

**ANALYSIS OF THE KINDERNOTHILFE SELF-HELP GROUP
APPROACH FOR THE EMPOWERMENT OF THE NGÄBE
INDIGENOUS PEOPLE, PANAMA**
AN EMPIRICAL QUALITATIVE STUDY IN THE MUNÄ DISTRICT
OF THE NGÄBE-BUGLÉ COMARCA

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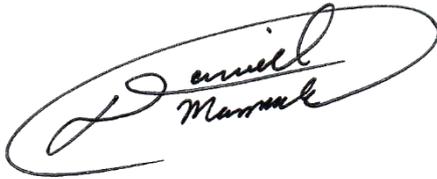
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NOVEMBER 2018

DECLARATION

STUDENT NUMBER: 60877634

I declare that this dissertation with the title '**Analysis of the Kindernothilfe Self-Help Group Approach for the Empowerment of the Ngäbe Indigenous People, Panama**' is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references. I further declare that I have not previously submitted this work, or part of it, for examination at UNISA for another qualification or at any other higher education institution.



Signature (Daniel Mannale)

9.11.2018

Date

DEDICATION

I dedicate this dissertation to the Ngäbe people, particularly to all those who supported me during the field study. It is my hope that this research becomes a contribution to the wellbeing of your people.

Along with the four people who preferred not to be named, this dedication lists these research participants:

Abel Salinas, Alejandro Quintero, Amado Quintero Miranda, Bebi Quintero, Belli Jiménez, Benita Miranda, Benito Casés, Bernabé Miranda, Bernardo Jaén, Bernardo Venado, Catalino Jiménez Venado, Ceferino Camarena, Celestino Quintero, Celia Quintero Miranda, Christian Miranda, Cristóbal Camarena, Edilsa Camarena, Eduard Rodríguez, Evangelisto Ábrego, Evaristo Quintero, Evaristo Quintero Jr, Ezequiel Jiménez, Feliciano Ábrego, Helena Venado, Hermelina Villagua, Hilma Quintero, Ignacio Rodríguez de Gracia, Inés Casés, Isabel Quiteño, Ismael Santo Zurdo, Jayme Quintero, José Enrique Jiménez, Juan de Dios Salinas, Juana García, Lea Venado, Luisa Jiménez, Manolo Venado Miranda, Marietta Casés, Máximo Ábrego, Melly Quintero, Meya Quintero, Omelio Quintero, Pablo Flores, Pedro Jiménez Montero, Porfidio Quintero, Rovel Quintero, Sabina Montero, Santos Acosta García, Tello Quintero, Toto Quintero, Vanessa Jiménez, Victoria Quintero and William Caballero.

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ABSTRACT

This research examines the applicability of the Kindernothilfe self-help group approach among the Ngäbe indigenous people in Panama from the perspectives of complex system theory and development as empowerment. It is based on an extensive literature review and an empirical qualitative study with focus group discussions and expert interviews following the grounded theory method.

The dissertation displays the multiple dimensions that have reverberated to poverty and to the failure of development and most group approaches in the Ngäbe region. Nevertheless, it indicates that a culturally fitting self-help group concept could become a promising approach to empowering the Ngäbe people. Some crucial adaptations, however, are necessary. The most significant change regards the suggestion to work with mixed-sex 'family groups' that combine peer group meetings and joint gatherings. It represents the most suitable approach both from the perspective of the Ngäbe people and from the viewpoint of gender mainstreaming and complexity.

Key Words

complex systems theory, empowerment, gender and development, indigenous research, Kindernothilfe, Ngäbe, Panama, (post-)development critique, rural development, self-help groups

PROLOGUE

The Ngäbe indigenous people live in a beautiful region of western Panama. When you enter the area of the southern mountains where I will soon live, you will find amazing scenery. As a visitor, you will be struck by the exuberant vegetation. In the rainy season, it is verdant green everywhere. At some points, you might even catch a glimpse of the deep blue waters of the Pacific Ocean in the distance. However, these beautiful landscapes, pleasant climate and ebullient vegetation hide a great deal of need. The poorly furnished huts dispersed among the mountains are just one of the signs of the poverty that confronts this indigenous group.

When you look more closely into the Ngäbe context, the multiple dimensions of their poverty situation become evident. They represent a complexity that cannot be handled with simple solutions in a top-down manner. Nevertheless, development professionals continue to try, with limited success. After five decades of development, most of the Ngäbe people still live in extreme poverty. The need for different approaches is obvious. However, more than just demanding other methods, the existing underlying paradigms of Panama's development practice must change. If not, the country will probably fail to achieve any of the Sustainable Development Goals by 2030 in this region.

My criticism of development in this dissertation has some parallels with post-development thinking. Such disagreement can be challenging for readers who do not like to question the status quo, but it is indispensable to examine existing conditions if they are not constructive. It is not about criticising merely for the sake of criticising. Regarding the Ngäbe context, my critique emerges from a long-lasting perception that something is going wrong there. (It is a discernment that is shared by most of the Ngäbe people I talked to). The resulting critique in this dissertation arises from the desire to see positive changes that work for the wellbeing of the Ngäbe people. Contrary to the trend among most post-development proponents (see Pieterse 2000:184), I do not stop at critique, but seek for alternatives in development.

This venture to seek alternatives begins by recognising the complexity of poverty and development. It requires assessing from that perspective the failure of development. The challenging task after that is to find alternatives based on

the lessons learned without falling back into the pattern of simplifying a complex reality, which is my main critique point of development in this study. Handling complexity is not easy, as simple solutions do not exist in such settings.

While I question the existing development context in Panama, this research represents an earnest attempt to find alternatives that could contribute to the wellbeing of the Ngäbe people. Far from just being an academic exercise, it is the preparation for my future work in the Ngäbe region. It is my hope, that the insights gained through this dissertation can become a contribution to their empowerment.

Daniel Mannale

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LIST OF ACRONYMS AND ABBREVIATIONS

ANAM	Autoridad Nacional del Ambiente (National Environmental Authority)
CARE	Cooperative for Assistance and Relief Everywhere
CCT	Conditional Cash Transfer
CEES	Comité de Emergencia Económica y Social (Committee for Economic and Social Emergencies, Chichica)
CF	Community Facilitator (KNH SHG concept)
CGNB	Congreso General Ngäbe-Buglé
CLA	Cluster Level Association (KNH SHG concept)
CST	Complex System Theory
CSTC	Complex System Theory Concept
DFID	Department for International Development
EI	Expert Interview
FGD	Focus Group Discussion
FHH	Female Headed Household
GAD	Gender and Development
GNI	Gross National Income
GTM	Grounded Theory Method
HDI	Human Development Index
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
INEC	Instituto Nacional de Estadística y Censo (National Institute of Statistics and Census)
INF	International Nepal Fellowship (NGO)
IWGIA	International Work Group for Indigenous Affairs (NGO)
KNH	Kindernothilfe (NGO)
MEDUCA	Ministerio de Educación (Ministry of Education)
MFI	Micro Finance Institutions
MIDA	Ministerio de Desarrollo Agropecuario (Ministry for Agrarian Development)
MIDES	Ministerio de Desarrollo Social (Ministry for Social Development)
MPI	Multidimensional Poverty Index
NC	National Coordinator (KNH SHG concept)
NGO	Non-Governmental Organization

OECD	Organisation for Economic Co-operation and Development
PAR	Participatory Action Research
PI	People's institution (KNH SHG concept)
PLA	Participatory learning and action
PNB	Proyecto Ngäbe-Buglé
PO	Promoting Organisation (KNH SHG concept)
POF	Project Officer (KNH SHG concept)
PRA	Participatory Rural Appraisal
RP	Research Participant
RRA	Rapid Rural Appraisal
SG	Savings Group
SHG	Self-Help Group
SLA	Sustainable Livelihood Approach
SS	Stepping Stones
SWOT	Strengths, Weaknesses, Opportunities and Threats
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency Fund
UNISA	University of South Africa
WID	Women in Development

CHAPTER 1: SITUATING THE RESEARCH PROBLEM

1.1 INTRODUCTION

The Ngäbe people have their lands in western Panama. They are the biggest and poorest indigenous group of Panama, who have been one of the fastest growing indigenous groups of the American continent (Gordon 1982:23). Their situation of extreme poverty emerges from a complex setting that is influenced by multiple internal and external factors of their past and present. While they want development and change, they struggle to overcome poverty. Also, the millions of dollars spent over the last decades through various development projects did not bring the expected improvement (GRUDEM 2008:1; Krug-Baldivieso 2001:1).

The failure of poverty reduction programmes among the Ngäbe people shows that there is a need for alternative approaches to development. The self-help group (SHG) approach, particularly the concept implemented by Kindernothilfe (KNH), seems to be promising. Based on that, this research analyses the applicability of this approach in the context of the Ngäbe people.

In this chapter, I introduce the main issues considered for designing and carrying out this research. I start with some background information. Then, I present the problem statement and research objectives. I follow with an outline of the research design and some thoughts on the scope, limitations and importance of this research. After that, I introduce the research locations, my personal background and the ethical considerations. At the end, the key terms are defined, followed by a chapter overview in the last section.

1.2 BACKGROUND TO THE RESEARCH PROBLEM

'Research starts out from real events or problems of the everyday world' (Faix 2016:1). To help locate this study in its context of the 'everyday world', I give some background information about the Ngäbe people. Following that are some first thoughts on the topics of poverty, complexity and SHG approaches.

1.2.1 The Ngäbe People in the Context of Panama

The Republic of Panama is located in Central America, between Costa Rica to the west and Colombia to the east. On its northern border is the Caribbean, and

the Pacific Ocean is in the south. It is a small country with 75 517 km² of land and an estimated population of 4.16 million people by 2018 (INEC 2013a, 2017:48).¹ Panama functions as a centralised constitutional democracy. It is divided into ten provinces, and five indigenous regions called comarcas (ATP 2017; MINGOB 2016b:6).

The Ngäbe people are one of the seven indigenous groups of Panama (MINGOB 2016b:4). With an estimated population of 334 706 in 2018 (INEC 2014:58), they are not only the biggest indigenous group in Panama (Brackelaire & Molano 2004:98; INEC 2010a), but also the one with the highest poverty rate (MINGOB 2016b:7; World Bank 2015:3). Statistically, 96.1% of the Ngäbe people are regarded as poor, while 91.4% are considered to be living in conditions of extreme poverty (MINGOB 2016b:5).

While Panama has managed to achieve 'significant progress in reducing poverty in recent years' (World Bank 2015:1), the country struggles to improve the situation of its indigenous groups (:3–5). The International Work Group for Indigenous Affairs (IWGIA) writes that it seems 'that there is no political will on the part of governments to truly resolve these situations, which have been the same for years' (Del Cid 2011:116). While Panama is 'one of the richest and fastest growing economies in Latin America [...] it is considered a country of stark contrasts and, for some of its citizens, abysmal poverty' (World Bank 2011:1).

The most affected by Panama's poverty and inequality are its indigenous groups (Del Cid 2011:116; MINGOB 2016b:4; UNDP 2015b:4; World Bank 2011:i–ii; :9). IWGIA speaks of 'truly scandalous' human development statistics of the indigenous regions (Del Cid 2011:116). The numbers display a remarkable discrepancy with the country's overall human development index (HDI). With an HDI of currently 0.789, Panama ranks globally at #66 as a country of high human development (UNDP 2018a:2). In contrast, the Ngäbe region, with an HDI of 0.499 (UN 2014:113), would be ranked internationally between countries with low human development such as Sudan and Afghanistan, at #167 and #168, respectively (UNDP 2018b). It is therefore not

¹ The estimates of Panama's Instituto Nacional de Estadística y Censo - INEC (Statistics and Census Institute) used in this dissertation are based on 2010 census data.

surprising that Panama with a Gini index² of 50.4 is positioned 13th among the countries with the highest inequality in the world (World Bank 2018c). This disparity is also visible in other indexes, such as the Multidimensional Poverty Index (MPI) and the Gender Inequality Index (GII) (UNDP 2016a:13–19).

Panama's overall good economic situation, which is embedded in a context of inequality, has a significant negative side effect for its indigenous groups. The country's gross national income (GNI) per capita has reached a level that causes most major development organisations to desist from working there (CADPI 2017:6; Kjaerby 2017:160). Since mid-2018, Panama has even counted as a high-income country (World Bank 2018b). However, a substantial part of that wealth originates from depositing illegal funds from abroad (Kjaerby 2017:160). The resulting artificial blow up of Panama's GNI leads to the situation in which most non-governmental organisations (NGOs) abstain from engaging in Panama as they focus on the poorest countries. It represents a development bias caused by current trends to focus on the poorest countries. In consequence, regions hit by extreme poverty, such as the Ngäbe area, in highly unequal, but economically well-positioned countries such as Panama are out of range of support from a broad segment of international development agencies.

Finally, while these statistical information and indexes (above) can be useful in understanding the realities in which people live, we need to be aware that these numbers display only part of the picture. As Chambers (2014:164) points out, we tend 'to construct a standardized short and simple reality'. Several 'aspects of rural livelihoods are not captured in either income or consumption-based survey data' (Norton, Owen & Milimo 1994:91). Because the Ngäbe people still rely on subsistence agriculture (Jordan 2010:133; Young 1971:227), the significance of such indexes is limited. Nevertheless, poverty and inequality are palpable. The truth is that in Panama 'the average indigenous household is not able to afford half of the daily caloric needs for healthy living' (World Bank 2011:ii).

² The Gini Index measures the distribution of income. A value of 0 means no inequality, while 100 would be full inequality (OECD 2006).

1.2.2 The Ngäbe People between poverty and development

Multiple causes lead to poverty among the Ngäbe people. Some of the challenges they face are land shortages, low fertility of soils, and overpopulation. Subsequently, it is no longer possible for all of them to live by their traditional subsistence methods. That leads to land disputes, malnutrition, out-migration, and greater dependency on the monetary system (Candanedo 1982:127; Gjording 1982:48ff; :261; Young 1971:80ff, 2014:201; Young & Bort 2001:132)

The Ngäbe people look back on a long history of disempowerment and exploitation in which the dynamics of colonialism have persisted until the present day (Acosta 1989:232; Aguilar 1995:67; Jordan 2010:20). The aim of the outsiders has always been to integrate them into the dominant system (Dixon 1982:142; Elton 1982:210; Jordan 2010:70; UN 2015a:9; Venado 1982b:151), following a development pattern in which they had little or no voice (Candanedo 1982:128; Elton 1982:210; Gjording 1982:287). Besides those unsuccessful integration attempts, a combination of neglect and denial has characterised the relationship of those in power with the 'unincorporated populations' (Jordan 2010:79). It was a disempowerment in various domains based on a system in which their historical rights and the recognition of their indigenous identity had almost no significance (Gjording 1982:252; Jordan 2010:11; :36; Pinnock 1982:163).

With the opening of the development era, since the 1970s the Ngäbe people have found themselves confronted with a new type of disempowerment. It happened through various government efforts to promote mining, hydroelectricity and tourism projects on their lands for the sake of national economic development (Jordan 2010:13). Great conflicts emerged as the result of their opposition (Brackelaire & Molano 2004:110; Elton 1982:209; Gjording 1982; Jordan 2010:36; :120; :221; UN 2015a:14f). The Ngäbe people had come to realise that while they would barely benefit from those projects, it would be they who would bear the social, environmental and cultural costs of those endeavours (Heckadon 1982:98).

In addition to these exploitive ventures focused on national economic development, there have been other projects that were focused on poverty

reduction (Brackelaire & Molano 2004:104f). However, while millions of dollars have been spent, the living conditions of the Ngäbe people have not improved and in some respects have even deteriorated since then (CIDPA & SERPAJ 1990:39; GRUDEM 2008:1; Krug-Baldivieso 2001:1). Paternalism and top-down approaches have dominated the scene, contributing to people losing confidence in their capabilities while increasing their dependency on government welfare (Gjording 1991:37; Jordan 2010:168).

Apart from these external influences, internal factors have contributed to the situation in which the Ngäbe people live today. The most conspicuous aspect appears to be the prevalence of elements that hinder cooperation and unity among them. Apart from a distinct individualistic orientation (Guionneau-Sinclair 1988b:65; Häusler 2006:328; :242–243; :265–266; :378–379; Santo 2010:38), social ties outside own kinship are loose (Häusler 2006:387). Relationships are influenced by mutual distrust and the fear of witchcraft and sorcery (Häusler 2006:311; :339; Martinelli 1993:15). In consequence, they struggle to unite, except when they are confronted with major threats (Gjording 1991:211; :254; Jiménez M. 1984:8).

The interplay of those internal and external factors that encumber their development has been noticeable since the Ngäbe-Buglé Comarca was founded in 1997. It represents a significant milestone in their recent history, which was originally filled with many expectations. Today, however, most of their hopes have dissipated (Flores P. 2004:90; GRUDEM 2008:42; Häusler 2006:371). That is caused on one side by an imposed system that impeded internal governance and limited their self-determination from the beginning (Brackelaire & Molano 2004:100–109; CGNB 2000:10; Valdivia 2012:413). On the other side, internal divisions, power struggles and uncommitted leadership have hindered them from taking their future into their own hands (Gjording 1991:66; Häusler 2006:343; Jordan 2010:210–213; :252f).

Today, after decades of ambitious development plans that vanished and of numerous scandals and conflicts, little has changed in the Ngäbe region:

The idea of development stands like a ruin in the intellectual landscape. Delusion and disappointment, failures and crime have been steady companions of development and they tell a common story: it did not work. (Sachs 2007:1)

1.2.3 Poverty, complexity and development

When confronted with the failure of the poverty reduction efforts, one may question whether it is time to reject development, as post-development advocates suggest (Pieterse 2000:176). However, alternative approaches must be sought based on a different development paradigm.

The focus needs to move from the 'things paradigm', where it is about top-down management, standardisation and economic development, to a bottom-up paradigm, focused on people (Chambers 2007:26, 2010:42–43, 2014:189). The dominance of this paradigm in development is responsible for 'many of the errors and failures of development policy and practice' (Chambers 2010:13). It is caused because the assumptions of the 'things paradigm' do not match with the complex reality of the poor (Chambers 2010:3; :34, 2014:162–163). It results in unsatisfactory outcomes. Consequently, Chambers calls for a shift in development practice based on a paradigm that considers this complexity (Chambers 2010:12–13).

Ramalingam and Jones (2008:62) show 'confidence that the concepts of complexity can be used to highlight new possibilities for understanding development and humanitarian problems'. They speak in the plural of these 'concepts of complexity', which together are known as complex system theory (CST). This theory is not so much a uniform concept, but a 'collection of ideas, principles and influences from some other bodies of knowledge, including chaos theory, cybernetics and complex adaptive systems' (:4–5).

While CST did not emerge in the context of development and is relatively new in social sciences (Ramalingam & Jones 2008:59), it has enormous potential for its application in development. David Korten in the 1980s and Chambers (1997) were the first to link the topic of complexity with development (Myers 2011:245; Ramalingam & Jones 2008:5). It represented a consequential step based on the recognition of the 'the local, complex, diverse, dynamic, uncontrollable and unpredictable [...] realities' experienced by the poor (Chambers 2010:3).

The terms 'complex' and 'complexity' 'refer to certain systems that have large numbers of internal elements that interact locally to produce stable, but evolving, global patterns' (Rihani 2002:6). In development practice, complexity

thinking calls for a context-specific holistic and bottom-up approach, which is process oriented and directed by some basic principles and minimal rules aimed at creating an enabling environment (see chapter 2). It demands a focus on human development rather than on economic development, as usually happens (Chambers 2014:188; Ramalingam & Jones 2008:65; Rihani 2002:19; :237).

Regarding the Ngäbe context, it is evident that their poverty situation is not so much the result of material scarcity, but the consequence of complex dynamics of their past and present. It is at this point that the SHG concept could become a compelling alternative for the Ngäbe context, as a bottom-up approach focused on empowerment.

1.2.4 Self-help groups as an approach for empowerment

Self-help groups (SHGs) are small, autonomous and voluntary group structures of people with common concerns, which empower them as they come together to work to improve the wellbeing of themselves and their community (Anderson, Biscaye, True, Zoë, Clark, Christopher, Harris & Gugerty 2014:1; Bagheri & Nabavi 2007:1–2; Dutta 2015:71; Ghai 2016; Kachari, Das & Sahoo 2011:130; KNH 2011:2).

SHGs represent a promising group-based bottom-up approach for the empowerment of the poor (Anderson et al 2014:9; Bagheri & Nabavi 2007:1). While there is a wide variety of concepts (see Anderson et al 2014; Harper 2002; Lee 2010) that ‘differ in approach and purpose’ (Lee 2010:1), in practice most groups function similarly. Some main differences can be found based on how strongly the concepts are focused on the savings aspect and whether they have bank linkage or not (:1–3). Savings groups (SGs) represent a subgroup of SHGs, with the purpose of providing a framework for saving and borrowing money. In most cases, SGs are used to provide bank linkage for the inclusion of the group members in the financial system (Dutta 2015:73; Harper 2002:175–178; Lee 2010:1).

The SHG concept was first applied in 1976 by the Grameen Bank in Bangladesh (Dutta 2015:71; Kumari & Mishra 2015:36). The groups served as financial intermediaries for banks and micro-finance institutions (MFIs). Later some ‘social and political issues were included’ (Dutta 2015:71). Since its

beginnings, linkage to banks and MFIs and their control over the groups has been intrinsic to the Grameen System (Harper 2002:171f). Later, in the 1980s, SHGs were introduced in India to empower women (Anderson et al 2014:13; Dutta 2015:72). Then, in the 1990s, they were heavily promoted by MYRADA, an NGO of South India (Myrada 2017), and by the Indian government through NABARD (National Bank for Agriculture and Rural Development) (Anderson et al 2014:13; Desai & Joshi 2013:5; Dutta 2015:75; Kumari & Mishra 2015:39).

Empowerment constitutes a central idea in the literature about SHG approaches (Anderson et al 2014:9; Dutta 2015:72; Pfahler 2010:151). While the concepts differ in their emphasis, they share the aim of empowering people through collective action to address the causes of poverty by themselves (Bagheri & Nabavi 2007:1; Pfahler 2010:153). SHG interventions have shown many positive outcomes. The research evidence is encouraging, as is pointed out in the *Review of Evidence from South Asia and sub-Saharan Africa*, in which 45 studies were analysed (Anderson et al 2014). Several other reports and studies reviewed in this research confirm this.

SHG concepts are based on the conviction that people have the ability and enough assets to change their situation. What they need is facilitation through competence building and training, an essential component in most SHG concepts (Etherington 2014:4; Kumari & Mishra 2015:36). SHGs represent a group approach to empowerment. Social and economic empowerment is facilitated 'by bringing people together around a common purpose and enabling them to build relationships and trust, which encourages them to meet one another's needs for social protection and cash flow management' (World Vision 2012:7). People are empowered by the strengthening of their social, cultural and economic capitals (see Bourdieu 1992 and Myers 2011:252–253).

1.2.5 Kindernothilfe self-help group approach

Kindernothilfe is a German NGO that is focused on child-centred development (KNH 2008:5). It works in various countries with local partners who implement the SHG concept (KNH 2014:77).

KNH's SHG approach is one of many SHG concepts that have emerged since the beginnings in India and Bangladesh. It was based on the Indian model (Pfahler 2010:151). KNH and its partners started to work with SHGs in 2001 by

seeking alternatives by which they could reach the poorest of the poor better (KNH 2014:7; :77). They have expanded continually after a successful start with the implementation in Asia and Africa. Currently, the approach is being applied in around 20 countries of Asia, Africa and, since 2011, in Latin America (KNH 2014:77, 2015:8).

While the KNH approach includes the savings aspect, as in the Indian model, it is not conceived as a tool to provide bank linkage or to promote economic development only. Coming from a rights-based perspective, KNH's approach builds on an integral methodology focused on social, economic and political empowerment (KNH 2011:5–7). The aim is to promote the ideal conditions for sustainable development from the bottom up by linking people together at group, community and regional level (Peme & Lathamala 2005:20).

Based on the assumption that women are often the hardest hit by poverty and that through their empowerment children will benefit the most, KNH has placed its focus on working primarily with women through the SHGs (KNH 2008:8, 2014:10–11, :20–21). The resulting implicit exclusion of men and, with that, the limitation of the ability to facilitate a transformation of gender relations represent the main critique points to KNH's SHG approach in this dissertation (see 4.5.3).

The SHG approach, particularly KNH's concept, represents a promising alternative to many other approaches that were previously applied in the Ngäbe area. The question is, what needs to be considered for a successful implementation and how may it contribute to empowerment in the Ngäbe context? With that, we come to the research problem.

1.3 PROBLEM STATEMENT

This dissertation focuses on examining the Kindernothilfe SHG approach and how it could contribute to the empowerment of the Ngäbe people. Based on that, the factors are determined that need to be considered for the implementation of a contextualised SHG approach in the Ngäbe region.

❖ Sub-questions

- What are the strengths, weaknesses, opportunities and threats (SWOT)³ of the KNH approach concerning the Ngäbe context?
- How could the KNH approach contribute to the empowerment of the Ngäbe people?
- Which elements of the Ngäbe context are essential to consider for a successful implementation of the KNH approach?
- Which factors could hinder the implementation of the KNH SHG concept in the Ngäbe context?

1.4 RESEARCH OBJECTIVES**❖ Primary objective**

The purpose of this research is to determine and analyse the opportunities and challenges that the implementation of the KNH SHG approach might embody for the empowerment of the Ngäbe people in the Munä District in Panama.

❖ Secondary objectives

- To set up a theoretical framework based on complex system theory (CST) and development as empowerment
- To analyse the Ngäbe context focusing on empowerment and on aspects that represent an opportunity or threat concerning the KNH SHG approach
- To describe and analyse the KNH SHG approach and examine how it could contribute to the empowerment of the Ngäbe people
- To propose recommendations that need to be considered for implementing SHGs for the empowerment of the Ngäbe people.

³ SWOT is an assessment technique that is helpful for analysing concepts and strategies based on determining the strengths, weaknesses, opportunities and threats (Renault 2016).

1.5 OUTLINE OF RESEARCH DESIGN AND METHODOLOGY

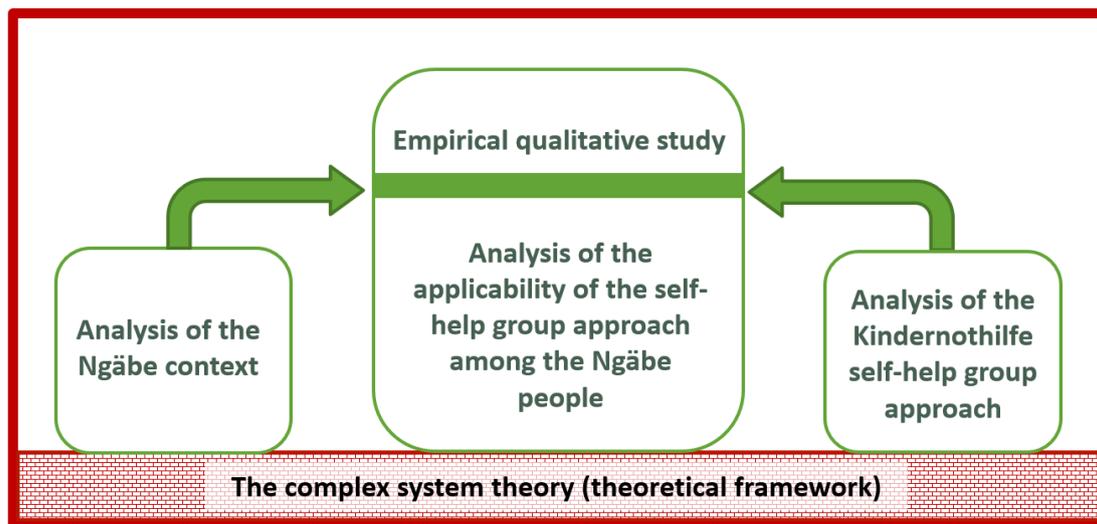


Figure 1.1: Main components of the research design

‘[A] methodology summarizes the research process, that is, how the research will proceed’ (Chilisa 2012:161). This section outlines how I addressed the research problem in this study. The main components of this study are displayed in Figure 1.1.

This research follows a multimethodological approach (Faix 2012:1). While an empirical qualitative field study is at the centre of the dissertation, it is preceded by a detailed discussion of CST and an analysis of the KNH SHG concept and the Ngäbe context based on a detailed literature review. As a substantial part of the multimethodological approach, it set the groundwork for the empirical research (Faix 2007:158; Kelle & Kluge 2010:28).

CST was chosen as the theoretical framework for this research because it represents a suitable ‘theoretical framework to understand the SHG approach in the context of development’ (Etherington 2014:3).

For the empirical part of this research, I relied on focus group discussions (FGDs) and expert interviews (EIs). The interviews and the group discussions were carried out with the help of semi-standardised questionnaires (Helfferich 2009:182–189). Storytelling and visual tools were included as an appropriate approach in the context of indigenous research (Chilisa 2012:139; Chambers 2014:150; Kovach 2009, chapter 5). Also, certain participative tools were adapted for use in the field study.

The data gathering and analysis of the empirical research followed the grounded theory method (GTM) from Strauss and Corbin (1996) and Strauss (1998). Some methodological enhancements of Kelle and Kluge (2010) were included following Faix (2007:78). GTM ‘comprises a systematic, inductive, and comparative approach for conducting inquiry for the purpose of constructing theory’ (Bryant & Charmaz 2007:1; see also Glaser & Strauss 1973:1–43; Oktay 2012:14–18; Strauss & Corbin 1996:8–9). Key components of this approach ‘are constant comparison, theoretical sensitivity, theoretical sampling, and theoretical saturation’ (Oktay 2012:17). It presumes a dynamic and cyclical procedure between data gathering and analysis (Faix 2007:79; Oktay 2012:17–18).

1.6 SCOPE AND LIMITATIONS OF THE STUDY



Figure 1.2: Map of the Ngäbe-Buglé Comarca in Western Panama

(Sources: CGNB 2001; wikimedia.org 2011)

Two indigenous groups live in the Ngäbe-Buglé Comarca. The Buglé people represent a minority of about 10% compared with the Ngäbe population. They live mainly in the north-east of the comarca (INEC 2014:5; UN 2005:XV). While there are socio-cultural similarities between them and the Ngäbe people, they speak a different language (Jordan 2010:124; Valdivia 2012:412). Although these two groups live in the same comarca, in this dissertation the emphasis is only on the Ngäbe people and on the Munä District (see location in Figure 1.2).

The aim was to narrow down the field being examined to facilitate a more in-depth analysis.

Munä District is located centrally in the Ngäbe-Buglé Comarca on the Pacific side of western Panama (GRUDEM 2008:117). With a current estimated population of 44 026 by 2018, it is one of the two districts with the largest populations in the comarca (GRUDEM 2008:23; INEC 2013b). It is a mountainous region of volcanic origins. The climate is tropical humid and temperate tropical humid in higher locations. The landscape consists of anthropogenic savannas, bushes, pastures and agricultural lands (CGNB 2001:6)

The literature review focused on sources related to the Ngäbe people on the Pacific slope, to which Munä District belongs. It corresponds to the green area in the map (Figure 1.2). Publications of Spanish, German and English authors were considered.

Although the SHG approach is applied in many other fields of social sciences (Anderson et al 2014:15; Bagheri & Nabavi 2007:1), for this study only SHG concepts in development practice were considered. The KNH concept was chosen after reviewing several approaches.⁴ This decision was taken because KNH's holistic approach focused on empowerment with a convincing theoretical base. Also, the setting in which this approach is applied seems congruent with the Ngäbe context (KNH 2014:7). The availability of resources such as manuals, reports and other related documentation assured a sound base for the analysis.

In terms of the limitations of this study, apart from the challenge of travelling into quite remote areas, language can be regarded as the main restrictive factor. Although most Ngäbe people speak Spanish, it is not their mother tongue. From an indigenous research perspective it would have been desirable

⁴ The approaches of these organisations were reviewed: MYRADA, Grameen Bank, INF, Tearfund and World Vision (Myrada 2017; Desai & Joshi 2013; Etherington 2014; World Vision 2012; Allen & Staehle 2015; Darvas 2016; Dutta 2015; Harper 2002; Anderson et al 2014; Lee 2010). World Vision's approach is based on Village Savings and Loans Associations (VSLA). The concept was originally developed by CARE International (Cooperative for Assistance and Relief Everywhere; World Vision 2012:4). It is also applied by NGOs as Oxfam and Catholic Relief Services (Allen & Staehle 2015:5; Singer [2008]:1).

to use their language for the interviews (Chilisa 2012:58; :70; :153). However, since the researcher speaks only Spanish, the interviews had to be conducted in this language, if necessary with translation.

1.7 IMPORTANCE OF THE STUDY

This research is highly relevant because most topics analysed are unique in their contents regarding the Ngäbe context. It particularly regards the examination of the failure of development and most group approaches in the comarca and the analysis of a SHG concept for its applicability in the Ngäbe context.

The application of the CST is another important distinctive feature of this research. Although Chambers (2007, 2010, 2014:199–201) and other authors (Myers 2011:245; Ramalingam & Jones 2008; Rihani 2002) proved its importance in development, it is still rarely applied in this domain. This research represents a contribution to this relatively ‘new and rapidly developing field’ (Naciri & Tkiouat 2015:93).

Furthermore, recent studies in Panama have shown that there is a need for better-suited approaches that reach the poor and contribute to social cohesion (MIDES 2015b, 2016). Based on that, the government has started to promote the formation of women’s groups to complement its subsidiary programmes (MIDES 2015a, 2015c, 2016, 2017; Testa 2014). They, however, follow a top-down approach, and are questionable in their sustainability and effectiveness (Gandásegui 2014; Testa 2014). Also, the problems threatening group approaches in the Ngäbe area remain unresolved. This research facilitates new perspectives to address these challenges in a holistic and culturally more sensitive manner.

As a bottom-up approach to empowerment, KNH’s SHG concept could become a feasible alternative to current development approaches in the Ngäbe area. Through its holistic emphasis on social, economic and political empowerment, it has the potential to address many problems currently experienced by the Ngäbe people. The conclusions and recommendations of this research are thought to provide a base for further steps towards the implementation of a

contextualised SHG approach among the Ngäbe people. That represents another important contribution of this dissertation.

1.8 OVERVIEW OF RESEARCH LOCATIONS

To conduct the field study, I chose two main locations, namely Chichica and Guayabal. These villages represent two divergent realities in the comarca: Chichica, which has road access; and Guayabal, which is remote and can be reached only by foot for most of the year. This approach of site sampling was chosen to maximise differences (see 5.2.4) and to avoid ‘roadside bias’ (Chambers 1983:13).

