparison to world standards. She needs more income to purchase needed goods for herself and her family to achieve the social functioning that she values and that approaches the standard for her community. ". . . [R]elative deprivation in terms of incomes can yield *absolute* deprivation in terms of *capabilities*" [Emphasis in the original] (Sen 2000, 89).

5. "[T]he point is often made that African Americans in the United States are relatively poor compared with American whites, though much richer than people in the third world. It is, however, important to recognize that African Americans have an *absolutely* lower chance of reaching mature ages than do people of many third world societies, such as China, or Sri Lanka, or parts of India" (Sen 2000, 6).

The contributions of economist Sachs are important to the theoretical discussion of development. His theory of clinical economics specifically relates to community development models. His work is relevant for my research from two transnational perspectives: 1) his emerging model of community development, the Millennium Villages in Africa, provides similar strategies compared with an emerging model of comprehensive, integrated community development applied by women-led community development organizations in the U.S., studied in the 1990s by Gittell, et al., and 2) his endorsement of women as vital in the process of community development aligns with the crucial role of women-led CDOs in Miami-Dade County.⁶

Gittell, et al. define a new model of community development emerging that is “a comprehensive approach to community development, the focus on community participation, the human-centered and needs-centered programs, the open style of leadership – all these characteristics of women-run CDOs involve change at the level of organization itself, of the individual participants, of the community, and at the level of the community development movement as a whole” (Gittell, et al. 2000, 130).

Bill Traynor, a community development professional and non-profit Executive Leader in Washington, D.C. wrote in 2002, “. . . inner city neighborhoods – even those boasting the most successful and productive community development organizations (CDOs) are deteriorating faster than ever before and the residents of these neighborhoods

6. Uyen Kim Huynh, Monitoring and Evaluation with the Millennium Villages Project states, “Throughout the years, we have also involved the community in the creation and improvement of village-based institutions: Water Usage Committees, Community Education Workers, Village Health Committees, Agribusiness Cooperatives, etc. Moreover, MVP's implementation teams in each of our host countries are also comprised of technicians - many of whom have been recruited locally. So, the project's leadership in this aspect has greatly contributed to the community's trust and ownership of MVP's work” (Huynh email 2013).

remain as isolated and disenfranchised as they have ever been” (Traynor 2002, 1).

Traynor’s claim of the failure of community development in the U.S. echoes Sen’s and Sachs’ assertions about the developing world. Traynor proposes a shift in the model of community development from one that has created a dependency on service delivery, to a model that puts individuals at the center of the process as leaders and participants in their own development (Traynor 2002). Traynor echoes similar claims made by Sen and Sachs pointing out that “the major failure has been the proliferation and dominance of a narrowly focused technical-production related model of community development which is estranged from strong neighborhood control or direction, and which does not impact the range of issues which affect poor neighborhoods” (Traynor 2002, 1). Traynor asks similar questions as Nussbaum and Sen. What do people value, what changes do people and their families define or demand, and is the process of development inclusive and empowering? (Traynor 2002).

Emerging models of women-led community development organizations in the U.S. studied by Gittell, et al. in the 1990s incorporated comprehensive strategies designed to expand the freedom that individuals have, especially women, to participate in social, economic and political development through civic involvement, networking and building trust, educational opportunities, access to health care facilities, and job training, among other avenues (Gittell, et al. 2000). Applying Sen’s approach to Gittell’s research, the holistic strategies of women-led organizations not only extended individual and community freedoms, but also worked to unblock barriers to social and economic development opportunities (Gittell, et al. 1999). An example of the holistic strategy of one of the organizations in Gittell’s study that reflects an emerging model, the New

Horizon Community Development Corporation (NHCDC) located in Fordyce, Arkansas, which has a comprehensive community development program. By identifying the most important needs of the community they developed programming to provide affordable and appropriate housing for low-income residents, affordable child development and day care for low-income residents, and greater access to services. Barriers existed for low-income residents who could not afford existing child care facilities in the area where other service providers and resources were scarce. The NHCDC decided to use their own center to deliver child care services, and linked it with transitional housing for women already in place. “While women are in the transitional housing, they have access to subsidized day care, education programs, job referral, and counseling, giving them more comprehensive services” (Gittell, et al. 1999, 86).

On the basis of the scholarship above, the following sections provide different analytical frameworks and different lenses for new models of community development in the developing world, the US, and Miami-Dade County.

E. New Models of Community Development in the Developing World

Examining emerging models of community development, I apply Sen’s and Sachs’ approaches to frame 1) developing world community development projects, 2) learning from the developing world to benefit women-led community development in the United States, and 3) specifically, women-led community development in MDC that improves the economic security of women. It is Gittell, et al.’s data collected in the 1990s in the U.S. and the resulting proposal of an emerging model of community development that provide significant theoretical framing to study the characteristics, foci, and efficacy of women-led community development organizations in MDC and their networking ties

to the developing world. Supporting research by the Women’s Fund of Miami-Dade also provides the most recent, comprehensive work compiled on women’s economic insecurity in MDC, with recommendations and key strategies on how to improve women’s quality of life.⁷

E.1. A Science-Based, Clinical Economics Emerging Model of Community

Development – The Millennium Villages

Sachs proposes an approach to community development that is science-based and applies ‘clinical economics.’ He posits that “clinical economics should train the development practitioner to hone in much more effectively on the key underlying causes of economic distress, and to prescribe appropriate remedies that are well tailored to each country’s specific conditions” (Sachs 2005, 79). A community development strategy for some of the world’s poorest regions in Africa emerged only a few years after the UN vote in 2002 to support the eight Millennium Development Goals (MDGs). The heart of the MDGs emphasizes two areas where investments must be made – people and infrastructure, giving people the skills and resources they need for sustainable development. A community development strategy is needed to implement these investments (Earth Institute website). The Millennium Villages Project (MVP) is a community development strategy designed to provide affordable, science-based technologies to people to end their own poverty and meet the MDGs at a local level, with the intention to scale up the strategy and successful interventions to a national level (Millennium Project website). The success of the MVP rests on the differences claimed

7. Collaborators on the *Portrait of Women’s Economic Security in Greater Miami* include: The Women’s Fund of Miami-Dade, Women’s Advocacy Project: An Initiative of Women’s Fund of Miami-Dade, and the Research Institute on Social and Economic Policy (RISEP) at Florida International University.

by their strategy from traditional rural community development models of the late twentieth century. Previous community development models were not linked to national goals and processes, nor were they designed as projects to be scalable interventions on a country-wide level. The MVP currently serves more than eighty clustered villages in fifteen sites in ten sub-Saharan African countries with over 500,000 people living in conditions of hunger and extreme poverty.⁸ The Millennium Villages' focus is on science-based, affordable solutions to give people the opportunity to lift themselves out of poverty. Participation by the villagers in decision-making is a key component of the MV strategy. Linkage to national MDGs, scaling up to the national level, and participatory community development are important differences from traditional "model villages" (Millennium Project 2006, 1-2). "A combination of investments well attuned to local needs and conditions can enable African economies to break out of the poverty trap. These interventions need to be applied systematically, diligently, and jointly, since they strongly reinforce one another" (Sachs 2005, 208).

The global commitment to financing the MV initiative and other initiatives focused on reaching the MDGs in the beginning of the project is unprecedented in development history (Millennium Project 2006). However, as a consequence of the global financial crisis of the late 2000s and resulting domestic economic issues of donor countries (as well as concerns over the efficacy of the Millennium Development Project itself) there are grave concerns as to whether the donor countries will fulfill their

8. Millennium Villages are cluster sites "located in a distinct agro-ecological zone which together, represent the farming systems used by 90% of the agricultural population of sub-Saharan Africa. Over a 10-year period spanning two five year phases, community committees and local governments build capacity to continue these initiatives and develop a solid foundation for sustainable growth" (Millennium Villages website).

financial commitments to the Millennium Development Project. The financial uncertainty jeopardizes the continuation of the progress that many countries have made toward reaching the MDGs. “The probable shortfall in achievement of the MDGs is indeed serious, regrettable and deeply painful for people with low income. The shortfall represents a set of operational failures that implicate many stakeholders, in both poor and rich countries” (Sachs 2012, 2206).

The success of the Millennium Villages represents the possibility that addressing the conditions of extreme poverty and hunger can start at the grassroots level and be successfully replicated throughout a country in a rapid, affordable strategy. “The villages take proven interventions from past experience – for example using bed nets to fight malaria – and implement the intervention. They establish a system for implementation, do it, and then teach it to their neighbors. The success serves as a leading edge for national programs to achieve the Millennium Development Goals” (Sachs 2011, 1).

William Easterly argues that Sachs’ recommendations to rush into development, pouring donor country investments into developing countries, and providing a sweeping package of interventions to meet the needs of the poor, is reminiscent of the past response of development economists. Easterly even accuses Sachs of using the same phrases and words to describe the process – “poverty trap” and “foreign aid to fill the ‘financing gap’” (Easterly 2006, 96-98). With Sachs’ objection, Easterly also argues that Sachs’ approach for meeting the MDGs is technical, top-down planning, and that Sachs gives many examples throughout his book, *The End of Poverty*, on the importance of government leaders and aid agencies planning from the center (Easterly 2006). Easterly claims that “[g]radualism and incremental reform has more appeal now after the

chastening experience of ‘transition economics’ and ‘structural adjustment,’ as well as the consistent failure of Big Push economics in foreign aid to poor countries” (Easterly 2006, 99). In summary, Easterly points to two debatable issues with Sachs’ approach: 1) as a result of the dire circumstances of the world’s poor, Sachs attempts to rally donors and institutions for a big push to end extreme poverty, and 2) regardless of Sachs’ needs-based approach and commitment to the villagers as participants in the process of development, he does not speak of individual agency, a critical component of development success and sustainability (Easterly 2006). Sachs has also been criticized for his influence on the economic disaster in Russia following the breakup of the Soviet Union in 1991.⁹

I find Sachs’ approach to be similar to traditional approaches to development. A new model of community development should include women and men who live in the community, in the process from the beginning of the planning process through implementation. They should be stakeholders in the process, working in partnership with outside agencies that can provide expertise and resources that support a self-reliant model of development. Sachs’ model follows traditional models by coming to the community with a plan and suggested interventions to start the process of development. His model excludes the creativity and local knowledge of the people living in the community to envision a future without poverty and to participate in the design of a strategy to accomplish that future.

9. In 2012, Sachs explained his position stating, “My specific ideas on macroeconomic stabilization were adopted neither by the West nor by Russia. Much that could have been accomplished quickly in stabilization, social support, and the start of a new Russian economy was sadly postponed for many years. I had even less to do with privatization. I regard the creation of the ‘oligarch’ class in Russia to have been a historic and costly mistake and I opposed it from the start” (Sachs website 2013)

From Sen to Nussbaum and even Sachs, we are learning that poverty is a social issue and we must learn how to address it from that perspective. Setting aside hubris in development thinking, we must look with new eyes. Easterly correctly points to Sachs' failure to bring a new context of thinking to the development process (Easterly 2006). It must involve the unleashing of individual agency in the process of development if it is to be successful and sustainable.

An example of Sachs' and the Millennium Promise's Millennium Village Project (MVP) is the first of fifteen Millennium Villages, the Sauri Millennium Village in Kenya. Sauri is made up of eleven smaller villages and extends 50 square miles. It is a success story of a village well on its way to ending hunger and poverty on a sustainable level. The villages have linked with each other and linked their resources to address the root causes of their extreme poverty. They are addressing agricultural, health and education issues through a consolidated poverty-reduction strategy. The villagers have built schools where sixty children can live who have been orphaned by HIV/AIDS. There is a tilapia farm onsite to provide protein to their diets. They have built a medical facility with a labor and delivery room, and a pharmacy. The villagers are working together to share their personal harvests with the school to make sure the children receive adequate nutrition. Sauri Village is a demonstration that integrated affordable community development can work sustainably, and is now providing a viable market system amongst the villagers, which allows farmers to sell their produce (Millennium Villages website).

The Earth Institute currently reports "that a new, more coherent, more organized, and more accountable process of local development is taking shape, not only in the

Millennium Village Project, but in many other integrated rural development projects like it” (Sachs 2011, 2).

The MVP has its detractors. Many think that progress is not fast enough, or is too expensive to scale up to make the timeline of the MDGs. Other critics point out that villages are progressing in proximity to the MVs without the advantage of MV inputs or strategy. Some critics of the project suggest more monitoring and evaluation before scaling up interventions, and, that inflated results have been reported to show progress (Sachs 2011). Potentially significant issues are raised as the Millennium Villages remain a pilot process across Africa mostly in remote, rural areas. As with development efforts that are primarily top down, issues of dependency and unclear exit strategies are crucial concerns for long-term progress and sustainability. As Sachs admits, “This is a learning process, not a rigid blueprint” (Sachs 2011, 2).

E.2. A Human-Centered Emerging Model of Community Development

The Hunger Project (THP), a not-for-profit, non-governmental organization (NGO) based in New York City has programs and offices with indigenous staff in twelve countries on four continents. Its mission is “to end hunger and poverty by pioneering sustainable, grassroots, women-centered strategies and advocating for their widespread adoption in countries throughout the world” (THP website).

“Since its inception in 1977, The Hunger Project has strongly believed in humanity’s ability to produce enough food. It never viewed the problem of hunger as an issue of technical capacity or perceived environmental limits, but rather as a fundamentally human one. Its people-centred approach relates to hungry people as

mainly producers and entrepreneurs and not mere recipients or consumers” (Mitiaev 2011, 52).

Amartya Sen’s work has been influential in THP since the early 1990s when he delivered a major address in 1990 titled “Public Action to Remedy Hunger” at the Arturo Tanco Memorial Lecture in London, hosted by THP (Coonrod email, April, 2013).¹⁰ Sen’s address was delivered at a time when THP was broadening its work on the ground in Africa and India following two decades in a global public education and advocacy campaign for the end of world hunger (THP website). John Coonrod, Executive Vice President of THP recently stated, “Rereading that piece today reflects well on the integrated approach THP has pursued to improve incomes and expand public services at the same time” (Coonrod email, April, 2013). In his 1990 address, Sen called for the need of public action by the state, by social institutions and by people suffering from the scourge of poverty and endemic hunger. “Ultimately, the effectiveness of public action depends not only on legislation, but also on the force and vigour of democratic practice. There is a need for moving ahead in different fronts simultaneously to eradicate hunger in the modern world. The public is not only the beneficiary of that eradication, but in an important sense, it also has to be its primary instrument. The first step is to see the public as the active agent rather than merely as the long-suffering patient” (Sen 1990, 19). In response to Sen’s 1990 article “100 Million Missing Women,” THP also began its work to place women at the center of its development approach and re-structure its work to reflect that commitment. “[B]oth [of Sen’s 1990 writings] were influential to THP and the development of its gender-focused approach. More fundamentally, Sen’s capability

10. Amartya Sen currently serves as an Honorary Board Member of THP (THP website).

approach adds rigor to the long-standing principle of THP as seeing people themselves as the primary resource for ending hunger” (Coonrod email, April, 2013). The work of THP is primarily in the developing world, in areas of the world where chronic hunger and extreme poverty persist – South Asia, Africa, South and Central America. Developing a community-based strategy that can be scaled up regionally and nationally has been at the heart of THP’s work for the past decade. The Hunger Project’s Epicenter Strategy in Africa is an emerging model of community development that is grassroots-based and women-centered, affecting a large radius of villages in their economic development, viability, and sustainability as hunger and poverty-free zones (THP website).

Dr. Naana Agyemang-Mensah, Director of THP-Ghana for ten years states, “We look at hunger in a broad sense. We’re working towards the elimination of hunger for education, for health, for economic independence, for self-actualization, for self-esteem building, a sense of self-worth, rights, enforcement, the whole gamut of things that go to help a person feel whole” (Agyemang-Mensah 2011). Dr. Naana, as she is affectionately known in THP, sees the epicenter as a representation of three concepts: mobilizing people into a cluster of villages for their own development, calling the family of communities an “Epicenter”, and providing workshops to create a vision for the future of their epicenter family together. Combining the three concepts is a process of moving people from an old mindset of dependency and hopelessness, to one of responsibility for their community and their future (Agyemang-Mensah 2011).

In Africa, THP’s Epicenter Strategy is a scalable approach of integrated community development in which participation by people living in conditions of chronic hunger and poverty, particularly women, are placed at the center of the strategy. The

women and men in the surrounding villages are seen as vital agents in the creation of the strategy and implementation of the process of ending hunger and poverty on a sustainable basis (THP website).

E.2.1. The Hunger Project's Epicenter Strategy in Africa

The Epicenter Strategy serves as a model for community development in Africa, in locations where chronic hunger and poverty are pervasive. Its basic strategies – community-wide mobilization, women-centered, people as agents in the process, and working hand-in-hand with local government - contribute to the research in my dissertation on women-led community development models in Miami-Dade County. The fundamental premise of the Epicenter Strategy is that a dynamic community center serves as a mobilization hub for thousands of people from a cluster of villages, working together to meet their basic needs (THP website). The strategy focuses on integrated and holistic approaches that empower people of the surrounding communities to develop sustainable, self-reliance over a period of approximately eight years, the timeline for the epicenter villages to become economically sustainable. A key component of the Epicenter Strategy is the empowerment of people to become leaders in their own development (THP website). The Hunger Project's approach is influenced by Sen's claim that the agency of people in the development process is critical in achieving the freedoms to participate fully in the social, economic, and political decisions that affect their lives. An agency-centered strategy is consistent with Sen's suggestion that the leadership of women is crucial to success.

Included in the Epicenter Strategy are a nexus of interventions that are designed to create synergy for comprehensive and integrated development – “health (including

HIV/AIDS prevention), education, adult literacy, nutrition, improved farming and food security, microfinance, water and sanitation, and building community spirit with a momentum of accomplishment involving the entire population” (THP website).

Working closely with local government is one of three key prongs of the Epicenter Strategy. To strengthen honest and competent governance, the Epicenter Strategy includes empowering people to create a demand for it. The strategy includes teaching people how “to negotiate with the government – usually at the district level” (Coonrod email, June 2013). Coonrod, Executive VP of The Hunger Project, explained the strategy further, “We make sure the local government experiences winning. We get them on the inside at the get go, and the community negotiates numerous things even before construction [of the epicenter] begins – like promises of teachers, nurses and reliable drug supplies – all of which are controlled - usually – at the district level” (Coonrod email, June 2013). The Epicenter Strategy approach is an example of community organizing in the new context of rural Africa (Coonrod email, June, 2013).

An example of the Epicenter Strategy, the community development approach for rural Africa, is in Ghana where in 2006 THP-Ghana designed a project to scale-up to the national level using existing successful epicenter communities as the model. The goal of the Ghana project is to demonstrate to policy makers and development agencies that the Epicenter Strategy can provide sustainable solutions for the end of hunger and poverty from the local to the national level (THP website). The challenges are to show the viability of taking development progress from the local to national levels while sustaining the integrity and goals of the program, and to provide an affordable strategy that can be replicated. The Hunger Project-Ghana’s indigenous staff use a three-pronged strategy for

the process: 1) mobilize people at the grassroots, building community leadership and trust to promote self-reliance; 2) empowerment of women in development planning, implementation, and sustainability; 3) teach people how to form partnerships with their local government (THP website).

A bottom-up approach is the hallmark of THP's work in Africa, as it takes into account the creativity and commitment of the people living in conditions of hunger and poverty as key agents in the process of their own development. With demonstration farms in the epicenters and agricultural knowledge from extension agents, improved seeds for nutritious foods, and food banks stocked from communal lands as safety nets, the focus is now shifting from merely the production side to enabling agency (Mitiaev 2011).

From mobilization to the construction of an epicenter building by the people themselves, to advances in all areas of food security, water security, educational facilities, village banking, and the participation and decision-making of the villagers, time is needed for all of these efforts. The process allows time to establish the foundation of trust, networks and leadership among the villagers to develop (THP website).

Anthropologist and political scientist, James Scott's words provide a framework for where THP and the MVP community development work in Africa find themselves today. "In an experimental approach to social change, presume that we cannot know the consequences of our interventions in advance. Given this postulate of ignorance prefer wherever possible to take a small step, stand back, observe, and then plan the next small move" (Scott 1998, 345).

F. An Emerging Model of Community Development in the U.S.

For several decades, community development organizations in the U.S. have been the principal delivery system of development in low-income neighborhoods (Gittell, et al. 2000). They are the development institutions closest to the people and are designed to identify and deliver services at the local level to people who need them most. The name implies that development is needed. Outcomes are usually measured in economic terms, such as economic growth of old and new businesses, number of units of new, affordable housing in the community, and adequate job opportunities that raise income levels, all done with the intention of raising the economic standards of the whole community. As a result of the rise in U.S. poverty and the failure to address the basic needs of people living in lower income communities, the narrow focus on jobs, housing, and business growth is being challenged.

New models of community development are needed to discover and address the root causes of poverty and economic insecurity. Key points of emerging new models are: addressing economic insecurity issues in a comprehensive strategy, which includes economic and quality of life sustainability, greater participation in community development decision-making and implementation by residents, especially women, and programs that address issues of women and children's welfare (Gittell, et al. 2000).

F.1. Gittell, et al.'s Women-led Community Development Model

Because my research interest is a gender analysis of community development models, I am making Gittell, et al.'s research central to my analysis. Marilyn Gittell and her colleagues, Isolda Ortega-Bustamante, and Tracy Steffy studied women-led CDOs in the 1990s in nine communities in the U.S. in rural and urban settings in diverse locales.

For their study, Gittell, et al. defined the work of CDOs through a non-traditional lens, which included CDOs not only concerned with the physical redevelopment of a community, but with a broad range of individual and group development, what they call “human capital development” (Gittell, et al. 2000, 126). Their research shows that in the 1980s and 1990s, women-led CDOs, even in the face of narrowing community development concerns, continued to include women and their families as part of an integrated, comprehensive approach to community development (Gittell, et al. 2000).

Gittell, et al.’s study, focused on the role of women’s leadership in community development, examined the strategies of women-led CDOs in revitalizing neighborhoods through engaging the community in civic activism and garnering civic influence with local government and local businesses. They state, “Our study provides more insight into how localism affects social change through activism and coalition building among women-led groups and the circumstances under which interaction and joint action occur” (Gittell, et al. 2000, 124). They found that local women-led CDOs network among themselves, collaborating and sharing ideas and resources, which provided increased status and power in decision-making and public policy (Gittell, et al. 2000). They also found that women-led CDOs not only addressed individual development needs, they also created a space in the organization for their constituents to form ties, collaborate, and work on behalf of the greater good of the community (Gittell, et al. 2000).

Gittell and her colleagues’ research encompassed a broad spectrum of communities in the United States. Their findings revealed that women-led groups built trust in the community, fostering civic engagement, thereby offering a model of community development (Gittell, et al. 2000). Further research of women-led CDOs is

needed to understand how networking and collaborative efforts constitute development, especially because of the economic and social challenges women face (Gittell, et al. 2000).

Other feminist development scholars, from an international to a local perspective, contribute to the discussion on women's role in development. In the debate on measuring quality of life and well-being, Marilyn Waring warns against "the idea that when economics is the problem, economics can be the answer" (Waring 2012, 269). According to Waring, alternative methods of an index of well-being must be inclusive. Issues of unpaid work must not only include the unpaid work of women, but also men, girls and boys. But, not commodified, as it becomes a "market abstraction" . . . and "suffers the loss of the texture and integrity needed for strategic policy purposes" (Waring 2012, 270). Waring, looking through a gender lens, takes us back to the roots of the words used in the discussion. "Economics comes from the Greek, *oikonomikos*: it means the care and management of a household. A feminist transformation places [this] concept at the centre of how we are to be in this world and what we are to value. We can – and we must – live this from our own households to the access we have at the highest levels of power, and we must be unrelenting in this commitment" (Waring 2012, 272).

Lisa Servon addresses concerns of power in urban settings that block the resolution of chronic poverty. She states, "At its base, the problem of persistent urban poverty is rooted in the uneven distribution of political, economic and socio-cultural resources" (Servon 1997, 1). She suggests a rigorous inquiry into the failure of community development efforts and to seek interventions in the larger structures of power that inhibit the participation in and access of marginalized segments of

communities in the available resources (Servon 1997). Women-led CDOs in Miami-Dade County are faced with and understand the challenge of access to resources for their constituents, but are seeking power through collaborative efforts to meet the challenge.

Other feminist scholars, like Gittell, have put women at the center of the analysis of grassroots community development. Nancy Naples found that resident women working on poverty issues saw themselves and their work in a larger context, that of social change agents. She found that women are able to see the problems of individuals as collective issues to be addressed (Naples 1998). Gittell, et al.'s findings show that in an integrative approach, individual issues – such as lack or deterioration of housing, unemployment, drug abuse, and lack of child care – are easily connected, calling for a larger process of change (Gittell, et al. 2000).

Gittell collaborator, Tracy Steffy, discusses the transnational nature and commonalities of development discourse in the study of women and development in the U.S. In Steffy's research on women and community development in the U.S. she claims that just as the discourse on women and development in the developing world is shifting to challenge current models of development, a shift is also occurring in the U.S. as poor women are demanding to be active in their own development, not just beneficiaries of policies (Steffy 2004).

Steffy's findings show that three decades of research on women and development in the developing world far exceed the attention given to women and development in the U.S., especially in the field of community development efforts. She further states that women at the grass roots level have played a major role in community development

efforts in the US, and have been ignored not only by women and development scholars, but also by those studying community development (Steffy 2004).

My dissertation includes an effort to show the transnational connections of women-led community development organizations in MDC with other organizations and women who are engaged in the women and development movement on other continents. As will be shown, the purpose is to learn from and exchange information that is useful in the design and implementation of policies and programs of community development in MDC that hold women's economic security as the provision of a bundle of integrated interventions, including income-related opportunities.

G. Emerging Models of Community Development in Miami-Dade County: Women-led Community Development Organizations

G.1. Gendered History of Miami-Dade County's Economic Development

The economic history of MDC reveals its development as a gendered process. Melanie Shell-Weiss' research on Miami's urban history of immigrants and migrants exposes Miami's gendered patterns throughout its development history (Shell-Weiss 2009). Writings on women's history in Miami have generally studied specific women, such as landowner and one of the founders of the City of Miami, Julia Tuttle, "as exceptions in an otherwise male-dominated, genderless world" (Shell-Weiss 2009, 11). In a larger accounting of Miami's history by Shell-Weiss (2009), women's activism and labor have contributed significantly to its economic and social development. However, outside the workplace there were links between class and gender that made an impact on Miami's development. "From debates over morality and temperance, to civil rights and urban renewal, gender has long influenced where people chose to live, how they interact

and move within urban spaces, who chooses to come, and who leaves” (Shell-Weiss 2009, 11).

As a twentieth-century city, with tumultuous waves of immigration, and a greater proportion being women, the ‘southernization’ of Miami with distinct lines drawn between blacks and whites, low paying, non-white women’s work in the service industry, and devastating poverty, Miami wrestled with its own identity and how to remake its image in the second half of the century (Shell-Weiss 2009). Following the race riots of 1980, amidst a construction boom, an international banking and communications industry influx, and expanded port and airport for more international tourism and business travelers, by the year 2000, “Miami became the single poorest big city in the country” (Shell-Weiss 2009, 236). Poverty became more diverse as Latinos and other Caribbean immigrants became more concentrated in low-paying jobs. In 2003, the Brookings Institution Center on Urban and Metropolitan Policy reported that “Miami also had one of the smallest middle classes (a mere 15 percent) of any city in the nation, one of the lowest median education levels, and one of the highest numbers of low-wage jobs” (Shell-Weiss 2009, 236). Other recent studies show Miami as one of the least civically engaged cities in the U.S. with growing gaps between rich and poor (Bob Graham Center website; Oseguera 2012). As the indicators of quality of life slide downward, women living in economic insecurity bear the brunt of the resulting hardships.

G.2. Women’s Economic Insecurity in Miami-Dade County

The Women’s Fund of Miami-Dade, the sole gender-specific grant maker in MDC, commissioned recent research on the feminization of poverty and economic insecurity in MDC to grasp the severity of the problem they have addressed for over

sixteen years. A lack of attention to women's economic security issues shows up in the form of a dearth of data, statistics, and evaluation of existing conditions and policies in Miami-Dade County. Given the extent of women living in economic insecurity in MDC reported in *Portrait of Women's Economic Security in Greater Miami* (hereafter referred to as "*Portrait*") in 2009, the findings recommend that economic security issues affecting women in MDC need to become a critical part of public policy and funding initiatives in Miami-Dade County. Other recommendations include increasing women's wages, helping women gain self-sufficiency, informing women of their rights, training women in high growth industries, and supporting women's small businesses (Brion 2009).

Portrait's findings provide a compelling call for delving deeper into the conditions of women's lives in MDC, including identifying the organizations and institutions successfully working on the issue of women's economic insecurity, and identifying successful strategies, such as collaborative efforts on programming and funding initiatives. Through personal interviews with women and men working in women-led CDOs that are reported in Chapter IV, their experiences and stories give a broader picture of the real-time lives of women and their families in MDC that goes far beyond inadequate poverty statistics. The interviews provide insight into emerging models of community development, giving a clearer picture of the root causes of poverty and economic insecurity, particularly of women. In MDC, more women live in poverty or on the edge of poverty than men and most of those women live in single-headed households. They work predominantly in low-wage jobs and are paid less than men for the same work (Brion 2009).

Portrait used the Family Economic Self-Sufficiency Standard (FESS) (now called the Self-Sufficiency Standard), developed by a non-profit organization based in Washington, D.C., Wider Opportunities for Women (WOW). It paints a more realistic picture of the conditions of women living in economic insecurity in Miami-Dade County.^{11 12} “The Self-Sufficiency Standard (SSS) calculates how much money working adults need to meet their basic needs without subsidies of any kind. Unlike the federal poverty standard, the SSS accounts for the costs of living and working as they vary by family size and composition and by geographic location” (WOW website). In the 2009 *Portrait*, using FESS, it was reported that “86% of single female headed families live below the self-sufficiency standard; only 46.4% of all women in MDC who work earn enough to meet the self-sufficiency standard” (Brion 2009, 4).

Portrait shines a spotlight on the hidden nature of quality of life issues for women living in MDC, and the barriers women face in gaining economic security. Key findings of the report are: “over half of working women do not earn adequate income to cover their basic necessities; thirty-nine percent of single female headed families with at least one child are living at or below the federal poverty level; for many women, even working two or three jobs does not provide them with adequate wages to cover costs for food and

11. FESS figures used here were last “updated for Florida in 2007 in partnership with the Human Services Coalition” (Brion 2009, 4).

12. WOW created the FESS with the Center for Women’s Welfare, University of Washington School of Social Work (WOW website).

healthcare” (Brion 2009, 1).¹³ Women and their children are most vulnerable under these conditions and even more so when dealing with domestic violence issues.

As discussed earlier by Sen, traditional measures of poverty do not accurately reflect actual conditions or underlying causes of poverty and economic insecurity that need to be addressed. Federal poverty standards “hide the fact that many more women, particularly single mothers, face considerable barriers to reaching even basic self-sufficiency” (Brion 2009, 2). For women to gain economic security they need to be able to have dependable employment with fair wages, adequate child care and health care, reliable transportation, adequate housing and food, as well as sufficient income to pay utility bills (Brion 2009). Sen’s freedom-centered capability approach provides a method for discovering barriers to economic security and understanding their role in blocking certain freedoms. The women-led CDOs in my study further illuminate how to implement the provision of those freedoms through their holistic, integrated programs.

Portrait also provides four key strategies for the improvement of women’s economic security in MDC: “help women build assets; give women the tools to fight for their rights; train women for non-traditional and high growth industries; invest in children and early care” (Brion 2009, 2). The four strategies need collaborative planning to address the areas of concern for women seeking to build stable and adequate lives for themselves and their families. To be successful on a county-wide level the resulting strategies need to be implemented by a broad spectrum of institutions, from the public to the private. The social and economic complexities of Miami-Dade County (to be

13. Data from the 2005-2009 American Community Survey for MDC and U.S. Census 2010 show a drop to 35.3 percent from the 2005-2007 American Community Survey, MDC, U.S. Census 2000 figure shown here. (US Census Bureau 2010).

discussed further in Chapter IV), include immigrants making up 63 percent of the female workforce and least likely to receive benefits and subsidized child care slots at one-third of those eligible, which impact parent work hours. New models of community development are called for, which view the social and economic issues comprehensively using a gender lens (Brion 2009). In addition, “We need to understand the direct relationship between educational attainment and economic security and our obligation to provide women with the resources needed to ensure that they benefit from the various training programs and educational opportunities available in our area, says Dr. Donna L. Jennings, Dean of Workshop Education and Development at Miami-Dade College” (Brion 2009, 17).

The provision of the *Portrait* data is only useful if it is used to improve the economic status of women in Miami-Dade County, thereby benefitting the whole community. My study of women-led community development organizations in MDC will show that much qualitative data need to be mined from the women and men who have been in the trenches in MDC for decades, working to alleviate poverty and economic insecurity by addressing it as a broad social issue, and focusing their work on women as the catalyst for personal, family, and community change.

Women-led community development organizations in Miami-Dade County carry the tradition of women-led activism in the U.S. since the 1920s. Without voting rights or equality in politics, women were community activists, forming associations and organizations, making the local the place for social change. Women’s organizations and associations of the early twentieth century, as the precursors to community development of today, saw that poverty was a social issue and worked to stabilize their neighborhoods

and sought reforms that would address the needs of the poor (Gittell, et al. 1999). Studying how women-led community development organizations in MDC work, under what conditions they collaborate, which networks are important in accomplishing their goals, and how they build trust among each other and with the community are important elements of the study of women's poverty and economic insecurity in MDC, framed by Gittell's research. As Gittell, et al. reported in their study, the historical work of women-led activism, organization, neighborhood renewal, and community development has not been fully recognized nor appreciated. Although, scholars report that government and other funders of community development are beginning to recognize the importance of a more comprehensive view of development, a better recognition of its value is needed (Gittell, et al. 1999).

As in Gittell, et al.'s findings, the Miami-Dade County study also found that the majority of women and men in the organizations were not involved in their work for personal recognition, but for reasons such as life's purpose, contributing to society, etc., to be elaborated in Chapter IV. Of course, the interviewees desire a greater recognition of their organizations' work, which would improve funding opportunities and the ability to expand programs for greater reach in the community. They continue to channel their activism and advocacy through their chosen organization, many with a long-term commitment to the field of community development. Further interview data in my study show that the issue of economic security for women and their families in MDC is still marginalized by government and foundation funding, and other private funding. Lack of funding is the most challenging obstacle for the five women-led community development

organizations working to provide needed social services, job training, health care, child care, housing, education and economic opportunities for sustainable security.

The characteristics of women-led organizations in Gittell, et al.'s study are found throughout my study of women-led community development organizations in MDC: comprehensive programming (responding to needs), community participation welcomed, an effort to diversify boards and staff, lack of funding, not valued in the community, viewing a client as a whole person not someone with separate problem areas, and a commitment to social change (Gittell, et al. 1999). It is no surprise that the women-led community development organizations in MDC collaborate and network with each other and with other entities in the community committed to comprehensive, inclusive development. They share resources and information, have decades-old bonds both personally and organizationally, and are committed to uplifting women and families as a pathway to uplifting the community.

H. A Glimpse Ahead

Five women-led CDOs in MDC were selected for my study on the basis of criteria that were touched on in the Introduction and will be discussed in Chapter III. Briefly, each organization has a woman as the head executive. Additionally, over fifty percent of their Boards of Directors are women (some having 100 percent women on the Board). The most significant results are the data that emerged from the interviews with the executive leadership, staff, and board members. The interview data reflect strong commitments to the agency of the individual constituents they serve, the future of the community, and the possibility of social change that allows for women to claim economic security for themselves and their families. The Women's Fund of Miami-Dade, Partners

for Self-Employment, Inc., FANM – Haitian Women of Miami, Catalyst Miami, and the YWCA of Greater Miami, Inc., are all community development organizations with missions and programs that directly affect the economic security of women in Miami-Dade County.

The executives, staff and board members of the organizations in my study seek a deeper understanding of the root causes of poverty and economic insecurity and recognize that the greatest impact is on women and families. They design and implement programs and strategies on the basis of their larger commitment to the whole community and embrace their role in addressing the marginalization of segments of the population, including women. They understand that developing the agency of people to act on their own behalf is the beginning of capacity-building and capability-building vital to the process of human and community development. They endeavor to educate the community about issues of poverty and economic insecurity and advocate for greater social and economic access *on behalf* of their constituents and *with* their constituents.

CHAPTER III

A Study of Five Women-led Community Development Organizations in Miami-Dade County: Research Design and Methods

Studies carried out in the 1990s by Marilyn Gittell and her fellow researchers began an inquiry into the role that women-led community development organizations play in generating a model of community development efforts. In addition, Gittell's lifelong work in urban research has inspired a new approach for studying critical urban issues through collaborative efforts of scholars and activists.¹⁴ The analyses in my dissertation seek to contribute to the continuing research on urban issues by bringing into focus five women-led CDOs in MDC and their contributions to confronting issues of poverty and economic insecurity for a growing number of people, especially women.

A. A Theoretical Framework for Understanding Women-led CDOs in Miami-Dade County

My study uses the research of Marilyn Gittell as the primary framework for an examination and overview of five women-led community development organizations as models of community development efforts. Two studies in the 1990s provide background and motivation for further domestic research on community development strategies of women-led community development organizations. In the first study, Gittell collaborated with Sally Covington studying women's leadership in community development, followed by extensive research on women-led CDOs in nine communities across the U.S. with Isolda Ortega-Bustamante and Tracy Steffy.

14. "The Urban Research-Base Action Network (URBAN), a multi-disciplinary, distributed network of scholars and practitioners [is] committed to articulating and strengthening the collaborative methods and impact, sharing findings, raising the visibility, developing career pathways and increasing the acceptance within the academy, of community-based research" (URBAN 2012, 1).

Gittell, et al. (2000) propose that a new model of community development is emerging in the U.S. and is being led by women at the helm, on the staff, and on organization boards in diverse locations. Their findings suggest that an evolution of community development is occurring and women-led CDOs are on the frontline of an emerging model of community development efforts. Several premises make the model unique. Women-led community development has operated under its core principles of working collaboratively throughout the community, as well as addressing human needs comprehensively for many decades. The collaborative, needs-based model provides added value to the more conventional community development model practiced in the U.S., which has focused more narrowly on housing and business development. It also serves as an alternative approach for community organizations providing social services (Gittell, et al. 1999).

At the core of the collaborative model is the realization by those in leadership positions in community development organizations that their success depends upon building bridges and opening lines of communication among their staff, with their boards, with their constituents/clients, government, corporate and other private entities, and with individual supporters and advocates in the community. Networking and collaboration, both internally and externally, combined with more integrated, comprehensive programs and services increases the capacity of CDOs to meet the needs of both individual and community development, particularly in the current social and economic environment.

Under conditions of major cuts in government funding to community development enterprises, an economic recession and slow recovery, an increase in the number of people requesting and requiring social and economic support services, and a

decrease in foundation and individual contributions, new models of community development are necessary. The structure of new models must recognize and respond beyond narrow views of the root causes of economic insecurity and poverty, especially at a time when there are increasing numbers of people working for low wages and/or in compromised living conditions. In addition, as unemployment increases and social services decrease, women continue to be at a greater risk of economic insecurity.

Women-led CDOs, building coalitions among themselves and with organizations that share their commitment to a holistic approach of development with heightened community participation in the process, are finding that the strategy allows them to increase their status in the community to influence decisions and affect public policy for sustainable change (Gittell, et al. 2000).

Gittell, et al. identified the women they interviewed as “agents of change” even though most of them considered their work to be the implementation of social change, rather than political activism (Gittell, et al. 1999, 35). “[I]f we analyze the approaches to community development, the relationships to the community residents, the styles of leadership, the operation of programs, and the advocacy or leadership development activities, we observe a pattern of activities directed at changing people’s lives, the quality of life in a neighborhood, or people’s access to resources and institutions” (Gittell, et al. 1999, 36). Many programs of women-led CDOs in Gittell, et al.’s study were predicated on an abiding commitment to a partnership with their constituents as decision-makers in their own development. Not only were the women inside the organizations considered “agents of change”, in addition, they saw their constituents in the same light (Gittell, et al. 1999, 66).

From Gittell's research with her collaborators, it became evident that a new model of community economic development could result in economic security for the program participants of the organizations, especially if the organizations were staffed and funded appropriately to the task. Economic security for the participants would require addressing a nexus of social issues beginning with a human needs-based approach, garnered through community input, working towards social and economic change. "Women leaders tend to use the discourse of human needs, personal development, and community well-being, not to the exclusion of the discourse on technical housing development and program goals but rather to describe the ultimate purpose of their work" (Gittell, et al. 2000, 133). My research seeks to show that women-led CDOs in MDC, are using a similar model of community development efforts suggested by Gittell, et al. to comprehensively address economic insecurity in MDC, particularly for women.

The challenges that women-led CDOs face in MDC will also be discussed further in Chapter IV. As they attempt to engage in a broad range of interventions, it often stretches staff and funding resources beyond their capacity. It will also be shown that working at different scales of economic security, addressing individual needs, as well as seeking holistic solutions to community needs calls for complex strategies that are taxing on human and financial resources of the organizations. While facing these challenges, the organizations in the present study are attempting to work in partnership with each other and with other organizations and institutions in the community. Their intention is to gain strength in numbers and build the necessary influence to change social and economic policy on behalf of their constituents and the community.

A.1. Transnational Linkages in the Theory and Practice of Women-led CDOs in Miami-Dade County

Economists and development theorists Amartya Sen and Jeffrey Sachs provide a link between development theory, practice and philosophy in the developing world that offers a unique lens for the examination of women-led CDOs in Miami-Dade County. Their approaches to, and theories of community development enhance the work that Gittel and her collaborators have done in the U.S. In addition, Sen and Sachs both acknowledge that the root causes of poverty and economic insecurity must be examined in all geographic spaces. Through their work, it is found there are global commonalities at the level of community development that show a lack of freedoms, capabilities, and, tailored strategies for needs-centered, participatory development (Sen 2000, Sachs 2011).

Gittel collaborator, Steffy (2004), argues there is a gap in connecting the experiences of women-led community development in the U.S. to discover the lessons that can be learned from a greater interest and emphasis of theory and research on women and development in the developing world. “Little has been done to include in analyses women in the developed world who may be dealing with comparable issues as a result of economic, racial, political and social marginalization” (Steffy 2004, 11). Feminist scholars and others from the developed world have researched development issues abroad, but they have not done adequate research on the “structures, institutions and process, which are at the root of ‘persistent’ inequalities in their own back yards” (Steffy 2004, 11).

While acknowledging significant differences between the plight of women in the developing and developed worlds, the challenges faced by individuals and groups in the

U.S., marginalized on the basis of race, class or gender, have many similarities with the circumstances of poor women throughout the world. It is the marginalization of poor women in the U.S. that places limitations on their ability to gain access to education, job training, and other social, economic and political capabilities that affect their economic security that links them with similar limitations on many women in the developing world (Steffy 2004). The research on women-led CDOs in MDC provides a new research opportunity to explore transnational linkages with women-specific development in the developing world and how lessons learned are being applied in Miami-Dade County.

Development issues in the U.S. and abroad continue to be of concern to researchers, policy-makers, development practitioners, especially those working at the community level to address and alleviate persisting poverty and economic insecurity in their midst. The research explored in my study in 2012-2013 in MDC contributes to filling a gap in domestic research on the role of women-led CDOs in changing the landscape of community development. My findings show that women-led CDOs seek more comprehensive programming that is inclusive of community participation in deciding individual and community needs, in addressing the nexus of issues involved in women's economic security, and they are committed to making sustainable social change.

B. Research Design and Methods

The criteria for the study of five women-led community development organizations in Miami-Dade County was established on the basis of a previous study by lead researcher Marilyn Gittell, which “included having a female leader and a majority female board, the desired threshold being 60%” in her research in the 1990s on women-

led community development organizations as a new model of development (Steffy 2004, 13). The community development organizations selected are based in Miami-Dade County, primarily serving the residents of Miami-Dade County. They each have a woman as Executive Director, CEO, or President, and at least fifty percent of the organization's board of directors is women. The selected organizations are providing services to women, men, and children.

Contrasts, comparisons, and other observations are reported on the following not-for-profit organizations selected for my study: Partners for Self-Employment, Women's Fund of Miami-Dade, Catalyst Miami, FANM (Fanm Ayisyen Nan Miyami) – Haitian Women of Miami, and the YWCA of Greater Miami-Dade. Areas of research include: organizational objectives, perspectives on the economic insecurity of women, scales of operation, the percentage of women as constituents, how successful the organizations are in reaching their goals, the programs and services provided, organizations they collaborate/network with locally/nationally/internationally, which they share resources and boards, and funding sources. Interviews with five top level administrators, staff, or board members of each organization took place from January 2012 through March 2013, using follow-up conversations with several of the interviewees for further information or clarification.

From personal experiences of their respective organizations, my research examines how the interviewees see the organization's role in addressing women's economic insecurity, and their role in the organization. Their personal knowledge gives useful insight, particularly into the gendered issue of economic development in MDC, and what strategies emerge amongst women-led organizations to make the greatest

impact on the entrenched problem of the economic insecurity of women in Miami-Dade County. The data extrapolated from the interviews are presented thematically in the following chapter.

My study seeks to: 1) document the existence, structure, approaches, and strategies of women-led CDOs in Miami-Dade County, 2) determine whether and how they network and collaborate locally, nationally, and transnationally, 3) gather their perceptions and reflections on the impact of broader economic trends on their efforts at the local scale to impact the economic security of women in MDC, and 4) determine the extent of inclusion of their clients and constituents in the development process. The research goal is to be able to place the case of women-led CDOs in MDC within the broader literature on women and development and to contribute to theorization of US women-led CDOs by researching their transnational linkages. I have selected a broad range of CDOs that not only have women as the top executive, but also a high percentage of women on their boards. The organizations in my study include women-led CDOs that focus on affordable housing and economic development, the needs of women such as domestic violence intervention, child care, education, leadership and job training, and organizations that enhance social services, immigration services, and financial literacy and business skills.

Research was performed using two types of instruments: 1) secondary data collected from organizational brochures and documents, reports, budgets, and websites, and 2) open-ended semi-structured interviews using a thematic approach to examine their views and opinions about their organization's role and contribution to community development, the extent of collaboration and networking at local, national and

international scales, funding challenges, and strategies to impact women's economic security. With respect to the first source, data collected about the CDOs examine their budgets and funding sources and statistics related to the number of individuals they serve. Additionally, the data reveal the needs and services, and whether the service was designed to impact the economic security and/or level of poverty of the individual, cohort, or community-at-large. In the study, recent national census data on women living in poverty within MDC were compared to data from research commissioned by The Women's Fund of Miami-Dade, published in 2009.

With respect to the second source, twenty-six women and men who are administrators, staff, or board members were interviewed. Data were collected regarding the organization's history and mission, programming and services, funding, and its budget. Particular emphasis was placed on the priorities, approaches, goals and outcomes of each organization. Key themes explored include how the interviewees define economic security and poverty; what obstacles they encounter in uncertain economic cycles; how they collaborate and network with other women-led CDOs, other organizations, and other entities locally, nationally, and internationally; whether their perspective is unique in addressing women's economic insecurity and poverty; and whether they see women-led CDOs as distinct in the way they work together for the betterment of women specifically and their communities in general, from other organizations doing community development work.

C. Overview of Five Women-led CDOs in Miami-Dade County

C.1. Introduction to the Organizations

Across the board, all five women-led CDOs have placed as a major priority, the economic empowerment and financial security of women and families. Their programs and strategies are designed to fill gaps in the current social safety net and to fill the greater economic and social needs of people in the community living in conditions of poverty and economic insecurity, particularly women.

My research demonstrates that the women-led CDOs in MDC in my study define community development as a process that must address a nexus of social and economic issues to create lasting change. The women and men who work for or are on the board of the organizations speak in terms of integrated, comprehensive development that includes community participation in decisions affecting the lives of those engaged in their own development and of their community. In an interview with Ana Lucia Rojas with the Economic Empowerment Program of the YWCA of Greater Miami, she said, “I saw that this organization serves the whole family system. You know, it’s women, but there are services for daycare, aftercare, tutoring, financial empowerment. So, it’s like different things that are around a person that they need to succeed” (Rojas interview 2013).

The five women-led CDOs offer a wide variety of programming and services, and have varied types of infrastructure and implementation strategies. And, just as in Gittell, et al.’s study, the majority of the interviewees described their approach as “holistic” with the desired result being an improvement in the well-being and quality of life for their clients and the community (Gittell, et al. 1999, 10). Board member and co-founder Kathleen Close of the micro-loan organization, Partners for Self-Employment, expressed

her organization's commitment, "We are not helping people, meaning that we are better and they are lower or we're giving them something like charity. It isn't like that. We are supporting to bring out the highest and best in them" (Close interview 2012).

The five women-led CDOs are non-profits working primarily in Miami-Dade County. Several of them serve Monroe and Broward County residents, but are based in Miami-Dade County. Unless their funding specifically states that they are only allowed to serve MDC residents, they basically have an open door to people needing their programs and services. Among several of the organizations, there is extraordinary longevity among the CEO/Executive Directors, some key staff members and board members. Three of the CEOs have been in their positions for 16 years or longer. Two of the founders and founding board members of Partners for Self-Employment have been active members of the board since 1993.

All of the organizations studied were 16 years or older, with one, the YWCA of Greater Miami-Dade, being ninety years old. The staff members are predominantly female in all but one organization, Partners for Self-Employment, which is 75 percent male, most of whom work as technical assistance providers. Several factors were attributed to the female staff predominance in interviews and other meetings with key women in the community. Some of the interviewees commented that the lower wages commonly found in not-for-profit organizations were more acceptable to women than men. Others spoke about the nurturing component of needs-based development as more appealing to women working with constituents facing economic insecurity in the community (Romero and Katz interviews 2012).