Chichica is located 580 m above sea level, at 24 km from the Pan-American Highway (Panama’s most significant highway). It is one of the biggest villages in the comarca and the head jurisdiction of the district (INEC 2010b). It has a population of 1026 habitants, of whom 87% are Ngäbe people (INEC 2010b, 2010c). It is one of the few Ngäbe communities in the area where the Ngäbe people coexist with a Latino minority called *Campesinos* (Aguilar 1995:178; de Gracia 2002:94–96; INEC 2010c).

Chichica belongs to the most densely populated area of the district, with the best availability of basic services (CGNB 2001:14–17). It has a school up to secondary level and since 2010 even a university subsidiary (La Estrella 2010). It also has a health centre and some other government offices (Aguilar 1995:32; de Gracia 2002:70). Regular public transportation is available to Tolé with pickups on a paved road rebuilt in 2017.

Cattle raising and other minor subsistence farming activities are key areas of economic productivity (CGNB 2001:12–13; de Gracia 2002:60). The fertility of the soil, however, is low and it would be better suited to forestry (Aguilar 1995:37; de Gracia 2002:59–60). A significant problem in the area is the lack of drinking water (CGNB 2001:14; Chavarría 2001:69). The traditional housing of thatched roofed huts has disappeared in Chichica. Most people live in huts with roofs of corrugated zinc, while there are considerable numbers of concrete houses. A power line to Chichica is being built since 2017.

The village of Guayabal is the second research location. It can be reached by foot in a walk that takes almost three hours from the main road (since 2017 it

can be accessed by car during the dry season). Guayabal is located in the north of the Munä District, as part of the Peña Blanca *Corregimiento* (a political subdivision of a district). It consists of various small communities: Alto Guayabal, Bajo Guayabal, Agua Salud and Cerro Salitre,⁵ together with a population of about 577 Ngäbe people (INEC 2010b). They are situated in a steep mountainous area between 1100 and 1400 m above sea level. Guayabal belongs to the region with the lowest population density in the district (CGNB 2001:10–11). Their agricultural lands are in the mountains with fertile black earth, while the cattle are held in the lands around the villages, which are profoundly affected by erosion because of that. The village has nearby woods and plenty of water (:8–9; :16–17). Coffee, corn, banana and vegetables are some of the agricultural products that are grown in the mountains (:12–13).

Guayabal belongs to the area in the comarca with the least accessibility to basic services (CGNB 2001:14–15). However, it has a school up to secondary level. A medical sub-centre is provided, but medical personnel are seldom available. Drinking water comes from local aqueducts and nearby streams. Electricity and phone services are not available.

Table 1.1: Statistics of the Ngäbe population, 2010

	Total Population	Illiterates (%)	Average School Years ⁶	FHH (%)	Younger than 15 years (%)	Assisting School (5)	Annual income (USD)
<i>The comarca</i>	156 747	35.9	3.5	34.8	50.7	41.4	600
<i>Munä District</i>	36 075	26.1	3.8	38.9	44.4	48.1	840
<i>Chichica</i>	1 026	20.7	4.4	34.8	45.6	49.4	840
<i>Guayabal</i>	577	28.0	3.2	41.5	53.9	51.7	780

(Sources: INEC 2010b, 2010c)

⁵ References to Guayabal always include these four locations (Quintero 2017, personal communication). During the mapping activities, the participants included Alto Higuera, Cerro Amargo and Quebrada Frijoles (see A5.4.5). These places, however, seem to belong to another *corregimiento* (INEC 2010b).

⁶ Of those 10 years of age and older.

Table 1.1 gives an overview of some parameters related to the comarca and the research locations selected for this study. The statistical data show the relatively high rates of illiteracy in relation to Panama's average of 5.5% (INEC 2010d). Those who had been in school went there for only few years. The numbers also display the low average age of the Ngäbe population. There is also a remarkably high percentage of female-headed households (FHHs) caused by the high divorce rate among the Ngäbe people (Häusler 2006:215; Iglesias Sequeiros & Culebras Pérez 2005:150; Martinelli 1993:19; Young 1971:182). Finally, income is meagre among the Ngäbe people compared with Panama's 2010 average of 6912 USD (INEC 2010d).

1.9 PERSONAL BACKGROUND AND MOTIVATION

'If qualitative research is founded upon an interpretive tradition, then it is, by necessity, relational' (Chilisa 2012:3; Kovach 2009, chapter 1). As a researcher, I am part of this relational context in which the study takes place. Based on this assumption, I write regularly in the first person subjective case. It is a step to consciously make visible my involvement as researcher. Based on this relational thinking, I consider it important to give insight into my personal background and to what has motivated me to conduct this study.

My parents are Swiss, but I was born and grew up in Panama. Through the engagement of my parents in the Ngäbe area, I have been in touch with this indigenous group since I was a child. From 2000 I lived in Switzerland before I returned to Panama in 2018. I graduated as an electrical engineer in 2004 and later in 2014 with a Bachelor of Theology. Following that, I started with the BA Honours Programme in Development Studies at the Institute for Transformation Studies (ITS/GBFE), a partner of UNISA. Therefore, along with the insights I gained in the field of development since then, my thinking and working are influenced by my technical and Christian theological background.

Before approaching this dissertation, I had done some research work concerning the Ngäbe people. For example, as part of several papers during my master's studies, I investigated various topics (Mannale 2015a, 2015b). In March 2016 I conducted a qualitative research with Ngäbe leaders on their understanding of poverty (Mannale 2016). These efforts gave me valuable insights for this study.

What motivated me to work on this thesis? As a Panamanian citizen and a Christian, I would like to contribute so that the Ngäbe people can move into a future shaped by themselves. It has been motivating for me in recent years to perceive a growing awareness among the Ngäbe people that it is up to them to make a change for their future. I believe that the SHG approach represents an alternative that is worthy of being examined for its applicability in the Ngäbe context. This research could become the starting point of my long-term plans to support the foundation of a local NGO that facilitates sustainable and bottom-up development in the Ngäbe region.

1.10 ETHICAL CONSIDERATIONS

‘Any research must follow ethical principles and particular care must be taken when it involves people as participants or is likely to impact directly upon them’ (Dua & Raworth 2012:1). Based on that statement, many decisions related to the planning and execution of this research followed ethical reasoning (see also 5.2.1.2).

This research has been designed in accordance with UNISA’s Policy on Research Ethics (UNISA 2013; 2016). It adheres to the demand of respecting the autonomy, beneficence, non-maleficence and justice of the participants and the context being studied (Dua & Raworth 2012; UNISA 2013:9). I also consider it an ethical implication to seek a cultural grounding for this research and to pursue a participative inclusion of the participants during the whole process of my fieldwork. Because of that, insights from literature on indigenous research played an important role during the planning and execution of this research (Chilisa 2012:30; :113; :295; Kavoch 2009, chapter 1).

There were no participants in this research that could be regarded as vulnerable in partaking in it. The Panamanian context is unproblematic in this regard. However, knowing the challenging historical background of the Ngäbe people, I decided to avoid a deficit orientation in the interviews. On the contrary, my goal was to let the interviews become an inspiring experience, by discussing the issues from a positive and asset-based point of view (Chilisa 2012:295).

1.11 CLARIFICATION OF KEY TERMS

Comarca: The comarca represents a crucial concept in Panama's indigenous policies. It stands for a self-governing semi-autonomous indigenous territory, based on collective ownership of the land (CGNB 2000:10; Jordan 2010:31; Valdivia 2012:413). Each comarca has its own internal legal framework (Gjording 1991:xxii; Jordan 2010:107). It should not be confused with a reserve, a discriminatory term rejected by the Ngäbe people (Herrera 1982:75).

Development: From the perspective of social contexts as complex adaptive systems, development is understood as an open-ended evolutionary ongoing process that happens everywhere and is influenced by multiple factors (Ramalingam & Jones 2008:41; Rihani 2002:13). A development intervention then represents an effort to positively influence the development process in a context in which people live. For it to be effective, an enabling environment of freedom, in which people can interact based on sensible rules, is essential (Rihani 2002:164; :236; Sen 1999:3). It must constitute a multidimensional, context-specific, holistic, bottom-up and a process-oriented approach focused on human development (see 2.6).

Empowerment: It is a multi-dimensional process that enables people to gain control over the situation in which they live, allowing them to unfold skills they have and use their assets to make a change (Bagheri & Nabavi 2007:4; Kachari et al 2011:132; Page & Czuba 1999). Empowerment is about freedom (Harper 2002:195), for people to become enabled to take their future into their hands.

Gender: 'The term gender refers to the economic, social, political and cultural attributes and opportunities associated with being male and female' (OECD 1999:12). While the '[b]iological differences between women and men do not change' (:12), gender 'refers to the socially constructed norms' (Meinzen-Dick, Pandolfelli, Dohrn & Athens 2006:10) that direct the relations of men and women based on the 'notions of masculinity and femininity by which women and men are identified' (Momsen 2010:12).

Kindernothilfe (KNH): KNH is an international NGO that works with local partners in several countries to support child-focused development. One of KNH's emphases is the promotion of SHGs in several countries (KNH 2017; Peme & Lathamala 2005:4).

Ngäbe, Ngawbe, Ngöbe, Ngobe or Guaymí: Many words have been used to denote the Ngäbe indigenous people in Panama. For a long time, they were called ‘Guaymí’ by outsiders. It probably means ‘people’ or ‘men’ in an extinct language (Häusler 2006:191; :201; Young 1971:21). The term goes back to a mythical region in the Caribbean of western Panama called ‘valley of the Guaymí’ (Cooke 1982:47). However, they call themselves Ngäbe (pronounced ‘Nobe’).⁷ It also means ‘people’ in Ngäbere, their language (Young & Bort 2001:121). In this dissertation, I follow the official spelling ‘Ngäbe’ (Panama Government 2011). However, when the term is used differently in quotes, it will be left unchanged without a note.

Poverty: The understanding of poverty in this research is founded on a view of poverty as a multidimensional phenomenon (Rist 2014:230). The relational dimension, disempowerment and, in general terms, the complexity in which the people live are emphasised when considering the multiple factors that lead to it (Chambers 2010:34, 2014:162–163; KNH 2011:3; Tearfund 2005:4). These could be material scarcity, isolation, powerlessness, vulnerability, physical weakness and spiritual poverty, which may constitute interlocking dimensions that keep the poor trapped in their situation (Chambers 1983:111; Myers 2011:115; Narayan, Patel, Schafft, Rademacher & Koch-Schulte 2000:64; see also 2.5).

Self-help groups (SHGs): SHGs represent a development approach based on small, autonomous and voluntary group structures of people with common concerns, which empowers them as they come together to work to improve the wellbeing of themselves and their community (see 1.2.4).

1.12 CHAPTER OVERVIEW

This dissertation has seven chapters. In the first four chapters, the background topics for this research are discussed. Chapters 5 and 6 outline the planning and execution of the empirical part of this research and the analysis of the data. Then, in the last chapter, the outcomes of this research are presented. The main contents of each chapter of this dissertation are listed below.

⁷ In Ngäbere, the ‘ä’ (IPA symbol: ɔ) sounds like ‘aw’ in the word saw (native-languages.org 2015; Bivin & Bivin [s a]:8).

❖ Chapter 1: Situating the research problem

This first chapter introduces the research problem and objectives, backgrounds to the study and the main topics considered for designing this research. Additionally, the key terms used in this research are defined briefly. I also give an overview of my background and motivations for this study.

❖ Chapter 2: Theoretical framework

The focus of this chapter is to introduce CST, which served as the theoretical framework of this study. The chapter situates the research based on Mouton's model. After that, the main concepts related to the CST are explained. With this groundwork set, the underlying understandings of poverty and development of this research are outlined.

❖ Chapter 3: Analysis of the Ngäbe context

In this chapter, I describe and analyse the Ngäbe past and present from different perspectives. It sets the basis for the analysis of the factors that need to be considered to implement the KNH SHG approach among the Ngäbe people. Based on postcolonial theory I outline how colonialism has persisted in the Ngäbe context. I also show how development has become an extension of the government's colonial approach to integrate the Ngäbe people into the Latino culture. These insights are rounded off with a description of the present Ngäbe context.

❖ Chapter 4: Analysis of the Kindernohtilfe self-help group approach

The KNH approach is described and analysed, focusing on empowerment and complexity thinking. It shows how KNH's approach is largely in line with the requirements of complexity. The main inconsistency I highlight regards KNH's focus on women. Based on a detailed discussion I prove from various perspectives the inadequateness of KNH's approach in this respect.

❖ Chapter 5: Design and execution of the empirical research

In the first part of this chapter, the procedure for the empirical research is outlined. The second part describes the analysis of the data. Additional information related to the field study (such as statistics or interview documentation) can be found in the Appendix.

❖ Chapter 6: Data analysis: Presentation and discussion of results

This chapter focuses on the discussion and analysis of the data gathered during the fieldwork. The discussion relies on an analysis carried out from three perspectives, namely a contextual analysis, axial coding analysis and a SWOT analysis.

❖ Chapter 7: Summary, conclusions and recommendations

In this chapter, the results of this research are presented. I start with a discussion about the feasibility of the approach. After that, the summary of results is followed by concluding thoughts from different empowerment perspectives. The outlining of results and conclusions is rounded off with recommendations for the implementation of the approach and a list of points for further study. The chapter ends with a methodological reflection and some final remarks.

CHAPTER 2: THEORETICAL FRAMEWORK

2.1 INTRODUCTION

Conceptual frameworks ‘make visible the way we see the world’ (Kovach 2009, chapter 2). To give insight into the theoretical context in which this study is embedded, I start by situating the research problem with the help of the three worlds of Mouton (2001). I distinguish and describe the most significant concepts related to this study on a meta-level and how they relate to and influence one another. It sets a comprehensible basis for understanding the process for defining and applying the theoretical framework of this research.

After this delineation, I provide a brief overview of the evolution of the notions of development to set the ground for subsequent discussions around the topics of development and empowerment. Following that, I introduce the ten concepts of complex system theory (CST), on which the theoretical framework of this study is grounded. Against this background, I outline my understanding of poverty and development.

2.2 SITUATING THE RESEARCH: THE THREE WORLDS OF MOUTON

Mouton’s framework serves as a structure that supports the process of translating an identified real-life problem into a research problem and to ‘describe and clarify [...] other aspects of the logic of research’ (:137). The model is based on the assumption ‘that all people live in multiple worlds of knowledge’ (Myers & Yearwood 2012:297). Each of these worlds has a different type of knowledge that influences what we do in various ways.

The first world of Mouton refers to the ‘social and physical reality’ (Mouton 2001:138) in which people live. It is the world of ‘everyday life and lay knowledge’, as Mouton calls it (:138). For this research, the first world concerns the context of the Ngäbe people in the Republic of Panama.

The second world is that of science and scientific research, in which things of everyday life become ‘objects of inquiry’ to be investigated systematically (Mouton 2001:138). It refers to the methodological approach and to theories and concepts used for addressing a research problem (Faix 2016:2; Mouton 2001:138–140). It is about how a researcher addresses an issue that was identified in world one. Based on Mouton’s model, the research methodology

of this study, CST and the Kindernothilfe Self-Help Group (KNH SHG) approach can be allocated to this second world (2001:140). CST serves as my theoretical framework. As a 'meta-theory of change' (Ramalingam & Jones 2008:61), it represents a suitable framework to analyse the Ngäbe context and the KNH SHG approach.

The way in which somebody advances in research is influenced not only by the methodological approach selected in world two, but also by the underlying ontological⁸ and epistemological⁹ paradigms¹⁰ located in world three. The beliefs and worldview of the researcher are allocated in this 'world of meta-science' (Mouton 2001:138). It influences how he or she proceeds in the second world and comes to a conclusion (Chilisa 2012:20; Faix 2016:2). Based on this statement, I consider it important to display these underlying assumptions of the research (see 5.2.1.1) and my own background as a researcher (see 1.9 and 5.2.1.3). That also applies to the underlying notions of poverty and development outlined at the end of this chapter. Disclosing this information is meant to facilitate a better understanding of the approach in this research and to make my reasoning more comprehensible.

❖ **A conceptualisation of development from meta level**

After situating this research based on Mouton's model, I conceptualise the elements around development. Having development as the superordinate subject of this research, I consider it essential to clarify the conceptions associated with it from the beginning to facilitate differentiated handling of the terms associated with it. It lays the groundwork for the introduction and discussion of the other topics in this chapter.

⁸ Ontology is defined 'as the body of knowledge that deals with the essential characteristics of what it means to exist' (Chilisa 2012:20). It deals with the nature of reality (:26).

⁹ Epistemology 'enquires into the nature of knowledge and truth' (Chilisa 2012:21). It regards the 'theory of knowledge, especially with regard to its methods, validity, and scope, and the distinction between justified belief and opinion (Oxford Dictionaries 2017e).

¹⁰ A paradigm is 'a coherent and mutually supporting pattern of concepts and ontological assumptions; values and principles; methods, procedures and processes; roles and behaviours; relationships; and mindsets, orientations and predispositions' (Chambers 2010:8).

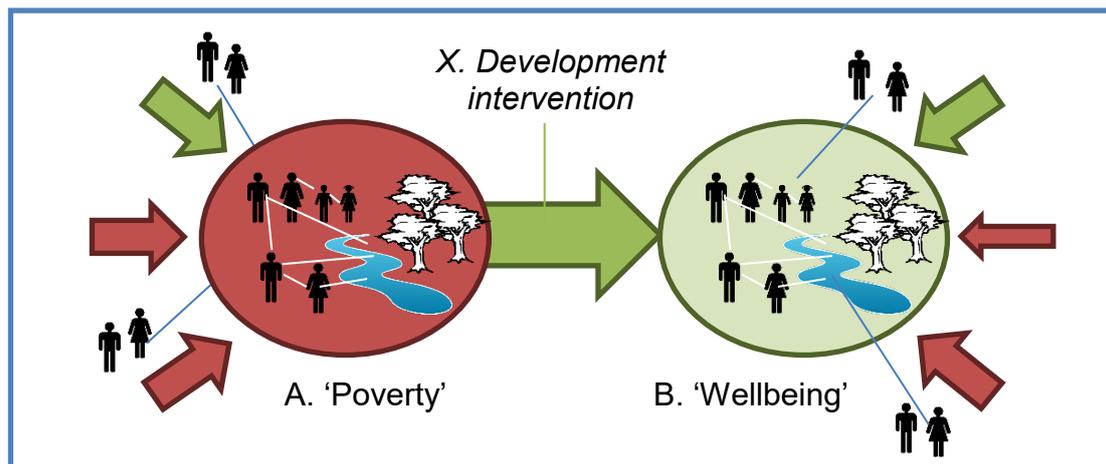


Figure 2.1: Development intervention

(Sources: Pixabay 2017a, 2017d, 2017e)

Figure 2.1 displays essential aspects to be considered when analysing topics related to development or poverty reduction. The left side (A) represents a setting in which people live in poverty (situated in the first world of Mouton). It is in this domain of everyday life that a development intervention (X) aims at making a change. The way this is approached is influenced by several factors located in world two and three. One of these essential factors is the way in which poverty, its causes and the context in which it occurs are perceived. 'The way we understand the causes of poverty also tends to determine our response to poverty' (Myers 2011:152). The arrows highlight the enabling (green) and limiting (red) factors that may influence development in such a context. These include cultural and social issues, availability of resources, the existence and quality of state services, climatic conditions, accessibility and many other factors.

Another crucial component related to world three is the understanding of development. It refers to how the purposes of a development intervention are assessed or, in other words, how the opposite state of poverty is perceived. Following Chambers (2010:15), who denoted equity and wellbeing as the purposes of development, for the sake of simplicity, I call it 'wellbeing' at this point. That is displayed on the right side of the figure (B).

The significance of this understanding of poverty and development comes from the fact that it influences in world two the methodical approach that will be chosen for a development intervention (Chambers 2010:11–15; 2011:152).

That is why it is so important to clarify these concepts when researching a topic related to development. However, to set the groundwork and to be able to present that understandably well, an insight into the notions of development through history and into the topic of complexity are necessary first.

2.3 NOTIONS OF DEVELOPMENT THROUGH HISTORY AND THE NEED FOR A PARADIGM SHIFT BY CONSIDERING COMPLEXITY

‘History cannot give us a program for the future, but it can give us a fuller understanding of ourselves, and of our common humanity, so that we can better face the future’ (Robert Penn Warren in Marla & Taori 2007:41). In this sense, this insight into how development discourses evolved is thought to lay the basis to reflect critically on what development should comprise to be effective for empowerment.

A speech by US President Truman in 1949 is commonly considered the starting point for the so-called era of development (Esteva 2010:1; Rist 2014:78–79). The ‘invention of development’ (Rist 2014:69) went along with the ‘invention of underdevelopment’ (Esteva 2010:1). With the use that the word was given at that time, development acquired an intransitive meaning as ‘an action performed by one agent upon another’ (Rist 2014:73). Based on a deficit-oriented viewpoint, the aim of development was first to rescue people from underdevelopment to help them to reach the state of development (Esteva 2010:3; Rihani 2002:xv). It followed Rostow’s evolutionary theory on development as moving through different stages of economic growth (EKD 2015:13; Rist 2014:93–99).

Following economic growth theories of that time, the focus was placed initially on the transfer of technology and the rise of production (Kröck 2007:318; Nuscheler 2012:30; Rist 2014:72). The hope was that economic growth would automatically benefit the poor through the so-called trickle-down effect (Nuscheler 2012:30; Rihani 2002:23; Sangmeister & Schönstedt 2009:133). Later, the emphasis shifted to basic needs and, with that, development started to become more human centred (Rist 2014:169). However, even though the focus and the prevailing development theories have changed through all these development decades, economic growth has persisted as the primary goal of development (Esteva 2010:8; Rihani 2002:19).

After the neoliberal adjustments of the 1980s, social, environmental and rights issues started to receive more attention in the 1990s (Nuscheler 2012:32–45). Participative approaches began to emerge (Kröck 2007:318; Leal 2007:540). It was the beginning of a slow shift from the prevailing top-down approaches driven from the West to more inclusive bottom-up approaches (Chambers 2007:26). According to Mohan (2014:133) and Leal (2007:540f), participatory approaches were inspired by Freire (1975) in their beginnings and after that by Chambers' inputs on participatory methodology.

Participation is about power relations (Mohan 2014:132). However, as Cornwall (2008:275) indicates, the question is how much those opened 'spaces' are just 'invited spaces', as opposed to those spaces created by people themselves. In this respect, 'participation as an end in itself' (:274) came to be called "transformative" participation' (:274). White (1996:8) calls it 'participation as empowerment'. Empowerment is referred to in the sense of enabling 'people to make their own decisions, work out what to do and take action' (Cornwall 2008:273). That implies an 'agenda controlled "from below"' (White 1996:9), as a bottom-up process. It is in this area of transformational participation that SHG approaches can be positioned.

While participation became 'a buzzword in the neo-liberal era' (Leal 2007:539), in practice, its implementation has been controversial (Cornwall 2008; Flowers 2015; Leal 2007; Mohan 2014; White 1996). Although participation, empowerment and the need for bottom-up approaches are widely recognised today, their translation into development practice still differs due to dissimilar perceptions of it (Cornwall 2008:269). The same applies to the concepts of complexity and multidimensionality of poverty. While in theory they are widely recognised, in practice it is often not acknowledged and is frequently reduced to the 'monetary dimension' (Rist 2014:226–239).

The tenacity by which some top-down approaches and the focus on economic development have persisted despite the discourse on participation can be linked substantially with linear thinking (Chambers 2014:42; Ramalingam

& Jones 2008:vii; Rist 2014:233). It emerges from a neo-Newtonian¹¹ worldview with its 'implicit ontological assumptions of regularity, linearity, and predictability' (Chambers 2010:8). Ramalingam and Jones (2008:vii) write: 'Much development and humanitarian thinking and practice is [sic] still trapped in a paradigm of predictable linear causality and maintained by mindsets that seek accountability through top-down command and control.'

All that is closely related to what Chambers calls the 'things-paradigm' (see 1.2.3). As he highlights, this paradigm relates to approaches that are well suited to engineering projects, but not to development (Chambers 2014:189). This is clarified in this technically oriented example as visualised in Figure 2.2.

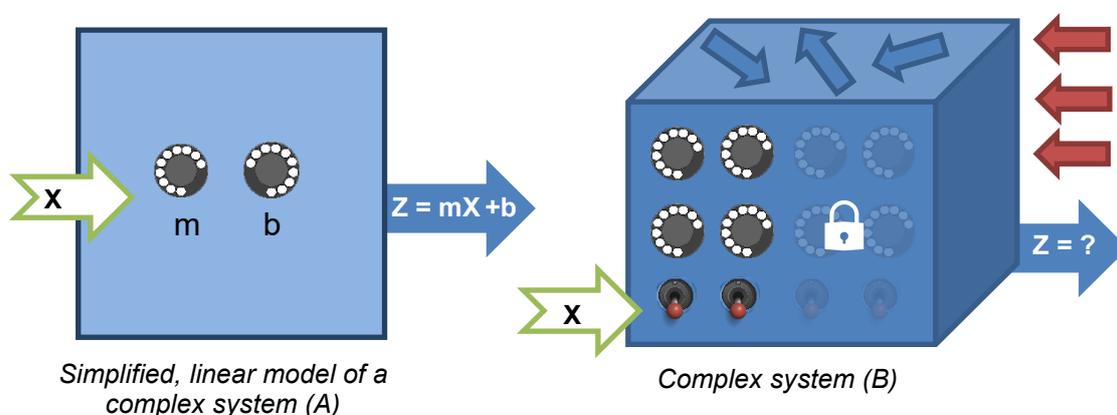


Figure 2.2: Simplified linear model vs a complex system

(Sources: Pixabay 2017b, 2017c)

The cube on the right (B) represents a complex system with many possible internal setups (represented by the various switches), but in which only some are accessible from the outside (displayed by the locked area of the cube on its right). It means that it cannot be known exactly how this system is composed as not all its properties are disclosed to the observer. Along with that, many interrelated internal (blue arrows) and external influences (red arrows) are acting on the system. They also influence how the system will react to an input. Consequently, it cannot be known precisely how the system will respond (its output 'Z') to a specific input ('X').

¹¹ Newtonian thinking is related to Isaac Newton and his ground-breaking laws of linear mechanics, which influenced 'the way people viewed social as well as natural phenomena' (Rihani 2002:22).

In this example, alongside the complex reality displayed on the right of Figure 2.2 (B) is the simplified model of it on the left (A). In opposition to the reality it represents (B), this model supposes the system to function in a predictable way. It is based on the assumption that only a few factors are influencing the system. While additional influences are considered negligible, the system is expected to react linearly to outside inputs. This is displayed in the given example by the linear equation $Z = mX + b$. It has only one variable 'X' ('m' and 'b' are constants that result from the characteristics of a linear system). It assumes the system's output ('Z') to be linearly proportional to a given input 'X'.

While the simplification of a complex reality with linear approaches can be useful in many areas, it is not suited to every context. That applies also to the 'things paradigm', which is based on the assumption of relatively uniform and controllable linear contexts (Chambers 2010:12). The problem arises when the 'things paradigm' or linear thinking is applied in settings in which this linearity is not present (:18). Regarding development, the differences between a complex reality and its simplified linear model can be enormous and nonconforming, as the linear framework captures only a minor part of the reality experienced by the poor (Ramalingam & Jones 2008:60).

The prevalence of economic aspects in development relates to linear thinking. Rihani (2002:18) considers 'that political economic ideologies and theories are founded on assumptions of order, predictability, and stable cause-and-effect relationships'. Therefore, although the multidimensionality of development has long been recognized, development is still regarded as 'reasonably predictable activity that responds to laws of general applicability' (:4). Based on the assumption of such supposedly predictable contexts, economic development has been considered the main factor that will finally lead to human development (:108). However, that has not worked because the economic aspect is just one of many other components that need to be considered in a complex system.

After making the need to consider complexity in development practice evident, the question arises as to what has to be taken into account for that. Ramalingam and Jones (2008) created a helpful classification of ten concepts to describe the CST, which I follow for this dissertation.

2.4 COMPLEX SYSTEM THEORY CONCEPTS

Table 2.1 gives an overview of the ten complex system theory concepts (CSTC) based on Ramalingam and Jones (2008). It shows them with their numbers (#) as referenced throughout this dissertation.

Table 2.1: Overview of the ten complex system theory concepts

Concept number	Concept name
CSTC #1	Interconnection and interdependence
CSTC #2	Feedback processes
CSTC #3	Emergence
CSTC #4	The nonlinearity of change
CSTC #5	Sensitivity to initial conditions
CSTC #6	Phase space and attractors
CSTC #7	Chaos and edge of chaos
CSTC #8	Adaptive agents
CSTC #9	Self-organisation
CSTC #10	Co-evolution

(Source: Ramalingam & Jones 2008:viii)

The notions behind the CSTCs are related to the theories of chaos, game theory and emergence (Chambers 2007:3; :24, 2010:32; Ramalingam & Jones 2008:4; Rihani 2002:43). These theories have evolved since the 1960s, thanks to scientists that investigated the topics of disorder and change.

With his thoughts on ‘nonlinear dynamics’, Edward Lorenz became a defining figure in the early days of complexity thinking (Ramalingam & Jones 2008:4). Contrary to the prevalent linear Newtonian approaches, he tried to understand ‘phenomena by analysing patterns in a system’s behaviour as a whole’ (:4) instead of dividing it first into its parts to explain it. That laid the foundation for new analytical frameworks that helped to understand irregular aspects of nature that had puzzled science and which did not fit into existing models and theories. After that, scientists discovered ‘similar processes everywhere’ (:4).

Ramalingam and Jones (2008:8) group the ten concepts of CST into three main categories:

- Complexity and systems: A system is '[a] set of things working together as parts of a mechanism or an interconnecting network; a complex whole' (Oxford Dictionaries 2017g). What makes a system become complex is when it has a vast number of elements that compose it (Rihani 2002:6). The way in which these elements relate to each other and interact leads to some distinct properties of those systems. The first three concepts of CST are grouped in this first category (Ramalingam & Jones 2008:8): Interconnection and interdependence (CSTC #1), feedback processes (CSTC #2) and emergence (CSTC #3).
- Complexity and change: When we speak of change, it is about how something becomes different, or when a system moves from one state to another (Oxford Dictionaries 2017c). In development, this topic is essential, as development interventions will always be about targeting on producing positive change (see 2.2). Four concepts outline the characteristics of change in a complex system, namely the nonlinearity of change (CSTC #4), sensitivity to initial conditions (CSTC #5), phase space and attractors (CSTC #6) and chaos and edge of chaos (CSTC #7).
- Complexity and agency: When a complex system is made up of individual adaptive agents, it is called a complex adaptive system. The way these elements of a complex system act and interact, 'producing a particular effect' (Oxford Dictionaries 2017a), is called agency. The last three concepts deal with the properties of complex systems related to the presence of adaptive agents: adaptive agents (CSTC #8), self-organisation (CSTC #9) and co-evolution (CSTC #10).

After this overview, a brief description of the ten concepts follows.

2.4.1 Concept 1: Interconnection and interdependence

A complex system is characterised by being constituted by a vast number of elements (Rihani 2002:6), which are located in multiple dimensions or subsystems (Ramalingam & Jones 2008:9). All its components are somehow 'connected to and interdependent on each other and their environment' (:9). This interconnectedness contributes to the complexity of the system as it 'may occur between individual elements of a system, between sub-systems, among systems, between different levels of a system, between systems and

environments, between ideas, between actions, and between intentions and actions' (:9).

A complex system constitutes a network in which the interconnectedness of its components leads to interdependence among them (Ramalingam & Jones 2008:9). Furthermore, the degree of interconnectedness and interdependence is an essential factor in how a system reacts and adapts to changes. That is closely related to the resilience of a system (:10).

A fundamental implication of the interconnection and interdependence of a complex system is that it cannot be approached by looking at any of its elements in isolation (:14).

2.4.2 Concept 2: Feedback processes

Feedback refers to how a system reacts to impulses coming from the inside or outside it. Feedback can be amplifying or positive by reinforcing some effects, and damping or negative when a change 'triggers forces that counteract the initial change' by reducing a deviation in the system. Rather than referring to linear loops as in linear systems, in complex systems we speak of feedback processes regarding how a system reacts to inputs (Ramalingam & Jones 2008:15–16).

How these feedback processes occur may not be traceable. Based on the interconnectedness of the system, interventions at a particular point of the system may create feedback unexpectedly in other areas or produce results that were not expected (Ramalingam & Jones 2008:10; :17). That makes it difficult to model or analyse a complex system (:11). It implies that when working with complex systems we must reckon with 'positive, negative, masked and disregarded feedback processes that foster and inhibit change' (:18). Strategies for change need to take into account these dynamics (:20).

2.4.3 Concept 3: Emergence

The interconnectedness of a complex system and the way in which its elements interrelate and interact lead to the rise of some specific patterns and properties for the system. That is known as 'emergence' when referring to this characteristic, which appears out of this complex setting and its relationships (Ramalingam & Jones 2008:20). That might look quite chaotic from the outside,

but as Myers (2011:245) highlights regarding adaptive social systems, they 'do contain order, but it is an order that emerges from within the system at a time that cannot be predicted'.

Emergence results from the interactions in a complex system that follow some basic internal rules, which are not necessarily disclosed to the observer (Ramalingam & Jones 2008:21). A consequence is that a complex system cannot be controlled. Thus, the focus needs to be placed on promoting some locally fitted critical rules that may influence the system in a certain direction. 'The key is to minimize central controls, and to pick just those few rules which promote or permit complex, diverse and locally fitting behaviour' (Chambers 2014:200). That calls for a bottom-up approach and to seek 'to understand the dynamics of local circumstances and actors' before setting up those rules (Ramalingam & Jones 2008:23).

2.4.4 Concept 4: The nonlinearity of change

As a mathematical formulation, nonlinearity refers to the behaviour in which the output of a system will not be linearly proportional to a given input. Contrary to linear systems, in complex systems, there is no 'clear causality leading to desired outcomes' (Chambers 2010:12; Ramalingam & Jones 2008:25). Apart from that, the linearity that is assumed in many cases is true only within certain limits or just an approximation of a much more complex reality (Ramalingam & Jones 2008:24). Most systems are complex and 'only behave linearly if they are close to equilibrium and are not pushed too hard' (:24). (This is looked at in detail when speaking of the attractors.)