In a meeting in early 2011 with Marleine Bastien, founder and Executive Director

of FANM, to discuss my research project on the efforts of women-led community development organizations she said, “There is a feminization of community organizations and support. The core staff is always women. Women have been at the forefront against poverty and for human rights. They are more aware, they are the backbone in the struggles of people. Women speak up, they are more vocal and they take charge when it is tough. The Haiti earthquake is a perfect example. Women were taking care of the elderly, setting up their own security systems, being mayors of the camps. The women took charge. There is a global feminization of development and poverty issues” (Bastien meeting 2011).

I found from the interviews that in several instances, women-led CDOs hired people who had successfully participated in their programs and demonstrated skills and a commitment to the organization’s mission and goals. Daniella Levine, CEO of Catalyst Miami spoke poignantly when I asked her if she had any success stories. She said, “We have some really nice stories, and a lot of them are people that are right here in our offices. People that have come up through our programs and now their lives are changed . . . I mean, it’s pretty, I have to say, it’s pretty profound” (Levine interview 2012).

Table 1

Percentage of Women on Staff		
Women’s Fund of Miami-Dade		100%
Partners for Self-Employment		25%
Catalyst Miami		83%
YWCA of Greater Miami-Dade		91%
FANM – Haitian Women of Miami		63%
Average		72%

Table 2

Percentage of Women on Boards		
Women’s Fund of Miami-Dade		96%
Partners for Self-Employment		50%
Catalyst Miami		60%
YWCA of Greater Miami-Dade		100%
FANM – Haitian Women of Miami		67%
Average		75%

C.2. Range of Programs and Services

An overview of the broad range of programs and services provided by the five women-led organizations is presented in this section. Each organization has an area of strength and focus, but integrates that area with other programs and services to bolster its effectiveness in fostering human and community development, particularly in the area of economic security. There is a ubiquitous understanding among the five organizations of the underpinnings of economic security and the complexity of the social and economic needs to be addressed that are critical in reaching their organizational goals for women and men to reach self-sufficiency on a sustainable basis.

There is tremendous flexibility among the organizations with regard to their programming. Each organization shows an ability to adapt their programming to meet the changing needs of the community, to respond to funding cuts in creative ways, and to try innovative programs that may lead to greater success in fulfilling their mission. In many cases, during the current recession, rather than cut programs, staff members have taken on more responsibility to continue to deliver their services and programs, which was not unusual in any of the five organizations, almost to the detriment of their staff. When asked about how Catalyst Miami was affected by the recession, Levine said:

We serve a lot of people and our staff works incredibly hard to do that. And, I think what it did was, if anything, it just made our staff feel overwhelmed, or squeezed in the last few years, because the demand on them has been so much higher and we've been so tightly, you know, no fat, no slack. I wouldn't know that others were affected so much as our internal staff were affected (Levine interview 2012).

The core programs of the five organizations range from micro-loans and group lending, to financial literacy and asset development, economic empowerment, and business training. Other programs of the five organizations include self-sufficiency programming, and support and training of other organizations' staff that are providing services. One organization raises funds, providing grant money and support services to other organizations focusing on women and girls. They also target specific women- and girl-related issues for advocacy campaigns when called upon at the state, national, and international level to address urgent issues, such as sex trafficking of women and children in South Florida. Ultimately, the organizations are focused on developing and implementing programs that will aid people in getting out of poverty and building economic security.

A recurring theme among the interviewees was the phrase 'women and families', meaning they recognize women as a system, rather than as individuals, especially when listening and engaging to determine their needs, and what their organization could provide from a holistic standpoint. They also find that many single women without children, who come to their programs, are taking care of parents or other members of their family. Marleine Bastien, Executive Director and Founder of Haitian Women of Miami (FANM) sums up her work, "Everything we do here aims at eliminating poverty and strengthening women because the women are the backbone of the families. And,

when we invest and empower women, the family benefits instantly. It's been our experience" (Bastien interview 2013).

C.3. Funding Sources and Budgets

The five women-led CDOs have all experienced funding cuts during the recovery from the recession. The cuts come from varied sources they have relied on to sustain their programs and services. Many funding sources for social services and programs designed to assist people in getting out of the poverty cycle and developing economic security have dried up or are diminishing according to one of the interviewees. "We used to have more foundation money, but with the crash . . . grants are basically non-existent" (Bastien interview 2013). Each CEO/Executive Director struggles with how to communicate about the work they do, as an emerging model of community development, in a way that is understandable to potential funders whether they are government, corporate, foundation, or individuals. Daniella Levine with Catalyst Miami explains:

I think people are confused about what we do because we do so much. And, so I've been working for seventeen years to get really clear about that. It's always been clear to me, but you know, hey, that doesn't . . . pay the bills. So, we have renamed the organization, new tagline, Connect for Good, got people on the board that are more strategic thinkers, hired people that are more integrative and strategic and higher skilled, proven ourselves in different arenas, and are launching a donor development campaign. And, just this week, we met with some consultants that had been provided to us by one of our funders on a business plan for an earned income strategy, which is going to be around belonging to Catalyst Miami. So, I believe that will be the linchpin (Levine interview 2012).

Individual, corporate, and foundation donors are becoming savvy in selecting where they want to "invest" their money. They want to target specific programs of their interest area and they do not necessarily want to fund the operations side of the organization – staffing, utilities, printing, maintenance, etc. They also want to see specific

results for the money given. Although all of the organizations produce metrics for their goals for number of constituents or organizations participating in their programs, measuring and evaluating progress on other objectives that involve quality of life issues, such as economic security, capabilities/freedoms, and well-being of women and families, remains a challenge.

Partners for Self-Employment receives the bulk of their funding from the federal government via the Small Business Administration as a micro-lending provider. The money comes down through the state and the county to be distributed. They receive some county funds from the Community Development Block Grants (CDBG) and some Community Development Financial Institutions funds (CDFI).¹⁵ They receive minor amounts of funding from the city and other foundations. They have received funding from Community Redevelopment Associations (CRAs) in the past, but no longer. “Currently, money is tight in Miami-Dade County . . . so funding is drying up and we currently don’t have any of the CRAs funding us . . . but they have funded us” (Coto interview 2012).

Fanm Ayisyen Nan Miyami, Inc. – Haitian Women of Miami, is primarily funded by the county, the city and the Children’s Trust, which itself is funded from property tax dollars. Grants for FANM’s work are currently almost non-existent. The FANM holds an annual fundraising event, as do several of the other organizations in my study, with some corporate donors, such as Macy’s and Wells Fargo Bank (Bastien interview 2013).

The bulk of funding for the YWCA of Greater Miami comes from the federal

15. “The Community Development Financial Institution (CDFI) Fund was created to expand the availability of credit, investment capital, and financial services in distressed urban and rural communities” (U.S. Department of the Treasury website).

government through the state to the county for disbursement. They receive funds for their Head Start program and childcare program. They also receive funding from the United Way in MDC, the Children's Trust, and fees from child care and after school care. The YWCA has a small amount of funding that comes from individual donors, and fundraising events with corporate sponsors. They are putting more emphasis on increasing the base of their funding. State funding for their family wellness component was recently cut. The YWCA does have an investment portfolio that provides some funding each year (Romero and Maloney-Simon interviews 2012, 2013).

The Women's Fund of Miami-Dade is unusual in that it is primarily funded through private gifts and an endowment. It has had minimal corporate and foundation support, except for family foundations, which usually give as a result of an individual's relationship with The Women's Fund. Corporate funding usually comes through a special relationship with someone in a corporate foundation or through corporate marketing. The Women's Fund receives no government funding for operations or disbursement to its grantees (Harris interview 2012).

Catalyst Miami is primarily funded by The Children's Trust and other grants from the Health Foundation of South Florida, the Susan G. Komen for the Cure, Ford Foundation, Kresge Foundation, the Allegany Franciscan Ministries, and the John S. and James L. Knight Foundation.¹⁶ They have also received county funds, but have experienced very little support from private gifts. "It hasn't been very robust . . . It's hard

16. "Allegany Franciscan Ministries is a non-profit Catholic organization that seeks to improve the overall health of individuals by increasing access to health services and information. It provides grants to organizations in the three regions of Florida formerly served by the Sisters' hospitals: Miami-Dade County, Palm Beach, Martin and St. Lucie Counties, and the Tampa Bay area of Hillsborough and Pinellas Counties" (Allegany Franciscan Ministries website).

for people to really wrap their heads, I mean, we want to be the go-to civic hub, that by belonging to us and supporting our foundation, you get the impact that the community needs” (Levine interview 2012).

Annual revenue for the five organizations ranged from \$250,000 to \$3,737,808 in 2011, with Partners for Self-Employment at the low end and the YWCA of Greater Miami-Dade at the high end.

Table 3

Budgets for 2012		
Women’s Fund of Miami-Dade		\$850,000
Partners for Self-Employment		\$1,006,983
Catalyst Miami		\$2,500,000
YWCA of Greater Miami-Dade		\$3,992,304
FANM – Haitian Women of Miami		\$715,000

C.4. Community Development Approaches

My study has traced several themes within the approaches towards community development of the five women-led community development organizations. Firstly, access to information about available services, programs, and rights, particularly for women and girls, is critical in the process of gaining economic security. Programs for disbursing knowledge and information come in many formats and delivery methods across the organizations – financial literacy, advocacy training, self-sufficiency programming, literacy, group lending, job counseling and training, and business knowledge and planning – are some of the key offerings.

Secondly, the integrated holistic approach is a common theme described by many of the interviewees and mirrors the speaking of women interviewed in Gittell, et al.’s research in the 1990s. “This integrative holistic approach and its human needs-centered,

comprehensive, and process-focused nature was often described by the women interviewed in terms of their personal commitment to their work” (Gittel, et al. 1999, 49).

Thirdly, for all five organizations, their main purpose for existing is to aid individuals and their families in escaping poverty, building economic security, and to empower the recipients to live a quality of life consistent with their own values. Eileen Maloney-Simon, CEO of the YWCA of Greater Miami-Dade County explains, “If we’re really about empowering women . . . the key to empowering women is economic empowerment. It is empowering, giving them choices over their life and the lives of their families, because you can’t say women without saying family” (Maloney-Simon interview 2013).

Fourthly, community participation is a key part of the organizations’ approaches. The format of participation occurs in different ways – FANM has at the core of its mission, teaching women and men to organize and advocate on their own behalf, giving them a voice in the decisions in the city, county, state, and nation that affect their lives (Bastien interview 2013). The Women’s Fund brings their grantees together to engage and learn from one another, providing an opportunity for the Women’s Fund staff to learn what the grantees need during the grant period to help them succeed. According to Harris:

We know, and we believe that some of the best ideas come from bringing the grantees together and then letting them communicate with one another, network with one another. In order to receive a grant from us, you have to agree that you’ll participate in three round tables a year. And, then we do an assessment at the beginning of the year, to get a snapshot in our minds of, ‘Okay, who are the grantees in this year’s class? And, what is it that they could best benefit from?’ And, then that’s

how we put the programming together. What they'll say . . . is that the real benefit is their being able to connect with one another, and maybe see if there are ways that they can work together (Harris interview 2012).

C.5. Networking and Collaboration: The Lifeblood of Women-led CDOs

Networking and collaboration by the five women-led CDOs are the most developed and pronounced of their characteristics. Not only do the five organizations network with each other extensively and on many levels, in addition, they are skilled networkers and collaborators in the community with other CDOs, community-based organizations (CBOs), community development corporations (CDCs), institutions such as banks and foundations, and corporations. They also collaborate with other entities they call community partners, such as referral services and data services, immigration organizations and legal services, Miami-Dade Public Schools, universities' health and law clinics and services in MDC, other clinics, and government officials.

They include their funders as collaborators. Catalyst Miami is distinctly in the business of creating coalitions at the local and statewide levels, as well as having a department with the sole purpose of strengthening other community organizations.

According to Levine,

Everything we do is a collaboration. There is not a single thing that this organization does in isolation. We collaborate with banks, and with businesses, and with the United Way, and all these organizations. And, plus, we have a whole department, if you will, on strengthening other organizations. That is testament to how much we care about it. I mean, we're not viewing strengthening them as in any way undermining us, or competing - no, this is all, it takes a village and the whole is greater than the sum of the parts. And, we take it, and . . . we're always paying it forward . . . with the idea that that will be for the benefit of society (Levine interview 2012).

All of the organizations studied here, to varying degrees, also network at the state, national, and international level. At the state and national level, they are most often

networking with similar types of organizations or branches of their own organizations, such as The Women’s Funding Network, or the YWCA, or other micro-lenders or micro-lending providers, or creating statewide coalitions. The transnational linkages will be discussed further in Chapter IV, but it plays a major role in the continuing education, networking, and innovative and strategic thinking of the leadership of the five women-led community development organizations.

The following section features each of the five women-led CDOs, giving greater detail about the organizational structure, programs and services, and highlights their commonalities and differences.

D. Five Women-led CDOs in Miami-Dade County – Emerging Models of Community Development

The purpose of the research was to analyze five organizations - Partners for Self-Employment, The Women’s Fund of Miami-Dade, Catalyst Miami, FANM (Fanm Ayisyen Nan Miyami) – Haitian Women of Miami, and the YWCA of Greater Miami-Dade - through a gender lens, looking at their impact on women’s economic security. The research reveals the comprehensive nature of the organizations’ programs and services, and the complexity of serving and empowering women, not just as individuals, but as a system in which families either struggle or thrive.

D.1. The Women’s Fund of Miami-Dade, Inc.

The mission of The Women’s Fund of Miami-Dade, Inc., founded in 1993 is “The Women’s Fund of Miami-Dade empowers women and girls through advocacy and funding for innovative initiatives that build equality, foster social change, and create community partnerships” (*Women’s Fund* 2012, 1). In the past several years The

Women’s Fund, a not-for-profit organization, has moved beyond merely awarding grants to deserving organizations in MDC that directly serve women and girls, to broadening its programming for a more comprehensive impact on the “way society views poverty, career options, mental health, educational opportunities, and a woman’s role in the world” (Goldin 2010, 12). The tagline for The Women’s Fund on its brochures, website, and on videos shown at fundraising events is “When Women and Girls Thrive, the Whole Community Prospers” (The Women’s Fund website). The aspect, that the overall well-being of the whole community is compromised as long as women and girls suffer unusually high inequities in quality of life issues, was also reported in the 2009 research report commissioned by The Women’s Fund, *The Portrait of Women and Girls in Miami-Dade County: Portrait of Women’s Economic Security* (Brion 2009). The *Portrait* report prompted The Women’s Fund to seize the opportunity to make a greater impact on society through more training for grantee organizations and by expanding its community partnerships.

The Women’s Fund’s move to an overarching theme of social change is extrapolated from recent findings from an evaluative tool being used by The Women’s Fund to measure the impact of their funding on the grantees’ progress and that of their client base.¹⁷ However, assessing social change presents difficulties as it involves change in individual perspectives, changes in the perspectives and actions of the community, and how policies and legislation respond to these changes to protect women and girls and

17. “Building on a global movement to examine the impact of funding from women’s funds, Women’s Fund of Miami-Dade commissioned this report to illustrate the impact of its grantees. . . .Created by the Women’s Funding Network, an international association of women’s funds, Making The Case evaluation tool helps grantees think about their work from a social change perspective” (Goldin 2010, i, 6).

allow equal opportunities for their participation in all sectors of society (Goldin 2010). The ‘Making the Case’ tool allows for a first step in evaluating social change, having grantees assess their own progress and think about their role in changing the way society views women and girls (Goldin 2010).

The Women’s Fund’s objectives include support for organizations that are start-ups assisting women and girls, understanding and addressing the root causes of inequality, and funding for innovation in addressing the issues of women and girls in Miami-Dade County (*Women’s Fund* 2012). Historically, The Women’s Fund has been willing to take risks in funding some start-up organizations that focused on issues of marginalized women, such as migrant workers, or organizations that are testing innovative approaches to new and persisting issues (Goldin 2010).

The staff and board believe their work, in collaboration with funders, grantees, other community organizations, and local businesses can turn the tide for women and girls in Miami-Dade County. The advocacy work of The Women’s Fund on statewide domestic violence and human trafficking issues displays their commitment to women and girls having “the right to safety, opportunity and self-determination in every aspect of their lives,” besides giving the organization needed visibility in the community (*Women’s Fund* 2012, 1). As the only gender-specific granting organization in MDC for the past twenty years, The Women’s Fund has given \$3,112,270 to 443 grantees serving over 60,000 women and girls. Other key funders of The Women’s Fund not mentioned specifically in the overview above are: Macy’s, BB & T/TriMix Foundation, Northwestern Mutual, Wells Fargo, and Baptist Health South Florida (The Women’s Fund website).

The current Executive Director of The Women's Fund is Marilyn Fizer March. She did not participate in this current study as she was not a staff member or the executive director in 2012. She replaced Deborah Harris in October 2012 after four years as Chief Executive Officer. Deborah Harris participated by giving an interview and allowing me to interview her staff and a board member in 2012. The Women's Fund of Miami-Dade currently has six staff members all of whom are women. Their positions include: Senior Program Officer, Chief Development Officer, Events Manager, two Project Coordinators, and a Communications Consultant. There are twenty-three members of the Board of Directors. One is male, making the percentage of women on the board 96 percent. The Women's Fund office is located in Coral Gables, Florida, and provides funding, training, and networking opportunities for grantees in Miami-Dade and Monroe Counties. The Women's Fund advocacy campaigns have been statewide.

The needs-based approach of The Women's Fund supports organizations that provide direct services to underserved women and girls for a more just society. The Women's Fund not only provides funding, it also provides opportunities for its grantees to share information, meet with the board, engage with community partners, and network with each other, often forming alliances. Grantee Linda Carmona-Sanchez, President of Alliance for Early Care and Education, states, "Support from Women's Fund of Miami-Dade goes far beyond the actual cash. The connections we make through their quarterly roundtables, meeting their board, and hearing from other partners are invaluable. The prestige of a grant from the Women's Fund has also allowed us to leverage other money. I'm very happy about our progress, and working with other communities. That all happened because of the faith Women's Fund has in us" (Goldin 2010, 20).

The Women's Fund's 2012 grant making cycle focused on four areas: increasing women's economic security, empowering future leaders, freedom from violence, and women's health. The Women's Fund realizes the catalytic role they play in increasing women's economic security since they bring with them a nexus of issues that are addressed through their grant making and advocacy work. "We cannot ignore the fact that poverty predominantly affects women and the consequences of economic insecurity are real. Being unable to access health care, buy nutritious food or obtain adequate housing can place women, and their children, in serious jeopardy" (The Women's Fund website).

Four elements of the work of The Women's Fund are consistent with Gittell, et al.'s findings: "the needs of women and girls require an explicit focus"; innovative programming is a hallmark of women-led CDOs; directed programs for such issues as teen leadership, business training, and safe housing are common components; and programs are a broad synthesis of advocacy, direct services, and economic development (Gittell 1999, 78). These programs are designed to help keep young women out of poverty and guide women who are struggling to become economically secure.

Conventional poverty measures do not take into account the myriad barriers faced by women in MDC to gain self-sufficiency, especially in single parent families. It is imperative that more comprehensive standards for measuring real economic insecurity are developed and widely used, taking into account the bundle of issues that poor women face (The Women's Fund website). "Helping a poor woman find a job isn't just about employment training, it is about creating a society where women, regardless of their background, have the same access to economic self-sufficiency as men" (Goldin 2010, 6).

D.1.1. The Women’s Fund of Miami-Dade Major Grantees Working for Women’s Economic Security

The 2010 census data for MDC report that 35.3 percent of single female-headed households with at least one child live at or below the federal poverty level (US Census Bureau 2010). Poverty statistics represent the tip of the iceberg with regard to women and their families living in economic insecurity in Miami-Dade County. In 2012, The Women’s Fund chose the following organizations as grantees to tackle issue areas that create substantial barriers to women’s economic security.

Two grants were given for special initiatives. One was allocated to Acción for \$62,500 for its work to support businesswomen in obtaining micro-loans and associated support. The second grant went to Camillus House for \$10,000 to fund a program for transitioning homeless women to self-sufficiency (*Women’s Fund* 2012). Other grants awarded that improve the economic security of women include: \$5,000 to Americans for Immigrant Justice to provide legal services to Haitian women and girls who have been victims of crimes of violence while “giving them the tools to become independent and self-sustaining members of their families and the community” (*Women’s Fund* 2012, 4); IT Women for \$4000 for a mentoring and speakers program for young women ages 8-18, to engage with female IT professionals, who encourage the mentees to pursue STEM tracks of education; \$7,000 to Lotus House Women’s Shelter for job training and a work program for former homeless women. The program is designed to improve job skills for work readiness and encourages self-sufficiency; and We Count! for \$4000 to provide literacy classes and life skills workshops to empower migrant women from Latin America to be agents of change (*Women’s Fund* 2012).

The Women's Fund has a vision for MDC "in which men and women receive equal pay for equal work, where quality, affordable child and health care are available for every family, where women and children are safe from violence, and where all children have access to the education necessary to grow, regardless of their sex. Ultimately, The Women's Fund envisions a Miami where all women and girls achieve their full potential" (Goldin 2010, 4). The CEO, staff, board, grantees, funders, and community partners endeavor to provide the needed programming and the required funding to fulfill their vision. Despite the barriers they face, the organization, founding board members, and current board members continue to pursue their vision through difficult financial times. Chapter IV brings to light the strength of the women who live their vision day-in- and day-out, the barriers they face, and how they envision a new model of community development that brings people and resources together to lighten the load and achieve their vision.

D.2. Partners for Self-Employment, Inc. (PSE)

When Hurricane Andrew hit South Florida in August, 1992, it created hardship for many people, especially those already living in poverty. However, with recovery funds designated for the clean-up and rebuilding efforts, an unprecedented opportunity was created. Co-founders of PSE, Kathleen Gordon Close and Ellen Kempler Rosen had just returned from a trip to Bangladesh for a site visit to the Grameen Bank. Dr. Muhammad Yunus had developed a new concept of micro-credit allowing women to invest in their own businesses, work their way out of poverty, and begin saving money for the future. The women-centered, peer lending concept intrigued Close and Kempler Rosen. They investigated the bank first hand to see if they could replicate a group-

lending micro-credit organization in MDC, mindful of whether U.S. funding sources were ready to invest in such an endeavor.

In 1992, Close and Kempler Rosen traveled to Bangladesh with RESULTS, a Washington D.C.-based organization that lobbies for global and domestic anti-poverty legislation. In my interview with Kathleen Close, I asked her to speak about her trip. She responded,

Yes . . . a two week trip to visit the Grameen Bank and actually live in the villages, in different parts of Bangladesh. We were sent out in teams of three . . . and we were sent out to different locations and lived at a bank branch in the villages. We learned how the Grameen Bank works, the internal workings of it, how the bank delivered the loans, what kind of supportive training they had. So, we had a personal, for me it was an epiphany to actually be there and see their response and how it was working. I was incredibly inspired (Close interview 2012).

Following the devastation of parts of MDC and Monroe County by Hurricane Andrew, Close and Kempler Rosen applied for hurricane recovery assistance funds to start a not-for-profit micro-lending organization, originally called Working Capital, later changed to Partners for Self-Employment. In 1993, PSE held the distinction of being one of the first micro-lenders for small businesses and individuals in the U.S. They opened a non-traditional avenue for people to start a business who might not ordinarily be able to obtain a loan (PSE website).

The mission is “Partners for Self-Employment promotes financial well-being of low to moderate income individuals and families in South Florida via financial literacy training about how to earn and manage money, as well as through opportunities to borrow and save” (PSE website). Executive Director, Maria Coto, states that the mission is “to foster economic self-sufficiency . . . through asset purchase, through asset building

and business expansion” (Coto interview 2012). PSE services are available to women and men, without discrimination, which is tied to funding requirements from the federal government through the Small Business Administration (SBA), from which PSE receives most of its funding.

Maria Coto has been with PSE for eleven years. She started as a loan administrator, and became a program director before moving into the executive director position. Coto has eight staff members – a program director, a program clerk, a finance clerk and five technical assistance providers. Of the eight staff members, six are men. Four of the six are technical assistance providers. There are Spanish and Creole speakers on the staff to help meet client needs. The volunteer board of directors, comprised of community leaders is fifty percent women. Co-founders, Close and Kempler Rosen continue to serve on the board.

The main office is in downtown Miami with three satellite offices in North Miami, Little Haiti, and Homestead to allow better access to people in low-income neighborhoods who need their services. The training programs are administered from the main office, but anyone who qualifies can apply for loans at any of the offices. Loans are available to residents of MDC and Broward County. PSE provides “invaluable training, access to credit, financial counseling, savings programs for future homeowners, peer support to small businesses, as well as loans to more than 8,000 clients in Miami-Dade and South Broward Counties. 95% of our clients maintain a part-time home-based business, which provides additional income; averaging \$10,000.00 per year to help with the skyrocketing costs of health care, education and housing” (PSE website).