What causes a complex system to be nonlinear? This nonlinearity comes back as the result of a system that is 'driven by internal dynamics that involve vast numbers of interactions' (Rihani 2002:9). For a certain input, so many components and interactions of the complex system are involved that it is impossible to establish a predictable causal relationship with the output.

These systems are not necessarily unpredictable. However, owing to its complexity, it is impossible for us to compute how it will react and therefore to predict how a given complex system will respond to a certain input (Ramalingam & Jones 2008:25–26; Rihani 2002:89). While a system might be perceived as linear when it is close to a state of equilibrium, it may at any point

show an unexpected reaction to a given input (:69). Because of the non-linearity of complex systems, approaches handling them must be 'highly context specific' (Ramalingam & Jones 2008:26).

2.4.5 Concept 5: Sensitivity to initial conditions

Complex systems are sensitive to initial conditions. Because of their nonlinear behaviour, two similar systems can end up in entirely different places based merely on a different condition experienced in the beginning (Ramalingam & Jones 2008:27).

The concept of 'path dependence' is related to this, according to which 'many alternatives are possible at some stages of a system's development. Once one of these alternatives has gained the upper hand, it becomes "locked in" and it is not possible to go to any of the previously available alternatives' (Ramalingam & Jones 2008:29). That is one reason that history plays an important role when analysing social contexts (:27).

This sensitivity to initial conditions implies that for transferring a successful approach from one context to another, the focus must be placed on 'good principles' instead of 'best practices'. Some 'best practices' that may have been very effective in another context can be useless in another similar context, depending on its initial condition and the path it has taken since then. Additionally, scenario planning is needed where different possibilities of the future are envisioned. It implies accepting uncertainty in planning and following a process-oriented approach that reacts dynamically to current conditions guided by some basic principles (Ramalingam & Jones 2008:28–31).

2.4.6 Concept 6: Phase space and attractors

A phase space describes possible patterns of a complex system's behaviour (Ramalingam & Jones 2008:35). Because the functioning of a complex system cannot be represented through direct cause-effect relationships, the phase space is used alternatively to map the values of different dimensions of the system (:32). While it is impossible to resolve how the various components of a complex system interrelate exactly, the phase space attempts to describe the possible states of a complex system. The purpose is to give an overall idea of the system by looking at patterns across some identified key dimensions (:31).

When observing the behaviour of a complex system through its phase space, it is possible that some patterns can be recognised, which ‘embody the long-term behaviour of a system’ (Ramalingam & Jones 2008:34). The system might stay in a stable situation within some minor variations of its states. When this happens, the system is situated within an ‘attractor’ or ‘basin of attraction’. It is a situation of equilibrium or close to it, in which in some cases even linear approximations may be possible (Ramalingam & Jones 2008:24; :35; Rihani 2002:79–80). Nevertheless, even minor changes can provoke that the system moves unexpectedly to an entirely different attractor (Rihani 2002:80).

The concept of phase attractors implies that it is essential to gain a notion of the ‘space of the possible’ when analysing complex systems. To achieve a holistic understanding of how the system works, its key dimensions need to be identified and then tracked over time. When analysing this information, all the system’s dimensions must be considered in relation to one another (Ramalingam & Jones 2008:36).

2.4.7 Concept 7: Chaos and edge of chaos

The way a complex system moves through its phase space can appear chaotic from the outside, as it moves continually through new states, changing constantly. Nevertheless, these systems have an underlying pattern, which is known as a ‘strange attractor’ (Ramalingam & Jones 2008:36). The phase space through which a complex system moves is represented graphically with lines that take shape as the wings of a butterfly. The pattern represented by these lines is also known as the Lorenz attractor, as shown in Figure 2.3.

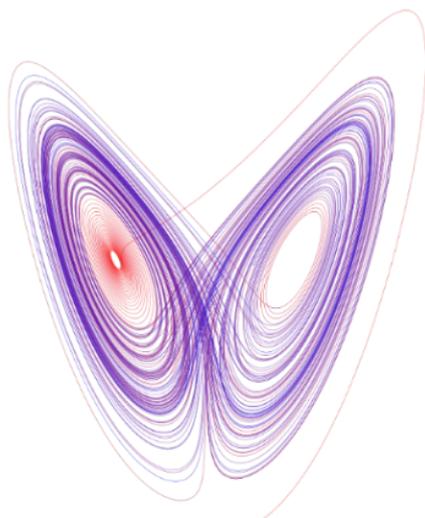


Figure 2.3: The strange attractor

(Source: Wikimedia 2006)

While a complex system may appear chaotic, the strange attractor shows that it has a certain order in the trajectory it takes through phase space. Nevertheless, it will be impossible to predict where the system will move next, as it cannot be expected to go sequentially along the lines of its phase space over time. It may jump to any point of the strange attractor. In each state, the system may react entirely differently to inputs, making it unpredictable (Ramalingam & Jones 2008:38). That, however, does not mean that the system is out of control. It has its order, but not in the sense we are used to in linear systems. It is embedded in a context of continuous change far from equilibrium, but with internal mechanisms that control chaos to maintain itself within certain limits (:39).

The second law of thermodynamics is related to this concept (Chambers 2010:48; Rihani 2002:69–84). One assertion of it is ‘that when a system is left alone it drifts steadily into disorder’ (Rihani 2002:69). Outside energy is needed to maintain an ‘organised complexity’, in which the system remains within a limited region of its phase space. With too little effort, a system may be pushed into chaos (which is more probable than stability). However, too much effort may lead to freezing the system by creating an unvarying order that blocks the functioning of the complex system (:84).

A complex system experiencing constant change and therefore being in a constant state of transition between chaos and order is called ‘the edge of chaos’ (Chambers 2014:194; Ramalingam & Jones 2008:40). It is considered a positive space, in which systems ‘are found better able to respond to change’ (Chambers 2014:194). That also applies to human contexts, ‘as complex systems undergoing continuous change and operating far from equilibrium’ (Ramalingam & Jones 2008:39). It refers to a context, which has the right balance between too much centralised control or order and chaos (:40).

The acknowledgement of this property of complex systems leads to the awareness that social systems undergo continuous change. In such a context, development becomes ‘an open-ended, ongoing, unpredictable and continually changing process’ (Ramalingam & Jones 2008:41). Interventions in such complex contexts must be able to constantly adapt and apply multiple tools to reflect the changing contexts in which they operate (:42). Monitoring becomes

much more important than detailed long-term plans (Myers 2011:247; Ramalingam & Jones 2008:42). The adoption of minimal organisational structures is recommended for the most efficient handling and flexibility on the edge of chaos (Ramalingam & Jones 2008:42).

2.4.8 Concept 8: Adaptive agents

Adaptive agents have the property that apart from reacting ‘to the system and to each other’, they can ‘make decisions and develop strategies to influence other agents or the overall system’ (Ramalingam & Jones 2008:44). The interaction between these agents is also nonlinear because they are all ‘diverse in their properties and behaviours’ (:45).

‘Human beings are adaptive agents *par excellence*’ (italics in original) (Ramalingam & Jones 2008:46). Therefore, social, political and economic systems in which humans play an essential role are also complex adaptive systems. In the environment where these adaptive agents interact, the existence of some basic rules plays a critical role in protecting and facilitating interactions that allow positive feedback for the system (Ramalingam & Jones 2008:47; Rihani 2002:12; :77).

When speaking of people as adaptive agents, Rihani (2002:98–100) refers to them as the ‘selfish gene’. He calls it the basic unit of complex systems wherever humans are involved. This postulation is founded on the assumption that humans are essentially driven by self-interest rather than what is best for others (:98).¹² From this perspective, even organisations and corporations become ‘the means for a few individuals to gain control and power and all that goes with them’ (:99). Humans may cooperate with others as ‘it is often best for the two parties to cooperate at the expense of others’ (:102). It cannot be expected, however, that the interaction of these agents will result in the overall benefit of others (Ramalingam & Jones 2008:53). That is another reason (along with the existing diversity of actors mentioned above) that some essential rules are so important for regulating these interactions.

¹² This conception differs from concepts based on Rousseau, who believed that ‘humans are naturally good and cooperative’ (Corning 2015). In this dissertation I follow Rihani’s (2002) assumption based on complexity thinking (see also Ramalingam and Jones 2008:53).

An important implication of this concept of humans as adaptive agents is the 'centrality of human agency' (Ramalingam & Jones 2008:48). It cannot be controlled by top-down approaches, but requires focusing on enabling people's interactions.

2.4.9 Concept 9: Self-organisation

Self-organisation is what emerges from the multiple interactions of adaptive agents in a complex system (Ramalingam & Jones 2008:49–50). In such a context, 'change cannot be directed' (:51), but can be influenced through approaches targeting to strengthen the self-organisation pattern of the system. In a human context that can be done by encouraging interactions between people based on sensible rules (Rihani 2002:80). The resilience of a system is highly dependent on the existence of 'lightly but not sparsely connected' (:80) elements in an enabling environment of variety and freedom (:82).

A key finding from the perspective of this concept is that 'change, order and resilience cannot be imposed from the outside or from the top down' (Ramalingam & Jones 2008:52). Consequently, the focus must be placed on empowering individuals from the bottom up. The aim must be to facilitate self-organisation 'by creating an "enabling environment"' (:52).

2.4.10 Concept 10: Co-evolution

Because of the interconnection and interdependence of the elements in complex systems (CSTC #1), a change of one component of a system will influence all others to which it is related. Consequently, an adaptive agent and its environment will always reciprocally influence each other (Ramalingam & Jones 2008:54). Therefore, if a particular element 'Z' in the system changes, that will influence the other elements in the system. However, a change of any other element in the system to which 'Z' is related directly or indirectly will also induce it. This mutual influence regarding change is called co-evolution.

Because of the interlinkage of the elements of a complex system, the effect of co-evolution can extend its influence throughout the system (Ramalingam & Jones 2008:54). Therefore, an alteration in one part of the system may have an effect on any other parts of it unpredictably (Ramalingam & Jones 2008:55).

2.5 MY UNDERSTANDING OF POVERTY

'Different ways of understanding poverty lead to different ways of dealing with it' (OECD 2001:9; see also Myers 2011:152). For that reason, we need to be clear about how we understand poverty before defining our understanding of development (Bradshaw 2006:2).

In 1999 the World Bank conducted an empirical study with over 60 000 poor people of various countries (including indigenous groups in Panama) on their perception of poverty (Narayan et al 2000; Rist 2014:231). One of their conclusions was that poverty is multidimensional: 'Poverty consists of multiple, interlocking dimensions' (Narayan et al 2000:64). It was accordance with Chambers, who pointed out much earlier what he calls interlocking 'clusters of disadvantage' (Chambers 1983:111) regarding the dimensions of material poverty, isolation, powerlessness, vulnerability and physical weakness (:112). Myers (2011:115) complements this list with the dimension of spiritual poverty.

All these dimensions are interrelated and influence each other in such a way that they keep the poor trapped. It emerges from the 'local, complex, diverse, dynamic, uncontrollable and unpredictable [...] realities' (Chambers 2014:162) that confront them. In consequence, they are often unable to move out of poverty by themselves. That is why outside support might be needed in such cases (Chambers 1983:3).

Several viewpoints exist regarding the multi-dimensional causes of poverty. Myers (2011:134–139) for example, speaks of physical, social and mental causes of poverty. He lists diverse other views on poverty as deficit, as entanglement (Chambers), as lack of access to social power (Friedmann), as diminished personal and relational wellbeing (Prilleltensky), as disempowerment (Christian) and as a lack of freedom to grow (Jayakaran). In his opinion, all these perspectives add important aspects to what poverty is (:113–132).

Hahn (2010:122) supplements that by denoting poverty as a denial of the right of certain people to participate in diverse areas of society. It correlates with a statement of the Human Development Report of 1997: 'Human poverty is more than income poverty – it is the denial of choices and opportunities for living a tolerable life' (UNDP 1997:2). Authors such as Rihani (2002:142) refer to

poverty in terms of a 'lack of basic capabilities'. Additionally, NGOs such as Tearfund (2005:4) speak of a lack of empowerment, opportunity, or security. KNH (2011:3) adds hopelessness and isolation.

While many other aspects could be added, the diversity of perceptions displayed here is enough to give a glimpse of how complex poverty is as a social, emotional, physical and spiritual phenomenon (Tearfund 2005:4). Despite the many views, a common denominator becomes apparent: most of these conceptions can be linked to relational issues. 'The nature of poverty is fundamentally relational and the cause of poverty is relationships that do not work for wellbeing', so Myers (2011:185). Accordingly, Tearfund (2005:4) writes that 'the causes of poverty [...] are complex, but that ultimately they stem from broken relationships'.

In terms of the CST, we could speak of poverty as caused by 'interlinkage' deficiencies between the elements of a complex system. It results from an environment in which people are restricted in their freedom to interact. That may relate to relationships and power issues between people but also to physical and spiritual elements of their context.

Furthermore, regarding the relational dimension of poverty, the influence of the spiritual dimension represents an important factor that should be considered in development practice (Holenstein 2009:34). It can be a substantial factor that affects the freedom and interactions of people. From a Christian perspective, poverty can be seen as resulting from people's broken relationship with God, which then influences their relationships with other individuals and their environment (Myers 2011:115). An essential assumption is acknowledging what in Christian terms is called the 'sinful nature' of people. It is in accordance with the views of Rihani (2002:98), who speaks of the 'selfish gene' as the basic unit of a complex system (see 2.4.8). Tearfund (2005:4) writes: 'So long as secular models do not acknowledge sin, expressed in greed, envy, prejudice, etc, they will remain incomplete'. Kusch (2009:88) points to the social dimension of what is called 'sin' by Tearfund. He argues that apart from being an offence against God it may imply a culpable act of a person against others. It affects the relational context of individuals to God, to other people, as also to themselves and to the environment in which they live (:89). Apart from that,

'spiritual oppression in the form of fear of spirits, demons, and angry ancestors' is a further influence of the spiritual sphere that must be considered (Myers 2011:115).

Finally, when looking at the relational aspect of poverty, the acting subjects of these relationships come into focus, that is, the human beings, the poor and the non-poor, who as active agents shape the complex context in which they live (CSTC #8). Accordingly, Ravi Jayakaran 'locates the causes of poverty in people, not in concepts or abstractions' (Myers 2011:132). Consequently, 'people – the poor and the non-poor – have to change' (:132). That is in accordance with Freire (1996:38–39), who considers that the oppressors and the oppressed need to be freed to be 'more fully human' (:39). Therefore, along 'the basic objective of human development [...] to enlarge the range of people's choices' (UNDP 1991:1), people need to change to accomplish a sustainable change (Myers 2011:218).

One last aspect needs to be highlighted. Although poverty is a reality that is experienced by many people throughout their lives, it should not be seen as something attached to their identity. 'For most people, poverty is a situation. Poverty is not, by the whole, a permanent characteristic of households. It is a condition, something households experience' (Narayan et al 2009:24).

Based on this understanding of poverty as a multidimensional phenomenon and complexity, at this point, the question remains on how to approach it to improve the wellbeing of the poor? (This is discussed in the next section.)

2.6 MY UNDERSTANDING OF DEVELOPMENT AS EMPOWERMENT

Rihani (2002:14) calls development 'a lengthy and open-ended evolutionary process that can take many paths'. He adds that it constitutes 'largely a messy and uncertain affair, driven in the main by millions of local actors. It cannot be imported from abroad' (:13). Similarly, Ramalingam and Jones (2008:41) speak of 'development as an open-ended, ongoing, unpredictable and continually changing process'. It represents a 'complex adaptive process [...] which] is highly local, particular, context-bound, time-specific, path-dependent, etc.' (:65)

Based on these statements, development is first a process that happens regardless of whether there is an intervention from the outside or not. From this

perspective, all countries are developing (Rihani 2002:236). However, the question is in which direction a specific country is moving. It is determined by positive or negative feedback processes that influence it (CSTC #2).

This conception differs fundamentally from the original intransitive perception of development and also from the idea of economic development as some stages to go through to reach a 'developed' state (Rist 2014:93–98).

Based on the concept of development as a continuous ongoing process, the question arises as to what we should call those efforts aimed at reducing poverty, which are also denoted 'development'? We should probably accept a certain ambiguity in the use of the term, as development may refer not only to the ongoing process in a complex system but also to all those attempts to influence a system to facilitate positive feedback. In this dissertation, I normally speak of 'development interventions' to differentiate it from development in general as an ongoing process.

A development intervention 'is fundamentally an attempt to create sustainable change in adaptive social systems made up of poor communities and the social, political, and economic systems in which they are embedded' (Myers 2011:245). Based on the CST, all these attempts aimed at facilitating change must be implemented with the awareness that a development process cannot be controlled (CSTCs #2, #3 and #4). They must be process oriented and adapted to the context in which they operate.

'The complexity of the cycle of poverty means that solutions need to be equally complex. Poverty is not just one cause but many' (Bradshaw 2006:15). Development must, therefore, constitute a multidimensional process aimed at creating enabling environments in which people can accumulate social, cultural and economic capitals (Etherington 2014:3; Kumari & Mishra 2015:35).

The idea of accumulating capitals can be linked to Bourdieu (1992), a known French sociologist, who extended the concept of economic capital with social and cultural capital (Bourdieu 1992:49). People can accumulate capital in all these interrelating dimensions and convert it to either of the other two capitals

(:70–75). The sustainable livelihood approach (SLA),¹³ created by the British Department for International Development (DFID 1999), correlates with this concept of capitals (Johnson 2016:9). They speak of human, natural, financial, physical and social capital as livelihood assets (:17–28). From this perspective, the goal of development intervention is ‘to increase these assets and protect or mitigate against those things that would undermine them’ (Myers 2011:252).

The idea of facilitating an accumulation of capitals is in accordance with CST. It calls for promoting an enabling environment for development by ensuring freedom and the capability of people to interact (Rihani 2002:164; CSTCs #7 and #9). It is about a process of empowerment aimed at transforming structures and enabling people to develop their potential. For that, the emphasis must be not only on the power exercised over people, but on the power they have themselves and together with others to change their situation (Flowers 2015:9–11; Maru 2016:11–13). That requires a move from a deficit-oriented vision of development to an empowering, asset-based approach, which takes people seriously and envisions them as capable agents for change (Chambers 2014:108). ‘Paradigmatically, this is part of the shift from things to people, from top down to bottom up, from standard to diverse, from control to empowerment’ (Chambers 2007:26).

Furthermore, the CST concepts of emergence, self-organisation and agency of people require an emphasis on human development (CSTCs #3, #8 and #9). It is based on the assumption of people as the core and defining unit of the complex adaptive system in which they live. Coming from the perspective of human development as ‘widening people’s choices’ (UNDP 1997:13), Kotzé (2001:230) writes that ‘any development initiative that aims at the eradication of poverty and famine must have human development as objective’.

When speaking of human development, the resources poor people have come into the view. They have assets and capabilities that are often underestimated

¹³ Chambers and Conway (1991:1) defined a livelihood as comprising ‘people, their capabilities and their means of living, including food, income and assets’. While the SLA approach is considered a holistic approach, Morse and McNamara (2013:43–45) are critical that it tends to produce a simplified representation of the complex reality in which people live. While it captures some of this complexity, the approach seems to follow a linear, predictable paradigm (:45).

(Chambers 2014:131). An asset-based approach ‘values the capacity, skills, knowledge, connections and potential in a community. In an asset approach, the glass is half full rather than half empty’ (IDeA 2010:6). Based on that, the aim must be to facilitate an environment in which people act in the awareness that they are the key players in their development process. It comes down to development as empowerment.

This empowerment approach is primarily a ‘multi-dimensional social process that helps people gain control over their own lives’ (Page & Czuba 1999). It correlates with the concept of development ‘as a process of expanding the real freedoms that people enjoy’ (Sen 1999:3). Based on the assumption that change must take place locally from the bottom up (Monaheng 2001:127–129; Rihani 2002:237), freedom and appropriate rules play an important role in stimulating interactions and the functioning of the complex system (:11). Rihani emphasises the importance of the recognition of rights and the availability of basic services as preconditions for development (OECD 2001:10; Rihani 2002:14).

Finally, what must be the purpose of a development intervention? In section 2.2, I spoke of ‘wellbeing’, following Chambers (2010:15, 2014:11). Practically, however, it would be difficult to determine precisely what the complex term ‘wellbeing’ comprises (Chambers 2010:15). As Rogers, Duraiappah, Antons, Munoz, Bai, Fragkias and Gutscher (2012:5) write, ‘[w]ellbeing is multidimensional and context-specific, not “one-size-fits-all”’ (see also Chambers 2007:178). Also, from the perspective of complexity, the outcome to a certain input in a complex system cannot be predicted (CSTCs #2, #3 and #4). It means that some uncertainty must be accepted along the way regarding how a development intervention will influence the system. Furthermore, contrary to reaching a specific final state, development represents an ongoing change process. Therefore, the emphasis must lie on development as a process and less on a particular state to be reached. The saying that ‘the route is the goal’ may be more appropriate. Consequently, rather than aiming to support the poor to reach a state of ‘wellbeing’, the purpose of a development intervention must be to broaden ‘people’s choices and their level of wellbeing’ (UNDP 1997:13) through their empowerment.

2.7 CONCLUSIONS

CST thus proves to be a suitable framework for analysing the Ngäbe context and the KNH SHG approach. This statement is based on the fact of the complex reality in which the poor live and in more general terms, that social contexts represent complex adaptive systems. As Ramalingam and Jones (2008:ix) show, '[c]omplexity generates insights that help with looking at complex problems in a more realistic and holistic way, thereby supporting more useful intuitions and actions'. It is 'particularly useful when looking at "hybrid systems", which are a combination of social, physical and economic phenomena, because of its nature as a meta-theory of change' (:61). That certainly applies to the context of this study.

From my understanding of poverty as a multidimensional and complex phenomenon, I conclude that any development intervention must be adapted accordingly. It must constitute a multidimensional process aimed at improving people's level of wellbeing through their empowerment. In summary, being embedded in a complex context, a development intervention must be a context specific, holistic, bottom up and a process-oriented approach focused on human development guided by basic principles.

The challenge, however, is how to handle various implications that result from such complex systems appropriately. First, it might be overwhelming to know that numerous factors are influencing the system and that we may be able to distinguish only some of them. Second, we know now that these systems are not predictable through cause-effect relationships and that 'change cannot be directed' (Myers 2011:245; Ramalingam & Jones 2008:51; Rihani 2002:18). It requires, as said, a process-oriented and bottom up approach.

The assumption that the poor are the best suited to dealing with the complex reality in which they live presupposes a bottom-up approach (Chambers 2014:201). Empowerment is needed to strengthen people as adaptive agents of their development. Based on CSTC #6 regarding phase space and attractors, to support such development processes we need to '[b]uild understanding of the "space of the possible"' (Ramalingam & Jones 2008:57). That is done by identifying the key dimensions of the system and then tracking the changes over time 'to develop a holistic picture of how the system changes

and evolves' (:57). As Myers (2011:247) highlights, monitoring becomes an essential element to handle development as a process in a complex context.

The interconnection and interdependence of a complex adaptive system require a major emphasis on collective action dynamics (see also Ibrahim 2006:398–403). In this respect, Rihani's (2002:98) assumption regarding the 'selfish gene' is challenging. He states that humans are essentially driven by self-interest even when working with others in groups. Consequently, clear rules are needed to facilitate an enabling environment for development.

As a last point, a statement of Ramalingam and Jones (2008:6) should be highlighted. They say that complexity 'should not be treated as the "only way" to look at and do things'. Accordingly, Chambers (2010) calls for an approach that looks 'through lenses which are binocular, even polyocular' (:15). It leads to what he calls a 'more broadly defined and emergent pro-poor and per-poor paradigm that can be described as adaptive and participatory pluralism' (:15). He adds: 'There are also many useful cross-overs between the paradigms, applying things approaches to people, and vice versa' (:14). It implies that not all achievements based on linear paradigms must be rejected. A pragmatic pluralistic approach might be the most appropriate way to proceed.

CHAPTER 3: ANALYSIS OF THE NGÄBE CONTEXT

3.1 INTRODUCTION

This chapter provides an overview of the Ngäbe context and gives insight into the multiple factors that have contributed to their present situation, which is marked by extreme poverty and disempowerment.

I start by reviewing and analysing Ngäbe history from the perspective of CST and postcolonial theory. The first section displays how colonial patterns and disempowerment have persisted throughout Ngäbe history and how these have limited their development. This historical review is complemented with an overview of past development interventions among the Ngäbe people. It shows major difficulties in this domain and helps to understand why many past efforts have not contributed to a substantial change. A description of the current Ngäbe context outlines important aspects of their worldview, religious beliefs and culture, and their economic and social and political organisation. It gives insight into the internal dynamics that influence the complex context in which they live, and helps for a better understanding of the opportunities and challenges they comprise for their empowerment.

3.2 NGÄBE PAST IN RELATION TO ITS PRESENT

One cannot achieve even a partial understanding of the Ngawbe life without examining the forces that have impelled them to their present situation (Young 1971:3).

When researching a postcolonial context among indigenous people, 'researching back' is essential (Chilisa 2012:14). History needs to be examined with the purpose of deconstructing how 'postcolonial subjects have been theorized, produced, and reproduced' and to reconstruct 'the present and the future, which carries some hope for the oppressed' (:50). History also plays an important role from the perspective of the CST. It follows the reasoning that a present context may be better understood based on an understanding of the path a complex system took through its past (CSTC #5). It represents an indispensable insight when analysing the prospects of a development intervention in such a context. Because of that, I start with a review and an analysis of Ngäbe history.

3.2.1 Synopsis of Ngäbe history

Indigenous peoples had been living in Panama for thousands of years before the Europeans arrived (Gordon 1982:35; Guionneau-Sinclair 1987:22). Several dozen groups were present on the isthmus by the time that the foreigners first stepped on their lands (Acosta 1989:8; CADPI 2012:2). Some had reached remarkable advances in agriculture and pottery, working with gold and other artifices by that time (Cooke 1982:41; Cooke & Sánchez Herrera 2004b:5; :61–64). Trade based on barter extended to the north to the Mayas in Mexico and the region of Ecuador in the south (Martinelli 1993:6; Oficina del Censo 1948:28). ‘The overall picture is of small-rank societies with varying degrees of stratification [...] cultivating a variety of seed and root crops by swidden agricultural methods and competing by warfare and temporary alliances for scarce resources’ (Young 1985:358).

The instant that Christopher Columbus arrived in Panama in 1502 and stepped onto Ngäbe lands was a crucial moment for the ancestors of the Ngäbe people (Gordon 1982:35; Guionneau-Sinclair 1987:22). It was the point at which two entirely different and incompatible systems crashed into each other with unprecedented consequences (Pinnock 1982:157). It signified the beginning of a difficult relationship with the outsiders, which has shaped their path ever since.

Estimates of Panama’s indigenous population when the Spanish arrived oscillate between 60 000 and over two million inhabitants (Cooke & Sánchez Herrera 2004a:48; Cooke, Sánchez Herrera, Carvajal, Griggs & Aizpurúa 2003:5; Young 1985:357). Then, by 1522 – just 20 years after Spanish arrival – only about 13 000 were estimated to be left (Cooke et al 2003:4; Jordan 2010:132). This decimation was the result of the enslavement of thousands, who were sent to mines in Peru, and the consequence of epidemics, military raids, suicide and assimilation (Cooke et al 2003:13–22; Cooke & Sánchez Herrera 2004b:7; Pastor Núñez 1996:17–18). It was a catastrophic time at which most indigenous groups of the country disappeared.

Those who survived were confronted with ongoing attempts of the colonisers to exploit and ‘civilise’ them (Acosta 1989:46; Ganuza 1982:19; Jordan 2010:78). There were also unsuccessful incursions into West Panama (where

the Ngäbe people live today). However, by the end of the sixteenth century, interest in the area had waned since not so much gold was found as expected (Cooke 1982:45; Gordon 1982:38). The indigenous groups had started to recover by then (Cooke et al 2003:3). Nevertheless, many skills and cultural achievements of pre-Hispanic times had been lost irrevocably by that time (Häusler 2006:203). Those groups of western Panama that refused to assimilate and live in the new Spanish settlements on the southern plains along the Pacific coast joined those living in the mountains. Later, those living along the Caribbean coast were also forced to retire into the mountains owing to an invasion of the Misquito indigenous group of Nicaragua, supported by the British (Herrera 1982).

These indigenous groups in the mountains of western Panama, together with those who joined them after the conquest, became the ancestors of the Ngäbe people (Davis 2000:17; Guionneau-Sinclair 1987:34; Iglesias Sequeiros & Culebras Pérez 2005:104; Valdivia 2012:411). As the colonisation in this area remained of low intensity, they lived in seclusion in the mountains, experiencing an extended period of stability regarding their livelihood (Cooke et al 2003:4; Jordan 2010:132; Pastor Núñez 1996:14; Young 1971:1–3; :229).

Having been left to themselves for hundreds of years after the first time of the conquest, contact of the Ngäbe people with the outside world increased towards the end of the nineteenth century. Along with that, several factors started to increasingly threaten them (Martinelli 1993:14; Young 1985:360, 1993:63). The ongoing neglect from the government, combined with their demographic explosion,¹⁴ the increasing dependency on the outside economy, land grabbing and other forms of exploitation contributed to aggravating their situation (Candanedo 1982:127; Jordan 2010:79; Martinelli 1993:23).

The Mama Tata movement,¹⁵ which emerged in the 1960s, was the first collective response to the growing crisis among the Ngäbe people. It started as

¹⁴ By the end of the 19th century their population was estimated to be below 8000 (Young 1971:48). However, current estimates show that around 334 706 Ngäbe people are living in Panama INEC 2014:58. Since 1960, when 36 000 were registered, their population has increased nine times and doubled since 2000 (Häusler 2006:198).

¹⁵ It is also known as 'Mama Chi', meaning 'small mother'. The name refers to Delia Bejerano, a young woman who founded the movement (Martinelli 1993:23; Jordan 2014:475).

a radical, isolationist, restorative and syncretistic religious movement that spread immediately among the whole group. It contributed to a new sense of unity among the Ngäbe people that transcended the limits of their kinship structures. It initiated a process of re-evaluating their cultural identity (CIDPA & SERPAJ 1990:13; Jiménez M. 1984:20–21; Martinelli 1993:22–23). However, owing to the unexpected death of the woman who led the group and because her miraculous visions never became true, the influence of the movement faded quickly (Young 1971:212–224). While the movement turned more political after that, internal divisions continued to weaken it (Häusler 2006:343).¹⁶ Nonetheless, it set the ground for the ensuing joint struggle of the Ngäbe people to protect their lands and cultural identity (Häusler 2006:344; Martinelli 1993:29; Miranda 1984:23).

Until the early 1960s, the government followed ‘a noninterventionist course of action’ (Young 1971:229). That, however, changed rapidly with the military overthrow in 1968 by the charismatic and socialistically oriented General Omar Torrijos (Gjording 1991:17; Jordan 2010:220). Following a master plan that included popular programmes for the poor, official schools and a few other services started to be implemented for the first time in the Ngäbe region (Gjording 1991:17–25; :57). At the same time, however, the government approached a project to exploit Cerro Colorado, a massive copper mine on Ngäbe lands. The opposition movement that resulted contributed to reinforcing their claims for autonomy and the protection of their lands (CIDPA & SERPAJ 1990:26–39; Martinelli 1993:56–57). It culminated in 1997 with the creation of the Ngäbe-Buglé Comarca as a semi-autonomous region with provincial status (Panama Government 1997).

3.2.2 Ngäbe history and complexity

The arrival of the colonisers represented a gateway event,¹⁷ which destabilised the equilibrium among Panama’s indigenous groups substantially. The violent entrance of the outsiders and the altered power dynamics led to chaos at first

¹⁶ Today the Mama Tata movement still exists and tries to delineate itself as the traditional Ngäbe religion (see MINGOB 2016a; Madrid 2015; Durán E. 2015). Nevertheless, its significance in the comarca is minimal in most areas (Häusler 2006:345; Gjording 1991:65; Acosta 1989:48).

¹⁷ Rihani (2002:87) defines it as major events that change the setting of a system dramatically.

(CSTC #7). It was a situation where the system in which they lived was thrown out of its pre-existing attractor, as the underlying functioning pattern of a complex system is called (CSTCs #6 and #7). However, because the factors that influenced the living space of the Ngäbe people remained mostly constant after that, the system stabilised within a new attractor of their phase space (CSTC #6).

The ways in which the Ngäbe people coped with the changed situation after the arrival of the colonisers and adjusted their living patterns efficiently to the new circumstances correspond to the self-organisation capacity of a complex adaptive system (CSTC #9). The living patterns that developed at that time remained stable until the late nineteenth century (Rivera 1978:175; Young 1971:1–3, 1993:9). Based on their kinship structure, they were able to adapt dynamically to their surroundings and the changes they confronted (Guionneau-Sinclair 1988b:129; Young 1971:57).

Even if the Ngäbe people adapted in the best way possible to the challenges they faced and experienced a long period of stability and self-sufficiency after that, it cannot be assumed that they were well off and content with their situation. 'It would be misleading, however, to argue that they were not impacted by the colonial experience' (Jordan 2010:132). Colonialism, and the disempowerment that came along with it has shaped their path and limited their development ever since (CSTC #5). However, before the 1930s they still had enough land and were at least not significantly limited in their subsistence efforts (Linares 1987:30). Because they lived quite isolated from the outside world, the influences from there were still relatively low. It was a context in which they could cope quite effectively with the adverse conditions surrounding them. It represented a state of equilibrium on the edge of chaos (CSTC #7).

From the 1930s on, several factors increasingly affected the long-lasting stability of Ngäbe society (Linares 1987:30; Young 1985:360). Along with ongoing land grabbing (Gjording 1991:51; Martinelli 1993:53), enormous population growth reduced the availability of lands considerably. The resulting overuse of their fields accelerated the deterioration of the soil, leading to decreased yields and the availability of food (Martinelli 1993:23; Young 1985:360). Increased involvement in the outside cash economy and out-

migration became inevitable (Gjording 1991:48; Häusler 2006:360; Young 1971:81). It represented an effective adaptation to a changing environment (CSTCs #3 and #9). Nevertheless, it induced additional changes to Ngäbe society as the subsequently augmented interconnection with the outside world enlarged its influence on the Ngäbe context (CSTC #10).

Outside influences intensified after this time through the introduction of the Latino school system, Protestant mission, diverse development projects, the presence of multinational firms, construction of the first roads, the Ngäbe's growing political involvement and dependence on government welfare (Gjording 1982, 1991; Häusler 2006:201; :339; Jordan 2010:10; :167, 2014:477; Young 1971:53–54; :100). In the 1970s the Ngäbe people had already 'reached the point where their commitment to external institutions [...was] such that the next few years [...would] witness major transformation in their social structure' (Young 1971:3). Multiple new and interrelated factors had appeared that were progressively affecting the stability of the system, while gradually limiting their freedom to interact. It represented a situation of no return. Owing to the population growth and land shortage they could not all continue to live in their traditional areas in line with their existing living patterns. Recognising that, Young (1971:1) wrote at that time that 'change on a large scale [was] imminent'. It was the moment Ngäbe society started a process of leaving the 'attractor' they had remained in for centuries (CSTC #6).

The increasing land shortage represented a significant factor affecting the Ngäbe people because their entire livelihood depended on the land (Rivera 1978:175; Young 1971:57–81). Since their subsistence could no longer be ensured through existing production patterns, the long-term stability of Ngäbe society and culture was being increasingly disturbed.¹⁸

¹⁸ Young (1971:78–80) shows how in the 1970s with a population of about 52 000, the Ngäbe people had almost reached the level which the lands can support with their traditional slash-and-burn practices (see also Rivera 1978:178). When considering that today 334 706 Ngäbe people are estimated to live in Panama (INEC 2014:58), it is evident how significantly this factor contributes to their current poverty situation, as most of them living in the comarca (estimated at 213 860 in 2018) still rely on subsistence agriculture (INEC 2014:45; :57). Today the local production capacity is far from self-sufficiency. The fact that only manage to cover about 20% of the demand (GRUDEM 2008:27), is an indicator of their deep existential crisis.

Today the Ngäbe people find themselves in a critical phase of transition in which they are profoundly affected by multiple factors that contribute to their current situation. The situation of the Ngäbe looks 'grim', as Young forecasted almost five decades ago. They are in a deep crisis. However, a crisis is not just 'a time of intense difficulty or danger', as it can become a turning point for 'important changes [to] take place', leading to an improvement of a given situation (Oxford Dictionaries 2017d). The question is, in which direction will the system move? From the perspective of complexity, it cannot be predicted. The Ngäbe people may be confronting another gateway event, that 'open up niches that promise new and unexpected opportunities for some, and disaster for others' (Rihani 2002:87).

While the current situation represents a critical point, it is by no means hopeless. The Ngäbe people have assets and have shown throughout their history that they can face immense challenges. Nevertheless, there is a need to facilitate an enabling environment that assists them in their handling of this period of transition to return to a state of 'organised complexity' (Rihani 2002:84).

3.2.3 Postcolonialism: A repeating history of disempowerment

'Postcolonial theory involves a political analysis of the cultural history of colonialism, and investigates its contemporary effects in western and tricontinental cultures, making connections between that past and the politics of the present' (Young 2016, chapter 1). The aim of postcolonialism or postcolonial critique is to take a critical position to restrain the reproduction of this colonial heritage (Chilisa 2012:49; Hanchey 2007:12–13; Kovach 2009, chapter 4).¹⁹ It involves the reconsideration of colonial history, 'particularly from the perspectives of those who suffered its effects' (Young 2016, chapter 1). This approach has the aim to understand a current (neo-colonial) context better by reflecting on the consequences to the present (Hanchey 2007:4).

Colonialism is the subjugation of others by a more powerful actor (Hiddleston 2009:2). It represents a process of disempowerment that limits the freedom of those being conquered. It embodies a denial of the rights of the dominated,

¹⁹ When speaking of postcolonialism, I refer to postcolonial criticism based on postcolonial theory. It is a critique on (neo-)colonialism (Hanchey 2007:3).

which hinders their development by precluding them from interacting freely and equitably with their surroundings. As these disempowering colonial patterns tend to reproduce themselves into the present of former colonies, colonialism needs to be considered when analysing such postcolonial contexts.

The persistence of colonialism in Panama is highlighted by several authors, who stress how the patterns of exploitation, neglect and denegation of the rights of the indigenous groups have endured since the Spanish arrival (Elton 1982:209; Iglesias Sequeiros & Culebras Pérez 2005:187; Jordan 2010:20; Pinnock 1982:163; Turner 2008:12). Ganuza, a Catholic bishop who supported the Ngäbe people in their struggles for autonomy in the 1980s (CEASPA 1982:16), said:

Let us not deceive ourselves. We should not think that these conditions were exclusive of the colonial time. The colony disappeared, but the time of exploitation has not disappeared. Those dominating the politics changed [...], but their interests are the same. Even the methods want to be the same. The metropolis has changed, but the victims of the spoil remain the same: the indigenous people (Ganuza 1982:19).²⁰

The subordination of the rights of Panama's indigenous groups represents a repeating historical pattern since the times of the conquest. It started with the exploitation of the Spanish conquerors, who initiated the attempts to 'civilise' the indigenous people. Their approach was utterly disempowering, as it was about trying to impose an alien faith, language and costumes (Jordan 2010:79). It was justified based on ideologies that emphasised the cultural supremacy and 'civilisation' of the colonisers (Hiddleston 2009:2; Jordan 2010:121; Turner 2008:12–13).

Many of the indigenous groups tried to evade this subjugation by retreating into less accessible areas (see 3.2.1). There, if the outsiders did not see economic potential in those regions, they were left to themselves (Gordon 1982:36–38; Jordan 2010:79). That again represented an act of disempowerment, as the

²⁰ Spanish original: 'Pero no nos engañemos. No pensemos que estas situaciones fueron exclusivas de la época colonial. Desapareció la colonia; pero no ha desaparecido el tiempo de la explotación. Cambió el dominio político; Panamá alcanzó por fin la victoria; otros son ahora los hombres que detentan el poder; pero sus intereses son los mismos. Hasta los métodos quieren ser los mismos. Ha cambiado la metrópoli; pero las víctimas del despojo siguen siendo las mismas: los indios' (Ganuza 1982:19).

conquerors, while claiming their sovereignty over all the land, did not care for the wellbeing of these people now under their colonial administration.

After Panama's independence from Spain in 1821 and union with Colombia, the situation of neglect remained unchanged (Jordan 2010:56; :81). The Ngäbe continued to live in relative isolation and were undisturbed by the outside world (:140). Legislation for the Ngäbe territory was non-existent during this period (Dixon 1982:142). A call to the government advocated by Panama's bishop in 1894 to define and protect the limits of the Ngäbe lands was ignored (Guionneau-Sinclair 1988b:63; Martinelli 1993:52; Pinnock 1982:161). It reflected the ongoing disempowerment characterised by the government's refusal to acknowledge their rights and facilitate their development.

In 1903 Panama became independent with the support of the US, which sought to build the canal and extend their dominance to the region. While the country was then officially independent, it turned into a dependent satellite influenced by the US and multinational corporations (Carty 1982:328; Gjording 1991:22–23). From the perspective of dependency theory, Gjording (1991:xv) shows how Panama has itself remained under the control of foreign powers throughout its history because of its geographic significance. It can be alleged that colonialism has persisted not only for the indigenous groups in Panama, but also for the country itself.

The Ngäbe people remained untouched by all that at first, as the neglect towards the indigenous groups of the country continued (Heckadon 1982:95–96; Young 1971:229). Colonial patterns, however, remained, turning to an 'internal colonialism' of the state during this time (Iglesias Sequeiros & Culebras Pérez 2005:182; Jordan 2010:20; Turner 2008:12). In the name of liberal policies, the intention to 'civilise' the indigenous groups revived by promoting their integration into the nation's Latino culture, economy and political structures (Dixon 1982:142; Elton 1982:210; Jordan 2010:70; :121; UN 2015a:9; Venado 1982b:151). Constructing 'a predominantly Hispanic national identity' involved the denial of the country's indigenous heritage (Jordan 2010:100). However, as those integration attempts failed, the civilising adventure of the government resorted increasingly to clientelism and co-

optation (Gjording 1991:66; :74; Jordan 2010:103; :167; :181).²¹ It became another manipulative and disempowering approach through which they tried to impose their agenda (Santo 2010:59). Then, in the second half of the twentieth century, the civilisation endeavour continued in the name of development. It became an extension of colonial approaches of the past.

3.3 THE NGÄBE PEOPLE AND DEVELOPMENT

‘To facilitate change and innovation within the development field, questioning the current development discourse is necessary’ (Peacock & Idh Lundgren 2010:22). For this reason, critical insight into the controversial history of development among the Ngäbe people is a prerequisite before proceeding to analyse any further development approach in such a context.

3.3.1 The rise of development and paternalism

‘The strength of “development” discourse comes of its power to seduce, in every sense of the term: to charm, to please, to fascinate, to set dreaming, but also to abuse, to turn away from the truth, to deceive’ (Rist 2014:1). It was with this fascination that the development era began in Panama. With the unprecedented expansion of public services during the Torrijos dictatorship after 1968, ““development” [...came] to Panama in all it’s [sic] dimensions’ (Gjording 1991:26). However, it ‘embarked the country on a path of development that would demand the same land, energy and mining resources that were contained in the indigenous territories’ (Jordan 2010:181).

As soon as the Torrijos government was in power, it opened concessions for the exploitation of the world's largest known copper deposit, which had been discovered on Ngäbe lands in 1932 (Gjording 1991:8). While the government emphasised that after 500 years of despair the planned Cerro Colorado project would finally bring justice to them (Jaén 1982:182), the Ngäbe people soon realised that this would not be the case. Also, noting that their opinion was not of interest, they started to oppose the project (Gjording 1991:7; Jaén 1982:189–190).

²¹ ‘Clientelism’ refers to an unequal relationship in which the more powerful grants some benefits in exchange for some moral obligations (Briquet 2015). ‘Co-optation’ designates an approach of ‘being assimilated or appropriated by another, a group or individual with an agenda that is different than [sic] yours’ (Bourget [s a]).

The political crisis that followed became a major test for the nation on how to handle the new challenges of the development era. It resulted from following the economic growth theories of that time (the first development decade). Huge investments were made, the nation's debts soon reaching an alarming level. The situation was worsened by a recession that followed in 1973. In this context, Ngäbe copper was intended to provide the urgently needed money to maintain the current course. This risky endeavour was embedded in a complex set of dependency in which the military government had to cope concurrently with the interests of the populace, Panama's oligarchy, and outside powers (Gjording 1991:xv; 18; :23; :29–34; :233).

While Torrijos' 'dictatorship with love' constituted unique concern for the poor (Gjording 1991:17; :36; :59; Jordan 2010:168), the inconsiderate procedure in the Cerro Colorado project seemed difficult to conciliate (Gjording 1991:36; Jordan 2010:168). However, the lack of participation and interest for Ngäbe opinions could be understood from the viewpoint of an additional factor that was reinforced at this time: paternalism.

From the perspective of paternalism, the poor's capabilities or opinions were not relevant because 'only the government could solve their problems [... as a] beneficent father taking care of the needs of his children' (Gjording 1991:37). Even the exploitation of people through clientelism and co-optation was considered justifiable to support that 'noble' aim. Therefore, while the government granted gifts, the people were expected to support its programmes without questioning (:34). With that, 'Torrijos did nothing to foster the development of an organized populace that could analyze its own reality and look for ways to solve its own problems' (:36). On the contrary, people were made dependent on government provision (Jordan 2010:237). Paternalism became just another more socially oriented form of colonialism supporting the civilising venture. Despite some gifts, the disempowerment continued.

In 1981, owing to the unexpected death of Torrijos, unbearable project costs and great Ngäbe resistance with national and international support, the Cerro Colorado project was put on standby (CEASPA 1982:403; Gjording 1991:122). For the Ngäbe people, it represented a significant success of their resistance

and common struggle to claim their historical rights (Gjording 1991; Martinelli 1993:54).

The initiated development venture continued, however. Along with diverse poverty reduction programmes, various projects aiming at exploiting the hydroelectric, mining and tourism potential of Ngäbe lands have been advanced since then (Brackelaire & Molano 2004:110; Elton 1982:209; Gjording 1982; Jordan 2010:13; 36; :120; :207–232; Lutz 2007; UN 2015a:14–15). As had happened with the Cerro Colorado project, the rights of the Ngäbe, including the right to free, prior and informed consent, were ignored repeatedly (Finley-Brook & Thomas 2010; Jordan 2014; Turner 2008:155–156).

Because of the resistance of the Ngäbe people to many of these projects, they are often blamed for resisting development and standing in the way of the country's economic development (Jaén 1982:181; Jordan 2010:12). On the contrary, they want progress and development, but not in the way the state usually tried to impose it (Elton 1982:222; Gjording 1991:5; Jordan 2010:14).

3.3.2 Poverty reduction efforts

Several projects have been targeted at poverty alleviation among the Ngäbe people. In the beginning, starting from 1982 many of them received support from the International Fund for Agricultural Development (IFAD). However, the first project, DRI Guaymí, failed, and was suspended in 1991. The millions spent there never reached the Ngäbe population (Brackelaire & Molano 2004:101; CIDPA & SERPAJ 1990:39).

While the 1970s had been a decade of extensive economic expansion following the economic growth paradigms of that time (which indebted the country considerably), the 1980s resulted in a lost decade for Panama's economic development amid a growing political and economic crisis. It led to a restart for the country with the US invasion in 1989 and the breakdown of the dictatorship (Duarte 2011:28–29).

After that, high hopes were placed on IFAD projects that were carried out from 1994 to 2003 under the name of Proyecto Ngäbe-Buglé (PNB). But again, the results were mostly disappointing (Brackelaire & Molano 2004; CADPI 2012; IFAD 2001a, 2001b, 2001c, 2014). The politicisation of the projects, deficient

inter-institutional collaboration, the absence of monitoring, and several scandals contributed substantially to the failures (IFAD 2014; Jordan 2010:206; Santo 2010:125–126).

Despite the many disappointing experiences with past development projects, there were positive outcomes. The PNB contributed substantially to the process for the creation of the comarca (Brackelaire & Molano 2004:92; IFAD 2001a:16). Further positive impulses were given with its investment in human capital through training and participative approaches that strengthened the self-esteem of the Ngäbe people (Brackelaire & Molano 2004:92; :102). The agroforestry project (PAN/ANAM-GTZ) under German patronage from 1993 to 2004 is also regarded positively in this respect (Brackelaire & Molano 2004:103–106; Moreno 2001:1).

Several other projects have been carried out in the Ngäbe region since the 1990s with the support of the World Bank, United Nations International Children's Emergency Fund (UNICEF), IFAD, other international organisations and government institutions. However, although some valuable inputs were given, these projects did not substantially improve the wellbeing of the Ngäbe people (CGNB 2001:18; GRUDEM 2008; IFAD 2007, 2014; Krug-Baldivieso 2001:1; mdgfund.org 2015:12–14; Schappert 2007:27).

With the government's New Strategic Approach to Poverty, launched in 1998, the focus was placed on the accessibility of services, environment protection and social spending (Schappert 2007:26). It represented a change of course following the insight that previous approaches had not adequately reached the poor (de Jarpa 2006:83–86). Some of the new goals were expected to be accomplished 'by incorporating the indigenous populations into the formal economy through microfinance and bilingual cross-culture education and by developing a social protection program' (Schappert 2007:28). However, despite some promising projections and lots of social spending, the approach was ineffective. Much of it proved to be lip service from the government and lacked an emphasis on indigenous empowerment (:27).

Today the focus on social spending continues. The poor are supported through subsidies such as through the Red de Oportunidades programme. It is a conditional cash transfer (CCT) programme that was initiated in 2006 (

2006:13; Schappert 2007:30). While the conditions linked to the disbursement of these grants (such as healthcare, school attendance) may have a positive impact on women and their children (MEF 2006:106; MIDES 2017), it represents another paternalistic approach: the government grants gifts, which are linked to conditions the people must fulfil. That is not about empowerment. On the contrary, while this approach raises their income substantially, and healthcare and school attendance may improve, it makes people dependent on government welfare. Furthermore, the effectiveness of the approach is again being affected by weak follow up and monitoring (Jordan 2010:222; mdgfund.org 2009:11; Schappert 2007:30).

At this point, past efforts to promote cooperatives and recently organised groups need to be mentioned, as they have parallels with SHGs as group approaches to development.²² Several cooperative projects have been endorsed among the Ngäbe people since the 1970s (Gjording 1991:47; Guionneau-Sinclair 1988b:113–116; Mendoza B., de Gracia G. & Krug; Santo 2010:64–65; St. Rose & Torres 1990). However, most were unsuccessful, mainly because of administrative and capitalisation problems (CGNB 2000:16). Since 2009 the government has begun to work with women's groups, which are meant to integrate the beneficiaries of its CCT programmes (de Gracia 2017, personal communication; MIDES 2015c).

3.3.3 Education and development

Education is considered an essential factor for development in Panama (MIPPE 1987:77; Vakis & Lindert 2000:11). Nevertheless, along with many deficiencies and challenges that the schools confront in the comarca (CADPI 2012:17; Candanedo 1982:131; de Gracia 1991:88; Gjording 1991:57; UNDP 2014:15), the education system has become an additional colonial tool of 'civilisation' that is meant to integrate the Ngäbe people into the nation. That is why the Ngäbe

²² As group-based approaches, cooperatives involve people working together for a common goal (de Gracia 1991:8–9; :38). While cooperatives have some similarities regarding SHGs, the main difference is a cooperative represents a joint business of all its members (Mendoza & Hernández 2015:25). On the other hand, KNH's SHG concept aims to facilitate individual businesses for its members. Cooperatives may also have many more members than SHGs and for their composition they do not follow the principle of homogeneity. Despite that, the cooperatives pursue a similar aim to the SHGs. De Gracia (1991:122–130) outlines the social, economic and political advantages of the approach.

people often regard it as a threat to their cultural identity, despite considering education an essential factor to overcome poverty (Montezuma G. 2000:19; Turner 2008:41).

In the essay 'Can the subaltern speak?', Spivak (2006:32) refers to a 'context of colonial production, [in which] the subaltern has no history and cannot speak'. The parallels with the environment in which education is implemented among the Ngäbe people are striking. While in Panama their language is reduced contemptuously to a dialect and is excluded from school,²³ there they are confronted with a Panamanian history in which their past appears only marginally (Gjording 1991:57; Montalbán 1982:113).²⁴ Since the contents are unrelated to their culture and livelihood, education contributes to a depreciation of their traditions and cultural identity (de Gracia 1991:88; Gjording 1991:57; Pardo:226). It is the means through which the Ngäbe are constantly confronted with their inferior role (Candanedo 1982:131). This process of a 'colonisation of the mind' (Chilisa 2012:7) facilitates a rejection of their heritage to embrace alien views as the norm (:8).

Despite this quite adverse situation, education has contributed to some extent to Ngäbe empowerment. It is how they learn Spanish and come to know the thinking of the outside world. That has helped them to gain a better position in their dealings with outsiders (Häusler 2006:343; Jordan 2010:175; :294). However, becoming educated means that they are limited to seeking a job with the government to remain in the comarca or to migrate permanently to work somewhere else in the country. Therefore, apart from enabling the Ngäbe people to work as public officials or teachers, the current education system is unsuitable for the present situation in which they live. It lacks a focus on their empowerment to enable them to improve the living conditions in the comarca.

²³ Bilingual education is not available, yet the government alleges that it regards it 'as a means of reducing indigenous poverty' (Schappert 2007:28) and its implementation is stipulated in the constitution (Montalbán 1982:115; de Gracia 2004:98; Vakis & Lindert 2000:12; Sarsanedas 2014; MINGOB 2016a:8).

²⁴ Colonialism often embodies a denial of the history of the colonised (Jordan 2010:47). Milan Kundera writes that '[t]he first step in liquidating a people is to erase its memory. Destroy its books, its culture, its history. Then have somebody write new books, manufacture a new culture, invent a new history. Before long that nation will begin to forget what it is and what it was. The world around it will forget even faster' (goodreads.com 2017; also in Kovach 2010, chapter 3).

3.3.4 Development and neo-colonialism

'Postcolonial studies aims [sic] to illuminate that colonialism does not belong in the past and that it still shapes the world [...]. Postcolonialism can be seen as a criticism of the argument that what is happening politically, culturally and economically is outside and beyond the history of colonialism' (Peacock & Idh Lundgren 2010:10). Colonialism and development share many commonalities (:1; :14). Peacock and Idh Lundgren show how the concept of development was 'built on the framework of colonial policy' (:22) and how in 'the wake of colonialism' (:7), the task to civilise the world through colonisation was replaced by the duty of development (see also Chilisa 2012:53; Rist 2014:75–79). Because of that, a look at Panama's development from the perspective of postcolonial theory is necessary. It helps to understand the ineffectiveness of many approaches among the Ngäbe people and the reality that various development interventions have even contributed to further disempowerment.

In Panama, development became the approach by which the indigenous groups would be pulled out of their 'backwardness' to integrate them in the 'civilised' world. This aim to 'civilise' the indigenous people has persisted as a remnant of colonial times (Turner 2008:12–13). Even the facilitation of education since the 1970s has served this purpose (:41). Along with that, the structures facilitating injustice and the exploitation of the indigenous people have remained the same throughout Panama's history (Ganuza 1982:20). Accordingly, even the development efforts of the last decades correlated in their methodology and aim with colonial approaches of the past. Throughout history, the outsider's approach has been influenced by a lack of appreciation and respect for the Ngäbe heritage and rights.²⁵ It represents another repeating

²⁵ In his doctoral dissertation about the Ngäbe movement for political autonomy, Jordan (2010) shows how in Panama, despite the country's long-term attempts to project an 'international image of respect for indigenous autonomy' (:9), the reality looks very different. Several case studies of recent years (Finley-Brook & Thomas 2010; Lutz 2007; Jordan 2014; Anaya 2009; Mannale 2015b) have displayed how in practice the country struggles to recognise the rights of its indigenous groups. The procedure of the government is deeply rooted in a conception of the Panamanian state that ignores the fact of being a multi-cultural and multi-ethnic nation (Valdivia 2012:413; CADPI 2012:6). It results in integrationist approaches founded on an inadequate recognition of the indigenous groups as tribal peoples with their own rights (Turner 2008:23; UNDP 2014:9). Arguing that all in the country must have the same rights, they consider it discriminatory to grant any special rights to its indigenous minorities (Jordan

pattern since the times of the colony. It contributed to an environment of disempowerment and hindered the creation of an enabling context in which they could develop.

❖ **Paternalism and othering**

With the aim 'of exposing patterns of dominance and oppression' (in the European context), Peacock and Idh Lundgren (2010:16) highlight two colonial patterns, namely paternalism and othering. Both can be linked to colonial and development thinking (:16). They are discussed briefly below.

State paternalism is the attempt to care for people's wellbeing, with or without their consent, preventing them from taking responsibility for their wellbeing (Gutmann 2011:5). It follows the assumption that people are improper agents for their wellbeing (:15–16). From that viewpoint, taking over the responsibility of caring for people's wellbeing constitutes the most efficient approach to development. However, it embodies premises that are contrary to the findings of the CST or assumptions of asset-based or participatory approaches.

Although paternalism involves care-taking by the state for the poor, it constitutes 'a dominant and oppressive relationship' (Peacock & Idh Lundgren 2010:16). From the perspective of CST, it impedes the creation of an enabling environment in various ways. It encumbers diversity by not acknowledging the individual's originality and capabilities and by limiting his or her freedom (Gutmann 2011:6; :17). Apart from making people dependent on government tutelage and subsidies, through its directive and top-down approach, it prevents them from becoming the actors of their development. It restricts the individual's agency and in consequence, affects the self-organisation capacity of a system which hinders their development (CSTCs #8 and #9).

'Othering' refers to 'the process of creating negative identities about the colonized, who are the binary opposition of Western ideals according to this concept' (Peacock & Idh Lundgren 2010:17). That is clearly observable in the Ngäbe-Latino relationship, which is marked by mutual rejection and disdain (Häusler 2006:374). Negative mutual stereotypes contribute to maintaining Us-

2010:57; CADPI 2012:8; CADPI 2017:13–14). That is also a reason for Panama's long refusal to ratify ILO Convention 169 about indigenous rights (López Hernández 2018:119–121).

Them differentiation from both sides (Garrido Araúz 1960:36; Gjording 1991:173; Häusler 2006:364–365; 371–372; Mérida 1963:53; Young 1971:31; :156). From the perspective of the dominant Latino society, it serves to justify the apparent need to integrate the Ngäbe people into the ‘civilised’ world (Candanedo 1962:19–23).

3.4 PRESENT NGÄBE CONTEXT

This section outlines the internal factors that may influence development in the Ngäbe context. It follows the assumption that the Ngäbe people have assets that they can use for their development. However, as active agents of their context, they have also contributed to a certain extent to their present poverty situation. Consequently, the analysis in this section encompasses highlighting the assets they have and those internal elements of their context that have redounded to the multiple dimensions that contribute to their poverty.

I begin by outlining some aspects of their religious-cultural background. My approach to start from the metalevel is founded on the assumption, as Kusch (2007b:85–86) shows, that people’s interactions and behaviours, even in the economic domain, are embedded in a complex religious-cultural context.²⁶ Based on that, I outline the religious beliefs and worldview of the Ngäbe people, followed by the description of some additional cultural aspects. I then describe some more visible aspects of their economy, social organisation and political system.

3.4.1 Worldview, religious beliefs and culture

A worldview is a ‘set of beliefs about fundamental aspects of reality that ground and influence all your perceiving, thinking, knowing, and doing’ (Funk 2001). It embodies the underlying assumptions of a culture that shape the lives of people

²⁶ Kusch 2007b:86 writes that human behaviour must be understood from the perspective of people’s worldview. This worldview is closely related to the cultural-religious environment in which people live (Kusch 2007b:87–89; Kraft 1999:385). The norms and values that emerge out of this sphere determine how people live and interact with others and how sanctions are applied (Kusch 2007b:89–93). In terms of the CST, we are speaking of culturally shaped rules and principles that determine the way how people interact in the complex setting in which they live. It involves both elements that contribute to facilitating an enabling environment for development and components that add to those dimensions that contribute to poverty (:90–93). The resulting structures represent significant factors that influence the relational context of a society as a complex system that needs to be considered for development.

(Calderon 2008:83; Kraft 1999:385). A worldview consists of various highly interrelated elements such as metaphysics, theology, cosmology, teleology, epistemology, axiology and anthropology (Funk 2001). Although religious beliefs are more related to the transcendental experiences of people and cults, they are closely connected with people's worldview.²⁷ Because of that, I describe them together with the worldview and culture.

Funk (2001) calls metaphysics²⁸ the 'beliefs about the ultimate nature of reality'. As Calderon (2008:113–114) shows, contrary to Western dualistic thinking, indigenous metaphysics is based on a view in which everything interrelates. It involves religious beliefs and traditions, which 'are derived directly from the world around them, and the relationships established with other forms of life' (:113). Calderon (2008:114) adds that '[i]ndigenous metaphysical assumptions about being, or ontology, are informed by a [group's] religion or cosmological beliefs that are rooted in place'. The spiritual reality they experience, their religious beliefs, the material world and their daily living are therefore all intimately linked together.

This interrelatedness of all things, involving the spiritual and material world, can be distinguished among the Ngäbe people. In such cultures, the resulting belief system is less anthropocentric or humanistic but animistic (Calderon 2008:115).²⁹ That also applies to the Ngäbe people as an animistic culture (Miranda 1984:12), in which the influence of the spiritual sphere is preponderantly present. They believe in the existence of numerous good and evil spirits that affect their daily lives significantly (Jordan 2010:134; Young 1971:158). Dreams play a significant role (Guionneau-Sinclair 1987:64; Häusler 2006:314). In all that, however, the fear of evil forces dominates (Häusler 2006:331–339; Martinelli 1993:21–22). It becomes a defining factor

²⁷ That argument follows Lothar's definition of religion (1997:191 in Kusch 2007b:88) as the answer of the individual and a collective to a fundamental transcendental experience which becomes visible in the formation of cult, spiritual communion and ethics.

²⁸ Closely related to that is the ontology (see definition in footnote 8, page 23) which is 'a central subfield of metaphysics' (Ney 2014:30; see also Van Inwagen & Sullivan 2014).

²⁹ 'Animism' is as '[t]he attribution of a living soul to plants, inanimate objects, and natural phenomena' (Oxford Dictionaries 2017b). The term was originally shaped by Edward Burnett Tylor, who considered animism a 'primitive' religion. However, others challenge the idea of animism being a religion at all (Guthrie 1993:25). Bird-David (1991), from the perspective of a relational epistemology, considers it more as a worldview.

that constantly threatens their lives. This ‘culture of fear’, which is distinctive for animistic societies (Clodd 1905; Miranda 1984:12; Olson 2003:186), represents a hindering factor for development, as it limits their freedom to act and encumbers their relationships with others.

Ngäbe traditional theology, regarding their ‘beliefs about the existence and nature of God’ is closely related to their cosmology, which refers to the ‘beliefs about the origins and nature of the universe, life, and especially man’ (Funk 2001). The Ngäbe people believe in a supreme god, Ngöbö, who created the universe, this world and all creatures living on it (Guionneau-Sinclair 1987:37; :46–47; Martinelli 1993:21). They display a certain monotheistic disposition. Some parallels with God, the creator, as depicted in the Bible, can be distinguished (Häusler 2006:339). However, more in line with the philosophical views of deism,³⁰ the Ngäbe believe that Ngöbö withdrew into the clouds and did not relate directly to humans from that point on. He appointed *sukias* (shamans) instead as his representatives on earth (Guionneau-Sinclair 1987:28; Häusler 2006:313; :338).

‘Teleology’ is related to the ‘meaning and purpose of the universe, its inanimate elements, and its inhabitants’ (Funk 2001). The only people among the Ngäbe that I could distinguish with a clearly defined purpose for their lives³¹ are the *sukias*. They are regarded as people that are born with exceptional skills and powers to become their spiritual leaders and protectors of evil influences (Häusler 2006:312–319).

‘Epistemology’ refers to ‘the beliefs about the nature and sources of knowledge’ (Funk 2001).³² As Chilisa (2012:21) writes, indigenous cultures do not regard knowledge as something owned by the individual. Moreover, it is embedded in the relational context in which they live. That also applies to the Ngäbe people. In their society, knowledge has been passed from one generation to another by elders, parents and their spiritual leaders. Initiation rituals represented a significant milestone, at which young women and men were introduced into

³⁰ While deists believe somehow in a god as creator, they reject further involvement after that with his creation (Störig 2006:408).

³¹ Although I reviewed most sources related to the Ngäbe people, I could not find additional information.

³² See also the definitions in footnote 9, page 23.

essential elements of their culture. These rituals, however, seem to have disappeared today (Guionneau-Sinclair 1988b:62–65; Häusler 2006:268–277; Miranda 1984:14). The spiritual world is an important source of knowledge of their present, past and future, regarding sickness, evil influences and other aspects of their daily life. The sukias serve as intermediates to that world as diviners, prophets and healers (Häusler 2006:312–314).

Funk (2001) describes ‘axiology’ as ‘beliefs about the nature of value, what is good and bad, what is right and wrong’. In the Ngäbe context, respect constitutes a central value. It comprises behavioural norms, the subordination to elders and the duty of mutual support inside the kin group (Häusler 2006:259–262). Another essential principle that shapes their relationships is the principle of not interfering in the matters of others. Failure to comply with this norm is considered disrespectful behaviour (:242–243; :265–266). Additionally, the Ngäbe people value very highly their independence and freedom, showing a remarkable individualistic orientation (Guionneau-Sinclair 1988b:65; Häusler 2006:238; :242; :379). Individual freedom is mostly valued higher than subordination (Gjording 1991:45; Guionneau-Sinclair 1988b:65; Häusler 2006:365; :378–379).

The ‘beliefs about the nature and purpose of [humankind] in general, and oneself in particular’ are attributed to the field of anthropology (Funk 2001). In Ngäbe society, the individual and his or her relations with others are traditionally demarcated as a function of their kinship relations (Martinelli 1993:33). As individuals, they remain mostly within their kinship relations, contributing with their work to the overall wellbeing of the kin group to which they belong. They constitute a ‘private family culture’ (Häusler 2006:387), in which everything outside the own family is not binding and plays a subordinated role (:387–388).

❖ Cultural factors and development

‘Culture has been defined in a number of ways, but most simply as the learned and shared behavior of a community of interacting human beings’ (Useem & Useem 1963:169, in White 2015:5). It ‘refers to the way people live in society’ (Kilavuka 2003:45). The worldview described in the last section is related to that as it influences people’s actions in coping with their surroundings. Kraft (1999:385) writes that culture ‘consists of learned, patterned assumptions

(worldview), concepts and behavior, plus the resulting artifacts (material culture)' (parentheses in original).

Considering culture represents an important step for the success of a development intervention (Kusch 2007a:78). When one analyses the Ngäbe worldview, it becomes evident how their beliefs in the influences of the spiritual world substantially shape their thinking and acting. It represents a factor that must be regarded as a weighty element of their context (Holenstein 2009:28; :34–36) (see 2.5).

Positive and negative influences can be distinguished in Ngäbe worldview. The predominance of fear about the spiritual world and certain individualistic tendencies, for example, constitute defining elements that limit their development. Christian (2014, chapter 8) speaks about people's powerlessness, which is influenced by inadequacies in their worldview. On the other hand, values such as respect and the duty of mutual support within a kin group represent significant cultural assets for their development.

One of the most important factors of Ngäbe society is the Ngäbe organisational pattern based on their kinship system. Because they lived in widely dispersed small hamlets, social ties outside their own kinship remained loose (Häusler 2006:242–289). The traditional means of exchange between these kin groups were feasts such as the *chichería* and *balsería*. However, in 1961 they were prohibited by the Mama Tata movement, and never regained their original significance. The reason for the prohibition was their violent character and the excessive consumption of *chicha* (alcohol produced from corn) during these events (Häusler 2006:342; Jordan 2010:158; :175; Young 1971:216).

Despite the predominantly negative views of these gatherings, they constituted significant events of social and economic exchange that transcended the kinship structures (Martinelli 1993:26; Miranda 1984:16). In addition to fostering social linkage, they contributed to strengthening their shared identity as an indigenous group. It was also through the *balserías* that men could profile themselves as people of respect and as leaders (Häusler 2006:418–419; Young 1971:212–213). Because of that, irrespective of some controversial elements that these events comprised, their elimination left a vacuum that

weakened Ngäbe leadership, their social relations and cultural identity (Häusler 2006:419; Martinelli 1993:28).

The loose ties between kin groups are bolstered by the principle of non-interference in the affairs of others. It hinders effective mechanisms of social control, often leaving gossip and sorcery as the only alternatives (Häusler 2006:280–283). To criticise or rebuke others is also a taboo (Santo 2010:37–38). It displays the shame orientation of Ngäbe society. Along with their individualistic tendencies and mutual distrust, it hinders their efforts to unite significantly (Gjording 1991:64). They are substantial internal factors that impede the emergence of an enabling environment for their development.