The PSE loan program operates with a revolving loan fund. Revenue comes from SBA, the City of Miami, and the Department of the Treasury, and other funds earmarked for loans, training, or operations. For 2011, PSE reported revenue in the amount of \$250,000 and expenses in the amount of \$533, 475 (GuideStar website).¹⁸ The budget for 2012 was \$1,006,983 (Coto interview 2012). For 2012, there were a total of 67 new loans given for a total of \$330,000 – 49 to women totaling \$224,500 and 18 to men totaling \$105,500. The overall repayment rate was 91 percent. 92 percent of women repaid and 84 percent of men repaid (Coto interview 2012).¹⁹

The PSE programs range from loan initiatives to savings programs designed to assist clients in buying a home. The entry-level loan program for people interested in starting a business or learning how to run an existing business is called the Peer Lending Program (PSE website). The concept of the program incorporates the peer-lending design of the Grameen Bank. Close explained the lending concept: “Our philosophy is actually more front-ended, getting them in business and then doing the training. We don’t pack the training up front, we pack the training all along while they are doing their business, because we find that training is more pertinent to them and more impactful when they have their own business. They are more engaged with it” (Close interview 2012). In

18. GuideStar.org is a non-profit website with the mission “[t]o revolutionize philanthropy by providing information that advances transparency, enables users to make better decisions, and encourages charitable giving” (GuideStar website 2013).

19. In a study by Bert D’Espallier, Isabelle Guérin, and Roy Mersland (2009) of 350 Microfinance Institutions (MFIs) in seventy countries, “[t]he findings indicate that MFIs with higher proportions of female borrowers have a lower *portfolio-at-risk*. A dummy indicating whether the MFI consciously practice a woman gender bias yields similar results. Using *loan-loss write-offs* and *loan-loss provisions* as alternative dependent variables yield similar results [Emphasis in original]. These combined findings provide compelling evidence that that focus on women clients enhances microfinance repayment, and that women in general are a better credit risk.”

2012, PSE did a total of 2598 hours of training. Women took the training for 1534 hours and men took the training for 1064 hours (Coto interview 2012).

Participants in the Peer Lending Program and applying for a business loan from PSE, are placed with a peer-lending cohort. The loan amount can vary from \$1000-\$7000. The loan evaluations are carried out by the members of the cohort, who serve as loan officers, and they make lending decisions as a group. No credit or collateral is required, but participation is required in PSE's Entrepreneurial Institute courses for business planning and financial literacy. The program goes beyond access to money. It allows individuals in the group to experience a new sense of partnership (hence the name of the organization) and support, participation in decisions, financial and business literacy training, entrepreneurial training, and networking opportunities.²⁰ "This collaborative method of inclusion empowers clients who might have been previously felt (sic) marginalized or lacked the confidence to take on a leadership role" (PSE website). The peer-lending groups know if they, individually, and as a group, repay their loans, more loans are available in the future. Program Director and lead trainer, Cornell Crews, gives his perspective:

So money is not the do all, end all. You have to know exactly what's going to happen with that money. What's the best place to get the biggest bang for that buck? Because, for us, when we make loans I tell them that, OK, here's the situation. We are going to give you a loan. This is not a grant. We're not giving away anything. You have to pay that money back. And, our fund is a revolving loan fund, which means that when you pay it back, it goes on to the next person. Because they pay back and it goes to the next person and so on, which helps the community all the way around. So when you take money, I want you to know that you are taking on the responsibility of the

20. "We went back to 'Partners for Self-Employment' because the word 'partner' really describes the relationship we have with our borrowers. It is not hierarchical, it is partnership/relationships" (Kempler Rosen interview 2012).

whole community. That is what I want you to understand. So, if you understand that and it is clear to you, you have a definite plan for each dollar. Because as a small business you don't have a lot of money. You have got to have a definite plan for each dollar and how each dollar is spent. Yes, sure you are going to make some mistakes, it's all part of the game, but you have to be able to recover. We try to involve all these things, not just writing a check because that's easy. It's all the peripheral surrounding that's the hard part (Crews interview 2012).

As Crews explains, having an increase in income via a loan, does not necessarily give the freedom or capability to be productive with that income. There are peripheral skills and support that when afforded the borrower, gives him or her freedom to participate in the marketplace and succeed in their own economic development. Access and ability to participate in the economic process is a key component of Sen's freedom-centered capability approach. "Greater freedom enhances the ability of people to help themselves and also to influence the world, and these matters are central to the process of development" (Sen 2000, 18).

The Direct Loan Program is the second type of loan available. The loans are for clients who have had a business for at least two years and have kept accurate financial records during that time. The entrepreneur may want to expand his/her business or make improvements. The loans can go up to a maximum of \$35,000 if the applicant qualifies. No training is required for loan recipients in the Direct Loan Program and technical assistance is always available to any borrower at Partners for Self-Employment. (PSE website).

The Matched Savings Fund program is designed to help clients who have a dream of homeownership or want to start saving for their business. A financial literacy course is required for participation in the program. As the client saves, their savings can be matched 2-to-1, up to \$1000 per year for an individual, but a household can bring in an

additional \$4000 from the fund per year. To participate, there is a maximum net worth requirement of \$10,000, exclusive of home and auto, and other criteria regarding federal assistance and poverty guidelines (PSE website).²¹

The training component of PSE is what makes it unique. Compared to obtaining a loan from a bank or most credit unions where there is little support for a client to succeed, PSE has a full array of training programs that range from financial literacy, business planning, entrepreneurship, and leadership. For the Peer Lending Program and the Matched Savings Program, specific courses are required. PSE offers workshops and seminars with some volunteer professionals from the legal and financial community. All of the training is free to borrowers or to anyone who wants to attend to gauge whether or not to apply for a loan or the savings program.

The following is a list of organizations and community partners listed by PSE on their website as supporters: City of Miami, Small Business Administration, Department of The Treasury, Citi, John S. and James L. Knight Foundation, Bank of America, Subway, Catalyst Miami, Levi Strauss and Company, YWCA of Greater Miami, South Florida Urban Ministries, MDC Community Action Agency, MDC Housing and Community Development, The Carrie Meek Foundation, Association for Enterprise Opportunities, U.S. Department of Health and Human Services, City National Bank, Neighborhood Housing Services of South Florida, and World Relief (PSE website). In addition to the funders and collaborators, PSE staff and board members meet with county

21. "If you qualify for Temporary Assistance for Needy Families (TANF) or the Earned Income Tax Credit (ETIC) you can participate in this program. You can also apply for the program if your income from the previous year was less than 200% of the current poverty guidelines based on the 2000 Census" (PSE website).

and city commissioners, and mayors as advocates for PSE programs and to educate them on the economic and social conditions in MDC from their perspective (Close interview 2012).

Looking back, Program Director Cornell Crews reflects on how the environment has been for collaboration in Miami-Dade County. “I can tell you it’s gotten better in the last four or five years because when I first came here in 2001, 2002, 2003, every non-profit was for themselves. Everybody was like crabs in a barrel. Everybody was trying to pull everybody down, trying to grab that extra dollar of funding. That’s the way it was, but, as the recession affected everyone, it affected the non-profits as well, and we’ve got to work together” (Crews interview 2012).

In an attempt to move the process forward, staff members from PSE began seeking board positions in other organizations to foster more collaboration. Coto spoke with me about the importance of board collaboration in sharing resources and offering more services to their clients. “The Women’s Fund has been generous to us . . . and, Daniella Levine, of course, with her project. Cornell . . . sits on her Board. And we kind of tag team the organizations we sit on. And, sitting on all of these different boards doing these different things gives us even more access to other types of services and places to refer our clients” (Coto interview 2012). Coto attends some national conferences of umbrella organizations for microfinance to continue to learn best practices and innovation in micro-lending.

Close and Kempler Rosen are responsible for networking at the national level on behalf of PSE. They regularly attend national conferences organized by RESULTS, focused on grassroots citizen advocacy on hunger and poverty issues, with a particular

focus on women and children at the domestic and global level. They meet with congressional representatives on issues that affect the work of PSE, such as microcredit funding legislation. Close attended a microcredit summit in Spain in 2012 and has attended five out of ten global summits. She spoke about her experience:

The thing that impressed me the most were the young women leaders, young meaning in their 30s, who have taken up the banner of microcredit in their country, such as Pakistan, such as Afghanistan, such as Egypt, such as Kenya. So to see the women leaders that are taking this up and are the heads of major organizations that are reaching millions of women, not thousands, millions of women and to interact and see the women leaders was really inspiring, because we were very active in getting the first funding through RESULTS for microcredit in the foreign aid budget; and I knew these women would show up and so delighted that I got to see and meet many of them” (Close interview 2012).

Education, information, and knowledge are at the heart of the approach and implementation at PSE. As stated by the executive director, program director and board members, the training component of PSE makes it a unique organization. Loans combined with life and business skills open new opportunities for people who would not ordinarily be able to start a business, or be successful in the one they have. Chapter IV reports more detail about the unique nature of PSE, including its roots in the Grameen Bank, the personal stories of the staff, board members and loan recipients, the dynamics of peer lending, and the barriers they face providing their services in a challenging economic environment.

D.3. Catalyst Miami, Inc.

Catalyst Miami is a not-for-profit CDO serving Miami-Dade County for over sixteen years. Founder, President, and CEO, Daniella Levine has served in her capacity since 1996 (as Human Services Coalition). She and members of a committee of the League of Women Voters stepped into a void created by welfare reform during the

1990s, leaving holes in the social safety net in Miami-Dade County. Human Services Coalition began its work as a service and advocacy organization to help fill the gap (Greenfield interview 2012; Catalyst Miami website).

Over the past 16 years, Human Services Coalition/Catalyst Miami built their mission on the foundation of: a commitment to their clients having choices in improving their lives and a voice in the decisions that affect them; innovative approaches to social and economic system coordination in the community; collaboration and coalition-building with other agencies; a model workplace that develops staff leadership, creativity and choice; and, a focus on accomplishments to “pay it forward” (Catalyst Miami website). Sr. Vice President for Community Engagement and Advocacy, Gretchen Beesing spoke about her reasons for working at Catalyst Miami, which relates to the model workplace commitment of the organization. She states, “It was a more flexible and friendly environment than a lot of state or government funded agencies offer. So, I was drawn to the organization for some very practical reasons” (Beesing interview 2012).

Daniella Levine states the mission as, “we work to enhance individual leadership . . . grow and develop individual leadership and strength in organizations, so that they can work together to achieve improvements in health, education, and economic opportunity” (Levine interview 2012). Catalyst Miami has twenty-two staff members of whom eighteen are women. The staff covers the following areas: under the heading of officers and administration - office management, grants and contracts, chief of operations, chief of programs, accounting, financial literacy, parent leadership training, prosperity, youth training, civic engagement, community liaison and health navigator;

under organizational leadership - public allies program, advocacy and the ReServe program (Catalyst Miami website).

The board of directors of Catalyst Miami consists of twenty community volunteers of whom twelve are women. Board member Valory Greenfield, public benefits specialist and attorney specializing in public benefits law, serves on the Board of Directors and was instrumental in the formation of the Human Services Coalition in 1996. She states that the focus of Catalyst Miami is “to support organizations that empower people to come together for civic engagement, whether that civic engagement be for the purpose of creating a better social structure in Miami, including access to benefits, access to wealth, access to health. It both empowers people for civic engagement, and empowers organizations that empower people” (Greenfield interview 2012).

Collectively, the President and CEO, staff and board, have a *vision* – “We live in a just and equitable society in which all residents are meaningfully engaged” (Catalyst Miami website). Catalyst Miami recently changed its name from Human Services Coalition to reflect its greater intention for the community and added the tagline, ‘Connect for Good.’ Senior Vice President for Community Engagement and Advocacy, Gretchen Beesing spoke about the mission as it relates to the new branding of the organization stating:

The mission is really to develop individual leaders and also strong, non-profit organizations, to build their capacity, and then to bring everybody together to work in coalition towards our policy agenda, which, and there are some particular, we call them areas of concern, that we are focused on. We are, generally speaking, an anti-poverty organization, but we focus in on education issues, healthcare access issues, financial prosperity, taxes (Beesing interview 2012).

The synthesizing of the organization is reflected in the programs offered. In changing its name and re-branding itself, Catalyst Miami has expanded its programming to include leadership-building in other non-profits, and has spent time in strategic planning with staff and board members to hone the organization, particularly to be able to attract funding and support (Levine interview 2012). In addition, they endeavor to communicate more clearly about what they do, as well as streamline collaborative efforts with other organizations in MDC that could work more synergistically. All of the actions mentioned here build a network of community development that addresses the fundamental needs of individuals and the community as a whole, in a comprehensive and integrated strategy. The leadership of Catalyst Miami in the community is consistent with Gittell, et al.'s findings, "Women-led CDOs in particular have taken on multiple roles in the community including housing and economic development, organizing, activism and advocacy, as well as human service delivery. The roles the organizations play and the programs which have been established reflect women's self-described "holistic" approach to community development" (Gittell, et al. 1999, 10).

Building a community that thrives is the number one intention of the organization – "Connecting people to shared purpose and place creates a thriving Miami for all" (Catalyst Miami website). The challenge is in gaining support for and the implementation of broad initiatives of community development, with which not only Catalyst Miami, in addition, all five of the organizations struggle.

The approach of Catalyst Miami mirrors the approach of several of the other organizations in the study. Training, information, and knowledge are critical for the partners of and participants with Catalyst Miami to thrive. Levine, her staff, and board

believe that community development is social and human development. A broader spectrum of issues beyond bricks and mortar, construction of businesses and housing, must be addressed to make a lasting difference in sustainable community development in Miami-Dade County. Community development must be integrative and strategic, addressing a nexus of issues such as parent involvement, community planning, self-sufficiency programming, and community engagement, as part of a holistic approach (Levine interview 2012). For Levine and Catalyst Miami, coalition-building brings power to community development. One organization cannot make community-wide changes on its own, but it can bring together, coalesce, and build the capacity of multiple organizations that can turn the tide for people who struggle, not only to survive, but also to thrive.

As a well-known community development leader, collaborator, networker, and coalition-builder in MDC, here is what Levine has to say about herself and her work:

My middle name is collaboration. I mean, I take it very, very seriously for many reasons. One is that I'm really an efficiency expert. I really hate to do something that somebody else is doing. That offends me to waste resources. And, also because I am conflict averse, and so I don't want to compete with people unnecessarily. I am compulsive about . . . I call myself a compulsive collaborator. If I hear a whiff of somebody's doing something that it all relates to what I am doing, I'm on it (Levine interview 2012).

As Catalyst Miami continues to be innovative, dynamic, and visionary in its programming, it remains true to its fundamental values and concerns: "strengthening our middle class, lifting people out of poverty, increasing access to healthcare and other essential services, increasing citizen leadership" (Catalyst Miami website). The overarching theme of Connect for Good empowers and connects leaders of other non-profits and agencies, colleges and universities, experts on the issues of concern, civic

engagement through schools, and leaders in businesses to engage with the community. All programs of their multi-pronged approach promote economic self-sufficiency, civic involvement, and respect across a diverse community.

Catalyst's Prosperity Campaign is its flagship program initiative. The Campaign empowers individual leadership and seeks partnerships with non-profits, government and businesses to help link "families to financial services and healthcare programs for economic stability" (Catalyst Miami website). It is, ultimately, about economic security and quality of life.

HealthConnect is one of the key components of the Prosperity Campaign. It is in the public schools and serves as a vehicle for enrolling eligible children in health insurance programs. The Family Leadership and Training Institute provides educational opportunities for parents, children, and the community to learn how to become effective child advocates. Imagine Miami is a program that facilitates a network of civic-minded individuals, businesses, and organizations committed to a thriving community in Miami-Dade County (Catalyst Miami website).

Under the rubric of organizational leadership at Catalyst Miami are the following programs: The Nonprofit Leadership Training Institute fosters involvement by non-profits in social change through advocacy initiatives. The Institute is one of Catalyst Miami's capacity-building programs, providing leadership and advocacy training of non-profits. The Public Allies program is a leadership development and apprenticeship program of AmeriCorps that Catalyst Miami makes available to nonprofits and other public agencies (Catalyst Miami website).

ReServe is a program that provides opportunities for mostly retired professionals to mentor staff in non-profits and public agencies in their area of expertise (Catalyst Miami website). Program Director Dacia Steiner explains the program:

ReServe places continuing professionals over 55 in part-time, short-term, stipend service opportunities with non-profits, public institutions, and government agencies. It's connecting boomers to opportunities in the community for building capacity in our non-profit sector . . . We provide engagement and service opportunities for older adults, and we also, then, as the secondary factor, they build capacity in the non-profits they serve (Steiner interview 2012).

The final prong of the multi-pronged approach of Catalyst Miami is advocacy. There are three advocacy projects: Miami THRIVES Network, which has as its key component The Miami Poverty Reduction Network, bringing together nonprofits for a focused campaign of understanding the root causes of poverty in MDC, developing systemic solutions, and designing the implementation, is a three-year initiative that started in 2011. The second advocacy program is Pennywise, an advocacy coalition designed to help protect county services and jobs. Third, is HealthConnect that is included as part of the Prosperity Campaign, mentioned previously.

Annually, over 5,000 people are served through the service-related programs of Catalyst Miami. In its civic engagement and advocacy work, approximately 200 people are trained and supported. Over 200 organizations participate in the nonprofit sector capacity-building programs of Catalyst Miami (Levine interview 2012).

With a budget of \$2.5 million in 2012, funders play an important role not only in the viability of the organization's mission, but also in the success and sustainability of its staff and programs. Funding from the Children's Trust, which is from Florida citizens'

property taxes, makes up the bulk of the revenue, bolstered by support from other foundations mentioned in the overview section of the chapter (Levine interview 2012).

In conclusion, Catalyst Miami is not an organization focused solely on women. It is not unusual that women-led CDOs would see their role more broadly. Even the organizations that focus on women, such as The Women’s Fund, Haitian Women of Miami (FANM), and the YWCA of Greater Miami, include the viability of family members in their broader vision for economic security and social change. In response to my question to Levine about Catalyst Miami having a focus on women’s economic security issues, she replied:

For one thing, women are often the ones who take the lead in household support, and so many of our service customers are women. So many women-headed households. We have a lot of women coming through here for service. And, then in our civic programming, we have a disproportionate number of women in our civic programs. We do have men, but they are the small minority. We work hard to have a bigger presence of men, but it is disproportionate. And, why are women more active in the community and more interested in community leadership? Hmm - that’s an interesting question. And, then I’m thinking, because I never really thought about this before, but on the non-profit capacity side, which is our third product line, so to speak, mostly it is women-led organizations. So, in that sense, and plus our staff is . . . predominantly women. There have been times when we’ve had not a man on the staff. But, we have a good representation of men right now. So, I guess across the board, women show up, but they aren’t specifically targeted (Levine interview 2012).

D.4. YWCA of Greater Miami-Dade, Inc.

The YWCA of Greater Miami-Dade was the first YWCA to open in Miami ninety years ago. As part of a national and international body of community organizations committed to women and their families, the YWCA of Greater Miami-Dade has created a lasting legacy for Miami-Dade County. “The YWCA of Greater Miami-Dade is dedicated to eliminating racism, empowering women and promoting peace, justice, freedom and

dignity for all” (Annual Report 2010-2011). The mission statement sets the tone for a very broad perspective on and approach to community development. It also sets the standard for the leadership roles that women and men play in fulfilling the mission as staff, board members, funders, community partners, and as constituents.

The CEO, Eileen Maloney-Simon has occupied her leadership position for seventeen years. She became a member of the YWCA fifteen years prior to that. Her commitment to women, families, and community was learned from a strong mother who struggled to get her college degree, went on to get a master’s degree, and was later involved with the teachers’ union in Dade County, along with other capable women, striking for their rights in the late 1960s. Then, as a civil rights activist in Alabama, her mother registered people to vote, with Maloney-Simon tagging along. Maloney-Simon’s own experiences of campaigning for Robert Kennedy’s presidential bid at thirteen years of age, and later attending Barry College with extraordinary women as role models and mentors, shaped her to take a leadership role for the empowerment of women and their families for the good of the community. Eileen summarized saying, “I was always politically active, always very involved in the community. My mother believed in that” (Maloney-Simon interview 2012).

Twenty-two staff members assist in four locations (centers) in Miami-Dade County. Two of the YWCA staff are men. The staff is responsible for five main program areas: health and wellness, education and training, youth services, children’s services, and advocacy. The YWCA of Greater Miami-Dade has a sixteen-member, all-women board of directors (YWCA website; Maloney-Simon interview 2013).

The YWCA of Miami-Dade's services are designed to provide a woman and her family with a tailored program for her short-term needs and her long-term goals. Listening to the constituents of their programs is a critical component of the process in which individual need assessments are made. The YWCA of Miami-Dade's website explains the comprehensive approach to their work, "We have steadily expanded and enhanced a comprehensive menu of services to include early childhood, after-school care, women's health initiatives, advocacy, family services, economic empowerment, and overall education for the young and the young at heart with each offering real tools to change lives through safety, healing, and empowerment" (YWCA website). The YWCA of Greater Miami-Dade has some of the most extensive and centralized programs focused on women and children. The YWCA has programs that support a woman and her family to be successful and healthy in a sustainable manner, and they attempt to deliver services that have the capacity to improve quality of life from cradle to grave.

The health and wellness component of programming are comprised of four key programs: the YWCA Family Wellness Program, which is specifically for the needs of women of color who are uninsured or underinsured, provides health screenings, education, and referral services. In FY 2011-2012, 7239 women and men were served (a decrease of 705 people from the previous year); YWCA Yoga; Tobacco Prevention and Cessation; Outreach and Education, which is a collaborative effort with clinics, businesses, churches, shelters and jails, specifically for cancer prevention and other chronic conditions.

Five programs are in the education and training track: Resource and Readiness addresses the YWCA values of equality and dignity. The following are the overarching

goals of the YWCA. “Services are provided to single mothers and families who receive cash assistance, low-income pregnant and/or parenting young women, girls and their families who are currently are or have resided in homeless shelters or otherwise unstable homes” (Annual Report 2010-2011, 6). Literacy Services is a comprehensive educational program that seeks to empower individuals to become more independent in their life goals. Included in Literacy Services is “assistance with finances, housing, mentoring, tutoring, and homework support” (Annual Report 2010-2011, 6).

The YWCA Childcare Centers provide accredited services for children from birth to four years in four centers in Miami-Dade County – three are located downtown and one is in Miami Gardens. The service is available to participants of all income levels. In FY 2012, 374 children were served, including learning components as part of the overall childcare programming. Parenting classes attempt to cover a myriad of issues ranging from family intervention, literacy, and success in school for future goals. The program, offered to the community at large and families living in homeless shelters, served 210 parents and children in FY 2011.

The YWCA Economic Empowerment Program has been in effect for ten years. It provides basic educational services to women and men regarding financial literacy in areas such as creating savings, understanding banking services, and obtaining and maintaining good credit. They participate in classes and are put in cohorts to work together and learn together, forming bonds of support in the classroom. In the interview with the coordinator of the program, Regina Prizont, she explained that the program used to include an individual development account program (IDA), which had matching funds for the participant, but ran into two problems: 1) the funding was cut for that part of the

program recently, and 2) the participants would build savings without having the financial knowledge or wherewithal to follow through on a home purchase, starting a business, or other goals for the money. The YWCA strengthened the educational side of the program to make it more relevant to today's issues of being unbanked or underbanked (going to check cashing stores), and lack of knowledge about loans, mortgages and investing. Regina explained the refocusing of the program:

Until very recently, we had individual development accounts, and there was the big debacle with the housing problem that not only impacted Miami, but Florida more so than other places in the country. With property prices plummeting, and also unemployment, and our actually low employment . . . people who lost hours of work. Everybody came into the program with the IDA in mind, wanting to buy a house or set up a business, the economic situation at large, for the people that qualified for the program, greatly diminished their capability. So, we thought, 'What we need to do to set up these people to help them manage the money they do have.' To help them maybe think, 'Okay, I need to have an emergency fund. That's the first thing I'm going to do with the savings. It's not going to be, buy a house that I'm probably going to lose because I won't be able to afford the mortgage.' That's why we switched to an information mode, rather than savings, to build assets they need to have their basics covered. They have to have employment. They have to have health insurance. They have to have . . . education for their kids. So, in order to do that, and because we serve a population that is, in the majority, way low income to medium low income, we think it's more important to actually have them succeed in this program than have their hopes raised by a program that they'll never be able to attain. And that's why we switched to this informational mode. But, at this point, we think this is more necessary than a huge savings account . . . you cannot get approved for a mortgage (Prizont interview 2012).

The Economic Empowerment Program ties in with one of the key themes of the YWCA of Greater Miami-Dade in that the CEO and staff realize that women, in particular, need to be in an environment that teaches and nurtures them to realize the importance of amassing wealth to stabilize themselves for the future. The informational mode prepares them for a future of self-sufficiency, once they are stabilized, then they can begin saving as a cushion for the future. It does not have to be much to begin. It is

more of a mindset to build something for oneself, to have something to fall back on, to build for the future, and for one's children. It is about agency, the capability and responsibility to act on one's own behalf. This is the heart of Amartya Sen's approach, "Agent' . . . someone who acts and brings about change, and whose achievements can be judged in terms of her own values and objectives, whether or not we assess them in terms of some external criteria as well" (Sen 2000, 19).