3.4.2 Economy

The Ngäbe economy was traditionally based on a system of 'barter and reciprocal exchange of goods and labor among kinsmen' (Young 1971:82). It relied on subsistence agriculture with the kin group as the core unit of their society (Häusler 2006:223; Young 1971:39; :57). The land was owned collectively by members of a kin group (Young 1971:149). Each hamlet represented a self-sufficient entity that was the economic and social centre for the lives of its members.

Slash-and-burn farming represented an effective adaptation to their dispersed settlement pattern (Young 1971:107). However, because of the increasing land shortage, the situation has changed. Today, alternative agricultural methods are needed to avoid further degrading of the soil (Guionneau-Sinclair 1988a:141; Guionneau-Sinclair 1988b:64; Young 1971:69–70, 1985:363).

Within their kin groups, the Ngäbe people relied on several mechanisms of mutual support that contributed to reducing inequalities (Gjording 1991:44; GRUDEM 2008:2; Young 1971:149; :161; :169; :226). Gift-giving, borrowing and formalised begging served to maintain a balance and compensate needs among them. It was imperative to grant each other this support within the kin group. However, even strangers were supported, because of the fear of being cursed (Guionneau-Sinclair 1988b:56; Häusler 2006:263–264; Santo 2010:38). The exchange of labour was another essential element of this system of mutual support (Gjording 1991:44; Young 1971:160–161, 1985:362).

These traditional mechanisms of mutual support represent a significant source of social capital for the Ngäbe people and an essential cultural asset that must be considered when analysing their context.³³ Nevertheless, some major challenges for development emerge from this domain. They result from the fact that in such systems of reciprocity and *égalité*, surplus production is not the aim, as it would affect the balance based on equality and mutual sharing of surplus (Guionneau-Sinclair 1988a:133; Young 1971:168). In consequence, such contexts tend to inhibit the individual's motivation to make a profit, which from a Western viewpoint hinders his or her personal economic development (Kusch 1993:174).

The Ngäbe people find themselves today in a critical phase of transition, in which their traditional system is being challenged by their growing involvement in the country's economy. While the traditional mechanisms of mutual support are being weakened, they are confronted with a growing influence of the cash economy, which is incompatible in its core with their traditional livelihood system. Alongside that, because they are increasingly dependent on the outside world for their income, they are more vulnerable to being exploited as a reserve of cheap labour for the benefit of the national economy (Acosta 1989:34; Davis 2000:16; Guionneau-Sinclair 1988b:21; Häusler 2006:225–364; Young 1971:95). Seasonal wage labour outside the comarca has been one of the main income sources for the Ngäbe people for a long time (Jordan 2010:155; Young 1971:95–103; Young & Bort 2001:132).

In terms of the changing context in which the Ngäbe find themselves today, development interventions must seek mechanisms to strengthen the Ngäbe people to handle this transition period. The target must be to support them in the process of learning to cope with the outside system and, with that, to transform their internal economy. An environment must be facilitated in which they are enabled to interact with the national economy as equitable partners. Special emphasis must be placed on the rights aspect to avoid further disempowerment through their increasing involvement in the national economy.

³³ The Ngäbe-Buglé Comarca recently occupied the second-best position regarding social capital the in the country (UNDP 2015a:25). It contributes to 'a more positive perception of overall well-being' (Vakis & Lindert 2000:15–16).

Despite the challenges the Ngäbe people are facing economically, they have assets with economic potential. With appropriate techniques, their agricultural productivity could be enhanced. However, most of their land is considered better suited to forestry and tourism (CGNB 2000:29; Martinelli 1993:38).³⁴ Water is plentiful. Many rivers of western Panama emerge in this region (Jaén 2009:18; Young 1971:6). There are also controversial assets such as the enormous Cerro Colorado copper mine and rivers with potential for hydroelectricity, the exploitation of which is seen by the Ngäbe people more as a threat than as an economic resource for their benefit (Valdivia 2012:422). Finally, one of the comarca's challenging factors could become a weighty resource for their development: the demographic explosion. They have a lot of human capital and a very young population with an average age of 14 years (INEC 2010c, 2010b).

The question is how these resources could become assets that contribute to positive economic development among the Ngäbe people. They come from a cultural background in which the individual's economic development, and even the aim to increase production, conflicts with their traditional mechanisms of subsistence and mutual support. Development interventions must, therefore, have a focus on facilitating a learning process so that they can gradually adapt to the challenges they face without losing their cultural identity.

3.4.3 Social organisation and political system

The Ngäbe society has never consolidated hierarchical structures. While early sources of the conquest report some small independent chiefdoms, they seem to have disappeared at the beginning of the nineteenth century (Guionneau-Sinclair 1987:44; Young 1971:202). However, if chiefs were present, in times of peace, they had only a limited political function (Young 1971:46; :56, 1993:30). Everything was aligned around the own kin group, with the head of family as its maximum authority (Davis 2000:9; de Gracia 1991:82; Martinelli 1994:5).

The lack of a visible hierarchical structure above the level of a kin group has led some authors to regard the Ngäbe people as a 'politically acephalous

³⁴ Nevertheless, around 85% of Ngäbe lands are considered inadequate for agriculture (CGNB 2000:14; Martinelli 1993:38).

society' (Gjording 1982:258; Guionneau-Sinclair 1988b:126). However, probably more accurately, Jordan (2010:32) speaks of them as 'always being a highly decentralized and complex ethnic community'.

Traditionally the Ngäbe people lacked a defined class system (GRUDEM 2008:9; Young 1971:46). However, the current politicisation among them has led to the emergence of a new political class (Jordan 2010:34). Nevertheless, there are traditional influential figures in Ngäbe society. On one side are the *sukias* and *curanderos* (medicine men). As spiritual leaders, the *sukias*, in particular, have had a significant influence. On the other side are the heads of families and elders of each kin group (Brackelaire & Molano 2004:98; de Gracia 1991:82; Martinelli 1993:51). Furthermore, the Ngäbe people distinguished certain men, who were respected because of their wisdom and experience, and because their abilities were displayed in *balserías* (Young 1993:32).

In addition to their traditional organisational system, the Ngäbe people were repeatedly confronted with structures imposed from the outside. After Panama's independence, they first had appointed governors as civil authorities (Miranda 1984:10; Young 1971:46; :202). Then in 1963, they were politically integrated into the nation's structure with the current official system of *alcaldes* (district heads) and *corregidores* (local-level officials and judges) (Gjording 1991:xxiii; Mérida 1963:47–48).

A few years later the government initiated a process to adopt 'the Kuna model of political autonomy as a prototype for state policy towards the other indigenous peoples living in Panama' (Jordan 2010:30).³⁵ The new system included the introduction of congresses and traditional chiefs on various levels (Vakis & Lindert 2000:1). While these structures are currently regarded as traditional, they are not an authentic Ngäbe product (Young 1985:363). They resulted from a wrong perception of the Ngäbe reality by the government, which mistakenly has always regarded them as a 'hierarchically organized society' (Gjording 1991:75). The outcome was a system that undermined the role of elders and the functioning of the kinship system (Young & Bort 2001:129).

³⁵ The Kuna people are another indigenous group of eastern Panama, who pioneered in the fight for indigenous autonomy after a successful insurrection in 1925 (Jordan 2010:76; Valdivia 2012:411).

The increased politicisation of Ngäbe society has led to greater vulnerability to government control and manipulation (CIDPA & SERPAJ 1990:37; Jordan 2010:184; :238; Santo 2010:59). Furthermore, local governance has been substantially hindered because the government kept the official structures while introducing the traditional Kuna system. These coexisting systems have contributed to confusion and a repeating story of internal conflicts and divisions (Gjording 1982:66; :74; Martinelli 1993:50; Turner 2008:76; :137; :168).³⁶

The susceptibility of Ngäbe leaders to the government's clientelist approaches has contributed to the present governance difficulties (Jordan 2010:253). They are not just victims of this disempowerment. Their uncommitted leadership and divisions have weakened their position and hindered them from finding solutions on a political level to the problems they face.

3.5 CONCLUSION: CHANCES AND CHALLENGES FOR EMPOWERMENT

The Ngäbe people are currently in a critical stage of transition. While there is no way back, this does not imply that they have to succumb to the integration attempts of the government and give up their cultural identity, as has happened to other indigenous groups in the country. However, alternatives to current development approaches must be sought to respond to the many challenges with which they are confronted with. The problem is not these challenges themselves, but the multiple influences that have limited them to such an extent that they are not able to cope appropriately with them.

The Ngäbe people have shown throughout their history that they are an active society that is able to adapt to change. Today, they are still the best-suited actors to handle their current crisis and the complex context in which they live. Since in complex adaptive systems 'change cannot be directed' (Ramalingam & Jones 2008:51), to facilitate development the focus must be placed on creating an enabling environment to foster the self-organisation dynamics in

³⁶ During the negotiation of the comarca, the Ngäbe leaders had to give up their ambitions of full autonomy and accept the persistence of the dual government system (Brackelaire & Molano 2004:100). They had to submit to the government's ultimatum 'as an inevitable compromise to protect [...their] lands in the face of mining, hydropower, and tourism development' (Jordan 2010:196). The result is a system in which self-determination is not possible (Turner 2008:137).

their society (CSTC #9). That requires an empowerment approach from the bottom up.

The persistence of colonial patterns represents a major challenge for Ngäbe development. Paternalism, othering, exploitative development projects and the ongoing aim to integrate and 'civilise' them, constitute some of the disempowering factors that have hindered their development regardless of the intentions behind the approaches applied. Welfare programmes have furthermore contributed to making people dependent on subsidies, instead of empowering them in being the agents of their development. All that is embedded in a context where the country struggles to recognise the rights of its indigenous groups (Jordan 2010:9).

Along with these external factors that hinder Ngäbe development, various internal factors also limit them. Their worldview and religious beliefs dominated by fear, their individualistic tendencies, weak and often corrupt leadership, and divisions and power struggles could be some of the elements that prevent them from taking a more active part in shaping their future.

The kinship system constitutes a challenge and an opportunity for Ngäbe empowerment. As a defining element of their culture, it represents an essential factor that must be considered by any development project in this context. The challenge is to find a way to facilitate structures that transcend the limitations of the kinship system without disabling it. Furthermore, the mechanisms of mutual support that are related to their subsistence economy must be regarded as a significant asset in their context. However, it conflicts (from a Western perspective) with approaches targeted at increasing production and fostering the individual's development. Keeping in mind the transitional phase in which they live currently, creating an enabling environment for their development may involve supporting a learning process to transform traditional mechanisms into forms that are adapted to the new challenges with which they are confronted (GRUDEM 2008:1; MINGOB 2016a:1).

CHAPTER 4: ANALYSIS OF THE KINDERNOTHILFE SELF-HELP GROUP APPROACH

4.1 INTRODUCTION

Together with the analysis of the Ngäbe context in the previous chapter, this chapter set the groundwork for planning the field study and the discussion on the empirical findings of the way in which Kindernothilfe's (KNH's) Self-Help Group (SHG) approach could contribute to the empowerment of the Ngäbe people.

I start by introducing some issues regarding KNH and their approach to development. After that, I outline the most important components of the people's institution (PI), as KNH refers to the three-level structure of their SHG concept. The subsequent description of how the approach is meant to be implemented concludes this first insight into the approach. On this basis, I work out and discuss the core principles and values on which the SHG approach is grounded. These considerations are complemented by insights that result from the practical implementation of the approach. Based on this understanding, I then evaluate the concept from the viewpoint of empowerment. Following that, I discuss KNH's focus on women, the only major but significant critique point to the approach in this dissertation. Finally, I trace links between the approach and the Ngäbe context, highlighting issues that need to be considered for further analysis.

4.2 KINDERNOTHILFE AND DEVELOPMENT

As the German name of KNH indicates (Kindernothilfe stands for 'Supporting children in need'), the focus of the organisation is placed on supporting 'vulnerable and marginalized children and youth to develop their full potentials' (KNH 2017). Initiated as a Christian non-governmental organisation (NGO) in 1969 (KNH 2017), its founders followed 'a strong Christian and philanthropic motivation to help children in need' (KNH 2008:2). Today the organisation has become one of the biggest Christian NGOs in Europe (KNH 2014:81). In Germany, they are among the largest organisations for development cooperation, supported largely by private donors (KNH 2017). For the implementation of its projects, KNH works through local partners by giving financial aid and training for a limited time (KNH 2014:77).

In the first version of their SHG manual, KNH (2008:7) highlighted that their strategies were founded on Christian values and human rights, particularly children's rights, as their two main pillars. While the reference to Christian values was removed in their current manual (KNH 2014), the emphasis of the concept as a human rights approach continues to be accentuated.

Coming from an understanding of poverty as a multidimensional and complex phenomenon (KNH 2008:7, 2014:7), KNH regards poverty as 'the primary obstacle to attaining an adequate living standard and the realisation of human rights' (KNH 2014:10). Based on that, their approach aims to provide 'people with the building blocks to lift themselves out of poverty [...as a contribution] to the realisation of human rights' (:10). It is a concept focused on empowerment that 'looks at poverty as a denial of rights and alleviation of poverty as reclaiming ones [sic] rights' (KNH 2008:3).

As an NGO focused on a child-centred development, KNH emphasises their aim to start with the most vulnerable (KNH 2014:14, 19–20). That was the reason that in 2002 they initiated pilot projects with SHGs in Rwanda and Ethiopia (KNH 2008:2). Up to that point, they had been dissatisfied with the effectiveness of their participatory- and community-based approaches to fulfil their aim of reaching the poorest. With the SHG concept they developed, they claim to have filled this gap with an approach that 'starts *with* the poorest of the poor' (italics in original) (KNH 2014:20). They consider it 'a successful instrument for combating poverty in a sustainable way' (KNH 2011:2).

Along with their rights approach, KNH follows an asset-based philosophy. They do not regard the poor as 'suplicants, but rather holders of rights which are claimable' (KNH 2008:7). Through their SHG approach they aim to 'enable poor people, to understand their rights and to cooperate actively in shaping their own futures' (:7). In accordance with the CST, people are considered the actors of their own development whose potential can be unleashed by creating an enabling environment (KNH 2011:4). To facilitate that, KNH considers it 'essential to empower the very poor socially, economically and politically' (KNH 2011:3).

Sustainability is another aspect that is emphasised by KNH. Regarding their SHG concept, they refer 'to both the sustainability of the structures and the

sustainability of the changes that they bring about' (KNH 2014:17). Thus, the approach is designed in such a way that SHG structures become self-sufficient after a time and take over the functions of the implementing organisation. It is targeted at the endurance of the approach, even after the project through which the SHGs were initiated phases out (:17–18).

4.3 KINDERNOTHILFE SELF-HELP GROUP CONCEPT

4.3.1 Self-help groups

Kindernothilfe goes further than just promoting SHGs for the implementation of its SHG approach. Their concept aims at building a 'people's institution' (PI). This 'institution' has the SHGs as its core elements. They constitute the base for linking people together at different levels for their empowerment.

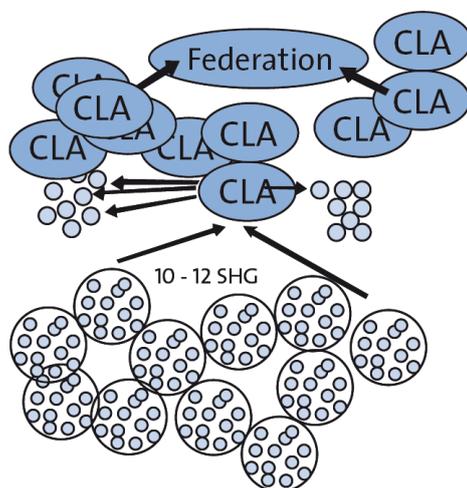


Figure 4.1: Kindernothilfe's self-help group concept as a people's institution

(Source: KNH 2011:5)

KNH's concept comprises a structure with two additional levels to the SGH (Figure 4.1). On the second tier, SHGs become linked in a cluster level association (CLA). These CLAs, in turn, are organised into federations in a third level. This structure with CLAs and federations is meant to support the SHGs by giving them constructive inputs at 'personal, community and governance levels' (:16).

KNH SHGs consist of 15–20 women of similar socio-economic backgrounds who meet weekly (KNH 2008:20, 2014:23). More than just coming together to save money, the meetings are meant to give them 'a sense of belonging' and to become the starting point for 'collective action' in their community (KNH 2014:23). While saving money and granting loans constitute essential components of the meetings, KNH recommends that discussions on social

issues should have the same significance. They propose that participants should 'spend half their time for economic matters and half the time for social matters' (:26). The meetings are the forum at which the group's activities take place, decisions are taken, and most of the training inputs are given (:34). The group is supported through '[a] lot of training and competence-building' fitted to their current situation (:25; :34–36). They are assisted by a community facilitator (CF) throughout the process (:22–23).

SHG members define their own rules, which may evolve over time (KNH 2014:23). These rules are set with regard to for example 'when and where to meet, what action is to be taken when a member fails to attend unexcused, the amount to be saved each week' (KNH 2011:7), and other issues related to the functioning of the group.

The SHGs do not have a conventional leadership style, as they rotate through the required functions. The meetings are also moderated in turns. Additionally, there is a book writer with an assistant, who is responsible for recording all decisions and monetary transactions during the meetings. After receiving training, the writer fulfils his task for a specified time. At the end of the agreed term, the book writer passes his duties to the assistant, while a new assistant is designated (:24).

Saving money in the group is an integral part of the concept. KNH writes:

Members commit to save a fixed amount every week. It is true that they are economically poor, but saving helps realise their economic potential. Saving is possible by either doing an extra activity or cutting down expenses or a combination of both. The savings lead to financial discipline. The growing capital in the group is a strong motivator to continue saving (KNH 2014:24).

The group are responsible for keeping their money in a safe place and for managing their funds transparently. The personal passbook of each member and a master book are used to record all transactions (KNH 2014:24). These operations are carried out exclusively during the meetings (:26). To avoid abuse and to keep the money safe, sometimes boxes with multiple padlocks are used. In other cases, the money is distributed among various members of the group. The available amount is then verified in each meeting. All these measures of transparency and accountability are meant to build mutual trust (:28).

Unlike many other SHG approaches (Anderson et al 2014:2; Lee 2010:1), no share-out is intended for the savings.³⁷ The goal is that the groups develop growing capital which they can use for profit-oriented activities (KNH 2014:27–29). In most cases, it represents a unique opportunity for the group members to save and access loans (Johnson 2016:25–26). The group’s money is ‘hot money’ (KNH 2014:29). It is meant to continually be used to facilitate loans to the group members (:28). ‘Short cycle loans with a high interest rate are a strong driving factor to develop the business acumen in members’ (:29).

KNH discourages the use of the loans to meet immediate consumption needs. Most groups, however, start by doing that. Through training, the participants are motivated to invest the money in income-generating activities to live from the profit and not from the capital (KNH 2014:31). As soon as some of the members ‘catch this business attitude’ (:29) it can turn into a motivating group dynamic in which others adopt this mindset. It represents a process of mutual learning that relies on the positive effect of co-evolution in a complex system (CSTC #10).

KNH regards business more as ‘an “attitude” than as an “activity”’ (:31) and highlights that their approach follows the saying that ‘business cannot be taught but caught’ (:29). ‘The SHG is a good environment where members “catch” business from one another. Their own capital and lending rules facilitate this process’ (:29). Since their savings are small, they start to work with small amounts. However, as their capital grows with their experience and confidence, their business is supposed to continue to grow alongside that. It facilitates a learning process in which the group members gradually learn how to save and invest their money appropriately (:31).

In addition to loans for profit-oriented activities, further savings may be available for other situations such as emergencies (:24). As a basic form of social insurance, this reduces their vulnerability to unexpected monetary needs (Flynn 2013:11).³⁸

³⁷ A share-out refers to the reimbursement of all savings and earnings to the group members after a certain time, typically after a year (Lee 2010:1).

³⁸ The function of SHG savings as an emergency fund is also emphasised in many other SHG concepts (Flynn 2013:11; Dutta 2015:71; Anderson et al 2014:2; World Vision 2012:9; Lee 2010:1–2).

Economic empowerment is just one of the SHG emphases. The meetings involve more than saving and issuing loans. Meeting regularly represents an approach intended to bring together the group members 'to share their struggles and joys' (KNH 2014:25) and to help take people out of their isolation. It contributes to facilitating 'an environment in which they develop a strong sense of belonging' (:25), becoming an essential instrument for social empowerment.

The groups are supported by goal setting, vision building, conducting self-assessments, and having their progress monitored regularly. They make their action plans and decide together how they should use their resources for group activities or community actions (KNH 2014:30–34). The groups are expected to 'maintain a high level of discipline' by conducting their meeting systematically and by applying punitive measures (such as fines), to those who fail to follow the rules agreed by the group (24).

Record keeping represents another essential aspect for the groups: they track not only saving and loan transactions, but also decisions made in the group. The master book is used to record issues such as the 'attendance register, minutes of the meetings [...], training register, group goals, results of the grading of the progress on the goals, and the action plans of the group' (KNH 2014:24). Group members may use their passbooks to track and reflect on their improvements (KNH 2011:8–9).

4.3.2 Cluster level associations and federations

Cluster level associations and federations form a two-level organisational structure in addition to the SHGs at the first level. Neither the CLAs nor the federations are superior bodies with control, but only supportive platforms for the SHGs (KNH 2014:49). They have a different focus and range of influence, through which they assist the development process of the SHGs and their communities on issues that are out of scope for a single group (:38).

To form a CLA, 'eight to ten SHGs from a specific geographic area' are usually needed (KNH 2014:39). Two to three delegates are selected by each SHG to represent the group for two years, staggering their delegation period (so that every year one person is replaced). They meet once a month. With its efforts, a CLA seeks to complement the SHGs by picking up social, economic or

political issues requested by the groups. Sub-committees are formed to handle these matters. The meetings themselves are carried out similarly to the SHGs in following a rotational leadership. In the middle term, the CLAs should become financially independent based on their fundraising and contributions from the forming SHGs (:38–39).

The CLAs represent a supportive platform for the SHGs. To focus on their duty, KNH stresses that ‘no saving or lending activities’ should happen at a CLA level, or any involvement ‘in day to day business activities’. The CLAs are meant to serve the constituent SHGs by linking them and facilitating resources that contribute to development at community level (KNH 2014:38). In addition to supporting current SHGs, CLAs are expected to form new groups (KNH 2011:9, 2014:40). Another function lies in the ‘social transformation in the communities’ (KNH 2014:41).

In the long term, the CLAs are envisioned to take over some functions of the promoting organisation (PO) gradually. That includes taking over the supervision and payment of the CFs based on their fundraising (KNH 2014:41–43). In preparation for these tasks, the CLAs are supported with training (:44).

The next level consists of the federations, which are made up of eight to ten CLAs. Their main purpose is to facilitate political empowerment, based on strengths in numbers. A federation usually represents 2000 or more SHG members and their families, which gives them considerable political weight. The federations are assumed ‘to work towards peace, security and justice in the community’ (KNH 2014:51). For that purpose, they should strive ‘to positively influence people’s thinking and existing policies’ through lobbying, advocacy and publicity (:51).

A federation is composed of two representatives from each constituting CLA. They are assigned for an agreed term, usually for three years, also staggered as in the CLAs, to ensure steadiness. They meet once every two months. The federation defines its vision, mission and goals aimed at strengthening the SHGs and their communities (KNH 2014:48).

As an organisation, the federation assigns an executive committee for a term of usually two years. It acts on behalf of the federation, but has no authorisation to make policy decisions (KNH 2014:48). The president, secretary, treasurer

and other people may become designated paid office bearers. The executive committee is complemented by task-oriented groups, which work on a specific task, if necessary, with external professional support (:49). Along with its accountability to the SHG members, '[t]he federation calls for a general body meeting when necessary, but at least once a year' (:49). Federations cover their costs through SHG contributions, charges for services and additional fundraising activities. As 'the legal holder of the people's institution' (:48), many federations seek official legal recognition (:49).

One of the functions of a federation is '[t]o build a strong people's institution and sustain it' (KNH 2014:50). In its role of supporting and representing the constituting CLAs and SHGs, it is also expected to take over the functions of the implementing NGO when it phases out (:52–54). It represents a significant factor towards the sustainability of the approach.

4.3.3 Recommended procedure in the implementation

At the start of the implementation of the KNH SHG approach stands a local partner, the PO. It is a local NGO selected by KNH to initiate the process of building a PI based on their SHG concept (KNH 2014:17). The PO then assigns a project officer (POF) 'to coordinate the implementation of the SHG approach' (:61).

In each country in which KNH has partners that work with their SHG concept, they have a national coordinator (NC), who supports and monitors the POs in the implementation of the approach. This person is the link between KNH and the POs. He or she promotes mutual learning between the POs of the same country and facilitates information about insights from partner countries (KNH 2014:63).

The CF 'is a volunteer from the community who is in direct contact with the SHGs' (KNH 2014:60). He or she is not an employee of the PO, but is paid a remuneration based on the usual rate for volunteers in the area. The task of POs is to support, coach and train the groups with the goal of gradually handing over 'responsibilities to the group members at various levels of the institution' (:60) along the way. They have a significant role through their direct involvement in the empowerment process of the SHGs (KNH 2008:61). In the

process, the CFs receive training from the PO with the support of the NC. The goal is that they 'develop and are empowered together with the SHGs' (:60).

The implementation of the approach has been split into four key phases. During a preparatory or pilot phase of six months, the formation of a few initial SHGs begins slowly in a community. Participants are identified with the help of participatory tools (KNH 2014:14). During this phase, the PO and all others involved can become familiar with the concept and gather learning-by-doing experience. KNH recommends choosing only two CFs at this stage so that they become acquainted with their role before identifying more candidates (:55–56).

The expansion phase, as the next period in the implementation process is called, is expected to take three years. In the first year, 20 new SHGs should be formed, 25 in the second, and 30 in the third year. Additional CFs need to be involved in becoming a team of 4–6 people. Once there are 8–10 well-functioning SHGs, the formation of the first CLA should be approached (KNH 2014:55).

Following the expansion phase is the consolidation phase, which takes around another two years. While SHG and CLA formation continues, the CLAs become increasingly involved in forming and supporting the SHGs. The number of CFs remains constant during this time, as some of their responsibilities are transferred to the SHGs and CLAs. It is the beginning of the handover process from the PO to the instances of the PI. In this phase, the formation of a federation becomes another significant milestone with the aim of having it registered and functioning after these two years (KNH 2014:56).

During the final phase-out period, the federation is strengthened and prepared to take over the PO's duties. Parallel with that, the formation of new SHGs and CLAs continues. Then, 6½ to 7 years after initiating, the PO should retire completely (KNH 2014:56).

4.4 PRACTICAL INSIGHTS INTO THE IMPLEMENTATION OF THE SELF-HELP GROUP APPROACH

KNH's approach shows many positive outcomes. In their annual report of 2015, they highlighted some of the achievements reached through the SHG concept:

Families are working their way out of absolute poverty. Children are going to school regularly and now have enough to eat. Alcohol abuse and violence

against children are in decline, and this means that new life opportunities are opening up for the girls and boys (KNH 2016:5).

Based on a study conducted in Ethiopia in 2014, Deko, Shibiru and Chibsa (2014:25) concluded 'that the approach has proved successful in fighting poverty without direct external funds; revitalizing the traditional social insurance systems; pioneering grassroots empowerment of women; and improving community life'.

KNH also highlights the positive impacts that the approach has had on children. They refer to an early study from 2005 in Rwanda, Ethiopia, South Africa and Swaziland, which shows that in all these countries children have been 'the focal point of the progress achieved – for example through improved nutrition, healthcare, family situation and access to education' (KNH 2011:11). In this study, Peme and Lathamala (2005) refer to many other benefits of the approach, such as increased social cohesion (togetherness) and inclusion (:18–19), awareness (:18), better social security (:19) and more community participation (:19).

Complementing that, Maru (2016) highlights an important empowerment outcome from his research in Ethiopia. He describes how the CLAs mobilised their members, the government and other actors (:120) for issues such as the facilitation of basic services (:71), environmental protection (:72), and support of vulnerable groups (regarding rights issues) (:71). He remarks positively about the way in which SHG members have come to be 'at the forefront of the fight against social problems' in their communities (:119).³⁹

The results demonstrate how 'the poor are to a great extent prepared to make great efforts to overcome their deprivations, take on responsibility and are capable of taking control of their own lives' (KNH 2011:12). The SHG approach seems to have far-reaching impact, by enabling people to overcome the interlocking dimensions of poverty, as pointed out by Maru (2016:123). They become empowered to contribute towards a better environment for their development as they start to mobilise and fight for their rights.

³⁹ These and other positive outcomes are confirmed by Adaba (2009); Flynn (2013); Deko, Shibiru and Chibsa (2014); FACT (2016); and Johnson (2016). The reviewed evidence shows that the approach has contributed to improving people's wellbeing through their economic, social and political empowerment (Peme & Lathamala 2005:9–11; Johnson 2016:10; :44).

Johnson (2016:27) mentions furthermore that some groups rely on optional savings, contrary to fixed saving, as described by KNH (2014:27). It means that people may save different amounts. That procedure, however, corresponds more to approaches in which the savings are shared out after a certain time (Allen & Staehle 2015:6–7; World Vision 2012:5). Maru (2016:74) even states that in some SGHs a minimum amount is defined for the weekly savings and those who save more receive bigger loans. I consider this a critical practice that could affect group dynamics negatively, as it creates unequal conditions and favours those with more money. This situation indicates that such groups are not homogenous in their savings capacity, which is emphasised by KNH. To achieve homogeneity, however, has sometimes proved tricky, as Adaba (2009:16) shows.

The loans are sometimes assessed as having limited impact. Although the availability of loans is rewarded positively by many SHG members, and has allowed them to expand their businesses (Adaba 2009:10; Johnson 2016:29), in some cases they are reported as being ‘too small and [having] too small a life span for the members to grow their business to big business’ (Flynn 2013:37). Not all studies confirm that, however, such as the survey conducted by Maru (2016:117), in which 68.4% of the participants consider the loans sufficient. Nevertheless, based on other inquiries, authors such as Deko et al (2014:21) conclude that the ‘internal savings remain insufficient to meet the growing loan demands’. Johnson (2016:45) speaks of the need to find ways of formalising these businesses and of facilitating additional loans (:21). KNH (2014:41) points out that this can be done through the CLAs by linking the SHGs with micro finance institutions (MFI), as has been done in some countries (Deko et al 2014:25; Maru 2016:77; Peme & Lathamala 2005:24). Nevertheless, achieving that proves challenging in some cases, especially when the federations struggle to gain legal recognition (Deko et al 2014:16; :21; Maru 2016:124–125).

KNH’s approach does not seek primarily to provide bank linkage, as in other SHG concepts (Anderson et al 2014:13; Harper 2002; Lee 2010:2–3). Much more, it aims to facilitate a holistic process in which people learn progressively to save, manage and invest their money. Also, World Vision (2012:22) in its

Saving Group (SG) concept discourages making external loans available in the first two years:

As the focus is on the poorest people to start with, they have neither an understanding of financial management or [sic] business development. Linkage with the more formal money sector [...from the beginning] is inappropriate and would invariably lead to members developing debt problems (Etherington 2014:3).

With its SHG concept, KNH has consciously chosen an approach to development through empowerment which they describe as 'a slow process' (KNH 2014:13). In practice, that is sometimes seen by the poor as a disadvantage, especially if they are used to other approaches that facilitate material help and outside funding from the beginning (Flynn 2013:39; Maru 2016:115). It proved particularly difficult to implement the approach if other NGOs were giving handouts in the same area (Adaba 2009:16; Deko et al 2014:22; Flynn 2013:33). That may be a reason that KNH recommends avoiding regions in which other organisations give material help for free, for the implementation of the approach (KNH 2014:22).

Along with many positive outcomes of KNH's SHG approach, some challenges must be considered. While the approach has been 'very successful in alleviating poverty in rural areas and increasing human development' (Flynn 2013:6), KNH points to a study that showed 'that the self-help group approach cannot entirely raise the poorest of the poor out of poverty' (KNH 2015:6; see also Anderson et al 2014:8; CARE, CRS, GIZ & USAID 2006:42). As other studies show, self-exclusion is often an issue (Harper 2002:188).

Additional matters have shown to be problematic at times in the implementation. Fundraising, for example, has sometimes been difficult for the CLAs and the federations (Flynn 2013:32). In the long term, this challenges the process of taking over from the PO. Early reports display how the lack of action plans, and of vision building and training can have significant adverse impacts on the group's functioning (Peme & Lathamala 2005:15; see also Deko et al 2014:22). However, as Flynn (2013:6) indicates, the most significant limitations of the approach do not come from within the groups, but from 'outside forces, mostly economic and cultural'. While the reference to the economic factor

relates to the lack of adequate markets, the cultural aspect refers to the often-awkward position of women in society.

The empowerment of women through the SHG approach has been affected by several factors. In the conclusion to her case study of SHGs in Uganda, Flynn (2013:38) writes: 'Violence against women, their lack of control over resources, and their status as subordinates can prevent some women from joining these groups and can hinder involvement with the groups' (see also Maru 2016:64–65). In many cases joining the groups has led to conflicts with the husbands (Flynn 2013:34). Also, the efforts of SHGs for their community were sometimes not appreciated because they were women (:32). It is a common problem that confronts many SHG concepts that work exclusively with women (Handy, Moodithaya & Cnaan 2009:19; Kilavuka 2003:18; Riisgaard 2010:55).

KNH (2008:20) states that 'experience shows that the self-help group approach normally works well with women, but not so well with men'. Attempts with mixed-sex groups also resulted negatively, as men tended to dominate women (:20). Flynn's (2013:29–38) study confirms that statement (see ILO 2014:7; Mbuki 2012:18; Omogi 2014:31). Based on this experience, KNH has ultimately worked almost exclusively with women in their SHG approach.

Despite the struggles the women often experienced, most 'viewed their participation as beneficial in improving their decision making within their families' (Johnson 2016:23). Nevertheless, Johnson considers 'that there remains work to do in this area [of gender relations] since women empowerment is one of the central agenda[s] of the self-help approach' (:23).

As a final point, many reports show the importance of seeking legal recognition for the PI. Then, as Deko et al (2014:16) highlight, if the PI has no legal recognition, they will depend on the PO for that. It represents, therefore, a significant step for the sustainability of the approach.

4.5 KINDERNOTHILFE'S SELF-HELP GROUP APPROACH, EMPOWERMENT AND COMPLEXITY

4.5.1 Core Principles and Values

To transfer a development model from one context to another, the focus should be placed on 'good principles' instead of 'best practices' (CSTC #5)

(Ramalingam & Jones 2008:28–31). ‘Values and principles take us to the purposes of development’ (Chambers 2010:15) and ‘[t]hey can serve to guide complex adaptive behaviour in uncontrollable and unpredictable conditions’ (:45). Because of that, an insight into the principles and values that guide KNH’s approach is vital for further analysis of the concept.

KNH’s approach is based on two basic principles. The first is that ‘[e]very human being has tremendous, God-given potential. This hidden potential in the poor can be unleashed if a conducive environment is provided’ (KNH 2014:14). This potential of every human being represents the starting point for their approach. Consequently, as people are not seen as recipients of aid (KNH 2011:4), ‘no material resources are handed out to the members of the group’ (KNH 2014:25). Coming from the assumption that people have assets and capabilities, KNH seeks to broaden people’s choices and their level of wellbeing through a process of empowerment based on collective action (see 2.6).

Ibrahim (2006:410) speaks of a ‘process of capability expansion’, which must be ‘based on three main pillars: the endowments and assets of the poor; their individual capabilities; and their social capital’. She adds that ‘[b]uilding on these three pillars, the poor can seek to enhance their individual and communal wellbeings through coordinated collective action, which also needs to be supported by informal or formal institutions’ (:410). With that, we come to KNH’s next principle.

As individuals the poor are voiceless, powerless and vulnerable. By bringing them together as a homogenous collective that is aware of their rights, they gain tremendous strength and can claim their rights (KNH 2014:14).

This second principle is formative to KNH’s approach to empowerment, as they focus on linking people together at various levels. While these people may be vulnerable as individuals, KNH expects to enable them to claim their rights by bringing them together. This ‘collective capability’, becomes a new ‘capability the individual can gain [... and] that the individual alone would neither have or be able to achieve’ (Ibrahim 2006:404). For this purpose, KNH applies the principle of ‘networking’ or linking people together at all levels of the approach. On the first level, people come together in SHGs to achieve things that they could not do alone as individuals. On the next level, the groups are also connected in the CLAs to address ‘issues [which] are beyond the capacity of

one group alone' (KNH 2014:14). Likewise, in the third level, through federations the CLAs are linked together for their political empowerment. KNH's networking efforts, however, do not stop here; they facilitate the linkage between the POs and CFs at national level and the exchange of information with other countries through their NCs.

From the perspective of complex system theory (CST), KNH's first principle correlates with the recognition of human agency (CSTC #8). The emphasis on collective action in the second principle is congruent with the concepts of interconnection and interdependence, emergence and self-organisation (CSTCs #1, #3 and #9). The emphasis on collective action and networking at various levels represents a step to reinforce social structures by increasing the connectivity within the system (CSTC #1). That contributes to creating an enabling environment that strengthens the self-organisation capability of the system (CSTC #9). In accordance with the concept of emergence (CSTC #3), KNH defines a basic facilitating framework to support the process of building the PI but abstains from directing the change. It is up to the groups to decide what or how they want to approach issues relevant to them. KNH emphasises the need on all levels for defined rules and roles determined by the participants of the groups.

KNH has defined key principles for the various areas of empowerment. To facilitate social empowerment, they focus on the key principles of 'affinity, trust, participation and mutual responsibility' (KNH 2014:13). The emphasis is placed 'on individual and community level problem solving' through 'mutually supportive' groups (KNH 2011:7, 2014:14). Economic empowerment is targeted through the savings and loans meant to support growing business activities to improve their income. It concentrates on the key principles of 'mutual trust, accountability, participation and creativity' (:13). Finally, political empowerment, with its principles of 'independence and involvement' (:14), is meant to remove 'barriers that limit people's choices and prevent them from taking action to improve their wellbeing' (:13).

Another principle emphasised by KNH, which is not explicitly labelled as such, is to empower people through training. It represents a significant component of their concept that is applied throughout their approach of building the PI. It is

meant to provide inputs related to practical needs of the poor, with the focus on mutual learning and learning by doing (KNH 2014:64–65).

The emphasis on training can be related to KNH's first principle to unleash the potential people have (Kumari & Mishra 2015:36). This kind of SHG approach can be linked to a Freirean philosophy of learning (Etherington 2014:4). The starting point of such methods is to 'trust in the oppressed and in their ability to reason' (Freire 1996:48). Relying on this 'faith in people' (:72), KNH works along Freire's call to not use education as 'an act of depositing' theoretical information (:53), but to enter a dialogue based on reflection and action (:68). This process of empowerment is supported by goal setting and vision building, participatory self-assessment, evaluation and monitoring, conducted regularly at all levels of the PI (KNH 2011:4–6, 2014:73–74).

Various other principles are formative to the approach at SHG level. The regularity of the meetings is meant to facilitate the group's cohesion and sense of belonging (KNH 2014:23). Additionally, the group's independence, democratic procedures, and rotation of functions facilitate equity and bottom-up empowerment. In this process, people are made responsible for their progress and for what they do, which reinforces their agency. Along with the principle to facilitate the group's independence and self-determination, one of the aims of KNH's approach is to 'help people set their own agenda' (:13). Out of that follows the principle that '[e]xcept for the objective of forming groups and helping them realise their potential, the groups should be formed with "No Agenda"' (:25).

Another principle that is applied to group formation is the requirement of homogeneity in their composition, as indicated in KNH's second principle (KNH 2014:14). It means that the groups should be composed of people with a similar socio-economic background. Having SHGs composed of people that live in similar situations is considered to increase 'the sustainability of the groups because they have the same problems, needs, and concerns and, therefore, the interest of some in the group will not outweigh the interest of the others' (Flynn 2013:32). It avoids conflicts because of unequal backgrounds and contributes to the stability of the groups, as people who live in the same situation may understand each other best (Bagheri & Nabavi 2007:4).

4.5.2 Considerations on empowerment and complexity

‘Empowerment is a slow process that involves both individuals and institutions’ (KNH 2014:13). To facilitate this process, KNH focuses on the potential of individuals as active agents of their development (:14) and on collective capabilities that can be facilitated by linking people at different levels.

‘Individual freedoms and collective action are mutually reinforcing’ (Ibrahim 2006:406). Accordingly, to strengthen the individual’s capabilities, KNH places major emphasis on connecting people at different levels of the PI. Their approach is in accord with my definition of empowerment as enabling people to gain control over their lives, allowing them to unfold skills and use their assets to make a change. The present evidence from KNH’s SHGs shows that this process is effective in most cases. People not only start to use their assets, but also become empowered to contribute towards sustaining and improving an enabling environment for their development. Deko et al (2014:14) write that ‘as a result of the empowerment process, some SHG are involved in activities beyond their original mandate’, such as running kindergartens as a community service.

A further distinctive feature of KNH’s approach is their focus on children. KNH (2011:12) describes its SHG approach as ‘an investment in people for the future of their children’. It represents a sustainable investment for the next generation:

What is special about it is, it is not a question of giving temporary or one-off aid in the form of money or food, but rather people are empowered to look after their children in a comprehensive and sustainable manner (KNH 2011:12).

An assessment of KNH’s SGH concept from the perspective of the CST reveals many positive aspects. From this viewpoint, the approach contributes to strengthening individuals as adaptive agents (CSTC #8) and reinforces connectivity in the system (CSTC #1). The concept follows a path in which change is not directed from the outside, but is facilitated by creating an enabling environment. It is in accordance with the understanding that change emerges as the result of the internal and external dynamics that shape a complex system (CSTC #3). Along with that, change is facilitated by giving positive inputs targeted at reinforcing the actors of the system and their connectivity. The facilitation of self-defined rules that direct the interactions at group level strengthens the self-organisation capacity of the system (CSTC #9). Also, by

facilitating mutual learning, KNH relies implicitly on the positive effects of co-evolution for their empowerment (CSTC #10).

From the perspective of CST, a process-oriented approach itself is mandatory to handle a development intervention within a complex context. Accordingly, KNH (2014:17) considers its approach 'a process by which the different levels of the people's institution are established'. Congruously, evaluation and monitoring are emphasised in their concept. SHG members are required to track their progress to 'adapt future planning and strategy to changing circumstances and experiences' (:68). In agreement with their empowering approach, KNH focuses on self-assessment and participatory bottom-up procedures for monitoring and evaluation.

Another important aspect of KNH's concept is that it follows a rights-based approach. This emerges from an 'understanding of poverty not just as material deprivation but a continuous process of "dis-empowerment"' (Gebeyehu 2016:2). While not all factors that contribute to poverty emerge directly from disempowerment,⁴⁰ it limits the poor in coping adequately with the challenges that confront them. Based on this perspective, KNH (2014:7) regards poverty alleviation as 'a process of reclaiming one's rights' (:7). They do not see the poor as 'passive subjects or victims, but as holders of rights which are claimable from the authorities such as local, regional or national governments' (:10). From the viewpoint of complexity, KNH's emphasis on human rights and political empowerment correlates with the demand to enforce core rules to facilitate development. It contributes to creating an enabling environment for their development.

KNH seems to follow a holistic approach to development. The main inconsistency is their sole focus on women in the implementation of their SHG concept. As it represents a major issue, I discuss it separately in section 4.5.3. Before that, KNH's focus on the poorest and their call for homogeneity require attention from the perspective of CST.

⁴⁰ For example physical challenges such as land shortage and soil degradation that affect the Ngäbe people.

❖ Considerations on KNH's focus on the poorest

Like the emphasis on women and children, KNH's aim to focus on the poorest is in accord with current development discourses, as reflected in the Sustainable Development Goals (SDGs) of the UN (2017b). Without the need to question the reasonability of this emphasis, it needs to be highlighted that it embodies the risk of leading to an inadequate simplification of reality. Approaching it one-sidedly can create a new bias if people other than the poorest are ignored.

From the perspective of complexity, the whole setting surrounding the poor must be considered to support a facilitating environment for their development. That statement is based on the assumption that the poorest do not represent an independent unit that is detached from the complex system in which they live. It requires assessing the influence of all the actors in a community in which the approach is implemented. It requires, therefore, to also evaluate the role of better-situated people. This holistic perspective is based on the aim of facilitating an enabling environment for development in a context where the poor and non-poor live together.

While an emphasis on the poorest is important as they are often not reached, this should not imply the automatic exclusion of everybody else from the empowerment process. Accordingly, KNH writes that '[t]he SHG Approach neither leaves out the very poor, nor does it work exclusively with them' (KNH 2014:14). It represents an important principle that must be taken seriously, based on complexity thinking.

❖ Considerations on target group definition: The need to seek a balance between homogeneity and diversity

KNH's emphasis on homogeneity for the composition of the SHGs is based on two assumptions. First, it aims to reduce the risk of more powerful group members dominating the group. Second, it is meant to ease the functioning of the group when all have the same capacity to save (KNH 2008:20, 2014:27). CARE et al (2006:38) highlight how homogeneity facilitates reciprocity 'in relationships and similarity of cash flow'. Also, the integration and attachment to a group and the communication between its members are reported to be

better in more homogenous settings (Chatman 2010:449; Desai & Joshi 2013:6).

Despite these arguments, limiting diversity can be counterproductive from the perspective of the CST as it represents a distinct property of a complex system (Chambers 2014:197–201; Rihani 2002:105). Therefore, before taking the step to reduce complexity, it should be evaluated if it could not be handled adequately in other ways (such as with appropriate rules) (Meinzen-Dick et al 2006:4). It requires assessing at which point a level of heterogeneity could hamper the group dynamics so much that it impedes its development significantly. Then, ‘limits on variety are also necessary to avoid chaos’ (Rihani 2002:80).

In summary, the principle of homogeneity should be applied with care. Diversity should be limited only if there is strong evidence that it cannot be handled with appropriate measures and could affect group dynamics significantly. Approaching this issue requires solving the dilemma that a homogenous setting may ease the empowerment process in a group, but could be an inadequate simplification of complexity.

Furthermore, while a certain level of homogeneity may be useful at group level (such as a similar socio-economic background), does it need to be applied to all the levels of the PI? Why not seek the formation of different SHGs in terms of the socio-economic background, age, sex or life situation of its members? It does not mean abstaining from focusing or even starting with the poorest, but facilitating diversity by allowing SHG setups of different peer groups.⁴¹ While it may complicate things – there is the risk that the more powerful groups will try to dominate – a more heterogeneous and more diverse approach will be closer to the reality in which the poor live: a complex context in which they have to cope with those who are economically better situated and have more power.

Facilitating more diversity at the level of the CLAs or the federations could become a valuable opportunity to address various development issues more

⁴¹ KNH has been working on the extension of the SHG approach to include children’s groups or groups of differently abled people in its concept of clusters and federations (KNH 2014:8, see also KNH 2008:74–77). While they emphasise the aspect of homogeneity at group level, they do not seem to consider it a problem to extend their concept at this level to include different types of group composition.

holistically. While it comes closer to the complex context in which people live, it increases the range of actors that can give a valuable contribution to the PI (Rihani 2002:96; :236; Rist 2014:229). What needs to be considered carefully is the reinforcement of rules so that all the SHGs have the chance to participate and become empowered on equal terms.

4.5.3 Critical implications of focusing only on women: Call for a more holistic approach to empowerment

At first glance, KNH's reasoning to work mainly with women seems to be comprehensible, as it is based on prioritising the most vulnerable and particularly children (KNH 2008:8, 2014:10–11, :20). This argumentation, however, masks the fact that this strategy is subject to a new gender bias by implicitly excluding men from the empowerment process. Through that, it becomes inconsistent with the perspective of complexity and regarding KNH's claim to follow a rights-based approach. To explain that, some thoughts on the topics of 'feminisation of poverty' and mainstreaming gender equality are necessary first to provide a basis for my reasoning.

Excursus on the feminisation of poverty and gender equality

The 'feminisation of poverty' refers to the fact that globally women are the most affected by poverty. They are more heavily affected by disempowerment than men and are also 'more vulnerable to poverty and once poor, have less options in terms of escape' (BRIDGE 2001:6). As Chambers (1983:153) pointed out many decades ago, '[t]he clearest group discrimination is against women' (see also Chant 2008; Kumari & Mishra 2015:36; Maru 2016:21–23; Momsen 2010:2; Myers 2011:113). Accordingly, women have often been excluded even from the development process (Kumari & Mishra 2015:36).

'The 'feminisation of poverty' is [...] an issue of inequality that extends to the very basis of women's position in economic relations, in access to power and decision-making, and in the domestic sphere' (Chant 2008:186). It is a human rights issue (Momsen 2010:251). '[A]lthough women and men have different needs and priorities, they need equal conditions and opportunities to realise their human rights' (Kotzé 2009:2). In accordance with this, Myers (2011:113) says that '[t]ransformational development that does not include gender analysis and seek the empowerment of women will fail'.

Today, the concern regarding the feminisation of poverty is backed by the concept of mainstreaming gender equality, which is about bringing the

topic of gender equality into development practice. It 'tries to ensure that women's as well as men's concerns and experiences are integral to the design, implementation, monitoring and evaluation of all projects so that gender inequality is not perpetuated' (Momsen 2010:15; see also Chant & Gutmann 2000:2).

Since the late 1970s, various efforts have been made to raise awareness on the issue of gender equality (Kilavuka 2003:11; Maru 2016:15–17; Momsen 2010:12–15). It resulted first in Women In Development (WID) approaches, which concentrated exclusively on women (Chant & Gutmann 2000:7). After a time, however, the awareness grew that with such approaches the unequal gender relations could not be addressed adequately (Kiziri 2015:2). It led to Gender and Development (GAD) approaches, as an attempt to overcome the shortcomings of WID by focusing more on gender relations (Akerkar 2001:2; Chant & Gutmann 2000:14; Harrison 1995:2; Kilavuka 2003:5).

As Kiziri (2015:5) highlights, in practice WID has remained the 'primary institutional perspective' (see also Chant & Gutmann 2000:20). Also, the term 'gender' is often not more than a synonym for women/woman (Chant & Gutmann 2000:2; Cornwall & Rivas 2015:399; Harrison 1995:16; Kotzé 2009:2; Momsen 2010:12). That, however, implicitly disregards that men are also 'gendered beings' (Barker & Schulte 2010:3; Chant & Gutmann 2000:1). As Chambers (1983:23) highlights, '[p]erson biases can work the other way: women's groups and women's programmes attract attention...'. Thus, instead of focusing on gender equality in many cases the emphasis has turned solely to women's empowerment leaving men out of the process.

KNH's reasons to focus only on women seem comprehensible at first. It is substantiated by their difficult experiences of involving men (see 4.4), which represents an often reported challenge mixed-sex group approaches (Aries 1976:10–16; Barker & Schulte 2010:10–14; Chatman 2010:457; Kilavuka 2003:43–44; Mbuki 2012:60; Omogi 2014:31; Takedaa & Homberg 2014:9). Also, by focusing on women KNH just follows the current mainstream in development and particularly regarding most SHG concepts (CARE et al 2006:27; Handy et al 2009:18; :22; Kachari et al 2011:130; Kumari & Mishra 2015:36; Lahiri-Dutt & Samanta 2006:288; Lee 2010:2). Nevertheless, that stands in contrast with the insights gained since GAD and its equality approach came into the scene in 1995 (Sekhar & Kumar 2007:3).

The arguments to focus mainly on women follow stereotypes along the opposing categories of 'good girl / bad boy' (Chant & Gutmann 2000:24). 'Women thus become heroines or victims' (Cornwall & Rivas 2015:400) that are 'hardworking, reliable trustworthy, socially responsible, caring and cooperative' (Omogi 2014:19; see also Bieri & Sancar 2009:5; Cornwall & Rivas 2015:399). In opposition to that, men are depicted as 'the problem' (Chant & Gutmann 2000:24; Cornwall & Rivas 2015:404). It is based on reasonings 'that rest on essentialism, often painting women as the deserving subjects of development's attentions because of their inherent qualities' (Cornwall & Rivas 2015:399). That corresponds exactly with KNH's line of argument that they focus only on women (see KNH 2011:4). From such a viewpoint, it seems to be justifiable to exclude men to protect women in their empowerment process (Mbuki 2012:21). However, there are serious implications of focusing only on women:

- Stereotyping represents a simplification of complexity (Bieri & Sancar 2009:12; Mbuki 2012:23). It is a 'cognitive mechanism to simplify and organize the complex world' (Omogi 2014:18). But simplifications can lead to an inadequate handling of complexity (see chapter 2).
- While existing stereotypes and social norms influence the problematic relationship between men and women remarkably (Aries 1976; Chatman 2010:450–451), they are not suited to serve as argument base to address gender issues. This will 'reinforce gendered identities and constrain the behaviour of women and men in ways that lead to inequality' (UNDP 2013:161).
- This simplification 'denies the fact that, like women, men are a differentiated group, and may well have diverse objectives according to class, stage in live course, ethnicity, and so on' (Chant & Gutmann 2000:23). There is not a generic abstract category of men or women (Chant & Gutmann 2000:30; Meinzen-Dick et al 2006:18). In society, there are multiple other lines of division between humans, as there are commonalities among men and women as human beings (Akerkar 2001:5; Cornwall & Rivas 2015:401; :411). This fact requires acknowledging the variety that characterises a complex system conformed by agents 'diverse in their properties and behaviours' (Ramalingam & Jones 2008:45). 'Fixed ideas of gender are not

compatible with the complex, varied and changing realities' (Akerkar 2001:3).

- Excluding men from the empowerment process overlooks the relational context of women, of which men form a part. 'Clearly women and men do not live in isolation from each other' (OECD 1998:14). They relate to each other in a complex setting influenced by norms, stereotypes, cultural factors, and power dynamics (Bieri & Sancar 2009:12; Chatman 2010:450; Harrison 1995:4; Meinzen-Dick et al 2006:6). Therefore, to empower women and facilitate a transformation process in this domain, men, and particularly existing gender relations must be addressed (Chant & Gutmann 2000:9). Accordingly, one of World Vision's GAD principles calls 'to include males as well as females in all phases of social change' (O'Shaughnessy [2002]:60; :65). An emphasis on the relational context is also compulsory from the perspective that many components that contribute to poverty can be linked to relational issues (see 2.5).
- It cannot be taken for granted 'that men's interests are already catered for' (Chant & Gutmann 2000:23). This represents an additional implicit assumption to justify men's exclusion. Men can also be vulnerable and suffer from poverty and disempowerment (Barker & Schulte 2010:8; Chant & Gutmann 2000:1; Mbuki 2012:3; :14).
- Focusing only on women in their empowerment process to protect them from men denies women's agency (Chant & Gutmann 2000:24). That is contrary to KNH's assumption of people's potential and agency (KNH 2014:10; :14). Therefore, 'gender equality in this domain [...implies] that women are equally agentic as [sic] men' (UNDP 2013:162).
- In general terms, the focus on women seems to emerge from a problematic conception of gender equality. The OECD (1999:13) writes that gender equality 'requires equal enjoyment by women and men of socially valued goods, opportunities, resources and rewards'. This 'equality of opportunity' principle (also denoted as equity), which is often mentioned (Cogneau 2005:2; OECD 1999:13; Omogi 2014:16; World Bank 2018a), is irreconcilable with an approach that excludes men. From the perspective of

an intrinsic egalitarianism,⁴² a levelling down of the better off could be seen as a valid approach, but is morally questionable in most cases. In summary, gender equality cannot be 'about transferring opportunities from men to women, but about realizing the rights of everyone, and creating conditions where both all have the right and ability to realise their full human potential' (UNICEF & UN Women 2013:35).

- Finally, men's exclusion is inconsistent with the human rights perspective and contrary to the aim of a gender approach as it represents discrimination based on their sex (Bieri & Sancar 2009:6; Chant & Gutmann 2000:27; Cornwall & Rivas 2015:410; OECD 1999:12). Accordingly, Chant and Gutmann (2000:3) highlight that '[t]o deny men's rights is to deny the universality of human rights' (see also Omogi 2014:16; World Bank 2018a).

All these arguments are not meant to disregard the fact of the more vulnerable situation of women in most cases. However, for proper women empowerment, their relational context and, with that, men must be included in the process. Only a gender-inclusive approach will make it possible to address the 'underlying structural issues driving discrimination and inequality, including violence against women and diminished sexual and reproductive rights' (Cornwall & Rivas 2015:398). It is, as Freire (1996:26) says, that not only the oppressed (in this case, women) must be liberated but 'their oppressors as well'. 'Achieving gender equality is not possible without changes in men's lives as well as in women's lives' (Momsen 2010:236). It requires an empowerment approach which addresses the causes of gender inequality by involving women and men. In terms of SHGs, that presupposes working with mixed-sex groups. Chant and Gutmann (2000:5) write 'that collaboration in the interest of subverting the systematic reproduction of inequality might well be the best way forward'.

Kindernothilfe writes that 'Development aims at establishing value systems in the community that respect the rights and responsibilities of men, women, girls and boys so that relationships among them are strengthened and restored' (KNH 2014:41). Also referring to the UN Convention on the Rights of the Child, KNH (2008:8) adds that it 'underlines that parents, or others responsible for the

⁴² Egalitarianism views 'equality as an intrinsic good in itself' (Gosepath 2011).

child, have the primary responsibility to provide an adequate standard of living'. By these statements, their approach should holistically seek ways to involve women as well as men in the empowerment process to strengthen their relationships and to transform the relational context in which they live. It represents the most promising approach for the benefit of the children, as their mothers and fathers influence their lives.

While there is little literature on men's inclusion (Barker & Schulte 2010:4; Chant & Gutmann 2000:30; ILO 2014:3; Wallace 2006:6), the evidence shows that it represents a challenging but auspicious task. Experience shows that many gender-related problems can appear in mixed groups (see Chant & Gutmann 2000:19; Kilavuka 2003:43–44; Mbuki 2012:60). The handling of the dominance of men represents a critical issue in this respect (Aries 1976:10; :15; Barker & Schulte 2010:13–14; Mbuki 2012:73–74; Omogi 2014:31; Takedaa & Homberg 2014:9). Nevertheless, there is evidence that displays how mixed groups can outperform single-sex groups in many domains (Kilavuka 2003:42–43; Takedaa & Homberg 2014:8). Mixed-sex groups can have a positive impact on women empowerment (Darvas 2016:37; Meinzen-Dick et al 2006:21–22; Meinzen-Dick et al 2014:261–262). They have also contributed to a decline in domestic violence and alcohol consumption (Chant & Gutmann 2000:26; Mayoux 2002:79). Often mixed groups have also better acceptance in the community (Meinzen-Dick et al 2014:261). In other cases, the participants of mixed groups expressed that they were more satisfied with the financial management (Kilavuka 2003:42; Meinzen-Dick et al 2014:257).

Additionally, more diversity seems to redound to improve the ability of the groups to solve more complex problems and to 'generate more creative ideas based on greater range and diverse expertise among members' (Chatman 2010:449). However, the most significant aspect is the potential to transform the relational context of women and men by involving both in the transformation process:

Gender transformative programs seek to transform gender roles and promote more gender equitable relationships between men and women. They recognize the complexity and fluidity of gender identities, and the fact that men can also benefit from gender equality (ILO 2014:2).

In practice, however, the inclusion of men has been difficult. KNH's statement (only in their first manual) that the 'approach normally works well with women, but not so well with men' displays this difficulty (KNH 2008:20). Often men are not interested in participating, either. Gender stereotyping seems to be an influential factor (Mbuki 2012:74). The challenge 'is to find the right incentives for them to participate in activities that might challenge them in their vision of masculinity' (ILO 2014:7).

My argumentation up to this point is not meant as a critique of focusing on women empowerment. It is much more a plea that to achieve gender equality and to transform the relational context of the poor, the role men play in the empowerment process must be considered. In most cases, it will be reasonable to seek a gender-inclusive approach. Nevertheless, women's groups could still be a justifiable option for example in contexts where cultural factors make it impossible to work in mixed-sex groups (see Barker & Schulte 2010:10; Meinzen-Dick et al 2014:263).

This conclusion is reinforced from the perspective of complexity, where to create an enabling environment for development all identified elements of the system and the existing relationships need to be considered (CSTC #1). That is essential because all components influence the system's functioning and emergence (CSTCs #2, #9 and #10) and its feedback processes (CSTC #2). Furthermore, as Freire (1996:26) writes, in a system of oppression, everybody needs to be liberated to transform such a setting. Despite the difficulties this approach embodies, in the long run it will be much more sustainable. The path of least resistance is not justifiable and would be ethically questionable if only approached to achieve best short-term results.

At this point, I abstain from solving this dilemma on how to involve men in the SHGs. Having recognised this topic as a critical issue, however, I included it in the empirical study to gain insight from the Ngäbe perspective.

4.6 CONCLUSIONS AND IMPLICATIONS FOR THE NGÄBE CONTEXT

The critique about men's exclusion (in section 4.5.3) is not meant to call into question the suitability of KNH's SHG approach. Despite some significant adjustments that might be necessary, in general terms the concept represents

a promising approach to development. As a bottom-up process of empowering people socially, economically and politically through facilitating linkage and training at various levels, it correlates to a large extent with the requirements derived from the CST.

KNH's SHG approach represents a promising approach to the Ngäbe context marked by extreme poverty, disempowerment, conflicts and divisions, individualistic tendencies and inappropriate political structures (see chapter 3). All that hinders governance and their self-determination. The KNH SHG approach has great potential to provide valuable inputs to reinforce Ngäbe society socially, economically and politically through the structures of the PI.

Another factor that proves to be important in the Ngäbe context is KNH's orientation on a rights-based approach. Many issues related to the persistence of colonial patterns emerge from an inadequate recognition of the rights of Panama's indigenous groups. An emphasis on human rights and particularly the rights of indigenous peoples, therefore, constitutes a significant aspect for the empowerment process in such a context.

While the approach displays great potential, the question is what critical issues can be distinguished for possible implementation in the Ngäbe context? A first reference point may be found in KNH's guidelines for selecting an area to implement the approach. One of the topics they emphasise is the aspect of avoiding areas with welfare approaches (KNH 2014:22). However, that is not attainable as the government works in this way in the whole Ngäbe region.

Regardless of that, such an approach would be ethically questionable if it implies trying to optimize results by choosing a more favourable setting for its implementation. It would involve excluding certain areas from the benefit of a promising approach to development only because of the presence of other inadequate approaches. From this perspective, this recommendation should be rejected as an inappropriate requirement that contradicts KNH's claim to focus on reaching the poorest.

An additional factor that is stated by KNH is that the targeted regions must have sufficient population density. KNH's premise that there should be 'around 200 poor families in a radius of 3 to 5 kilometers' (KNH 2014:22) may not always be attainable owing to their dispersed living pattern and the small size of most

communities (CGNB 2000; Häusler 2006:124–125; :204). Nevertheless, contrary to top-down oriented projects, the KNH concept with its decentralised approach focused on small groups is best suited to such a context. Apart from that, all other issues recommended by KNH (2014:22) seem to be unproblematic in the Ngäbe context.

Regarding the criticised emphasis on women, it must be evaluated how this approach could be extended to involve men and more generally to allow other group compositions to be more inclusive.

Additional issues need to be considered for the analysis of the Ngäbe context, for instance, the kinship orientation in Ngäbe society and because they find themselves in a critical transition from a non-monetary to a cash-based economy (see 3.4.2 and 3.4.3). There may be both benefits and challenges related to the implementation of the SHG approach. The same applies to some cultural factors that may challenge group dynamics and efforts to unite, such as their shame orientation and individualistic tendencies (see 3.4.1). Because many past group approaches have failed, this should not be underestimated. While there may be major challenges involved in all of this, it represents a significant opportunity for the approach to contribute to a positive change in these domains. Through its focus on training processes, it might constitute a suitable tool along the way of the critical transition phase in which the Ngäbe people are currently.

CHAPTER 5: DESIGN AND EXECUTION OF THE EMPIRICAL RESEARCH

5.1 INTRODUCTION

This chapter gives insight into the planning and carrying out of the empirical study of this dissertation. It was done in accordance with the theoretical framework discussed in chapter 2. It resulted in a relational approach to knowledge construction, in which the research participants (RPs) were considered the experts of their contexts.

The chosen methodology of a research must be in accordance with the defined problem statement (Faix 2007:44; see also Freudenberg 1999:4; Helfferich 2009:26). Accordingly, because this study involved issues that had not been investigated before, it was compulsory to rely on qualitative methods (Flick 2003:25). It allowed accessing significant information to approach the research problem and helped to ground the study in the local context by involving local knowledge and experience.

The first section of this chapter describes the methodology and research design of the study with some preliminary considerations essential for its planning. After these thoughts, situated in world three of Mouton, the focus shifts to world two, by describing the research design and the planning of the empirical research. That is complemented by documentation of the way in which the data collection and analysis of this study were carried out. It sets the base for the analysis and discussion of the results in the next chapter.

The information given in this chapter is supplemented with material in the appendix of this chapter (see A.5x) and in the digital archive of the field study (see A0). References to the appendix will be added throughout this chapter with the respective section number in brackets.

5.2 METHODOLOGY AND RESEARCH DESIGN

5.2.1 Preliminary considerations

I start by outlining the most significant underlying factors of this study that are situated in world three of Mouton (see 2.2). This includes thoughts on the empirical research paradigm, on some ethical considerations and on situating myself as researcher. As these underlying components of the study influence

the chosen methodology (in world two of Mouton) and the way in which I proceed during the research, disclosing them is thought to make the research process transparent and comprehensible.

5.2.1.1 Empirical research paradigm

A paradigm 'within a research context includes a philosophical belief system or worldview and how that belief system or worldview influences a particular set of methods' (Kovach 2009, chapter 1). Rihani (2002:5) puts that in other words, namely that 'a paradigm embodies an assemblage of implicit assumptions that exert their influence in subtle ways'. It refers to the 'worldview underlying the theories and methodology of a particular scientific subject' (Oxford Dictionaries 2017f), which influences how we proceed in the research process (see 2.2).

This study follows a relational paradigm to knowledge construction which is in line with complex system theory (CST) and suitable for empirical research in an indigenous context (Chilisa 2012:113–119; Kovach 2010:42; Romm 2015:20–21). As well as emphasising the relational context in which people are embedded, a relational paradigm accentuates the relational aspect of knowledge construction (Kovach 2009, chapter 1; Romm 2015:1; :20). Romm (2015:20) speaks of a perspective 'which does not consider individuals (individual selves) as being the route to knowledge production, but sees knowledge-construction as a relational process of developing insights' (parenthesis in original). It considers the relations of human beings to the material and spiritual world, including their relationship to other people, the environment, the cosmos and ideas (Chilisa 2012:113). This 'interconnectedness of all things' (:182), can be linked to CSTC #1 regarding the interconnection and interdependence of all elements of a complex system. This approach is also congruent with Chamber's 'people's paradigm', in which the relational aspect and participation play essential roles (Chambers 2010:41). From an indigenous and relational paradigm, Chilisa (2012:198) writes that researchers must see themselves as co-constructing reality together with the community. That includes a respectful involvement of 'the researched as co-participants and, even more, as co-researchers throughout the research process' (:118–119). The approach results from the acknowledgement of the

capabilities and local knowledge people have (Chambers 1983:82, 2007:9; Enns 2015:69). It takes seriously the lay knowledge situated in world one, which was 'acquired through learning, experience and self-reflection' (Mouton 2001:138). It leads to a view that regards the RPs as the experts of their complex context (Chambers 2007:9–14, 2014:131; Chilisa 2012:252; Myers 2011:255).

In summary, this research is based on a relational paradigm. It is influenced by authors on indigenous research (Chilisa 2012; Kovach 2010; Romm 2015) and also by Chambers (1983, 2007, 2010, 2014) and his inputs related to participatory research. Research is considered a co-construction of reality, in which the RPs are respectfully involved as the experts of their context.

5.2.1.2 Ethical considerations

'Every research activity is an exercise in research ethics; every research question is a moral dilemma, and every research decision is an instantiation of values' (Clegg & Slife 2009:24). As the ethics (as a significant element of world three) is closely linked to the planning of this study, these ethical considerations are included at the beginning of this chapter.