While in that new mindset, the staff works with each person to help her or him get the basics of life in order – healthcare for themselves and their children, including cancer screenings, immunizations, etc.; housing that is safe from situations of domestic violence or permanent housing, in general; nutritious food for themselves and their children; job counseling, training, and skills, as well as job opportunities that are easily accessible; and childcare that is reliable and affordable. These are the pillars of economic security. A woman and her family have the opportunity to not only lift themselves out of poverty, but also have the kind of support structure that offers integrated services and training to help her redefine her life (Annual Report 2010-2011).

The CEO, Eileen Maloney-Simon, spoke about the process during her interview:

So . . . our clients, if they go through the course, can open a bank account with none of the hassles that normally face low income people, which are credit checks - nope. You go right in. Social security numbers - nope. You go right in. If you've ever written bad checks in your life, you know, had bounced checks, banking history, bad banking history - nope. You can start right there. We're going to give you a completely clean slate. . . . So, going back to the 'Y' is . . . that we truly believe, honestly, it is one of my most profound beliefs is that you're never going to get out of poverty until you begin to amass wealth. And, unfortunately, because the opportunities are not as great for lower income individuals, and women in general, you're not going to amass wealth until you start amassing your own. And, that's a sad state of affairs, but that's the reality. No Prince Charming, no knight in shining armor is going to

come and sweep you off your feet, and give you 10,000 dollars and say, 'Have at it' (Maloney-Simon interview 2013).

For FY 2011-2012, there were 171 who attended classes at the YWCA, an increase of 31 participants over the previous year. Of the 171 participants, 129 were female and 42 were male. Of the 171 participants, 131 had income in the \$17,650 - \$27,000 range annually and 51 had an annual income below \$17, 650 (Maloney-Simon interview 2013).

The Economic Empowerment Program currently has a partnership with Acción, a non-profit loan organization with an educational component on mortgages, loans, and investing. Also, a CPA organization provides a program for teens on investing, saving and managing their money, and Citibank opens bank accounts for successful participants in the program (Maloney-Simon Interview 2013). As with all of the programs at the YWCA, they are designed to strengthen the family unit by increasing their economic stability, thereby strengthening the community (Annual Report 2010-2011).

The YWCA of Greater Miami-Dade has a strong youth programming component comprised of the following services: YWCA Mentoring Program, providing role models to low income youths; YWCA's Intel Computer Clubhouse, an international program; Stay-in-School Program with a work-study component; Teen Pregnancy Prevention; and, the Out of School Program for elementary and middle school children at eight sites in MDC public schools, providing literacy, social skills and fitness programs.

Programs for children include: the Early Learning Program of child development for children six weeks to five years old at four learning centers; the Before and After School Program that provides safe learning environments at eleven MDC public schools

and had 751 youths participants in FY 2012; Youth Leadership, which incorporates homework/tutoring assistance, community service and character-building for future employment; and Recreation and Enrichment Programs with physical fitness and nutrition education. In FY 2011, 1042 children ages 5 -12 participated in the program (Annual Report 2010-2011). In FY 2012, 212 teens participated in YWCA programs (Maloney-Simon interview 2013).

The advocacy programs of the YWCA of Greater Miami-Dade include: Collaborative partnerships with “Miami Dade Commission on Women, the Early Learning Coalition, United Way Public Policy Committee, and the Children’s Movement of Florida and continued work with the YWCA’s Regional and National Office . . . to promote the interests of women and girls” (Annual Report 2010-2011, 12); the Court Care: A Better Place to Be Program designed to protect children in the courtroom in collaboration with the 11th Judicial Court; Homeless Outreach, which incorporates advocacy for and engaging with the homeless; and the Backpack Program for children in Overtown who need extra food over weekends or holidays for themselves and their families. In FY 2011, over 3,000 meals were provided (Annual Report 2010-2011). Data collected in 2011, recently published by Feeding America, show 149,530 children in MDC who are food insecure (Feeding America website).

When combining all programs and all clients served during the FY 2011-2012, the total reached was 14,902. One of the largest programs is the early childhood court care, which served 3700 children at three sites (Maloney-Simon Interview 2013).

The YWCA of Greater Miami-Dade receives the bulk of its revenue from program and service fees and grants. The grants come in the form of federal, state, and

local government funding, and, from foundations. It also receives funding from The Children's Trust and the United Way. Special fundraising events bring in some revenue, along with other private contributions.

The budget for FY 2011-12 was \$3,992,304. For FY 2011-2012 the total revenue was \$3,737,808 and total expenses were \$4,274,829 (GuideStar website; Flynn interview 2012). The revenue was a decrease of over \$675,000 in funding from the previous year in federal, state and local government funds, as well as Foundation and United Way funding (Maloney-Simon interview 2013).

The YWCA of Greater-Miami's CEO, staff and board members all participate in collaboration and networking on behalf of the organization. Some of the additional organizations, entities, and individuals not already discussed are the Florida Department of Health, Big Brothers/Big Sisters, Catalyst Miami (Gussie Flynn, Director of Development and Community Relations commented that she has Daniella Levine on speed-dial), and many other clinics, businesses, churches, shelters, and other community organizations (Flynn interview 2012).

I close the section with a story that the CEO, Maloney-Simon, told me of a collaborative effort they initiated that encapsulates the core of their mission, demonstrates their understanding of involving people in the decisions that affect their lives, not to mention, exhibits collaboration up and down the scale of society:

We built this park right over here . . . right behind our little childcare center. In a collaborative effort with the Trust for Public Lands, the investors of MetLife and other foundations, and the county's Safe Park Initiative or Park Bond Initiative. They bought that little corner piece of land and we had a focus group that we facilitated in this community, in this neighborhood that would be directly impacted by the park. And, we invited everybody in, on a Saturday. And, we had the adults here in two groups. And, we took the children from age four to

eighteen, by age groups. And, their tasks were to design the park, a park that they would like to see. And, so all day long they were building their designs while the older people, the parents and others were talking about their priorities for a park. And, then they all came together at the end, and made their presentations, and then the architect took it and came up with, based on all the different things, two possible designs that incorporated everybody's thinking. We held a community election over two weeks. Everybody could come in and they voted on which design they liked the best. And, that was the design that won, with the most votes, and we built it. Now, the YWCA maintains that park, not the city, not the county. We maintain the park. And, it was the first green space built in Overtown in over ten years. So, that, to me, that's community development (Maloney-Simon interview 2012).

D.5. FANM (Fanm Ayisyen Nan Miyami), Inc. – Haitian Women of Miami

Fanm Ayisyen Nam Miyami, the Haitian Women of Miami has been formally organized since 1991. Situated in the heart of Little Haiti in Miami, it endeavors to serve that community first, but also serves as a springboard to Greater MDC, to Haiti and the world. Its mission is “to empower Haitian women and their families socially, politically, and facilitate their adjustments in South Florida” (Annual Report 2011, 1). The FANM carries out its mission through advocacy, education, and providing social services to its constituents. The most immediate needs are for low-income women and their families who seek refuge and support, often as they are transitioning into the American culture.

The FANM also opens its doors and provides for women who are victims of domestic violence or abuse, and anyone who faces discrimination or racism. Marleine Bastien, founder and Executive Director, spoke of her commitment to Haitian women and families, stating:

When families come here, when immigrant families come here, no matter where they are from, Italy, no matter, Europe, China, you know, Central America, South America, the Caribbean - these people bring with them strengths. And, then, we need to build on these strengths in order to help them, you know, take roots, or grow roots and then become bona fide members of our society here (Bastien interview 2013).

The FANM has a broad commitment to people living in MDC and Broward County, but reaches beyond borders to network and collaborate with others who need support. Since its founding in 1991, FANM has been an advocate and champion “for the rights of those who have been underserved, marginalized, disenfranchised, and discriminated against in South Florida” (FANM website).

In 2011, FANM had nineteen staff members (including the executive director) of whom seven were men. According to Jean Mecknic Derisca, the director of the adult education program, the staff is down to ten people and many of them are working part-time (Derisca interview 2013). They are directors or managers of programs in adult education, literacy, economic development, family intervention, health, immigration and citizenship, public policy, youth development, and business development. The staff provides services and training in a variety of areas within these programs, such as health care, job training and search, computer literacy, and financial literacy. At the same time the staff also works to provide training in organizing and advocacy to make sure their constituents have a voice in the decisions that affect their lives, such as women’s rights, justice in the immigration system, affordable housing, and access to health care, both physical and mental issues. At the foundation of all of their programs is the commitment to aid people in getting out of poverty, and living lives of justice and freedom to fully participate in society, especially women (Bastien interview 2013).

The Board of Directors of FANM has seven positions, of which six are filled. There are four women and two men on the board. Marie Woodson is the board chair. She is also the Vice-Chair of the Miami-Dade Commission for Women (Woodson Interview

2013). The vice president of the board, Diane Landsberg, has served on the board for ten years. She brings her relationship with the Non-Violence Project, of which she is the CEO (Landsberg interview 2013).

The programs run by FANM reflect its approach to provide comprehensive services and programs that empower women and their families to bring themselves out of poverty. Fanm Ayisyen Nan Miyami teaches them to advocate for themselves and have a strong voice on issues that affect them, besides providing needed services for building lives of long-term economic security. The Adult Education and Literacy program provides basic computer skills and adult education with the intent of aiding clients in becoming economically secure (FANM website). The director of the adult education program for five years, Derisca, told me that FANM endeavors to make connections between all of their programs. Long-term stability for their clients depends on a foundation of literacy and computer classes as they begin their climb out of poverty. Literacy and computer skills allow them to prepare the necessary paperwork for citizenship (Derisca interview 2013).

The computer literacy class teaches clients to use an email address, fill out applications online, and pay their bills online. During the period of taking classes, a client may also have the opportunity to be shadowed by a staff or volunteer to a health clinic or hospital to fill out forms, obtain medication, or see a doctor (Derisca interview 2013). In the interview with Derisca, he said of one of his clients:

I remember a case where a student just left here, the program of the computer training program, before she used . . . to have someone to fill out the children and family form for her . . . and, when she got there, they told her, to use a computer and to fill out the form. And, she came back to me and said, ‘Derisca, do you imagine how I was happy to do so. They just took me to get a computer to fill out

the form and I did it! You understand, And, I did it. I was able to do so' (Derisca interview 2013).

The computer literacy program operates in partnership with the North Miami Adult Education Center, which also provides pre- and post-testing to determine the students' level and does grading. The FANM receives a small amount of funding from MDC public schools for their part in the program. Over the past five years, FANM has had 1,000 students in the computer training classes and 400 in ESL (English Second Language) and literacy classes. Eighty percent of those have been women (Derisca interview 2013). Unfortunately, as a consequence of cuts in funding and other economic challenges of the past few years, FANM has been forced to charge minimal fees for the computer and ESL classes.

The Community Economic Development Program of FANM is designed to provide training for women and men in job skills of basic business operations, such as marketing and sales, customer service, and management of finances. It caters to people who are unemployed or underemployed, seeking opportunities for income generation, and eventual self-sufficiency. There is an advocacy component attached to the program, which is the promotion of earning a living wage (Annual Report 2011). Executive Director, Bastien, sums up the synergy of their programs stating, "If you do not know how to manage your budget, you will fall deeper into poverty. So, here, we teach them how to use the computer, we teach them how to look for jobs on the computer. First, we teach them how to read and write. Then, we teach them how to use the computer. But, most importantly, we give them a voice, which is as important" (Bastien interview 2013).

Contributors to two programs are Wells Fargo and the grant making organization, The Women's Fund of Miami-Dade. They support the financial literacy classes of the economic development program (Bastien interview 2013).

In addition to the economic development program, FANM also offers a Business Development program for established or start-up businesses. Beginning with a needs assessment, FANM staff helps the owner apply for local government grants, obtaining licensing and technical support, business training for employees, and networking connections in the Haitian community.

The Family Intervention and Empowerment program is designed to make the transition more fluid for Haitian families as they adjust to the U.S. culture. Assessments are made and actions or treatments are recommended through a case management system. The Health Promotion and Prevention program affords educational opportunities to Haitian families and others in the community on various health topics. Key areas addressed are early detection of cancer, reproductive health issues, HIV/AIDS, and diabetes. The FANM attempts to connect each family with a primary care center. As part of an integrated strategy, FANM uses the opportunity of the program to work with eligible clients filling out forms for public benefits (FANM website). In keeping with FANM's commitment to families, the Youth Development and Leadership program provides an after school program and a summer camp for youths, five to fourteen years old. Throughout the year it offers tutoring, literacy skills, social interaction, physical fitness and Haitian cultural arts.

The Immigration Advocacy, Citizenship, and Public Policy program is at the heart of the work of FANM. It takes a leadership role in South Florida stating the case on

public policy issues that Haitians face and is a strong advocate for Haitian detainees and refugees with the media, United States Citizenship and Immigration Services, and elected officials. The FANM conducts workshops for Haitians receiving unfair treatment in deportation and citizenship matters, assists with immigration forms, and offers citizenship classes with an English literacy component. Over 900 individuals participated in the program 2009-2011 (Annual Report 2011). Bastien spoke about the extent of the program, saying “We also do strong organizing and advocacy, which is really the core of our mission. And, that’s why most people think that’s all we do - organizing and advocacy. They don’t believe we actually have programs here. Yes, we organize around issues pertaining to health access and healthcare. We were very active for the passage of ObamaCare and affordable housing issues” (Bastien interview 2013).

Fanm Ayisyen Nan Miyami has faced critical funding issues to keep their programs fully functioning and meeting the challenging needs of the Haitian community. In 2013, they face a \$200,000 budget cut. With a client base of approximately 5,000 people per year, mostly women and children, it is a major setback in FANM’s ability to help the community. Although FANM retained some of its funding from MDC, the City of Miami, and Children’s Trust, other community support is needed. FANM’s revenue for 2011 was \$780,808, with expenses of \$687,286 (GuideStar website 2013).

As Gittell and her colleagues argued in their research on women-led CDOS in the 1990s, one of the characteristics of an emerging model of community development is collaboration with other organizations, institutions, businesses, and government, in an effort to produce results in the community that are greater than the sum of the parts (Gittell 2000). FANM has historically been a collaborator. Community partnerships and

collaborations play an important role in attempting to meet the needs of their constituents. FANM transitioned from a volunteer organization to a community development organization through collaboration.

Bastien participated on multiple founding boards of other community organizations in Miami that are working toward the same goals of eliminating poverty, addressing the needs of women and families, especially immigrants. She served as a founding board member of the Haitian Neighborhood Center, Catalyst Miami (which was Human Services Coalition at the time), and Immigrant Americans for Immigrant Justice, all of which she continues to collaborate with on behalf of FANM (Bastien interview 2013). Other MDC organizations FANM collaborates with are Kristi House Child Advocacy Center, Miami Worker Center, and Florida Immigrant Coalition. Bastien told me in the interview, “I don’t think for the past 20 years, there is one major organization in this town that we haven’t partnered with” (Bastien interview 2013).

The FANM also collaborates with major universities in Miami-Dade County. The most extensive relationship FANM has is with the University of Miami. “The University of Miami supports our breast, cervical, and colorectal cancer campaign to reduce health disparity among Haitian women with breast cancer and men with colorectal cancer. The Human Rights Clinic at the University of Miami and the Immigration Clinics support our advocacy to stop deportations to Haiti. We’re working hand in hand with them. We have a lot of partners with the University of Miami” (Bastien interview 2013). Other university support on immigration issues and advocacy comes from the law clinics at Florida International University and St. Thomas University (Bastien interview 2013).

On a national and international scale, FANM networks with Amnesty International and the Institute for Justice and Democracy on human rights and immigration issues. FANM also works with the International Lawyers Bureau in Haiti on immigration and deportation issues (Bastien interview 2013). Just as Amartya Sen's approach is that development is freedom, at the heart of FANM's work is a commitment to community development that gives women the freedom to participate fully in all facets of society – social, economic and political. Regarding women's rights, Bastien stated, "Our advocacy for women's rights is global. We partake in campaigns, globally. We work through Amnesty International, because our basic mission through everything that we do, is really global peace, and we don't think peace is possible without justice, without not only justice, but a full emancipation of women" (Bastien interview 2013).

E. Conclusion

The five women-led organizations in my study exhibit remarkable strength against all odds. They stay true to their convictions of a broad, comprehensive approach to community development while continually challenged by a lack of understanding and recognition of their standpoint, a lack of funding for their approach, and a resistance by the larger community to be more collaborative on the issues of poverty and economic security, especially for women in Miami-Dade County.

Further analysis in the next chapter shows there are significant barriers to the ongoing work of the five organizations, as well as social and economic barriers for low-income women attempting to gain economic security. The interview data explored in Chapter IV pay particular attention to their personal and career experiences and how it affects their chosen field, their commitment to community development and in particular,

to the development of women and families. It also displays one of the recurring themes of women and men in key positions, viewing their work through a gender lens – their ability to see beyond and analyze the data on poverty and economic insecurity; how they view community issues; how they listen to concerns from their constituents; and how they develop their policies and programs to include the greater concerns of women who are not just seeking increased income, but increased quality of life and economic security for themselves and their families. In addition, the transnational linkages of the five organizations are revealed and highlighted in Chapter IV as one of the specific areas of interest in my study.

CHAPTER IV

Women-led Community Development Organizations: Voices for Change

The twenty-three women and three men interviewed for my study - CEOs, executive directors, staff and board members of five development organizations in Miami-Dade County - are redefining community development. The five organizations are Partners for Self-Employment, The Women's Fund of Miami-Dade, Catalyst Miami, FANM (Fanm Ayisyen Nan Miyami) – Haitian Women of Miami, and the YWCA of Greater Miami-Dade. The directors, staff, and board members work together within their own organizations and with each other to re-evaluate their programs, services, and approaches on a regular basis, using the feedback of their constituent base as a guide. They collaborate and network with other community development organizations, agencies, businesses, clinics, universities, foundations, and government entities at the local, state, national and international levels to exchange ideas and information, as well as to stay abreast of community needs, adjusting their policies to respond. They deliver programs and services that are broad, sweeping efforts to tackle the most challenging and difficult issues for many people in MDC, who struggle to thrive. They endeavor to identify what is missing in the social and economic systems for individuals, neighborhoods, and communities to break out of the cycle of poverty and become economically secure, especially for women. They commit themselves and their funders to fill the gaps in the social safety net and seek to provide the missing elements for an economically secure community. They persevere amidst uncertain economic times, funding challenges, an increase in the number of people who need assistance, a misunderstanding and undervaluing of the broad nature of their community development

work, and a resistance in MDC to broader-based collaboration on issues that affect people living in poverty or struggling to reach sustainable economic security.

To describe a new model of community development, I am borrowing theories and approaches from Gittell, et al., Sen, and Sachs, and linking them to explain how the women-led CDOs in my study understand their missions and approaches, plan their programming to meet individual and community needs, and implement their strategies. Gittell, et al. Gittell and her team identified patterns in the approaches of women-led CDOs - how they related to community residents, what leadership styles were displayed, how they delivered their programs, and if they incorporated advocacy to advance their agenda. They found that women leaders tend to identify a greater purpose for their work, which is expressed by prioritizing human needs and the personal development of their constituents, and listening to community residents (Gittell, et al. 1999; 2000).

I first link Sachs with Gittell via his clinical economics approach to development. His approach has an application in the setting of Miami-Dade County. Whereas, Sachs uses his approach in community and national settings in the developing world, I am using it in the community and individual setting of MDC. Using Sachs' (2005) analogy of clinical medicine, he is applying a specific lens to determine the extent of chronic poverty conditions in a country or community, and recommending a specific treatment for that geographic location on the basis of the needs of the people. He argues that the clinical economics approach can produce rapid results in ending the worst aspects of poverty through targeted responses with the identified treatment (Sachs 2005). Gittell, et al. (1999) witnessed a similar approach among women-led CDOs. I observed many

examples of the needs-based approach described by Gittell, et al. among the five CDOs in MDC, to be discussed further in this chapter.

Sen brings several critical elements into the discussion of individual and community development, which map on to Gittell, et al.'s and Sachs' theories. Sen takes Sachs a step further, in that he posits that people must possess the freedoms and the capabilities to grab onto the proverbial ladder to begin their climb out of poverty. Sachs' top-down theory of development, in practice, can leave a gap between the community participant (agent of change) and the intervention. Having income and wanting to safely bank one's salary without access to a bank account is one example of a lack of capability.

Gittell observed among women-led CDOs a fervor for combining programs and services with advocacy components, to strike at policies that obfuscate the ability for women and men to participate fully in the social, economic, and political life of the community. Access to freedoms in all of these domains is a critical component of comprehensive programs and services among women-led community development organizations (Gittell, et al. 1999).

Sen brings a depth to the discourse by centralizing the agency of actors in the development process, in particular, that of women. "No longer the passive recipients of welfare-enhancing help, women are increasingly seen, by men as well as women, as active agents of change: the dynamic promoters of social transformations that can alter the lives of both *women* and men (Sen 2000, 189). Gittell, et al.'s research demonstrates that when investments are made in women's health, education, and financial literacy, her family and community benefit (Gittell 1999). In addition, Sen is firm in his philosophy

about the results of agency actions and decisions being consistent with choosing “a life that one has reason to value,” as opposed to meeting external criteria (Sen 2000, 74).

The process of development is arduous. It is a step-by-step endeavor to empower a person to change his/her mindset from one of beneficiary to one of agent – taking action for change, followed by each level of progress. The women and men of five women-led CDOs in MDC, who face the difficult challenges of meeting constituent needs each day, mostly with joy, and definitely with determination, are highlighted here. They represent a model of community development that sees a woman as an individual as well as part of a family and community, and offer a broad range of support and training for her individual and family needs. The five organizations are committed to her long-term economic security, which entails having the capabilities to acquire it and will collaborate and network *with her* and *on her behalf*. I am putting their experiences at the center of my analysis of a new model of community development and focusing on their capacities and abilities to improve the lives of women and their families, and in turn developing the community of Miami-Dade County.

I began my research in 2011 working through contacts I met during community engagement work at Florida International University in Miami, Florida. They were able to point me towards accomplished women involved in community development work in Miami-Dade County. From that list, I identified a pool of organizations to explore whether they met the criteria of my study - having a woman as the head executive and fifty percent or more of the board comprised of women. I chose five organizations with these criteria, and which also appeared, in my preliminary research and discussions, to be

a representative body of women-led community development organizations in Miami-Dade County. The interviews began in January 2012 and were completed in March 2013.

Deborah Harris, Executive Director of The Women's Fund of Miami-Dade County was one of the first people I met to begin the process of identifying organizations for my study. She welcomed my research on women-led community development organizations, especially with the focus on women's economic security. The Women's Fund had recently published a report in 2009 on women's economic security in MDC and she appreciated the opportunity to be part of further research on how to best leverage her efforts and the efforts of so many women she considers partners in empowering women in MDC to become economically secure.

I used three questions to guide my research over the past three years:

1) Are the five women-led CDOs practicing an approach to community development that is comprehensive and integrated, enhanced by collaboration and networking with community partners, and having community participation in their design and delivery of programs and services? What is the extent of their networking, and, what form and depth do their collaborations take? Are they "a model for community development efforts?" (Gittell, et al. 2000, 123).

2) What programs and services of women-led CDOs in MDC are designed to improve the economic insecurity of women in Miami-Dade County? Are they successful in reaching their goals, and measuring their results?

3) Are women-led CDOs in MDC networking with and learning from international development efforts focused on women, to improve the economic insecurity of women in Miami-Dade County?

I have interviewed the key executives, staff, and board members of five women-led CDOs and analyzed their published materials, website, and internal documents provided in order to ascertain their programs, services, strategies and implementation for improving the economic security of women in Miami-Dade County. Second, by using the same methods, I examined their networking and collaborative efforts at the local, national and international levels to determine the extent, effectiveness, and ‘lessons learned’ from these efforts, with a particular interest in their transnational linkages with development efforts affecting women in the developing world. Third, I asked the women and men of the five women-led CDOs if they are successful in their efforts to improve the economic security of women in MDC and how effective are they measuring their success. And, fourth, I asked if they considered their approach comprehensive and integrated community development.

The process of selecting five community-based development organizations for my study began as a result of preliminary meetings I had with Marleine Bastien and Deborah Harris. They both became a resource in identifying women-led organizations they knew to be instrumental in the work of addressing poverty and economic insecurity in MDC, especially that of women. During a fifteen month period starting in January 2012, I interviewed twenty-six executives, staff, and board members of five women-led CDOs in Miami-Dade County. As not-for-profit CDOs, they share much of the same client base, as they all primarily serve Miami-Dade County. Although they each have some particular focus areas, their comprehensive programs and services have a broad reach in the community at large. However, some of their class/workshop/counseling constituents may travel from Broward County or Monroe County. All but one organization, The Women’s

Fund of Miami-Dade, are organized to serve the whole community, women, men, and children, although, even The Women's Fund is inclusive of the vital role women play in families as they make grant awards. Most of the interviews took place in the organization's offices, although several of the board members preferred I interview them in their homes. All interviews were taped for transcription with the permission of all interviewees.

My fieldwork has produced findings in four specific areas. My analysis covers the following themes that emerged from the interviews and other secondary data, including from previous research and findings of Marilyn Gittell and her collaborators on women-led community development organizations. The personal reporting by the interviewees plays a primary role in the analyses of: 1) a model of community development efforts emerging in MDC, which includes addressing the economic security of women; 2) the effect of the personal and professional lives of the women and men who bring their knowledge and experiences to bear on their role in community development in MDC; 3) challenges and barriers faced by the organizations and by their constituents, particularly women; and, 4) transnational linkages of the five organizations.