My first thoughts regarding research ethics refer to my behaviour and attitude as a researcher, an issue which Chambers repeatedly highlights. Coming from the topics of complexity, emergence and chaos, Chambers (2007:24) calls for 'a few principles or precepts for behaviour and attitudes for all' to be applied in participatory methodologies. Some of the precepts he lists are 'They can do it ...', 'Ask them ...', 'Don't rush ...', 'Sit down, listen and learn ...', 'Hand over the stick ...' (Chambers 2007:9, 2014:105). It sets the base for a transformative or empowering approach to scientific research by taking local people and their knowledge seriously and meeting them respectfully. Based on this attitude of respecting local knowledge and culture (Chambers 2007:19; Chilisa 2012:99–101; Myers 2011:209–214), I decided to adapt the methods as best as possible to the context being researched.⁴³

⁴³ Authors on indigenous research speak of an approach of decolonising Western research methodologies (Chilisa 2012:13–19; Kovach 2009, chapter 4; Romm 2015:12–13).

My commitment to a professional but holistic procedure in this study is based on ethical reasoning (UNISA 2013:10). It follows the logic that the research and its results must be relevant and satisfying from the perspective not only of the academic community, but also of the people in the context being examined. As Chilisa (2012:164) writes, 'the resulting studies should be convincing enough that research participants can see themselves in the description'. For that reason, I decided to pursue their participation not only in the planning and data gathering, but also in the analysis during the field study.

In terms of ownership of the research, I placed the emphasis 'on respectfully involving the researched as co-participants throughout the research process' (Chilisa 2012:118, see also Romm 2015:13). The participants were given the option to appear with their real names or anonymously in the study (Helfferich 2009:191). This approach was an important step to ensure respect of the participant's privacy, anonymity and confidentiality if desired (UNISA 2013:15). However, by giving them the option to appear with their names in the study I wanted to acknowledge their contributions as co-researchers (Kovach 2009, chapter 8). They were asked for their choice through the consent form (see A5.2), which they signed before starting the interviews. Participants that could not read were assisted and gave their consent with their right thumb impression. To ensure an informed and non-coerced consent as required (UNISA 2013:10; :12), a handout sheet was prepared, which was given to them when they were invited to participate. Additionally, before starting each interview, when explaining the consent form, I tried to ensure that the purpose of the study was clear. I repeatedly emphasised to the RPs that their participation was voluntary and that it was not linked to personal material benefits. To avoid wrong expectations, I always stressed that I could not promise that a project would be started in relation to this study.

Finally, from a social justice standpoint, apart from ensuring the relevance of the study (also from the perspective of the people living in the context being studied), it is essential to determine how the results could be made available in a useful way to the people where the research was performed (Kovach 2009, chapter 4). That is important to avoid research becoming an exploiting endeavour (Chambers 2014:155; Kovach 2009, chapter 1). Because this

dissertation had to be written in English, this represented a dilemma, as almost no one among the Ngäbe people would be able to read it. Because of that, I will make a summary of it available to all RPs in Spanish. Furthermore, as I plan to work in development among the Ngäbe people, this research represents a significant endeavour for my future labour with them. I expect that various publications in Spanish will result from it.

5.2.1.3 *Situating myself as researcher*

Because 'qualitative research is interpretive, the stories of both the researcher and the research participants are reflected in the meanings being made' (Kovach 2009, chapter 1). In our interpretations and ways of working, we are influenced by our history, knowledge, beliefs, preferences and by all that has shaped us in the past. A researcher is not neutral (Faix 2007:134). Or, as Kovach puts it: 'We know what we know from where we stand. We need to be honest about that' (Kovach 2009, prologue). Based on this 'supposition of subjectivity and the interpretive nature of empirical research' (Kovach 2009, chapter 1), my background as a researcher needs to be regarded as a significant factor that will influence the research process. Complementing the insights into my background in chapter 1, I add issues that I consider noteworthy.

Regarding development practice, I relate to the 'paradigm of people' of Chambers (2010:11, 2014:189). That aligns with complexity thinking, which also calls for a bottom-up and people-centred approach to development (Ramalingam & Jones 2008:23). I understand development primarily as human development that must consider the complex setting of the poor. Also linked to this paradigm, I assume that the poor have assets and capabilities they can use to change their situation (see 2.6). Participatory methods have proved that postulation to be correct (Chambers 2007:9–14; 2014:131).

Some thoughts about my relationship to the Ngäbe people are necessary. Although I know their context quite well, as a non-indigenous person, I will always be an outsider. However, as I am white, most of the Ngäbe people will not see me as a Latino. Because they see me quite neutrally as a 'gringo', I will not be associated directly with the *sulia* (cockroach, as they call the Latinos)

(Young 1993:14). That could be a positive aspect in this study, as the Ngäbe-Latino relationship is affected with mutual prejudices (Häusler 2006:371–374). Either way, the relationship of the Ngäbe with outsiders is difficult, as throughout their history they have occupied a subordinated position in their relationships with others (Martinelli 1993:14). Because of this, they tend to adopt a distanced position (:15). That could hinder good communication and influence the quality of the findings. An essential factor for the feasibility of this study was my having contacts in the Ngäbe region, who assisted me and introduced me to the RPs. I also had the advantage that my father is well known and has a good reputation among the Ngäbe people.

5.2.2 Overview of methodological framework

The multi-methodological or mixed-methods approach followed in this research can be related to triangulation techniques applied in participatory research methodology, where the tools are diversified with the aim of reducing the bias that may result from using a single method (Flick 2003:15–18; Freudenberger 1999:20–23). This approach is recommended by authors on indigenous research (Chilisa 2012:24; Kovach 2009, chapter 7). Figure 5.1 gives an overview of the methodological research framework, which is described in the following sections 5.2.3 – 5.2.5.

An essential characteristic of this research concerns the cyclic approach. The arrow on the right side of Figure 5.1 depicts this dynamic interaction between data gathering, data analysis and theory formation. The approach is based on grounded theory method (GTM), which involves a multistage procedure of theory formation:

The researcher first selects a topic and begins to gather some data, using his or her theoretical sensitivity. Then, he or she uses constant comparison to generate concepts from the data, while applying theoretical sensitivity to understand the concepts and raise them to a higher conceptual level. Theoretical sampling is used to guide the next stage of data gathering and to further develop and verify the concepts. This process [...] continues in multiple stages until theoretical saturation is reached (Oktay 2012:18).

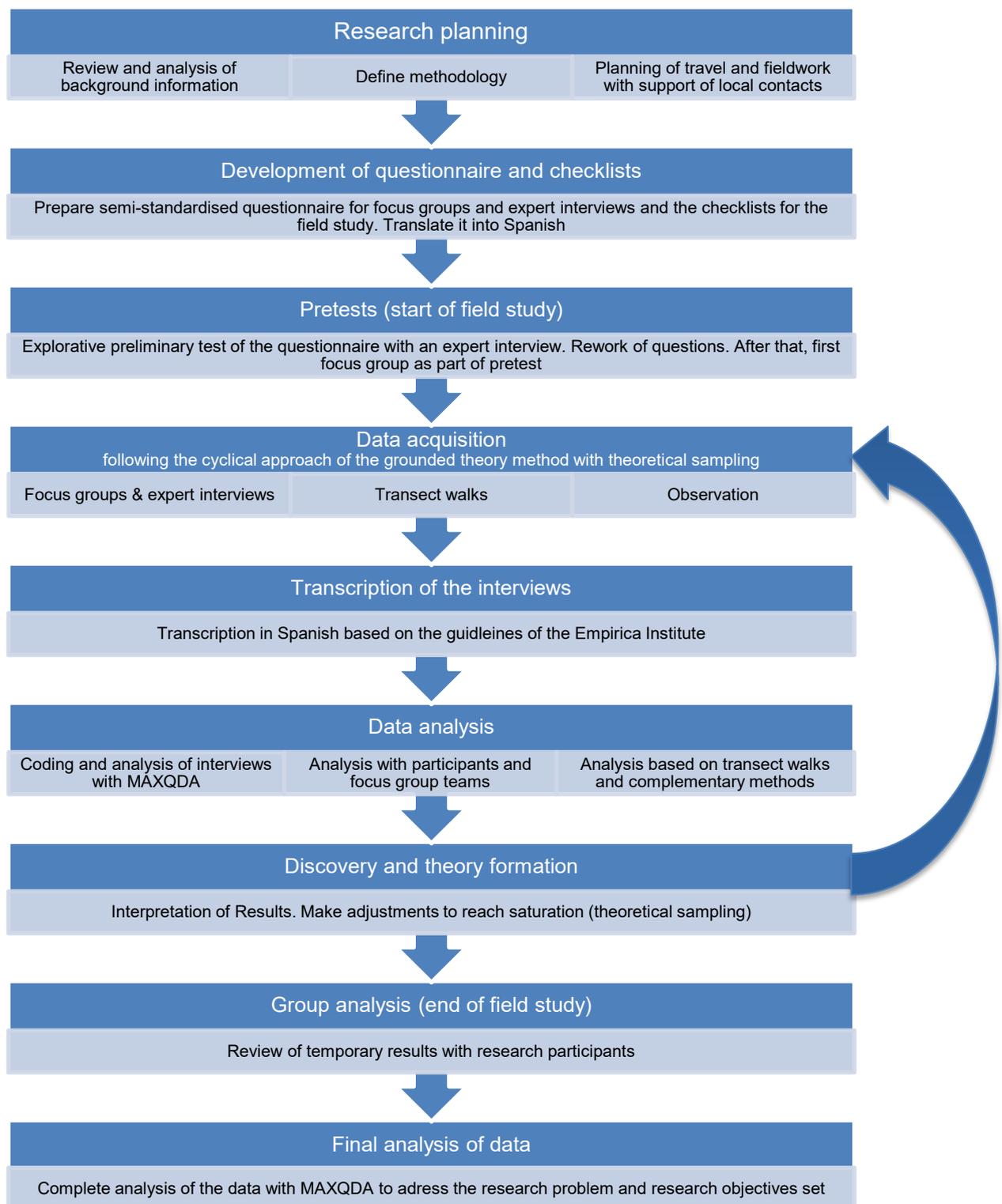


Figure 5.1: Graphical overview of the empirical research design

5.2.3 Data collection

The process of data collection represents the step through which a researcher approaches a specific context to access information for the study (Faix 2007:158). It embodies an encounter in world one of Mouton, in which a co-

construction of knowledge occurs. For this purpose, I relied on various methods of data collection such as focus group discussions (FGDs), expert interviews (EIs), transect walks and observation.

An FGD is 'a research technique that collects data through group interaction on a topic determined by the researcher' (Morgan 1996:130). It represents a suitable participative research technique as a relational approach to collecting data (Romm 2015:9; Slocum 2003; Stewart 2007:36–37) which empowers people to have a voice and can become a forum for change (Gibbs 1997; Morgan 1996:133). Its application in an indigenous setting is recommended by authors such as Romm (2015), Stewart (2007) and Chilisa (2012). Its combination with the GTM is discussed by authors such as Stewart (2007) and Onwuegbuzie, Dickinson, Leech and Zoran (2009). Stewart (2007:36) writes that FGDs 'offer an opportunity for the construction of narratives and grounded theory proposes a meaning-making process for those narratives'.

In addition to the FGDs, the EIs were meant to complement the information gained in the groups by interviewing additional people individually (Faix 2007:149; Freudenberger 1999:74; Helfferich 2009:163). They were experts in the sense that the interviews were not about themselves, but about their assessment of a certain topic based on their experience (Helfferich 2009:163).

I projected four to five FGDs (including the pre-test). The groups were planned to have five to ten participants (ten were thought to be invited) (Morgan 1996:142; :146; Onwuegbuzie et al 2009:3; Slocum 2003:100). Also, four to six EIs were expected to be conducted based on theoretical sampling, as I explain later in 5.2.4 (Faix 2007:85; Helfferich 2009:174).

As a valuable tool to support the communication process (Freudenberger 1999:43; Toness 2002:22), visual elements were included in the interviews. By 'interviews' I refer to both the FGD and EI. Chambers (2007:21–23) recommends their use as a tool for empowerment. He says that facilitating a shift from verbal to visual elements may be especially 'empowering for those who are weak, disadvantaged and not alphabetically literate' (Chambers 2014:151).

The interviews were complemented by transect walks in both research locations chosen for the FGDs. This method, commonly applied in rapid rural

appraisal and participatory rural appraisal inquiries, consists of walking through the villages with a guide and asking questions based on a checklist (see A5.3.1) (Freudenberger 1999:82–84; Toness 2002:43). It extends the insights of the other interview approaches facilitating a better perception of the context being studied (Cornwall 1999:5).

The last qualitative approach was observation.⁴⁴ 'It involves collecting impressions of the world using all of one's senses, especially looking and listening, in a systematic and purposeful way to learn about a phenomenon of interest' (McKechnie 2008:573). I used a research journal to take notes of my observations (A5.3.3). It served as a tool to avoid memory bias regarding relevant issues of the field study (Freudenberger 1999:72; Kawulich 2005; McKechnie 2008:574; Tenzek 2017:563–566).

5.2.4 Sample design and sampling methods

'Sampling is the process of choosing actual data sources from a larger set of possibilities' (Morgan 2008:799). Based on grounded theory method (GTM), I followed a cyclical and dynamic approach not only for gathering and analysing the data, but for selecting the participants (Kelle & Kluge 2010:47). This procedure is called theoretical sampling. It implies that the sampling, analysis and gathering of the data are subsequent and iterative processes that are closely linked during the field work. The later interviews are then fed with insights from the analysis of previous data. It involves reworking the questionnaires throughout the research if necessary (Faix 2007:64; :85; Flick 2003:21–24; Helfferich 2009:174; Oktay 2012:17).

The goal of theoretical sampling is to reach theoretical saturation. It designates the state of the research where no more relevant information is expected to emerge from collecting additional information (Benaquisto 2008:806; Glaser & Strauss 2012:61; Kelle & Kluge 2010:49).

The sampling of this research relies on a method of minimisation and maximisation of differences (Froschauer & Lueger 2003:55; Kelle & Kluge

⁴⁴ Different types of observation exist depending on the degree of involvement (Trochim 2006; Spradley 2016:58–62, see also Tenzek 2017:564; DeWalt & DeWalt 2011:1–5). While for this study I speak of observation without further distinction, using the classification of Spradley (2016:59–60), the approach lies between passive and moderate participation.

2010:48). It comprises a conscious contrasting of the data through a criterion-driven approach (Faix 2007:82). Through minimisation, differences between samples are reduced to allow comparison based on specific categories. It may be used to confirm the theoretical relevance of a certain category or for the theory being generated. The maximisation approach is used to include samples with the greatest difference regarding certain categories (Faix 2007:83–84; Froschauer & Lueger 2003:55). The aim is to increase the heterogeneity of the field being studied to support the generation of new categories, hypotheses or theories (Faix 2007:84).

One approach to maximisation of differences was the selection of two locations in which to conduct the FGDs. Choosing one more accessible place and one that is more remote allowed the investigation of two separate realities of the comarca (see 1.8). It was an approach of purposive sampling regarding the research locations (Freudenberger 1999:38; Toness 2002:21–22). On the other hand, following a minimising approach implied selecting the participants for the first FGDs in each location with a similar composition in gender, age, education, literacy and occupation. Following convenience sampling here, the goal was to have in the group individuals that represented, as far as possible, the overall population (Nagle & Nichelle Williams [2013]:3).

Based on these premises, I asked my local contacts to invite the participants for the first FGD in both research locations. The selection of further participants for the other FGDs and the EIs was done during the field study following theoretical sampling (Chilisa 2012:168; Kovach 2009, chapter 7).

5.2.5 Data analysis

Following the approach defined by GTM, the analysis constitutes a repeating process linked with the data gathering on the field (Faix 2007:79). As visualised in Figure 5.2, it consists of a cyclic approach of constant comparison based on deductive, inductive and abductive conclusions (Faix 2007:95; Oktay 2012:17). The gathering of data and its analysis alternate during the fieldwork and influence each other mutually in the process of discovery and theory formation (Faix 2007:78; Glaser & Strauss 2012:21).

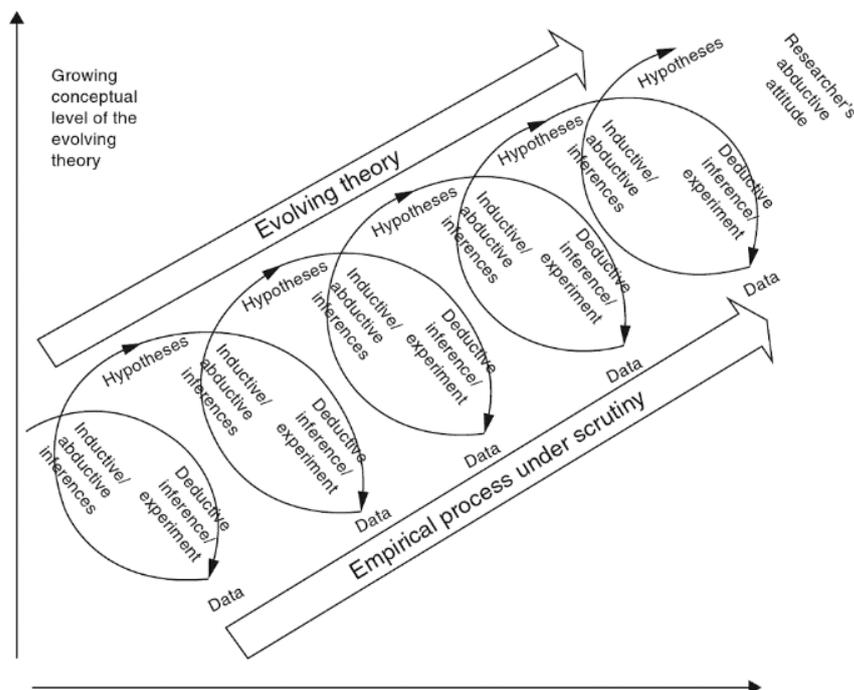


Figure 5.2: Grounded theory method process

(Source: Strübing (2007) in Oktay 2012:18)

Based on a relational approach to knowledge construction, this study's approach was to actively involve the RPs not only in the process of information gathering (Freudenberger 1999:5; Slocum 2003:9; Toness 2002:11), but also in the analysis (see 5.2.1.1). It was a step to ensure the output produced is comprehensible not only for the academic community, but also for the people participating in the research (Chilisa 2012:164–167; Kovach 2009, chapter 1).

My reflection of the research process during the field study was another essential element of the research process. The topics included for this purpose in the checklist (see A5.3.4) were possible biases, my personal involvement, and behaviours and attitudes (Chambers 2007:7–8, 2014:106; :114; Chilisa 2012:168; Freudenberger 1999:24). Issues that came up in the process based on my reflection and observation were discussed with my contacts (Chilisa 2012:166).

5.3 FIELD OF PRACTICE

Complementing the methodological and theoretical issues outlined in this chapter, this section gives a brief insight into the planning and first tests at the beginning of the field study, as an integral part of this research (Cheek 2008:761).

5.3.1 Preparation of the data collection

The field study, which was carried out in May 2017, was preceded by another empirical study I had conducted in the Ngäbe area (Mannale 2016). It gave me valuable insights into the field of empirical research in an indigenous context and allowed me to refresh my contacts in the area. These contacts and their support throughout the research process were key factors in being able to conduct this study and in ensuring its cultural grounding.

The questionnaires for the EIs and FGDs were developed according to the guidelines defined by Helfferich's (2009:182–185) SPSS principle.⁴⁵ Both questionnaires were developed first in English (see A5.1) and then translated to Spanish for the field study. All the changes made during the field study can be traced in the questionnaire folder of the digital archive (see A0.2). The planning of the FGDs involved defining a protocol for the group discussion that matched Ngäbe customs and culture (see A5.1.1).

During the development of the questionnaires, I decided to discuss the Kindernothilfe (KNH) Self-Help Group (SHG) approach directly in the interviews with the help of visualisations (see A0.1). Because of time restraints, however, I placed the emphasis on the most important components of the concept at group level. Another procedure could have been to discuss abstractly only certain topics of interest related to the approach without explaining it all. However, based on a view of RPs as the experts of their context, I considered it appropriate to discuss the concept directly with them. In that way, I wanted to avoid bias by limiting the interviews to some pre-defining topics from the beginning. The intention was to open the space for new ideas. This procedure is in accordance with an approach based on GTM and FGDs. An FGD can be defined as a group discussion that is centred on a theme, which allows for the exploration of opinions and experiences in more depth (Morgan 1996:134; Onwuegbuzie et al 2009:2).

I included several approaches based on participatory and indigenous methodologies. These encompassed storytelling and a brief sequence of

⁴⁵ SPSS is a German acronym that is used by Helfferich (2009:182) for the four steps she recommends for developing a questionnaire. It stands for 'Sammeln' (collecting/brainstorming), 'Prüfen' (validation), 'Sortieren' (sort) and 'Subsumieren' (subsume).

mapping and diagramming for the FGDs.⁴⁶ I also used the ten-seed technique of Jayakaran (2002). It is a modified participatory learning and action tool, which 'is useful in gathering qualitative information on various issues, especially related to the perceptions of the community and the way people see themselves in relation to others' (:5).

5.3.2 Theory modelling

Unlike other empirical research approaches, GTM is not based on a pre-defined theory that it aims to verify (Faix 2007:77; Glaser, Strauss & Paul 2005:38). Nevertheless, a study always builds on previous knowledge, which needs to be clarified. This step of 'describing the theory, which is under construction' is called theory modelling (Axelsson & Goldkuhl [2004]:1; Faix 2007:77). Visualising it is 'an important aid in the abstraction and conceptualisation process' (Axelsson & Goldkuhl [2004]:1).

The groundwork for theoretical modelling was set by defining first categorical structures based on axial coding, as proposed by Straus and Corbin (Axelsson & Goldkuhl [2004]:1–2; Faix 2007:92; Strauss & Corbin 1996:75).⁴⁷

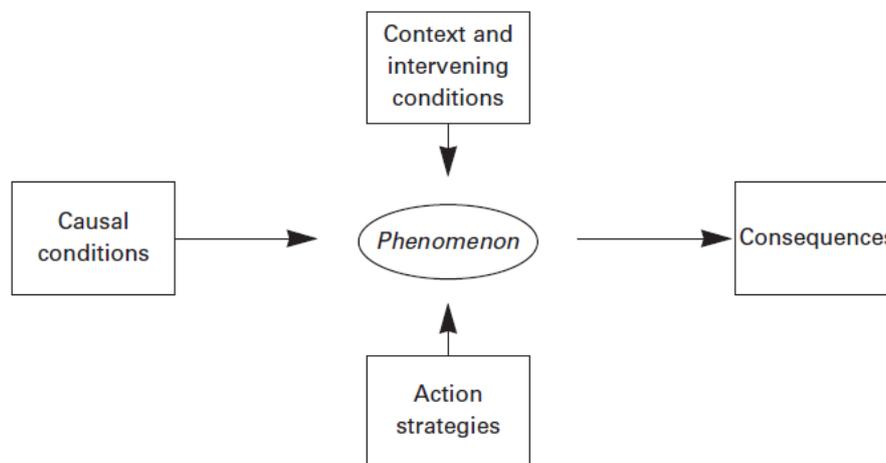


Figure 5.3: Coding paradigm for axial coding based on Strauss and Corbin

(Source: Böhm 2004:272)

⁴⁶ The way in which I applied this activity is related to the use of Venn diagrams (Freudenberger 1999:85; Toness 2002:59). Nevertheless, '[p]articipatory maps are not confined to simply presenting geographic feature information; they can illustrate important social and historical knowledge' (IFAD 2009:6). Based on that, I considered this a suitable approach as an introductory procedure in the FGDs, to gain additional insights into the research locations.

⁴⁷ Coding can be defined 'as the deciphering or interpretation of data and includes the naming of concepts and also explaining and discussing them in more detail' (Böhm 2004:270). It represents a conceptualisation of the data for the analysis (Faix 2007:88).

The model based on Straus and Corbin has a phenomenon at its centre, as shown in Figure 5.3. It designates a central idea, an event or a fact with certain actions related to it (Böhm 2004:272; Faix 2007:92).

My modelling was based on the positive assumption that the KNH SHG concept could contribute to Ngäbe development through their empowerment. It relied on the conclusions of the prior literature review (see 3.5 and 4.6).

Furthermore, according to the problem statement (see 1.3), the main question regards how the KNH SHG concept could contribute to the empowerment of the Ngäbe people and what needs to be considered for that. I defined 'empowerment for the Ngäbe people through KNH SHGs' as the key phenomenon at the centre of this research. That was the starting point for my theory modelling. I then defined the categories around it (Faix 2007:92–94):

- **Context:** This refers to all those properties attached to the phenomenon and the conditions under which an event occurs. For this study, that relates to the Ngäbe context described in chapter 3.
- **Causal conditions:** These refer to all events that contribute to the emergence or evolution of the phenomenon. In this case, it may refer to the impulse given through the SHG concept targeted at social, economic and political empowerment. From the perspective of CST, it refers to the efforts to facilitate an enabling environment in which people can accumulate capitals to increase their wellbeing and resilience.
- **Action strategies:** These relate to all arrangements and interactions targeted at empowerment. Regarding the SHG concept, it is about the promotion of group structures and networking following basic principles, training, rules defined by the groups itself and promotion through local facilitators.
- **Intervening conditions:** These conditions are the circumstances that influence the action strategies. Speaking of the local context in which the SHG will be implemented, it refers to the setup of the groups concerning homogeneity and gender, social and cultural factors, past experiences, the personal interest of the people, other development projects or programmes which may influence it, etc.
- **Consequences:** These are the results of a given phenomenon. Regarding empowerment, the consequence is expected to be improved wellbeing.

How that could be facilitated through the SHG concept is one of the issues investigated in this research.

Based on this modelling, I developed the first categories as shown in Figure 5.4). While it helped to sharpen my view to address the research problem, these first categories served as a starting point for the coding during the analysis.



Figure 5.4: First categories after theory modelling

5.3.3 Pre-tests and revisions of the questionnaires

I chose to begin my field study with an EI as a pre-test to gain a notion of the implementation of the questionnaire in a smaller setting before doing the first trial with a group. I decided to carry out the pre-test with a woman, Mrs Edilsa Camarena, as all the others that had supported me in the planning process are men. Her feedback was positive. She highlighted the use of the visualisations as helpful. After that, I discussed the details of the FGDs with Mr Benito Casés, my contact in Chichica. He is a teacher and a former representative of Panama's national parliament. After that, I reworked the questionnaires (described later).

The next pre-test concerned the first FGD, which was carried out in Guayabal village. My contact there was Mr Evaristo Quintero, a local evangelical Christian

pastor. While we discussed the procedure for the FGD next day, I became aware that instead of inviting the participants as agreed, he had issued a general invitation for the event in his church and in town. The next day 14 people arrived, in addition to Mr Evaristo Quintero and his son Mr José Luis Quintero, who assisted me. As it would have been culturally inappropriate to exclude anybody at that point, I tried to cope as best as possible with the situation. However, being confronted with such a big gathering, the discussion proved challenging. They were quite reserved at first and translation was needed in many cases. Towards the end, though, a good dynamic developed, especially when I invited everybody to make a final statement.

I left the questionnaire mostly unchanged after this second pre-test. The difficulties experienced seemed to be more related to the big group size than the content or structure of the questionnaire. The feedback I received from Mr Evaristo and Mr José Luis in the team review was helpful and encouraging. One point we discussed was that young people and women had mostly abstained from participating in the discussions, except when asked directly. They said that this behaviour was normal when adult men were present. The idea of conducting FGDs with women and young people separately came up again. I had discussed that during the preparation of the study with my contacts, with them not considering it necessary at first.

The changes made after the pre-tests were mainly about clarifying parts of the questionnaire and shortening it. No substantial changes were made regarding its contents. Based on that and because the interviews of the pre-tests contained important information, I included them in the data analysis.

After the pre-tests, the questionnaires were continually adapted after each iteration of data gathering, following the described procedure of discovery and theory formation (see 5.2.4).

5.4 EMPIRICAL DATA COLLECTION

This section provides insight into the way in which I carried out the empirical research for this study. Additional material for each subsection can be found in the appendix (A0.4).

5.4.1 Data collection procedure

The research locations for this study are displayed in the map of Figure 5.5. Along with the two main locations for the FGDs introduced in section 1.8, Chichica (C) and Guayabal (G), I carried out EIs in Buäbti (B), Peña Blanca (P) and Alto Caballero (A). One FGD was carried out in David (D), the capital of Chiriquí Province, with Ngäbe students from the Munä District.

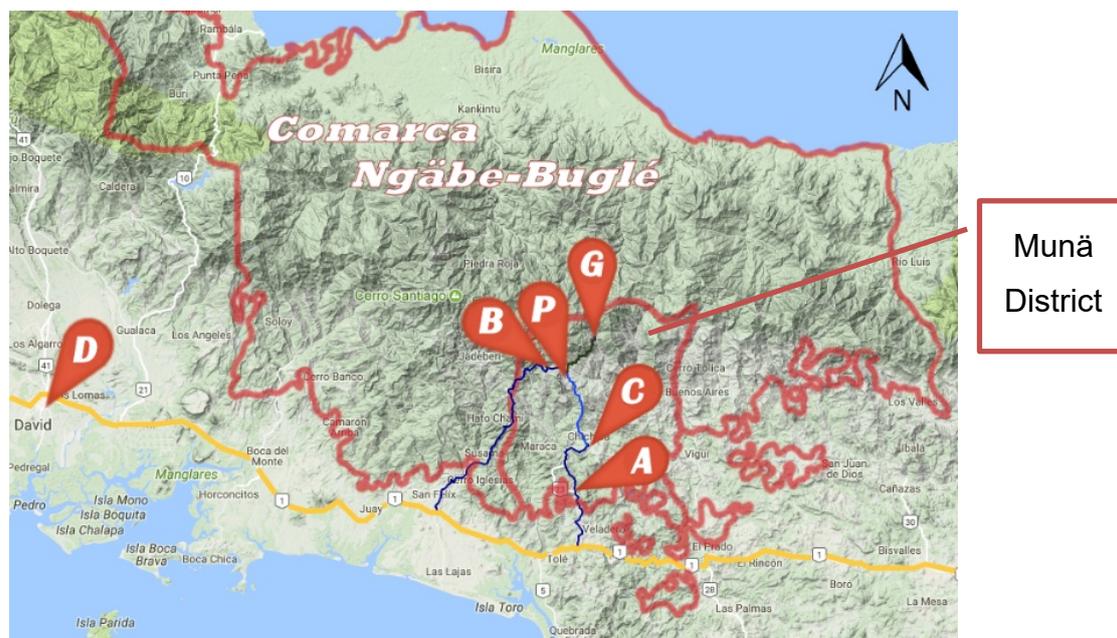


Figure 5.5: Overview of research locations

(Source: Google Maps)

Table 5.1 gives an overview of the iterative procedure followed during the field study. The numbering shows the order in which I conducted the interviews. The parentheses display some basic information related to the people interviewed. A detailed overview of all interviews can be found in A1 Interview Reference List, page 267. Additional documentation is available at A5.4.1 and A5.4.2 for the FGDs and EIs, respectively.

Table 5.1: Overview of the interviews and analysis during the field study

Iteration	Other Locations	Guayabal (G)	Chichica (C)
# 1	1. EI (pre-test)	3. FGD (pre-test)	5. FGD
	2. EI (MIDA agent)	4. EI (cooperative member)	
	Transcription and analysis		
# 2		7. FGD	6. EI (MIDES agent)
	9. FGD (students)		8. FGD
	Transcription and analysis		
# 3	10. EI (judge)		11. EI (Campesino)
	Analysis and review of results with participants		
# 4	12. EI (Ngäbe Economy Prof)		
	Finish of last transcriptions for final analysis.		

EI: expert interview; FGD: focus group discussion

5.4.1.1 Focus groups

Five FGDs were carried out: four in the Ngäbe-Buglé Comarca and one in David City. From the four FGDs in the comarca, most of the 24 male participants were farmers (18) and of the 19 female participants, most were housewives (15). Additionally, four teachers, two students, a pastor and a sukia (shaman) participated. One person did not specify an occupation.

Figure 5.6 gives an overview of the FGD RPs' occupation and Figure 5.7 displays their educational attainment for each location. Significant differences in education and occupation were noticeable between Chichica and Guayabal. That could be because Chichica has had a school for longer, and is not that remote. The FGD in David was composed of six Ngäbe university students and one teacher, all originally from Munä. The approach of maximisation of differences regarding the locations seems to have worked out, as it is reflected in the participant's statistics displayed below.