A. A Model of Community Development Efforts in Miami-Dade County

A model of community development efforts is shared by five important community development organizations located in MDC - Partners for Self-Employment, The Women's Fund of Miami-Dade, Catalyst Miami, FANM (Fanm Ayisyen Nan Miyami) – Haitian Women of Miami, and the YWCA of Greater Miami-Dade. Their programs and services respond to community needs by making it a priority to listen to their constituents, neighborhood residents, and the community at large.

The work of the five community development organizations currently takes place in a depressed social and economic environment, particularly for low-income residents in MDC, their primary constituents. Although the unemployment rate in MDC has dropped from 11.3 percent in 2011 to 9.2 percent in March 2013, it remains high (Oseguera 2012; U.S. Bureau of Labor Statistics website). The forecast is bleak for the near future from a social and economic perspective. According to “The State of Working Florida 2012,” “Florida seems to be headed into another decade of jobless recovery, wage and income stagnation, more low-wage jobs, less public services, and more disparities between demographic groups” (Oseguera 2012). More people will need programs and services provided by community organizations and agencies to fill holes in the social safety net, even as resources to some of the organizations and agencies are being diminished or cut.

Poverty measures for 2010 show that 13.5 percent of families in MDC live below the federal poverty level (US Census website 2010). Gender-based statistics show 18.7 percent of females live below the federal poverty level in MDC, as compared to 14.9 percent of males (US Census Bureau 2010). In a female household with no husband present with related children under 18 years, the figure climbs to 35.3 percent below the federal poverty level (US Census Bureau 2010). Poverty has been on the rise in Florida since 2007. American Community Survey statistics for 2012 show that 22.6 percent of Floridians live in poverty. “When compared to adults, children are one-and-a-half times more likely to be in poverty and near poverty” (Bustamante and Unterberger, 2013).²²

In a meeting with Bastien in early 2011, founder and Executive Director of

22. The poverty guidelines for 2010 were \$22,050 income annually for a four person family; \$10,830 for one person. The poverty thresholds for 2013 are \$23,550 annual income for four people (two children under 18) and \$11,490 for one person (HHS 2013).

FANM – Haitian Women of Miami, we discussed the challenges of the Miami community as it relates to the health and welfare of its poorest citizens. She said, “Miami is a city of extremes – extreme wealth and extreme poverty. We are keeping the community together seven days a week. Children go to bed hungry and may only eat school lunch for the day. There are underserved, disenfranchised communities that go under the radar, such as Little Haiti. This is a grave situation” (Bastien meeting 2011). In a meeting later that spring with Deborah Harris, the CEO of The Women’s Fund of Miami-Dade, we discussed the idea of further research on women’s economic security in MDC and who the movers and shakers are in the community working on the issue, other than The Women’s Fund. I had heard about The Women’s Fund from Carol Stepick, Projects Coordinator at FIU’s Research Institute on Social and Economic Policy (RISEP). Stepick was on the Advisory Committee for The Women’s Fund’s *Portrait of Women’s Economic Security in Greater Miami*, published in 2009, which called for a new agenda to tackle the critical issues identified in the study, in a coordinated strategy.

Harris discussed several key issues facing Miami such as the intersection of poverty and immigrant communities and the important role women play in integrating their families into the community. In a later interview she said, “When you look at so many of the root causes of issues that impact women, a lot of it is poverty. Poverty impacts your quality of life and lots of times, domestic violence is an economic issue. Women often stay because it’s not economically viable for them to leave an abuser. It’s not just a power issue. It’s an economic issue” (Harris interview 2012).

The poverty statistics above, followed by meetings with key community development leaders in MDC make it clear that community leaders in MDC need to work

together, constantly seek new solutions to worsening social and economic problems. It is important to recognize there is an innovative model of community development being practiced in MDC by some of the most respected not-for-profit CDOs with track records of success.

The model revealed in my study is expansive and has been in existence for over a decade in Miami-Dade County. The five women-led organizations in the study are in the forefront in using the model described below. They are closest to the ground of the social and economic struggles in MDC and have the pulse of the community in mind as they build and rebuild their programs and services to meet community needs. There are three main components of the model of community development efforts in my study: 1) the programs and services are broad, comprehensive, and integrated, 2) collaboration, networking, and coalition-building play a critical role in building community partnerships for greater success of the whole community, and 3) it addresses the underpinnings of persisting poverty and economic insecurity, especially for women. In what follows, I will discuss each of the three components, in turn.

A.1. Comprehensive, Integrated Community Development

In broad terms, their programs and services encompass economic development and empowerment, healthcare, childcare and nutrition, education, immigration support, funding support for other non-profits, capacity-building for other non-profits, safe housing and housing referral, coalition building, community organizing and policy work, civic engagement, and advocacy at the local and state level. Each organization offers many of these programs and services (as detailed in Chapter III) as part of their commitment to address the issue of poverty and economic insecurity in a holistic manner.

I found that several of the organizations not only offer a comprehensive agenda of programs and services, in addition, they build in the flexibility to adopt new initiatives or respond to immediate needs of individuals or communities. Gretchen Beesing, Sr. Vice President for Community Engagement and Advocacy for Catalyst Miami spoke about the flexible strategy, “We are definitely dedicated to our mission, however if a really compelling opportunity, a social justice opportunity comes around, we are going to end up being involved in it, even if it’s unfunded” (Beesing interview 2012).

Catalyst Miami includes a critical component of civic engagement in their community development strategy. President and CEO Daniella Levine has developed initiatives over the life of the organization to engage people and institutions of MDC in the development of the community for the good of the whole community. She recently achieved a major breakthrough in reaching out to institutions of higher education in Miami-Dade County. She told me the following story in her interview:

I’ve invested over ten years in university community engagement. I spent a lot of my social capital on helping universities train their students, and their faculty, and their administration to better serve communities. I believe that universities are one of the remaining assets in our community that can be tapped for better community engagement, and I think that’s their mandate, and plus, it’s their mission, and it will serve them well. Mark Rosenberg [President of FIU], whom I think totally gets it, has really opened up the door by creating the office of civic engagement. I serve on the National Carnegie Classification Board that certifies universities as community engaged. That’s how much I love this topic. And, FIU, of course, recently received that designation. Sanford Ziff [an FIU donor and friend of Levine’s] was there [at a Catalyst Miami fundraiser], and he considers himself good friends with [Senator Bob] Graham, and Graham said really nice things about us and our civic engagement, and he used FIU as an example. So, the next day, Ziff was at FIU at some event with Mark Rosenberg, and he says to Mark, ‘Why aren’t you doing more with Daniella? You should be doing more with her organization around civic engagement.’ So, I emailed Mark Rosenberg, seven o’clock, seven-o-two, comes back, ‘Well, tell me more. And, what do you think?’ I’m telling you this story only because it’s a good networking story and because it’s also about

relationships that I've built over many, many, many, many years that can be harnessed for these creative imaginations. It's taken me ten years. And, now, because of Sanford Ziff talking to Mark Rosenberg, these people have rolled out the red carpet for me, and meetings and conversations that I've been having for years about how could we better partner, are suddenly bearing fruit (Levine interview 2012).

The extent of the programming range of the organizations in their day-to-day work is explained by Diane Landsberg, vice president of the board of FANM:

FANM tries to create a 360 degree service to a woman. It goes back to Maslow. You have to fill basic needs first. You can't teach a woman how to use a computer if she's sitting there hungry and worrying about what her children are going to eat for dinner that night. She's not concerned about getting her mammogram, even though if she develops breast cancer and dies, her children are lost, but she needs to get the uniforms for her kids in order for them to go to school. Everyone else comes first. We try to support the woman and say, it is very similar to when you get on an airplane and the flight attendant does the announcement, and says if we lose compression in the cabin, you put your mask on first and then you lend aid to those around you and your children. We need to teach, not just the Haitian women but all women, put the oxygen on yourself first (Landsberg interview 2013).²³

That is why the majority of the organizations either directly work with, or fund organizations that work closely with their constituents to determine their individual needs before deciding on a course of action. The approach they use is consistent with Sachs' clinical economics approach being applied in Africa's Millennium Villages and other rural integrated development projects. Uyen Kim Huynh, the director of monitoring and evaluation for the Millennium Villages wrote in an email about how the process of community development begins, "Our project 'entered the villages' in 10 African countries by canvassing women, men and children in community-based discussions

23. "In his influential paper of 1943, *A Theory of Human Motivation*, the American psychologist Abraham Maslow proposed that healthy human beings have a certain number of needs, and that these needs are arranged in a hierarchy, with some needs (such as physiological and safety needs) being more primitive or basic than others (such as social and ego needs)" (Burton 2012).

which served 2 primary purposes: 1) introduce the project's objectives and 2) gather an informal needs assessment of their biggest concerns” (Huynh 2013).

Even more strategic for the organizations in the study are the examples of educating their constituents to work together in deciding what courses of action are best for the individuals involved, and/or for the group/cohort. There are several examples among the organizations that are illustrative of the participatory strategy. Kathleen Close, founder and board member of PSE, the microfinance organization, spoke about the participants in their group-lending program:

The groups learn, they approve the loans, we don't. We teach them how to qualify loans because they have to qualify the people in their group. They get rid of people within the group that they feel are just not really up to focusing on business. They are very savvy about what is going on in the community and they vet and look at the other people in their group so that the ones that are serious about business are the ones that emerge and stay as borrowers and start businesses (Close interview 2012).

In the Economic Empowerment Program at the YWCA, the directors of the organization work closely with the women and men in the cohorts to address their current needs with accurate, timely information regarding banking, credit reports, and other basic financial literacy knowledge. Ana Lucia Rojas, one of the directors of the Economic Empowerment Program explains:

With these programs, you need to be flexible. You need to move according to the situation, according to the population, according to the needs that you start seeing out there. As a social worker, I think we are the connection between reality and what the banks and people managing programs want to do, because they have a lot of ideas and they think about programs, but we are out there looking at the reality. We need to be flexible, to make changes, to think outside the box, to grow according to how the situation and population changes (Rojas interview 2012).

In addition to the importance of community input and participation in the process of development, there is a commitment on the part of the five organizations to be

innovative to the point of taking risks on new programming to stay abreast of the changing needs of the community. In seeking ways to lighten the burden on women who may have transportation issues, the YWCA offers economic empowerment classes in their childcare centers. Accessible locations addresses some of the challenges of participating in the program – most childcare workers are women and easy access offers the opportunity to participate in the programs without transportation or time issues, and childcare services can be offered for other women and men who want to attend the classes (Flynn interview 2012).

Addressing multiple challenges for women and men’s participation in programs is a component of the comprehensive integrated model of community development. Gussie Flynn, YWCA’s Director of Development and Community Relations describes her view, “It’s like the kaleidoscope. Instead of seeing black and white, we see hues of so many other needs in order to get the financial literacy piece done. We see the childcare, we see the hunger, we see the transportation issue, and we see the outreach” (Flynn interview 2012). The two concepts discussed, the agency of the individual in the action of bringing about change, and an understanding of “development as an integrated process of expansion of substantive freedoms that connect with one another,” are the bedrock of a human-centered, integrated model of community development (Sen 2000, 8).

A.2. Collaboration, Networking, and Coalition-building

Looking back at Gittell, et al.’s characteristics of women-led CDOs, we see that collaboration, networking, and coalition-building are core components of an emerging model of community development. The thickening of these networks and collaborations is the source of creating a civil society and a bond of trust in the community, which

enhances the status and capacity of the five organizations to influence policy decisions that affect the social and economic direction of the community. The collaborative component is designed to accomplish several goals: 1) build trust among community partners for greater influence in making policy changes at the local and state level; 2) avoid repetition of programs and services and to work more closely as a resource among all non-profits working to alleviate poverty and all of its root causes; 3) collaborate with their own constituents to gain greater insight into their needs; 4) encourage their constituents to network with each other for support and exchange of ideas throughout the process of development; 5) build coalitions for strength in numbers to impact advocacy issues; 6) brainstorm and exchange ideas on how to best work together on grant opportunities, and other program or services opportunities; 7) network in the community among businesses, corporations, and foundations to build funding partners; 8) make known the community development work that goes unrecognized and undervalued in Miami-Dade County; and, 9) engage the community in the future of all its residents. Gittell, et al. argue that it is these activities of women-led CDOs, collaboration, networking and building trust that helps them be more successful in their quest for social change, and is constitutive of development (Gittell, et al. 1999).

Ellen Kempler Rosen, founder and board member at PSE, explains that collaboration is a tool of healthy competition. Kempler Rosen said, “Collaborative thinking, collaborative working together, competition as a way of coming together . . . so we all feel like winners I think is powerful and that spills into Partners for Self-Employment.” Partners for Self-Employment is also an example of internal collaboration

by having their successful borrowers become members of the board, as they have been in the past (Kempler Rosen interview 2012).

Beesing and other staff members at Catalyst Miami see their networking and collaborative efforts as one of their most advanced strategic tools in accomplishing their mission. Beesing commented, “Our organization is known for being super collaborative, and innovative, and often ahead of the curve, and we wouldn’t be known for that if we didn’t frequently take risks and step outside of whatever our purview is at the time” (Beesing interview 2012). Further, the staff sees President and CEO, Daniella Levine, as a natural community builder and a mentor to her staff, an example of internal collaboration. Beesing spoke about Levine’s leadership. She said, “She’s a very humane leader and she’s very, very ethical. I think she really values her staff a great deal, and goes to great lengths to protect her staff and provide them with support with good benefits. And, I don’t necessarily see that at other organizations” (Beesing interview 2012).

Another example of networking is exemplified by Eileen Maloney-Simon, CEO of the YWCA, and the director of the Economic Empowerment Program, Regina Prizont, who reached out to the community in a collaborative enterprise for the educational component of the program. They have been successful in bringing in professionals from the community for classes, workshops, and mentoring. Maloney-Simon said, “We have Jerry from Citibank, who does classes on banking and institutions. We have Acción, who works on the mortgages, or looks at loans, or how to invest. We have support from an

organization of CPAs that came in and did a whole program on investing, and saving, and managing for our teens” (Maloney-Simon interview 2013).²⁴

Collaboration between the five women-led organizations and the universities in MDC has been extensive. Levine serves on five advisory boards at Florida International University (FIU) and has worked closely with President Mark Rosenberg on a civic engagement project. Several of the other organizations in my study have partnerships with the University of Miami on human rights, health initiatives and legal projects. FIU and St. Thomas University’s legal clinics assist FANM with immigration issues of their constituents and from an advocacy standpoint. Levine has also collaborated with FIU on an internship project that is designed to serve the non-profit community and build leadership among the participating students (Levine interview 2012).

All of the five organizations network on a statewide level and a national level. Their activities range from advocacy projects that are nationally initiated with statewide components, and state, regional, and national conferences that staff members attend to network with similar organizations as educational and idea-sharing opportunities. For the statewide advocacy initiative on trafficking, staff members from The Women’s Fund attended a conference in 2012 that brought organizations and communities together. Fran Katz, the Chief Programs Officer of The Women’s Fund attended with CEO Harris and reported, “What we’ll do is on given issues, we’ll work collaboratively with other communities. So, for example, recently, we held a four county symposium on trafficking. It brought together all practitioners - people working that space, people giving direct

24. “A global non-profit dedicated to creating economic opportunity by connecting people to the financial tools they need to improve their lives” (Acción website).

services, experts - to share ideas and cross-pollinate information. It was Broward, Dade, Monroe, Palm Beach County - we're involved" (Harris interview 2012).

Catalyst Miami considers statewide initiatives necessary to make the kind of impact that is their mandate. Levine commented on their statewide work:

Whenever we see an opportunity, because a lot of what we do has to happen statewide to really have an impact, we have created two statewide organizations. We've birthed them. One is called the Florida Prosperity Partnership, and it's like our prosperity campaign - all the groups around the state doing the same thing. And, we also birthed a group called Florida Chain, which is the consumer health advocacy community statewide. We've done other statewide coalitions around advocacy, but these are actually two organizations, now, freestanding, that we birthed (Levine interview 2012).

On a national level, Levine has started programs that she has seen working in other parts of the country and brought to Miami-Dade County. One is Catalyst's Parent Leadership Training, adapted from a twenty year old program founded and authored by a woman in Connecticut. Catalyst's Public Allies and Youth Voice programs were also adapted from other U.S. programs. (Levine interview 2012).

Another example of what could be considered internal and external networking and collaboration are the efforts of The Women's Fund. After the organization grantees are selected each funding year (28 in 2012), representatives are brought together for support training, to meet each other, and to exchange ideas (Katz interview 2012). The CEO, Deborah Harris, spoke about their empowerment programming initiative, "We know that some of the best ideas come from bringing the grantees together and then letting them communicate with one another, network with one another. So, in order to receive a grant from us, you have to agree that you'll participate in three round tables a

year. The real benefit is their being able to connect with one another, and maybe see if there are ways that they can work together” (Harris interview 2012).

A.3. Economic Security for Women and Families

The third prong of a new model of community development in MDC is addressing problems of persisting poverty and economic insecurity in MDC, particularly for women. Each one of the organizations I chose for my study have self-identified as an organization committed to the wellbeing of individuals and the community as a whole. I selected the organizations on the basis of recommendations from my contacts in the community at large and key leaders in community development in Miami-Dade County. My initial criterion was women-led community development organizations. After looking at the pool of possible organizations, I researched further to find women-led CDOs with a board representation of at least fifty percent women. I would soon find out from research on their websites, organizational brochures and annual reports, and specifically from the interviews, that they all use similar language to describe the essence of their work – “make poverty history,” (Kempler Rosen interview 2012); “the key to empowering women is economic empowerment” (Maloney-Simon interview 2013); “we collaborate with other kinds of anti-poverty focused organizations” (Beesing interview 2012); “everything we do here aims at eliminating poverty and strengthening women” (Bastien interview 2013); “lifting people out of poverty” (Catalyst website). In addition, underlying the critical issue of poverty elimination are fundamental values expressed by the interviewees of human rights, justice, dignity, peace, quality of life, compassion, and securing a future.

Their programs reflect a commitment to self-sufficiency through micro-loans, economic empowerment classes, financial literacy classes, lending cohorts, savings programs, giving women choices, organizing and advocacy, and, providing services to uplift the participants, such as child care, healthcare, safe housing, and a safe place to come for advice, mentoring, or counseling while building lives of economic security. In discussing how PSE was started and how its mission “to promote financial well-being for low to middle income individuals and families” was developed (PSE website), Kempler Rosen explained how it began. “It came as a result of our work with RESULTS. Alleviating poverty is not just about getting food to people. The idea of micro-lending as one of *the* things that alleviates poverty goes with our real purpose to make poverty history” (Kempler Rosen interview 2012).

Levine with Catalyst Miami discussed in her interview that even though their programs are for women and men, the vast majority of their constituents are women. She also said, “ We recognize that investing in women, for many reasons, pays off, more so, from an economic development perspective - you give women the money, everywhere in the world, and you’re more likely to see positive results” (Levine interview 2012).

The YWCA of Greater Miami-Dade has the largest budget of the five organizations. They also provide a large amount of direct services, all of which are designed to benefit women and men who are struggling to either move above the poverty level, or keep from dropping below it. The CEO, Eileen Maloney-Simon, spoke with me about the core of their work. She said:

The YWCA holds the deep set belief that the only way individuals can escape poverty is to begin to amass wealth. If they don’t amass wealth, they never move forward. That becomes a single steppingstone for an individual to begin to move

onward and upward. Those components that women put everything before themselves, shown the way, if they learn how to save or learn how to invest, they will take the family with them. Therefore, you benefit one, you're benefitting the whole" (Maloney-Simon interview 2013).

Gittell, et al.'s work revealed an emerging model of community development that had at its core women-led CDOs that were enhancing and broadening existing community development work by reaching out beyond their doors to collaborate, network, and build trust in their community. They were building strength in numbers to begin the work of changing policies, and ultimately to foster social change for the betterment of the whole community (Gittell, et al. 1999). My research in MDC has gone a step further to show that the five women-led community development organizations are doing all of that and more. They are addressing decades' old problems of the underlying causes of poverty and economic insecurity, particularly how it affects women and children. They are making strides, but face many challenges to their broad-based work being accepted as community development, and receiving the necessary funding to effectively fulfill on the opportunities before them.

B. Voices and Experiences of Women and Men in Women-led CDOs in Miami-Dade County

Their backgrounds and life stories are varied. But, they came to this place called Miami Dade County. Many of them have been here for decades. They work for the good of the community and the well-being of the people with whom they engage every day, sometimes on weekends too. None of them see it as a nine-to-five job. It is, more or less, their lives. One staff member took a volunteer into her home for a month after she could no longer afford to be on her own. They have a deep abiding faith that what they are

doing makes a difference, and ultimately, the community will see the light and do what is right for all women, men and children in Miami-Dade County.

Eileen Maloney-Simon's story was told earlier in the study: she talks about a strong activist mother who taught her the value of being involved in the political and social life of the community. I asked her how she had come to work for the YWCA when she left her previous job. She said, "I became tired of the private sector, the client-driven system, which is, you give the client what the client wants and that's what you give them. Coming to the YWCA was a natural" (Maloney-Simon interview 2013). She believes in partnership with the constituents of the YWCA and offering what is needed to help them gain economic self-sufficiency. She has never looked back in the past 17 years.

There is much to say about Cornell Crews, Jr. the Program Director/Program Manager for PSE, one of three men I interviewed. Crews serves on the board of directors of Catalyst Miami as vice chair, which is another example of the networking that takes place among the five community development organizations. He and others are clear about the opportunities for referring their clients to needed services by having close ties. He is probably the most outspoken on behalf of women of everyone I interviewed, women and men. He works with women, primarily, who come for the business trainings, workshops, or who eventually apply for loans. He is committed to their success both short-term and long-term, and is understanding of their needs and concerns. His personal history is illuminating with regard to his personal commitment to the women who come to PSE. Crews said:

I grew up. . . my grandmother owned a beauty salon in Overtown, on Second Avenue for almost 60 years. My mother always had her own business and worked outside of her home. So, I grew up under independent women, very independent

women. So, I understood. . . when I see it now . . . what I told you when I walk in a room and seventy percent of that room is female, it just doesn't surprise me. I have been with the program since 2000. I originally came in as a client and was asked to work part-time, eventually moved up to full-time. For me it is very, very important to help the community, number one (Crews interview 2012).

Crews' experience as a successful client, starting a business and eventually selling it, gave him insight into what is most important when working with potential borrowers. He tells his clients there are several prerequisites before receiving a loan that help ensure success. A business plan, business knowledge, and an open mind are required. Then they can apply for the loan. He sees the women who come in, who are the largest percentage of clients, want all of the information up front before making any decisions. He believes that women entrepreneurs are going to lead us back to a strong economy. They are more receptive to new ideas (Crews interview 2012).

Leonor Romero, the COO/CFO of the YWCA started her experience of service early in life. Her mother was a single parent and told her children they needed to be productive. Leonor volunteered as a math tutor when she was young. During college she interned for a non-profit neighborhood association. She went from student to Accounting Supervisor with them, and then went to work for a homeless agency that helped people get back on their feet. She called it a holistic agency that intertwined services by hiring some of those who were clients. She spoke about her career experiences and how she came to the YWCA. Leonor said:

The executive director at the first place I worked, her name was Nancy Wackstein, gave me some advice, and I never forgot what she said to me. She said, 'You know, people in your field tend to forget the social service areas. And, you're really good because you care. You want to know what the clients are going through, but because of your expertise, make a difference and please try to stay with the field of non-profit because that's the backbone of an agency, and your field tends to forget and just wants to go profit. And, social service agencies suffer

because people in your field don't stay long.' Fifteen and a half years ago I came to the YWCA in Miami-Dade. In terms of the social service setting of what we do here, it really was an empowering agency that respected women in leadership. And, that's one of the reasons I came and found the YWCA. And, I've been here this long (Romero interview 2012).

Many of the executives, board, and staff members are educators or social workers using their education and training to assist others in becoming self-sufficient and economically secure. Maria Coto, Executive Director of PSE is a trained social worker who came to Miami to work in a non-profit. She has been with PSE for 11 years. In her interview, she told me:

I have seen people not have. I have seen people have plenty and never feel like they need to give back. For those of us who have been privileged to have had or are privileged currently to have a decent life, it is our responsibility to pay that forward. I stayed because there is no bigger difference that one could make than to help someone else take care of their family. And when you do this economic work, that's what you are doing. Ultimately, you are empowering the individuals, both men and women, but primarily women, because women are the leaders of their families. They are the ones who make sure everybody gets fed, clothed, everybody gets to school, and when you empower somebody economically, you empower their entire family (Coto interview 2012).

Gretchen Beesing with Catalyst Miami came to Miami searching for work as a clinical social worker and heard that Levine was also a social worker and went to talk with her about a job. Levine convinced her that she should try community organizing and policy work. Beesing has now been with Catalyst Miami for five years in several different positions, recently becoming the Sr. Vice President for Community Engagement and Advocacy. In her interview she said, "I did some volunteer work for the organization for a month or two, and really enjoyed the people that I met. Then they offered me a position, and when it came down to it, and I was weighing my options, the position here

was more room for growth. People seemed to, if they work hard, they get promoted. There was an opportunity to move up in the organization” (Beesing interview 2012).

Daniella Levine, President and CEO of Catalyst Miami, has a background in law and social work. Her professional goal is to strengthen families. She worked for Guardian ad Litem out of law school, then in Legal Services. In his book, *Rise of the Spiritual Activist*, Guillermo Márquez-Sterling interviewed Levine. She said, “All that work amplified and deepened my understanding of the possibilities to make a difference” (Márquez-Sterling 2012, 120). She came to a life of service as the result of the influence of her grandfather. “My grandfather . . . George Jaffin, [was] a man of deep faith. He was also very active in issues of social justice. I now consider myself to be a person of great faith . . . but through my grandfather’s example I think the foundation was laid” (Márquez-Sterling 2012, 118). She has made her life about giving people a voice to change the policies that affect their lives. She has built a committed, creative, and productive staff at Catalyst Miami. She has great optimism and faith in the community partners of Miami-Dade County. She said, “If you keep your eye on that prize, and use the assets of these relationships, and tap people’s shared commitment. These are all people, so many people who care so much about this community” (Levine interview 2012).

As a native Miamian, Claire Raley, a consultant with Catalyst Miami shares a rich perspective on the social and economic environment of Miami-Dade County over time. She recalls the waves of immigrants during her years growing up in Miami and watching the neighborhood around her change in a period of a few short years. “I’m a native Miamian, so I remember when, back in the fifties. There has been such a change in

population percentages. You have a high Hispanic population, you have a not so large African-American, and then you've got this very tiny Anglo population. And, that's been a radical change in the community over a number of years. I think also the fact that if you look at people that were native to Miami, you have a hard time finding people of my generation that were native to Miami, born and raised. I think you see a lot of the cultural shift that is part of that reflection of community" (Raley interview 2012).

Before coming to Catalyst Miami as a board member, now a consultant, Raley was in the banking industry, then the real estate side of community development. Her perspective is particularly unique in the women-led CDO field in Miami-Dade County, now that she has come to what she calls the soft side of community development.

My experience early on was more on real estate driven community development. It was economic development through real estate. It was economic-through-affordable-housing development, and that was where I spent a good part of my career, more around bricks and sticks, as the underpinning, if you will, for making economic development. Or, it may have been in helping businesses, but it tended to go back to real estate in some form or fashion. So, looking at working with organizations that are more on the human services side, I think the biggest difference, I would say, and challenge, is how do social services organizations monetize their services for a sustainability model. In the real estate business, you can get a developer fee and you figure you can work that into the pro forma. How do non-profit human services organizations that are doing social services that are largely driven by grant funding, how do they translate that into a service that they can get paid for? What is the social enterprise opportunity? I think that is the new frontier. And, I don't know what the answer is. I know that is one of the things that Daniella [Levine] is trying to figure out (Raley interview 2012).

Given Raley's personal and professional experience in Miami-Dade County, her historical perspective frames the uncollaborative community development environment that women-led organizations find themselves in today in Miami-Dade County. "Twenty years ago, you frankly had more collaboration and support by local government. There was a real partnership. I would argue that you also had more business as it related to large

companies that were based in Miami-Dade County. The change in the dynamics of the role of government, obviously the recession has had major impact, but even before that tanked there just has not been as much support between for profit, non-profit, and government sectors” (Raley interview 2012).

The two founders and board members of PSE, Kathleen Close and Ellen Kempler Rosen, created PSE at a dining table of women. Their story begins with activism in a grassroots lobby and educational organization, RESULTS, which they have been volunteers with for over twenty years. When RESULTS began its work to lobby the U.S. Congress for a microcredit initiative on a global scale, Close and Kempler Rosen became involved. They were interested in models in the developing world that were effective and wanted to try a similar model in the U.S. They travelled to Bangladesh to study the Grameen Bank model and decided to start a non-profit micro-credit organization in Miami-Dade County. They were both convinced that micro-credit programs play a significant role in assisting middle to low income people to start or maintain a business, keeping them out of poverty, and giving them a way to become economically secure.

Kempler Rosen talked about her experience with Close after coming back from the villages in Bangladesh where the banks were set up. She said, “They brought us back to Dhaka when I reconnected with Kathleen and all we could do was weep when we were together. Each of us had had this experience and when we came back we had an appointment with the Miami Herald” (Kempler Rosen interview 2012). A transnational connection remains today between PSE and global microcredit organizations. It is discussed further in the transnational linkages section below.

In summary, reflected in this section are some of the background, skills, and commitment of people working in women-led community development organizations in Miami-Dade County. They are a representative body of the interviewees. Their foundation of life and professional experiences provides a background for the next section on the barriers faced by the executives, staff, and boards of the five women-led organizations, other similar organizations, and people who live in poverty and economic insecurity in Miami-Dade County, particularly women.

C. Barriers and Challenges to Community Development in Miami-Dade County

Two areas of concern regarding obstacles to community development efforts for alleviating the worst aspects of poverty in MDC are covered here. First, the barriers faced by women-led CDOs in my study, and other organizations doing similar work. Secondly, the barriers faced by women and men struggling to afford safe and appropriate housing for their families, feeding their children, finding and keeping a job, getting adequate healthcare, and having access to safe and affordable childcare.

The social, economic, and political environment of MDC presents some of the most daunting barriers to successful community development. According to the interviewees, MDC is one of the lowest ranked large cities in the nation in civic engagement indicators. Lack of civic engagement means that residents tend not to vote, volunteer, or donate back to their community at a very high rate (Beesing interview 2012). It indicates there is a lack of partnership in the community for addressing its social and economic problems as a whole community. The problems of poverty and economic security are overwhelming and there is no ‘big picture’ planning in which all of the

human development issues are mapped out and addressed as a larger community (Katz interview 2012; Close interview 2012).

Miami-Dade County is a community of the poorest and the wealthiest, from Overtown to Fisher Island (Kempler Rosen interview 2012). Poverty statistics reflect a dire situation, which leads to economic instability in pockets of the county, staggering domestic violence statistics, and the ever-widening gap between the rich and the poor (Flynn interview 2012; Harris interview 2012). Statistics from 2011 show a food insecurity rate in MDC of 17.8 percent of all residents, ranking sixth in the highest food insecure counties in the U.S. (Feeding America website).

The diversity of cultures in MDC is seen as a blessing and an impediment to human and community development. There are language barriers, segmented communities, a lack of economic engines and business development in general, and more specifically in the segmented communities (Maloney-Simon interview 2013). The merger of these issues creates further problems, such as lack of transportation to available jobs because of an inadequate transit system. The YWCA CEO, Maloney-Simon explained the dilemma for low income residents. “If there is a single impediment besides poverty and language, to the people in South Florida, Miami-Dade County, to be able to do anything, anywhere, there is a lack of a transportation system that they can afford or that they can even access. I have one parent who takes four buses to get to her job” (Maloney-Simon interview 2013).

In addition, government planning for major roadways, such as I-95, has segmented neighborhoods by creating artificial divisions and barriers. In many of the neighborhoods with social instability, public services have diminished (Maloney-Simon

Interview 2013). Lisa McGill, board member of the YWCA, spoke about the retrenching and belt-tightening that has been done as a result of funding cuts. Because the YWCA relies heavily on government grants for its programming and services, it must adjust when there are inadequate funds. She said, “Because of the way our state is set up, we don’t necessarily have the infrastructure or the support for those necessary programs, social services that might be able to help women better” (McGill interview 2013).

Lack of funding for the five organizations is the primary obstacle to their continued success and expansion. Each of the organizations reported that the need for programs and services is increasing as the economic situation continues to worsen for people living on the economic edge. At a time when more funding is needed, funding is being cut or diminished. Bastien, Executive Director of FANM, expressed her view, “I think funding, staff funding and staff development is the major issue, really. Because, we’ve had our strategic plan, so functionally, structurally - we’re doing well. That’s how we’ve been able to maintain is by the cuts. This year, for example, we have 200,000 dollar budget cuts, a budget shortfall. So, trying to raise that, it’s a real problem” (Bastien interview 2013).

Advocacy and civic engagement play a major role in the work of community development by the five CDOs, as well as influencing funding. Marjorie Adler, a board member of The Women’s Fund, spoke about the political environment of Miami-Dade County and why it is important to engage on a political, civic-minded level. She stated, “So much here is politically driven. Community development always has big aspects of politics driving it or not driving it. And here you have a black community, you have a Latin community that is rich and poor, the whole spectrum depending on where you are.

And, and then a white community. And, those often get at odds. All you have to do is read the paper on the county commission meetings, in terms of community development money, and where it goes, and how it gets there. So politically driven. That's why who's elected makes a difference" (Adler interview 2012).

An example of how large funding cuts, which cancel one program can then cause a cascade of issues, is given by Maloney-Simon with the YWCA. She explains her frustration after losing funding for some of her key programs:

We created a holistic approach to service delivery that connected every single program, every single child, every single parent somewhere in the organization. So, they left early childcare, but we had their older brothers and sisters in after school, and we had them in teen programs, and their moms were getting their health care needs addressed, and getting financial education. We were able to get them employment by working directly with employers without these categorical, statistical requirements that federal funds put on you. We are doing what I envisioned this place, and have always envisioned this place to be. And, that is a one central place where any woman or any child can come, and we spread our tentacles out in different locations throughout the community and still bring them into this safety net that we have (Maloney-Simon interview 2013).

In the past several years during the recession, they have encountered funding reduction after funding reduction, and yet, she and her staff continue to seek ways to provide the "comprehensive, A-Z kind of service delivery and counseling . . . It's hard to see the concept of that's how you reinforce a family, and a woman, and her children, and you help them to move on. It is by providing those supports on an ongoing basis that take them throughout their life" (Maloney-Simon interview 2013).

Not only is program funding needed, in addition, another challenge is obtaining unrestricted funding to pay for salaries, maintenance, utilities, printing, etc. McGill, who is also treasurer of the board at the YWCA, commented:

I think one of the things we're looking at now is how do we develop enterprise revenue. What is happening with the continuation of the recession, and with all the belt tightening, a lot of the funding has either gone away or diminishing on programs. The grantors don't want to support what it takes to deliver or administer the programs. So, they want the programs, and, if the programs cost 10,000, but it costs a thousand for us to administer, they don't want to pay us 1,000 to administer the 10,000. So, we can't do anything because we have people that we have to pay, who help us administer these programs. So, I would say the challenge for non-profits, is how do we continue to develop the enterprise revenue, which is basically unrestricted funds, so that we can administer the vital programs that our grantors will want us to do, but they don't want to pay for it, basically (McGill interview 2013).

The lack of discretionary funding points to a larger problem in which donors/funders, especially foundations, are requiring more stringent qualifications, such as more collaborations on grant requests and implementation, more paperwork, more metrics, more oversight, and complex reporting guidelines, along with restricting funding to programs and services only. As one interviewee said, "So many hurdles" (Katz interview 2012).

The economic recession has also reduced donations from private donors. Flynn, Development Director for the YWCA, speaks about the challenge, "That financial cliff, we are just teetering on that. And, it's certainly impacted funding sources. It has impacted financial donors that are afraid to release their money, or they have lost so much money in the stock market, or have been victimized" (Flynn interview 2012).

Other challenges faced externally are the lack of understanding in the community of the model of comprehensive, integrated development practiced by the organizations. Maloney-Simon puts it simply, "It is hard to sell us because we do a lot of different things. It's hard to sell the concept of 'from cradle to grave'" (Maloney-Simon interview 2013). Levine commented that Catalyst Miami does so much it is hard for people to get

their arms around it. Flynn from the YWCA commented, “I just think that the YWCA, certainly, is an organization that can be counted on. We have great history. We don’t talk about our history. We’re almost like a silent partner in the community” (Flynn interview 2012).

Twenty years ago, Gittell, et al. found the same responses to the work of women-led community development organizations. “The women-led groups included in our study tend to define program areas broadly, encourage participation, and value diversity on their boards and staffs. While women-led groups tend to exhibit the very qualities that have been identified as desirable in CCI [Comprehensive Community] initiatives, these efforts and characteristics have not been adequately valued or widely funded” (Gittell, et al. 1999, 9).

All of the organizations need to do a better job getting the word out about their mission and how they implement it. The lack of broad recognition and understanding of their work is a funding challenge as well, since non-profits don’t have advertising budgets. Without marketing dollars, executives, staff and boards have to be master networkers and collaborators in the community. They are their own advertising department and they need to be clear and aligned within the organization about the mission, goals, and branding for the organization. Each organization has struggled with articulating their mission at one time or another. Community understanding and recognition remains a problem as the nature of the model of community development described is that it is flexible, it changes to meet needs and to meet urgent opportunities for advancement of a human development or social justice agenda. Many of the staff recognize the difficulty of “living their values while being practical” – of defining and

redefining goals in midstream and remaining focused on the mission while grasping new opportunities (Steiner interview 2012). Recommendations by some staff members are to continue to refresh programming to meet current needs, involve the constituents and community more in planning and decision-making, foster more community partnerships and collaboration, and empower the staff to think outside the box.

Having access to information is one of the greatest challenges for people living in poverty or in compromised economic conditions. Several board members I interviewed expressed a need for the county to have a centralized location where all information about programs, services, agencies, organizations, clinics, childcare, etc., can be accessed. Switchboard of Miami attempts to serve this function in Miami-Dade County. It is a non-profit organization that provides information on all social services in the county via hotline referral (Flynn interview 2012).

One of the greatest challenges of community development, in general, in the new broad configuration, is measuring success. An example is the grants given by The Women's Fund to grantees each year, which are organizations that support and empower women and girls. Each organization self-assesses, but what is unknown is the ripple effect, especially when it is women with families who eventually, through the grantee, receive the education, business training, a safe place to take their children, a loan, maternal healthcare, or financial literacy.

Even more difficult to measure is economic security. Federal poverty measures only scratch the surface of mitigating factors that a woman or a man faces in her/his struggles to overcome poverty, to begin to save, start her/his own business or find

suitable employment, learn a new language, and make sure her/his children are in safe childcare that is affordable.

Crossing the poverty threshold does not necessarily signal self-sufficiency. It can be a very fine line for struggling families who can easily slip back below the poverty level. Our communities have an increasing number of the new poor since the recession began in 2007. Poverty is on the rise, unemployment is still very high, especially in MDC, a place with low wage industries – healthcare and hospitality. “The inadequacy of traditional measures of poverty hides the fact that many more women, particularly single mothers, face considerable barriers to reach even basic self-sufficiency” (Brion 2009, 2).

All community development organizations in MDC face the crises of the community. The barriers they face in handling them are formidable. The economic predictions for the state are bleak. Funding challenges are front and center, even as the demand for programs and services increases. In spite of these conditions, the five organizations in my study continue to work harder, reach wider, and stay optimistic.

D. Transnational Linkages of Women-led CDOs in Miami-Dade County

I analyzed the transnational work of women leaders in CDOs in MDC, focusing on their experiences as global citizens and examining if they or their organization have a worldwide reach. I posited early in my research that transnational connections would be fertile among women-led CDOs in MDC as a result of its international reach as an accessible metropolitan center to the northern and southern hemispheres. Gittell, et al. did not explore transnational linkages in their earlier research on women-led CDOs across the U.S., although Steffy later suggested there were possible connections that were worthy of

exploration and scholarship. I found strong transnational connections in two of the organizations, and transnational networking in two others.

The significance of my findings regarding the transnational linkages of Miami-Dade County women-led CDOs is underscored by the interest expressed in exploring such linkages in the writings of one of Marilyn Gittell's collaborators, Tracy Steffy. We spoke on the phone in 2010, soon after Gittell's death. I spoke about my interest in Gittell's work and of Steffy's suggestion in her writings that there could be linkages between community development work of women in the developing world and in the United States.

In the American Political Science Association meetings in Chicago in 2004, Steffy presented a paper on possible global synergies with women in community development in the U.S. She encouraged more research in the community development arena in the U.S., in particular on the role of women's leadership in bringing about social change. She also recommended further studies to link commonalities between poor women in the U.S. and in the developing world in their struggles to overcome obstacles to their own development.

In an attempt to open a dialogue on transnational linkages, I included questions for the interviewees in my study asking about personal or organizational experiences that link them transnationally to women in community development, networking transnationally on community development issues, or any connections across borders regarding their work.

Two of the women-led organizations have international ties through their parent organizations. The Women's Fund of Miami Dade is affiliated with the Women's

Funding Network, an international network of 160 organizations that fund women's solutions. The executive director, Harris has attended international conferences and met other women in the Network from "Mongolia to South Africa" (Harris interview 2012). She goes to the conferences to learn about efforts to support women and girls around the world and to hear from the perspectives of others. She also learned about effective fundraising strategies and advocacy campaigns affecting the lives of women and girls from the global to the local scale (Harris interview 2012).

Harris also stated that many of their grantees serve the Haitian community in Miami-Dade County, and when disasters come to Haiti it affects the work of the grantees. The YWCA of Greater Miami-Dade is also part of an international network of YWCAs. Neither the CEO nor any staff members have ever participated in international conferences or worked with YWCA staff from outside the U.S.

Daniella Levine, President/CEO of Catalyst Miami recently travelled to India and while there met with a woman who is the head of Oxfam in India to discuss community development strategies. She told Levine that:

the Oxfam strategy is to invest in a policy change and then to invest in NGOs that will implement that policy. So, for example, primary education, which was a new phenomenon in India they didn't have universal, primary education. Oxfam, worked on getting that policy in place, and then they identify NGOs in the districts that they are serving, who can make sure that that policy is implemented. Or, another one that they had worked on a domestic violence, violence against women policy, which was adopted, and now they need to go to those communities and make sure that somebody is paying attention and actually making sure that policy is in practice for the value of economic development. I loved that. We do both policy and service, and we do intermediary work. We do all of those. But, to have it be that clearly announced as a step-by-step strategy. I said to her, 'I wish somebody would adopt that as a funding practice in this country.' Obviously, some funders are interested in national policy, and some funders are interested in implementing,

but this kind of integrated approach that recognizes that you can't just pass a policy, you have to really inform and engage people to change culture. And, also, they're investing in infrastructure groups. They're really making sure, which nobody invests in infrastructure groups. I mean, I struggle so hard to keep this organization afloat, and we're running all these programs, and the programs all hang together, really, but not to the outside eye, always, because we don't have any money for the infrastructure. So, it's a tough road (Levine interview 2012).

Levine's connection to the global space allows her to see the work of Catalyst Miami in a larger context of new models of community development and to reveal what is missing in Miami-Dade County to make her work more effective. She seeks out programs both internationally and nationally that are working and can be replicated in MDC under the Catalyst Miami umbrella (Levine interview 2012). Levine, in the words of one of her staff, "has tentacles all over the world" (Beising interview 2012).

Partners for Self-Employment was founded by two women from Miami, Kathleen Close and Ellen Kempler Rosen, who travelled to Bangladesh in 1992 with a RESULTS delegation of forty people to observe the workings of the Grameen Bank, a microcredit community development bank using peer lending practices. They had been participating in RESULTS, a U.S. based grassroots advocacy group, as volunteer lobbyists on a microcredit appropriations bill that was passed in 1987. They and a small group of volunteers had worked with Rep. Dante Fascell, U.S. Congressman from Miami, on the passage of the bill. A total of \$50 million was given in foreign aid for global microcredit projects in the first appropriation. As Close and Kempler Rosen saw the microcredit industry flourish in the developing world, they decided to visit the most well-known and successful microcredit institution, the Grameen Bank in Bangladesh. They lived in villages in different parts of rural Bangladesh for two weeks, visiting branches of the

bank and staying in the banks. They travelled as part of a team of three to bring back the greatest amount of information about how the banks work, the experiences of the borrowers, the positives and negatives of microcredit, how the repayments are made, and the best ways to support the borrowers in paying back their loans. Close and Kempler Rosen returned to Miami to spread the word about microcredit.

Unfortunately, they returned a day before Hurricane Andrew made landfall in Miami. It devastated much of southern Miami-Dade County and northern Monroe County in August 1992 (Close interview 2012). There was little interest from the community at that time to hear about their trip or the opportunity of microcredit, but soon afterward they were able to obtain hurricane recovery funds to start what was then called Working Capital. When they incorporated as a non-profit organization, they changed the name to Partners for Self-Employment. It would become one of the first microloan organizations in the U.S. It was based on the Grameen Bank model with initial loans of \$1000 to \$7000 given in the peer-lending style. Close spoke with me about the value of working in lending groups. Close said, “I find that synergy in the groups of people helping each other, across even ethnic lines, is very beneficial for the business owners. It breaks down the isolation of individual entrepreneurs. This gives them the chance to interact with people from all over the community that is very beneficial” (Close interview 2012).

Close and Kempler Rosen attend international microcredit summits on a regular basis. Close attended one in Spain last November. She was excited to see how many young women leaders are participating in microcredit initiatives from the developing world and the developed world (Close Interview 2012). Kempler Rosen spoke about their role in the global microfinance revolution:

I feel very much a part of a worldwide vision for microfinance, because you see it is not just the loans. Eventually, when people get together they start to think about ways to get insurance, provide themselves with business. A lot happens when people are in a group. A lot more can happen than just loans. Opportunities can grow out of it. So it starts with loans, then business training, but it grows to having a bigger impact on the community (Kempler Rosen interview 2012).

One of Close and Kempler Rosen's dreams was to bring Dr. Muhammad Yunus, to Miami and show him their organization and meet some of their borrowers. Kempler Rosen tells the story of his visit:

We took him into Overtown. We had been to Bangladesh and we were a little embarrassed because there were cars. You could see a Mercedes or a Cadillac around. And you could see people with TVs in their houses and I felt embarrassed after coming from Bangladesh and trying to tell him that these people were poor. And he said to me, 'Don't worry about it, I know what poverty looks like and it is not about the stuff. I can tell you this is poor (Kempler Rosen interview 2012).

The other women-led CDO in MDC with global reach and transnational linkages is FANM – Haitian Women of Miami. The FANM's linkages are on multiple scales. The main connector is the Executive Director, Marleine Bastien. She is Haitian by birth and came to the U.S. in 1981. She immediately began working at the Haitian Refugee Center in Miami and has stayed close to the Haitian community, working on their behalf since that time. In 1991, she founded FANM to help Haitian women and their families through the transition from refugees to citizens. She realized that one of the most important services was providing information. Giving women the confidence through knowledge of how to complete proper paperwork for legal status in the U.S., how to obtain social services, how to put their children in school or take them for healthcare became the heart of the work at FANM. One of her strongest philosophies is to build on the strength of immigrants, from any country. Each group has cultural strengths they bring to the American culture and should be appreciated (Bastien interview 2013).

Bastien has worked on global campaigns for women's rights and has collaborated with University of Miami's School of Law Human Rights Clinic to stop deportations to Haiti. In 2012, she traveled to Haiti with representatives from UM's Human Rights Clinic "to conduct field research. The team documented the experiences of Haitians who have been deported from the U.S. since the earthquake in 2010" (FANM website). She also works with the FIU Law Clinics on immigration advocacy and with St. Thomas University Law Immigration Clinic. Bastien has attended world advocacy conferences in Guatemala, Venezuela and the Philippines. She also works with other organizations in Haiti, such as the International Lawyers Bureau on immigration advocacy issues (Bastien 2013). In 2012, in a collaborative advocacy effort with local and national organizations FANM was able to influence federal policy "to add Haiti on the list of countries to the H2-A and H2-B Visa Program" (FANM website).

Most of the staff at FANM is Haitian-American. The director of the adult program, Jean Mecknic Derisca, brings a wealth of knowledge from Haiti. He left Haiti five years ago where he had been working for several NGOs. Two of them were World Vision and Caritas, a Catholic charity. He said, "All of them work with women. We used to have a department that we called female promotion to help those women to manage their own businesses, and also to assist them to have a better understanding in talking about the relationship with men, and equality. Also, I used to work for some organizations that provide micro credit" (Derisca interview 2013). Derisca also told me about USAID trips that brought people from Africa to visit FANM to exchange ideas and hear about their programs, services and advocacy projects, which are all designed to empower women and their families (Derisca interview 2013).

I visited the FANM offices many times during the interview process and it was the busiest of any of the offices of the five organizations I interviewed. The waiting room was always filled with women and children, the classrooms were full of women and men in literacy classes or citizenship preparation classes. It was a lively bustle of people anxious to make their transition to a new life, and excited about the process. The lively Creole spoken reminded me that I am living in a global society, right in the middle of Little Haiti.

The stories of connections of women and men, working for the betterment of the community, with other women-led or women-focused development initiatives across borders is only the beginning of study that can be done on linkages that are beneficial in the process of community development in the U.S., and MDC in particular. Transnational linkages among women-led CDOs in Miami-Dade County is an area ripe for research, given Miami's reputation as a gateway to the world, and the strength of women in the community development process here. My hope is that further dialogue can help open an area of research, which could facilitate an exchange of information among scholars, policy makers, community development practitioners on the ground, and people who are acting as agents in their own development in Miami-Dade County.

E. Conclusion

I endeavored to bring forth the stories and voices of the women and men, who lead the five CDOs, on behalf of the other non-profit organizations, unrecognized and undervalued that work in MDC on quality of life issues on behalf of their constituents, clients, participants, donors, and community partners. The five organizations are modeling a new way of looking at community development that is more inclusive of all

facets of human life that must be recognized and addressed as important to the development process, what many of the interviewees call a holistic approach. They understand that a single intervention will not bring economic security. They understand that the constituents in the process of development, when listened to and included in decision-making on the course of action, have a greater likelihood of long-term success. They understand the value of agency in the process. And, they understand that development is having the choice and freedom to participate fully in one's own life, with barriers removed from the path. They understand it takes a village to make it happen.

Chapter V

Conclusions and Recommendations

The field of community development is ripe for exploration from the global to the local. Academics and practitioners alike are studying new ways to confront continuing crises of poverty and economic insecurity from the national to the local level, in every corner of the world, including Miami-Dade County. If Jeffrey Sachs is correct, and development can have rapid success at the community level, it is a sensible notion to develop new models in a local context.. The concept of starting at the local level not only applies from a logistical standpoint in my study, but also from a philosophical standpoint. Development economist Amartya Sen plays a central role in my research project along with Marilyn Gittell and her collaborators' emerging model of community development efforts. If Sen is correct and freedom(s) constitutes development, then by combining Sachs, Sen and Gittell, we have an expanded model for community development. It would have the following components: 1) at the center of the development strategy would be the individual as the key agent of change in the process. Humans as central in the process would stimulate questions about how to best facilitate the process so the individual is not only afforded the freedom to act, but also has the capabilities to fully participate in the larger community development process, and, is living a life that is of value to her or him; 2) community development organizations would have the role of building comprehensive, integrated programs and services that would empower individuals in the process of development. Their primary role would be to listen to people in the process, deliberate with them regarding their vision of what form development would take as an end result for themselves and their community. Followed by the needed

assistance to guide and support the process in a coordinate strategy from beginning to end, keeping those in the process in all decision-making forums. A real partnership would be formed, rather than the concept of a passive beneficiary receiving handouts; 3) a community development partnership would be constructed that includes community constituents participating in their own development, community development organizations collaborating and networking, also with other community partners such as businesses, foundations, other funders, banks, clinics, and government; and, 4) the body of people committed to the development of their community would create short-term goals to address the most acute problems, and long-term goals for the economic security of all individuals, and the community's growth and sustainability.

If successful in using Sen's freedom-centered capabilities approach (2000) and Sachs' (2004) clinical economics starting at the community level, these approaches bring people into the process of participatory development and tailor the development to their needs. Then, expanding the process with Gittell, et al.'s (1999) approach of broad CDO support of the process, community partnerships in the foreground as a resource, new models of community development are emerging and can be more powerful when approaches are combined.

During the past two years of research in Miami-Dade County I observed and studied a model of community development in MDC that exhibits elements of the approaches of Sen, Sachs, and Gittell, et al. in five women-led community development organizations. Marilyn Gittell, et al.'s research in the 1990s pointed to an emerging model of community development found across the United States during their study of women-led community development organizations in urban and rural sites. They found

that women-led community development organizations were ultimately focused on quality of life issues for their constituents and their communities. The organizations endeavored to develop broad, expansive programs and services to meet the needs of their clients, constituents, and participants. The women in the organizations used words such as holistic, comprehensive, integrated, human-needs and needs-based approach, and social change. They used many tools at their disposal to work for change, becoming community organizers, advocates for social policy change, strengthening civil society, collaborating and networking to get an edge toward influencing public policy, and increasing the status of their own organizations, thereby elevating the status of the people they serve. The five women-led CDOs as a combined group mirror these characteristics. They each bring their own focus to the table, but work to offer as much comprehensive programming as possible, while collaborating and networking to fill gaps their organization doesn't directly provide.

The research questions posed at the beginning of my project bring to light several interesting and unexpected findings. The first question asks: Are the five women-led CDOs practicing an approach to community development that is comprehensive and integrated, enhanced by collaboration and networking with community partners, and having community participation in their design and delivery of programs and services? What is the extent of their networking, and, what form and depth do their collaborations take? Are they “a model for community development efforts?” (Gittell, et al. 2000, 123)

The comprehensive nature of their programming is, indeed, a qualifying characteristic of the five women-led community development organizations. Their comprehensive strategy makes the organizations unique among community development

organizations, while at the same time makes it difficult for potential funders and collaborators to understand exactly what they do. I heard comments such as, “we are under the radar,” “we are a secret in the community,” “we are misunderstood,” etc. (Bastien, Flynn, Levine interviews 2012, 2013). During my interview with Daniella Levine, President and CEO of Catalyst Miami, she talked about money being allocated to MDC from a national initiative for community development work. The funding was earmarked to stimulate traditional community development work to expand its purview beyond bricks and mortar to include human and social development. Catalyst Miami was not considered for the funding because they were not considered a CDO, the umbrella term for many different kinds of community organizations. Levine said, “They were trying to press the CDCs [Community Development Corporations] to do more human development, not just capital development, more social and human, not just capital. That was going to be one of their competencies, one of their requirements. They were going to build the capacity for these bricks and mortar groups to do this other stuff. And, I said, ‘I’m, a community development corporation, certify me.’ Because they get some base funding from different sources, if you’re a CDC. That’s what I’m doing, community development. I don’t do building but I do everything else” (Levine interview 2012). Her comments highlight a crisis of recognition for comprehensive community development efforts, of breaking into traditional networks of funding, and acceptance as community development organizations, which all five of the organizations face.

In certain ways, we can say that not much progress has been made since Gittell, et al.’s study from the 1990s. For example, the women in their study said their organizations faced many of the same barriers as described by the women in my research. They felt

their work was undervalued and the organizations underfunded for the needs they were attempting to fulfill. Without the resources and recognition of the critical work of the organizations in my study, there is great concern for the women and men who live in the conditions of persisting poverty and economic insecurity. The current research calls for further research to uncover the underlying barriers to the economic security for so many people in Miami-Dade County. Several of the key women leaders in the study put forth a commitment to bring together a working group of organizations to uncover the root causes of poverty in MDC to be able to address the source, rather than the continual work to stop the bleeding (Levine, Harris interviews 2013, 2012).

The answer to the second part of the question is regarding collaboration and networking as a tool to enhance their success as community developers. Collaboration and networking is a central strategy for the five organizations, especially among themselves, serving on the boards of each other's organizations, sending clients to each other for needed services, calling each other for exchange of ideas or to brainstorm. Networking and collaborating is how they market their ideas to the community, advertise their programs and services, and outreach to potential funders. They also reach out to other similar development organizations and community partners to form coalitions and network with to build trust and a web of community support, all on behalf of or with their constituents and clients. As much as collaborating is a key component of their strategy to build clout in the community for their policy agendas, most interviewees thought there needed to be more collaboration and community partnership *from* the community at large, especially given the economic and social conditions reported in my research.

The second question driving my research was: What are the programs and services offered by women-led CDOs in MDC that are designed to impact the economic insecurity of women in MDC, and are they successful in the reaching their goals, and measuring their results?

My findings show that the five women-led CDOs in MDC are delivering extensive programming and services that see individuals, especially women, as active participants in the process and needing a nexus of issues addressed to gain economic security. The programs and services of these organizations show they realize that providing a single intervention will not make a lasting change. That is why a multi-layered approach is found at each of the five organizations. Catalyst Miami not only provides direct services, but also provides leadership training for other organizations in the community working on similar issues. They realize the power of the pack moving forward a common agenda in the community. Catalyst Miami is building the capacity of non-profit organizations to reach more families, providing them with financial services and healthcare, while setting a goal together to find the root causes of poverty in MDC and address them in partnership.

The approach of Partners for Self-Employment is one in which each borrower who walks through the door is seen as the solution to their own problem, not someone needing to be fixed (Close interview 2012). For PSE, it is not so much about the money as it is about having knowledge and information about what to do with the money, how to use it effectively, and how money works. Financial literacy training is a key component of the work they do. Their programs work with the whole person. The group lending

approach is designed with that in mind. Borrowers are not isolated trying to make their business work on their own. They come to the lending group together, talk things through, take business classes together and support each other to become successful borrowers, business people, and engaged in community life. The diversity of the lending groups – women and men, Hispanic and Haitian, black and white – is a unique feature that fosters cultural understanding and breaks down barriers to social change (Close interview 2012).

The Women's Fund is a grant making organization raising funds to support a wide range of programs and services run by organizations in MDC that work specifically with women and girls. The grantee programs address domestic violence, teen leadership, micro-credit, homelessness, and migrant and immigrant justice. The Women's Fund, participates in advocacy campaigns on a statewide basis taking on larger issues, such as trafficking of women and girls and domestic violence.

The YWCA offers a broad array of services and programs, as a wraparound for a woman and her family to move toward self-sufficiency. The Economic Empowerment Program teaches women and men financial literacy, helping them to maneuver the banking system, budgeting, and what it means to begin saving money for the future. The YWCA holds itself as a safe haven for childcare, healthcare, and for women seeking a safe place from domestic violence.

Haitian Women of Miami - FANM, is a busy activity center in the heart of Little Haiti. It is known as the Haitian resource center for all of MDC and for some who come from other counties. Here, anyone can find information on resources in the community, literacy courses, immigration support, health care referral, and community organizing to

raise one's own voice. Fanm Ayisyen Nan Miyami is not just a place for women, but for women and families, serving over 5,000 people each year to be healthy in mind and body, transitioning into a new culture, learning the nuances and rules, learning about rights as a documented or undocumented person, learning how to put your children in school, learning computer skills, or job placement support.

The five organizations not only provide all of the above services and programs, or they support organizations that provide them, in addition, some of them have built-in flexibility to take on opportunities to move an issue forward, such as a social justice issue on healthcare or advocating for or against amendments to the Florida constitution, if an issue will impact the lives of their constituents. A strong advocacy component was not a finding I expected when starting my research. The commitment to social change by all of the organizations in my study became more evident as my research progressed, making the advocacy initiatives a necessary part of the process. Gittell, et al.'s research did find advocacy as a component of many of the CDOs they studied, as their larger missions of social change required that they not only serve the needs of the constituents, but also become a voice on behalf of their constituents (Gittell, et al. 2000).

As reported earlier, they face funding challenges, especially with restrictive grant money, and diminishing funding, in general, as a consequence of the economic recession and minimal recovery. Even with recent budget cuts and layoffs, most of them have not cut programming. Adjustments have been made, such as charging minimal fees for services that used to be free and stretching staff members to cover more areas of responsibility. Despite these obstacles they remain resilient and eager to take calculated risks rather than continue programming that may not be addressing current needs. The

world changes rapidly and MDC is no different. One of the most recent changes for the organizations has been the influx of the new poor. People who have lost their jobs, or their homes, or may have taken a pay cut just to keep their jobs are among the new poor. The organizations are seeking to understand their situations, whether short-term or long-term, their needs, and whether existing programs and services provide what they need. Meeting new challenges are additional responsibilities for an already overburdened field of community development in Miami-Dade County.

All of the interviewees when asked about meeting their goals were willing to provide their annual reports, their statistics on numbers of people participating in their programs, and acknowledge they had met their goals for program participation and services. The measurements are reported fully in Chapter III. Their disappointment falls in two areas. One is that the need is so great they cannot meet it. More funds would allow them to serve more people. The Chief Programs Officer at The Women's Fund, Fran Katz, discussed two issues with regard to results: 1) there is never enough funding to meet the need. The amount of grants given is less than the eligible requests, even though they may meet their goals for the year, and 2) there is an issue of measurement of effectiveness on quality of life issues, addressed earlier in the research (Katz interview 2012). Issues of how to measure success in human and community development are addressed in my study not just by the interviewees, but also on a larger scale, by Sen. He posits that it is much easier in the development field to speak about increasing incomes and using that as a measure of poverty reduction and economic security, but it does not take into account all of the surrounding issues that women-led organizations are so acutely aware of for women and families – child care, health care, transportation costs,

housing, medications, etc. (Sen 2000). Those are the day-to-day costs that drive families into poverty or teeter on the edge. The organizations in my study have a strong commitment to women and families. Their programs and services reflect their accessibility for women and their sensitivity to women's issues. Until more accurate measures are widely used other than the federal poverty guidelines, the five organizations and their boards make goals on the basis of the number of women and families they will serve each year, which programs and services will be offered, and if there will be innovative programming. Their desire is to continue to stretch every dollar to make their goals, increase their funding capacity, and engage the community to become partners in the process.

The third question my research endeavored to answer is: Are women-led CDOs in MDC networking and learning from international development efforts focused on women, to impact the economic insecurity of women in Miami-Dade County?

It was exciting to find the extensive transnational development connections, especially to learn of the microcredit programs of Partners for Self-Employment modeled after the Grameen Bank in Bangladesh. Previous experience with microcredit came from longtime work by two of the founders and board members who lobbied for funding in the U.S. foreign aid budget to create a microloan fund for people in developing countries. They continue to be active in international microcredit summits to stay abreast of the advances in microcredit in developing countries as well as in developed countries. They are learning best practices and strengthening the business training of PSE to ensure the success of their borrowers. Even though federal funding restricts them from being gender-biased, they acknowledge the greatest percentage of their clients are women and

have the highest loan repayment rate, having a 92 percent repayment rate in 2012 (Coto interview 2012). Just as in the Grameen Bank model, most of the loans are small (comparatively for the U.S.) ranging from \$1000 to \$7000 in the group lending program (Crews interview 2012).

Fanm Ayisyen Nan Miyami - Haitian Women of Miami, is as close to being transnational within the city of Miami as possible. They are in constant touch with entities in Haiti working on deportation cases and other legal cases involving Haitian refugees in Miami. They work closely with legal clinics at the area universities, seeking low cost or free aid for people needing legal services. They also open their doors to other immigrants, which is not well-known. They are a resource center for anyone struggling to get information about how to move their immigrant status through the system.

Bastien travels to Haiti on a regular basis working on legal status issues and health care issues. She also attends international conferences and works closely with Amnesty International. USAID has brought visiting development professionals to FANM to exchange ideas for programs and services, and to learn about the extent of their community development outreach. Bastien is proud to say that one of FANM's strongest programs is their advocacy capacity-building for constituents and clients of FANM. Her adult education director of five years, Derisca, brings a wealth of knowledge and information regarding women-focused programs. He worked for several NGOs in Haiti that had a specific focus on women before coming to the United States (Derisca 2013).

Despite findings of transnational linkages, there is much room for the growth of networking between women-led community development in the U.S. and community development focusing on women in the developing world. The model of community

development efforts in the U.S. described in my study could serve other efforts in the developing world. In return, there is plentiful research on women and development in the developing world that could be useful for efforts in Miami-Dade County. Further research is needed to fully understand the impact of transnational linkages on community development in Miami-Dade County. More importantly, to learn of women's efforts in the developing world, that could apply to women in MDC living in economic insecurity, as well as common bonds of struggle to live a life of economic security.

The five women-led CDOs in my study are a model for community development efforts and are linked by their modeling to their counterparts across the U.S. that were part of Gittel, et al.'s (1999) study in the 1990s of women-led community development efforts to differentiate women-led organizations from other community development efforts. The five organizations in the study represent a model for community development efforts in MDC, the state, and for those in the nation looking for a model of community development that sees a bigger picture, welcomes as many community partnerships as possible, and includes the constituent or client in the process. As organizations and as individuals, most have been working in a broad format of community development since the 1990s, and have continued to expand and develop it over the years. They may see their broad nature as an impediment to being understood by funders and possible collaborators, but they continue to use the approach because it is working to develop the whole individual according to her or his needs, thereby, in their eyes, developing the community. And, it was explained to me by many of the interviewees that when they see women, they see families, and they build their programs and services to address women's needs accordingly. I approached my research asking

about women's economic insecurity, about women's poverty, about women's success in their programs, or about their focus on women. Time and again I was told that community development is about women and families, or that men are also their clients or constituents. Their experience is that even if their female constituents do not have children, most of them are caring for parents or others in their family. Because of their holistic perspective, they see community development as the development of a social and economic support system to empower women and families.

An unexpected finding that emerged powerfully in interviews was the importance of civic engagement, or the lack thereof, in the success or impediment of community development. As noted in the introduction, Claire Raley emphasized its importance in a strategy for community development. The theme re-emerged in Chapter IV when Daniella Levine described the steps she had taken to develop civic engagement through an alliance with Florida International University in Miami, Florida. The lack of civic engagement was cited as a major obstacle in fostering community partnerships, as well as sufficient funding for the work of addressing the worst aspects of economic security and poverty in Miami-Dade County.

Further study is needed in MDC using a larger sample of women-led community development organizations. A comparative study would be useful to begin to peel away the real differences between how women and men in leadership positions approach community development. A core part of a comparative study would include examining work environments in CDOs that are women-led, both in the organization, and on the board of directors that sets the direction and oversees the viability of the organization, or when the gender roles are reversed or more balanced. Further research would provide

greater insight into the gendered underpinnings of the model in the present study. Larger questions need to be asked about why more women are working in the community development arena, and in what capacities. Knowledge of whether community development is weighted more with women employees than men, whether it is a low wage field that attracts women, or are women more community service oriented than men. Additional research is needed in MDC to compare traditional community development approaches, programs and services, funding, weighted male or female leadership, and the role and extent that collaboration and networking plays in the constitution of community development.

From a policy perspective, I have learned the following. The emerging community development models of the Millennium Villages and THP's epicenters in Africa teach a valuable lesson. In both instances, the focus is on building a grassroots movement to end the worst aspects of hunger and poverty that can be replicated. If community development practitioners and activists in MDC chose to design a community development project in one area of the county, bringing in county-wide development organization partners with participation from government and other funders, it could become a pilot project to address the alleviation of poverty and economic insecurity in Miami-Dade County. Conceptualizing it as a grassroots movement, placing residents at the center of the process, it is a model that women-led CDOs are practicing successfully in Miami-Dade County.

I found that the basic philosophies of the individuals and the mission statements of the five women-led CDOs were more broad, inclusive, human-needs centered, and ultimately about the quality of life for the whole community. Many interviewees

commented that they see the conditions differently than others see them. Others might look at statistics and see gendered poverty, single mothers without education, and large female-headed households below the poverty line. However, when my interviewees see women walk in the door, they see families and a nexus of needs (Flynn, Bastien interviews 2012, 2013). They work from the ground up, listening to and seeing the needs of their constituents from a holistic perspective with everyone included.

My study began with The Women's Fund's *Portrait* research on women's economic security in MDC and I will end with it. Recommendations were made in 2009 when the study was released. Given the conditions found during the study, there were four key strategies recommended that if addressed by the community it would make a fundamental difference in the lives of women and girls in Miami-Dade County. The five women-led organizations, their community partners, and constituents represent a concerted effort to deliver the recommended strategies of empowering women to build their assets, teaching them their rights, educating and training them to work in higher growth industries, and making safe and affordable child care available. These are the highest priority interventions to start the engine of social change. The five women-led organizations have gone beyond a manifesto of change to build the capacity of other organizations to be engaged in the process of community development, and using advocacy strategies to move social justice issues into the spotlight of community, state, and national agendas. They are innovators and risk takers, willing to change their course for the right opportunity to advance social change. They believe in their mission of human and community development to end poverty and economic insecurity in Miami-Dade County. Their broad-based, collaborative, needs-centered work changes the field of

community development. While much is still to be explored, documenting their experience contributes to the literature on community development, as well as to feminist literature.

The women and men I was privileged to meet, spend time with, and interview are remarkable and courageous. My dissertation is a culmination of my life's work as an activist in the work of ending world hunger and my scholarly endeavors to seek the truth and give it voice. The women and men, leaders of community development organizations in MDC, are known among each other and with their community partners as people of integrity and having a wealth of knowledge about the community and the needs of the people they serve. They are providing a model of community development that if recognized and supported by the greater community will make a marked effect on the social and economic growth of the people of Miami-Dade County.

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APPENDIX A: Interview Instrument

- 1) Please state your name, the name of your organization, for how many years, and in what capacity(ies)? How did you get involved in your organization and why is it important to you?
- 2) What is the mission of your organization? Do you have a particular focus on women's issues? In what way?
- 3) How many women are impacted by your programs? What geographic area does your organization cover?
- 4) Do you think Miami-Dade County is unique from other areas regarding issues of women's economic insecurity and poverty? In what ways?
- 5) Is your organization successful in reaching its goals? In what way? How do you know it is successful?
- 6) How has the economic recession impacted your efforts?
- 7) How do you or others in your organization network and/or collaborate locally with other organizations that are working on similar issues of women's economic security and/or poverty? Does that make your organization more effective and able to produce greater results through collaboration, sharing of resources, contacts, information, and research?
- 8) Do you or anyone in your organization network on a national scale? With other cities, counties, states, State Government, Federal Government?
- 9) Do you or anyone in your organization network with the international community? Do you or anyone attend international meetings?
- 10) Is your organization applying any "lessons learned" from women or women's organizations in the developing world? Or from women inside your own organization who worked in a developing country?
- 11) Do you think women's community development organizations, like yours, operate differently from traditional community development in the U.S.? In what way?
- 12) Do you think women-led community development organizations are more effective in meeting the needs of women, in particular economic insecurity and poverty, than traditional community development organizations?
- 13) What do you think community development should encompass in Miami-Dade County?

- 14) Do you have a story about one of the women beneficiaries of your organization?
- 15) Where does the bulk of your funding come from?
- 16) What kind of support does your organization receive from local or state government – Funding? Technical support? Collaborative/partnership support? Recognition?
- 17) Is there anything else you would like to say about yourself, your work, or your organization?
- 18) On the basis of what we've discussed is there someone or some organization you recommend I speak with?

APPENDIX B: Interviewees and Organizations

1. Kathleen Close, Founder and Board Member – 2/27/2012
Partners for Self-Employment
2. Ellen Kempler Rosen, Founder and Board Member – 4/17/2012
Partners for Self-Employment
3. Maria Coto, Executive Director – 4/20/12
Partners for Self-Employment
4. Gilda Torres, Loan Officer – 4/20/2012
Partners for Self-Employment
5. Cornell Crews Jr., Program Director – 4/20/12
Partners for Self-Employment
6. Deborah Marie Harris, Executive Director – 5/18/2012
Women’s Fund of Miami Dade
7. Marjorie Adler, Board Member – 8/22/2012
Women’s Fund of Miami Dade
8. Karen Blaire, Events Coordinator – 5/18/2012
Women’s Fund of Miami Dade
9. Fran Katz, Chief Programs Officer – 5/18/2012
Women’s Fund of Miami Dade
10. Stacey de la Grana, Development Officer – 5/18/2012
Women’s Fund of Miami Dade
11. Jose Gancedo, Board Treasurer – 8/31/2012
Catalyst Miami
12. Daniella Levine, Founder, President and CEO – 11/2/2012
Catalyst Miami
13. Valory Greenfield, Founding and Current Member of the Board – 9/10/2012
Catalyst Miami
14. Gretchen Beesing,
Sr. Vice President for Community Engagement and Advocacy – 10/2/2012
Catalyst Miami

15. Dacia Steiner, ReServe Director – 10/2/2012
Catalyst Miami
16. Claire Raley, Consultant – 9/21/2012
Catalyst Miami
17. Eileen Maloney-Simon, CEO – 1/11/2013
YWCA of Greater Miami Dade County
18. Leonor Romero, COO/CFO – 12/14/2012
YWCA of Greater Miami Dade County
19. Gussie Flynn, Director of Development & Community Relations – 12/14/2012
YWCA of Greater Miami Dade County
20. Regina Prizont, Director, Economic Empowerment Program – 1/31/2013
YWCA of Greater Miami Dade County
21. Ana Lucia Rojas, Economic Empowerment Program – 1/31/2013
YWCA of Greater Miami Dade County
22. Lisa McGill, Board Member – 1/2/2013
YWCA of Greater Miami Dade County
23. Marleine Bastien, Founder and Executive Director – 1/14/2013
FANM
24. Marie Woodson, Board Member – 3/15/2013
FANM
25. Jean Mecknic Derisca, Adult Education and Literacy Training – 2/5/2013
FANM
26. Dianne Landsberg, Board Member – 2/6/2013
FANM

VITA

JAN LINDSAY SOLOMON

- 1970-1974: Bachelor of Arts, Political Science
Rice University, Houston, Texas, May 1974
- 2003-2007: Masters of Arts, International Studies
Florida International University, Miami, Florida
May 2007
- 2007-Present: Doctoral Candidate, International Relations
Florida International University, Miami, Florida
Expected Graduation: Summer 2013
- 2006-Present: Development Officer
Office of the Vice Provost at Biscayne Bay Campus
Florida International University, North Miami, Florida
- 2004-2006: Development Officer
Department of International Relations and Geography
Florida International University, Miami, Florida

PUBLICATIONS AND PRESENTATIONS:

“Women and Development.” *Making Waves*. Women’s Studies Center, Florida International University, Vol. 3, 2005.

Sex Slavery in Asia: Exploring the Economic Effects of Globalization and Patriarchy, co-authored with Amanda Bullough. ISA-South 2005 Annual Conference, November 4, 2005, Miami, Florida.

Women and Ending Chronic Hunger: The Inextricable Link. 8th Annual Women’s Studies Graduate Student Symposium, Feminist Academics and Community Activism. Florida Atlantic University. March 17, 2006.