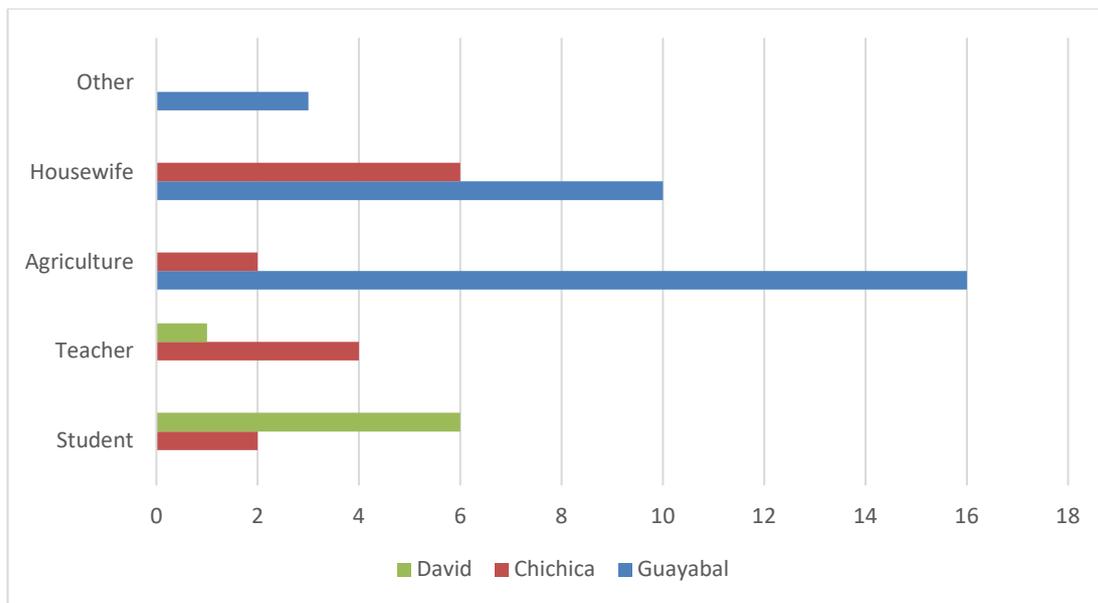


Figure 5.6: Overview of focus group discussion participants by occupation

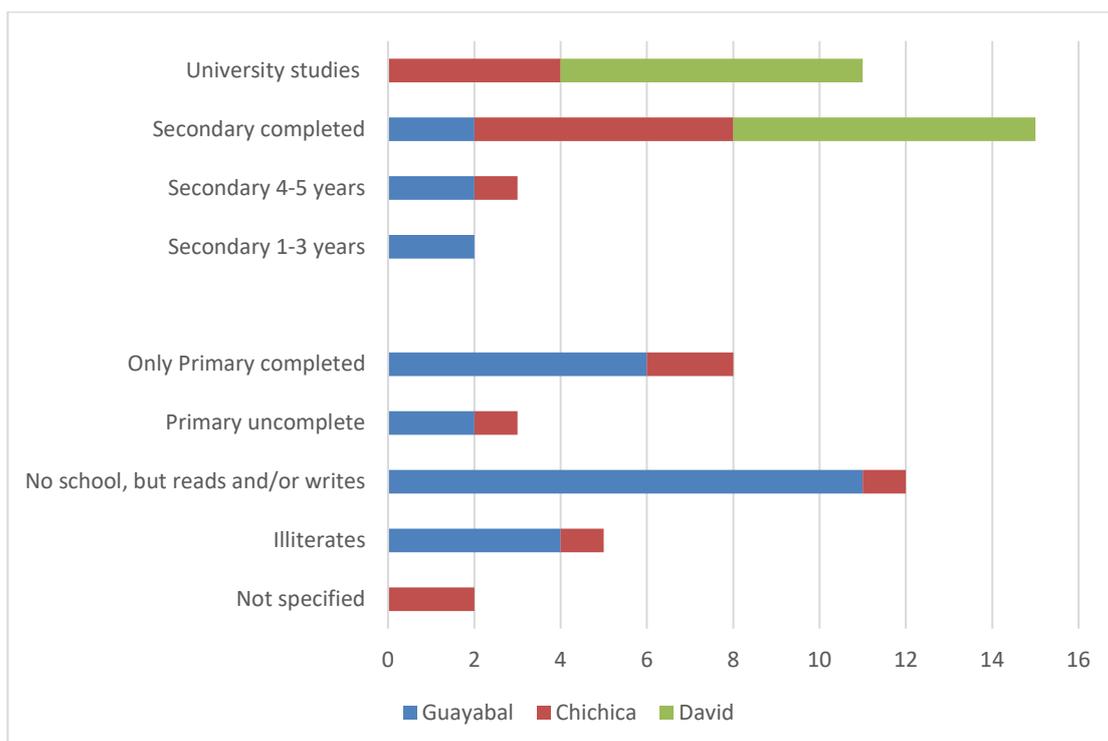


Figure 5.7: Overview of focus group discussion participants by location and education

5.4.1.2 Expert interviews

The EIs complemented the information gained in the FGDs by interviewing people because of their expertise in a specific field. This emphasis resulted in more frequent adaptations of the EI questionnaire. I carried out seven individual

interviews, six of them in the Munä District, and one in Panama City. Most of these interviewed people had a higher education level than the FGD participants.

Among the people interviewed were three teachers (two men, one woman), a university professor, two agents of government development agencies, a cooperative member and a judge. They were interviewed based on issues that came up during the research process.

5.4.1.3 Transect walks and observation

As planned, I did transect walks in Chichica and Guayabal. They gave me a better insight into the villages where I carried out the research. The GPS routes (A0.4) and the pictures that I took on the way (A0.6) are available in the digital archive of the field study. After the field study, my research journal contained 50 pages of notes, which I consulted later during the analysis (see A0.7).

5.4.1.4 Mapping and other participative approaches

A mapping and diagramming activity was included at the beginning of the FGDs in Guayabal and Chichica (see 5.3.1). While the first groups of each location started with a map draft I had prepared with my contacts, the second group complemented the map created by the preceding FGD. While this activity helped to break the ice at the beginning of the gatherings, it served to collect valuable information about their context. The resulting maps are displayed in A5.4.5 (see A0.5 for more pictures).



Figure 5.8: Visualisation cards used in the interviews

Figure 5.8 displays the visualisation cards used. They proved helpful. While these simple representations were easy for everybody to understand, it was useful to have a visual overview of the concept during the discussions.

5.4.2 Statistical data of the interviews

A total of 57 people participated in the interviews, including the three people that assisted me during the FGDs. The figures below give a statistical overview of the RPs of the EI and FGDs. Figure 5.9 gives an overview of the RPs by sex, research location and education level. Figure 5.10 displays the age distribution of the RPs.

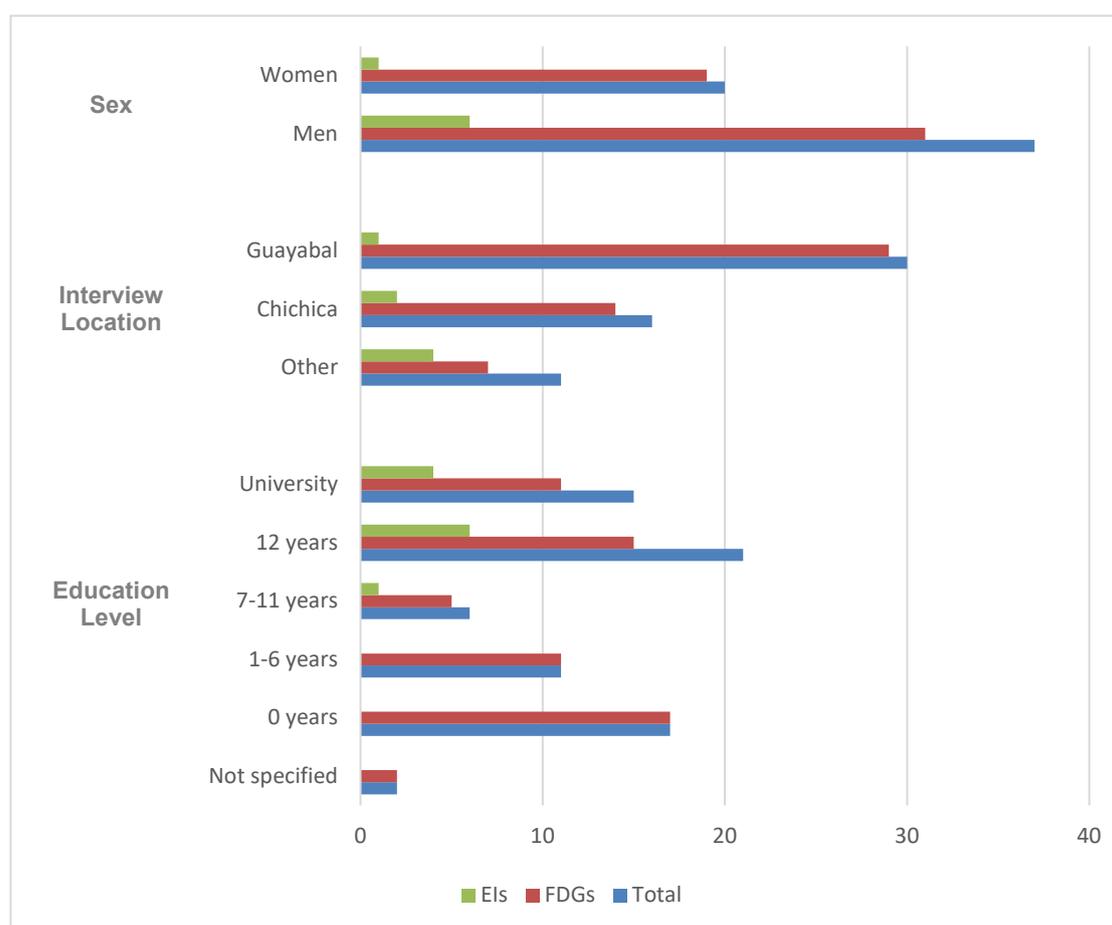


Figure 5.9: Participant overview by sex, research location and education level

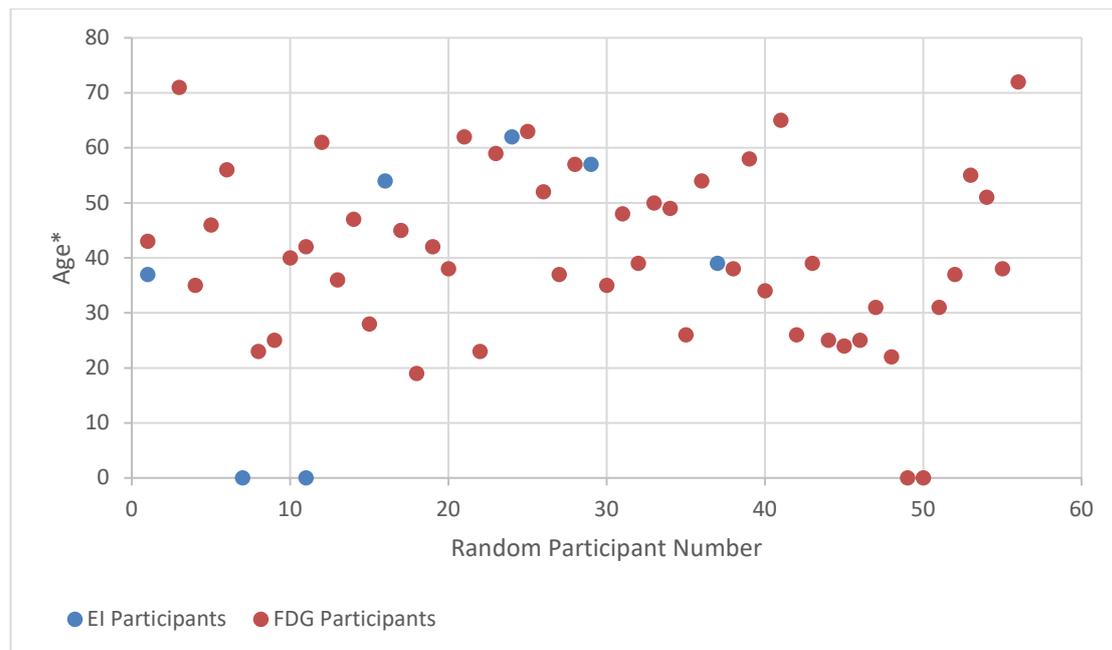


Figure 5.10: Participant age overview

*Four RPs did not specify their age (with the value zero in the graphic above)

While 17 of the FGD participants (30%) had never been to school, 12 could read and write. Their average time in school was 4.9 years. These numbers are slightly higher than the official statistics (see Table 1.1). Overall, from the 21 participants that finished high school (12 years), 15 had completed university studies or were still studying.⁴⁸

For aspects such as educational attainment and age, the mix of participants was heterogeneous, as the statistical overview shows. However, owing to the vast number of participants in the FGDs in Guayabal, this research location had more participants. That led to an imbalance in the number of RPs per interview location. Also, more men than women participated for several reasons. While I tried to reach a better balance with the women's FGD in Chichica by asking my contacts to invite more women, I could not control whom they invited and who finally attended. As a result, in Guayabal seven more men than women participated in the FGDs. In Chichica more women participated (thanks to the women's FGD), but the group in David was composed exclusively of men. That was another coincidence as this interview was arranged at short notice and only men arrived.

⁴⁸ It must be considered that the FGD with university students in David influenced these averages considerably.

As the representativity of the data is not at its centre in qualitative studies (Faix 2007:79–85; Helfferich 2009:172; Kelle & Kluge 2010:40; Oktay 2012:16f), the imbalances in the participants' statistics are uncritical for this research. Moreover, these statistics and the overviews in sections 5.4.1.1 and 5.4.1.2 show that a broad spectrum of participants was reached.

The RPs contributed lots of valuable information. While on some aspects a good contrasting of the samples was reached, there were enough affinities to allow a comparison between the samples. The sampling approach (see 5.2.4) worked out successfully.

5.5 DATA ANALYSIS

This section provides insight into the procedure for the data analysis (see 5.2.5). For the analysis, I relied on MAXQDA, a powerful tool that is well suited to an empirical study based on the GTM (Kuckartz 2010:82).

5.5.1 Procedure during the field study

All interviews were recorded and transcribed directly after each iteration. For this purpose, I had to leave the comarca every time. The transcription followed the guidelines of the Empirica Institute (Künkler [s a]). Up to eight people supported me with that. The interviews were left in Spanish for analysis. Translating them would have been too time consuming and would have precluded a direct analysis on the field in the time available. Apart from that, 'the act of translation always implies a loss of information' (Chilisa 2012:154).⁴⁹ Therefore, I chose a multilingual approach, as advised by Chilisa (2012:156).

The analysis carried out during the field study corresponds to a first loop of open coding (see 5.5.2.1). It involved reviewing the interview texts by adding comments and linking fragments with categories and subcategories. These categories were adapted and extended continuously throughout the analysis.

The analysis was extended to involve the RPs and the people that assisted me with the interview. At the end of each interview, I gave a summary of what I considered the most significant outcomes, then asked the research participants

⁴⁹ A prior research experience showed that it was difficult to translate the texts without losing part of the original meaning (Mannale 2016:38). Spanish is not the mother tongue of most Ngäbe people. It is reflected in a sentence structure, which often cannot be translated easily.

(RPs) to give me their feedback and comments (Freudenberger 1999:57–58; Kuckartz 2010:39; Slocum 2003:103). I also conducted a team debriefing after the FGDs with the people supporting me during the discussions (see checklist at A5.3.2) (Freudenberger 1999:48–58; Slocum 2003:98). Then, as the last part of this inclusive approach, a group debriefing was carried out in each research location at the end of my field study. All RPs were invited (Freudenberger 1999:47). It was meant to validate my temporary conclusions with them and to enrich them with their suggestions and feedback (Romm 2015:14f).⁵⁰

For the group debriefing, the transcripts of the interviews 1–8 were available,⁵¹ with first open coding completed. Based on that, I prepared a presentation with a summary of the findings and some questions for further discussion (see A0.7). This meeting was also recorded and partially transcribed, concentrating on the discussions and comments.

The last interview with Dr Ignacio Rodríguez de Gracia, a Ngäbe economics professor at the National University of Panama, deserves special mention. Focusing on questions that had come up during the research process, this interview helped me to clarify many open issues that had remained. It complemented the insights from the group reviews and my analysis up to that point. Because of that, he is quoted more often than other RPs in the concluding discussions of this dissertation.

5.5.2 Consecutive steps in data analysis

After the last interviews had been transcribed, I proceeded with the final analysis of the information (see 5.2.5).

⁵⁰ While '[w]orking in groups is increasingly regarded as fruitful for the process of analyzing qualitative data' (Phoenix, Brannen, Elliott, Smithson, Morris, Smart, Barlow & Bauer 2016:1), I am aware that this step of taking the results of research back to the participants is controversial. Considering the arguments helped me to approach this issue carefully (:2). However, from a relational epistemology, this approach represented a consistent step of '[being] humble and to appreciate people's knowledge and ways of knowing' (Chambers 2007:19) despite some issues that had to be considered.

⁵¹ Owing to logistical reasons the last three EIs could not be carried out before or were not yet transcribed.

5.5.2.1 Open coding

'Open coding is the process of selecting and naming categories from the analysis of the data' (Barker, Jones, Britton & Messer [2002]). It is a process of breaking up, examining and comparing the data gathered for the purpose of categorisation (Faix 2007:91). It represents an inductive and deductive process, in which pre-defined categories are assigned to text fragments and new categories are built (see 5.3.2 for the first deductive categories).

Two loops of open coding were carried out. The first round was done during the field study with the interviews 1–8. Once all interviews had been transcribed, another pass was carried out after the field study. The final categories after each loop are displayed in A5.1.1.

5.5.2.2 Dimensionalisation

Dimensionalisation is the process by which the characteristics of attributes or subcategories are determined for existing categories by breaking them up analytically (Kelle & Kluge 2010:87). Therefore, after the categories had been defined and linked during open coding, I determined their properties and dimensions (Faix 2007:90). For that purpose, the categories were reduced and reorganised by regrouping them and using the comment and weight function.

After the dimensionalisation, only one level of subcategories was left, which represented the properties of a category. The resulting categories and their properties are displayed in A5.5.2. The example based on Figure 5.11 clarifies this process.

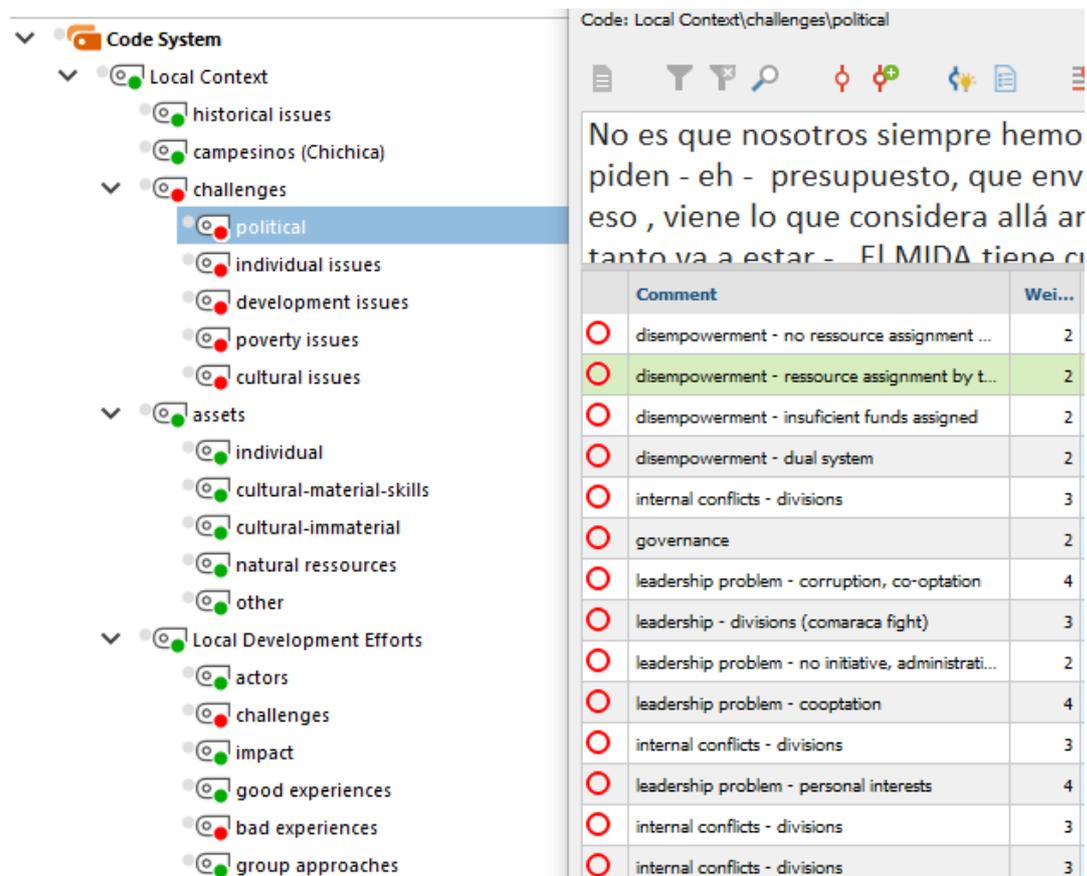


Figure 5.11: Resulting categories, properties and dimensions for local context after dimensionalisation

After the open coding, there were many subcategories below the category 'Local context'. After reorganising them, only two levels of subcategories were left, the second level representing the property of a subcategory (see left part of Figure 5.11). The assignment to dimensions (as variations of each property) was done using the comment and weight function of MAXQDA (see right part of Figure 5.11). For the property 'Political challenges', the dimensions were disempowerment, governance, leadership problem, internal conflicts and outside influences. Creating this clear structure helped to handle the more than 2000 resulting codes in a reasonable way for the analysis and discussion of the results.

5.5.2.3 Axial coding

Axial coding is the next stage after open coding. In axial coding, data are put together in new ways. This is achieved by utilising a 'coding paradigm', i.e. a system of coding that seeks to identify causal relationships between categories. The aim of the coding paradigm is to make explicit connections between categories and sub-categories. (Barker et al [2002])

Figure 5.13 displays a tag cloud with all the nouns and verbs that appear more than 50 times in the transcripts. The words are displayed in a bigger font size and are darker if they appear more frequently. It gives insight into key topics of the interviews. This is also true when one looks at the ranking of the most frequent word roots below. This information was useful to point out significant issues that were considered for the axial and selective coding.

Table 5.2: Word roots with more than 250 mentions

Ranking	Word Root (Spanish)	English Translation	Frequency
1	grupo	group	2149
2	gente	people	1220
3	decir	say	775
4	puede	can	718
5	hacer	make	626
6	dinero	money	575
7	idea	idea	521
8	tener	have	496
9	mujer	women	467
10	pensar	think	456
11	problema	problem	439
12	trabajar	work	410
13	comarca	comarca	372
14	hombre	man	316
15	organización	organisation	296
16	ayudar	help	270

The term 'group' was used most frequently by far, which is comprehensible when one considers the topic of this research. Other words that were used frequently were 'people', 'help', 'work', 'money' and 'organisation'. While the word 'problem' was often mentioned, words such as 'say', 'can', 'idea', 'have', 'think' could be an indication of the positive orientation of the interviews. Finally, gender issues, particularly the role of women, were predominant topics. That becomes evident by the high usage of words related to 'woman' and 'man'.

❖ Code-matrix analysis

The code-matrix browser visualises the number of coded fragments for given attributes for each interview, as displayed in Figure 5.14 (see A5.5.3 for more details).

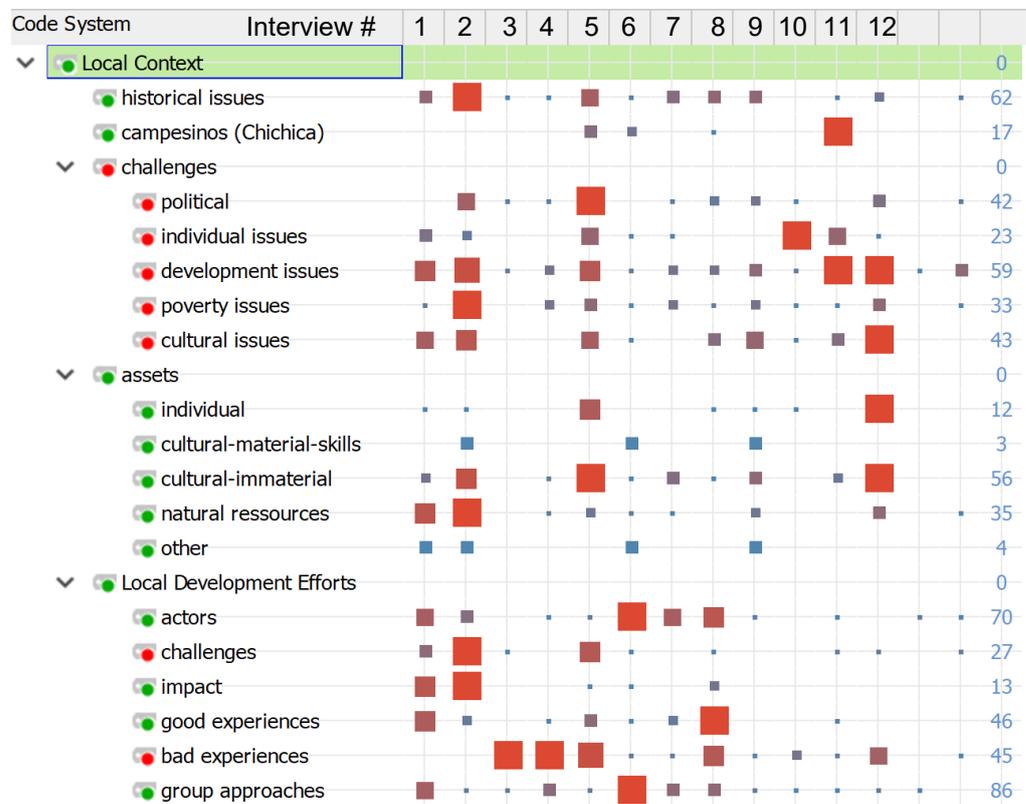


Figure 5.14: MAXQDA code-matrix view of categories

Based on the code-matrix views, the following aspects can be observed:

- The number of assigned codes varies between interviews. It correlates with the length of the interviews and the number of topics discussed.
- While some topics were accentuated more in some cases, the most significant categories appear in more than eight interviews. This provides a good base for meaningful conclusions.
- All interviews contain codes regarding the strengths, threats and opportunities (of the SWOT analysis), but only four interviews have codes regarding the weaknesses (see A5.5.3). That correlates with the few critiques the KNH SHG received from the RPs. While that can be a positive indicator, it could be a hint of a research bias in case the RPs were generally too uncritical or refrained from disclosing their thoughts openly. However,

that does not seem to be the case, as the RPs were very open to disclose their criticism regarding other issues.

- The most frequently used category below ‘Ngäbe context’ corresponds to ‘failed group approaches’ (115). Related to it is the high incidence of codes regarding ‘threats’ for a possible implementation of the approach (118). Only the category ‘opportunities’ has more incidences (136) than these other two. That correlates with the positive assessment given to the SHG approach by the participants. While the RPs’ feedback can be encouraging, the struggles reported need to be considered carefully in the discussion.

❖ Code-relation analysis

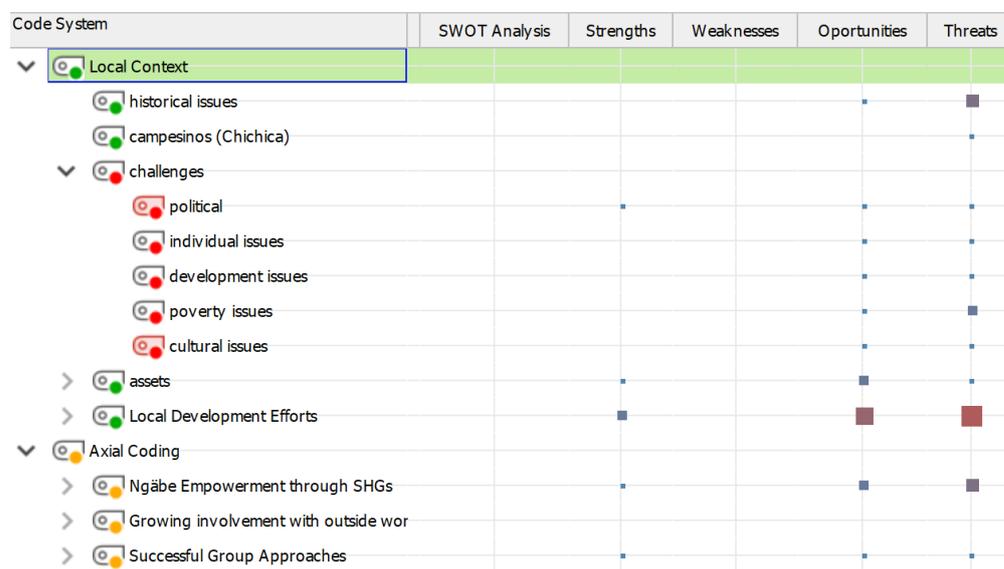


Figure 5.15: Code-relations view

The code-relations browser visualises how often attribute codes overlap. Displaying that graphically helps to distinguish which attributes are related to each other (MAXQDA 2017:254). As an example, Figure 5.15 shows the intersections of the SWOT analysis categories with other categories.

Based on the code-relations analysis, the most relevant overlapping attributes are listed below (with the number of occurrences in parentheses):

- ‘Axial coding/Failed group approaches’ and ‘Local development efforts/bad experiences’ (34), ‘SWOT analysis/threats’ (39) and ‘Local context/challenges/cultural issues’ (8): The failure of group approaches is one of the most significant factors of negative experiences of people with development projects. The factors leading to this failure are probably the

biggest challenges to successful implementation of the KNH SHG approach. Culture is another factor related to this. However, good experiences with group approaches were also reported, as the matrix shows (10).

- ‘Axial coding/Leadership problem’ and ‘Local context/challenges/political’ (20): Leadership problems often become evident in politics.
- ‘Kinship orientation and group approaches’ overlaps with ‘SHG concept/Group composition’ (13): This research shows that the kinship system represents a significant cultural factor that needs to be considered for group formation.

5.5.2.5 Selective coding

‘Selective coding involves the process of selecting and identifying the core category and systematically relating it to other categories’ (Barker et al [2002]). The aim is to come back to the chief phenomenon and research problem being investigated. For this purpose, I decided to group the categories into three main areas with their own categories and subcategories:

- Local context (analysis of the Ngäbe context; see section 6.2)
- Axial coding (analysis of significant phenomenon; see section 6.3)
- SWOT analysis (with its categories of strengths, weaknesses, opportunities, threats; see section 6.4)

After the structure was rearranged, another pass through all interviews was carried out. It was done by listening to the synched recordings while reviewing the texts one more time. After reviewing all the interviews, the resulting codes were again appraised and rearranged to group similar answers. The resulting structure with these three main categories sets the groundwork for the analysis in chapter 6.

CHAPTER 6: DATA ANALYSIS - PRESENTATION AND DISCUSSION OF RESULTS

6.1 INTRODUCTION

This chapter presents the results of the empirical research based on the contributions of the research participants (RPs). It discloses some groundbreaking and sometimes unexpected outcomes, which confirm and complement the insights gained through prior literary research.

The applicability of the Kindernothilfe (KNH) Self-Help Group (SHG) approach is at the centre of this chapter. It presents and discusses the most significant outcomes of the analysis of the data. The results are grouped into three main categories: contextual analysis; axial coding analysis; and strengths, weaknesses, opportunities, threats (SWOT) analysis (see 5.5.2.4). Each one corresponds to a different perspective from which I approach the research problem. I start with analysing the Ngäbe context based on the RPs' contributions. That is followed by more in-depth evaluation of significant issues observed during the study, which resulted from axial coding. After that, I discuss the KNH SHG approach, based on the SWOT analysis introduced in the first chapter.

Considering the RPs the experts of their context and seeking to give them a voice in this dissertation, I took care to make their thoughts visible throughout this chapter following Chilisa's (2012:171) concept of 'fairness'. Speaking of the validity of a postcolonial indigenous framework, she calls for an approach that 'enables all participants' and stakeholders' views, perspectives, claims, concerns, and voices to be visible in the research texts' (:171).

6.2 CONTEXTUAL ANALYSIS

Knowing the local context well is a prerequisite to analysing a development model for its applicability in a particular place (see 3.4). Complexity requires us to be highly context specific (CSTC #4). Dr Ignacio adds that knowing their roots helps people to act with more confidence (112:p6).⁵² Knowing the local context,

⁵² I reference the transcribed interviews (available only to the supervisors and examiners) by displaying the interview number after the 'I' and the paragraph number after the 'p'. I chose this approach because MAXQDA works exclusively with paragraph numbers.

therefore, not only helps outsiders to approach a local context better, but empowers the poor who are at risk of submitting to those disempowering views that surround them. The following insights, therefore, represent a substantial perspective from which to approach the research problem.

Figure 6.1 displays the categories below ‘Local context’ that resulted from the contextual analysis. The example shows some of the codes linked with ‘Local context/challenges/development issues’ on the right with their comments and weight values from the dimensionalisation (see 5.5.2.2 for more details).

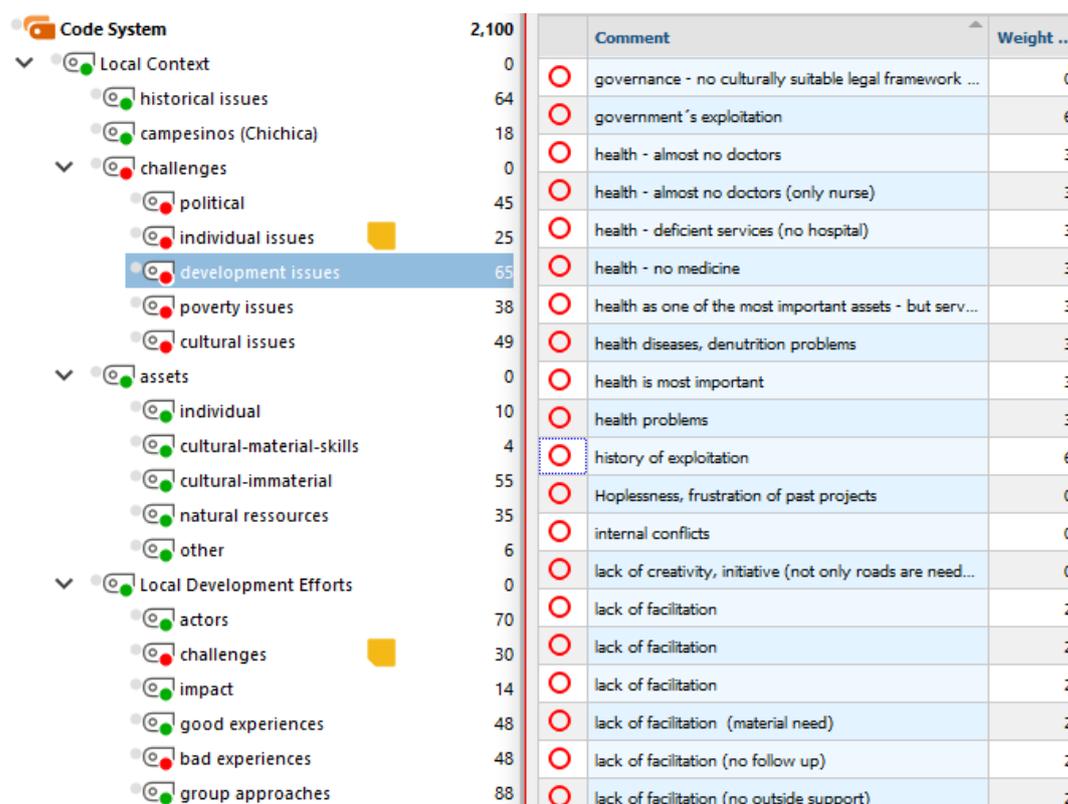


Figure 6.1: Resulting categories for the contextual analysis

6.2.1 Insights into struggles and successes

The RPs showed deep awareness of the difficult colonial past and present of their people. Their contributions correlated with the insights gained through the literature review that display the long-lasting environment of disempowerment in which they live (see 3.2.3). Mr Eduard, a young FGD participant from Chichica, said: ‘From the discovery to these days, we have been marginalised [...]. They did not give us value to be free’ (I5:p16). However, as Mr Benito shows, despite this marginalisation the Ngäbe people survived:

You know, that although we have been killed, we were conquered, we were – I do not say that we were discovered, we were outraged, violated, they did all

sorts of things to us, they took our land. Now the foreigners, the Spaniards, imposed their government over us. Despite all that we have survived... (I5:p33).

In most interviews, we began by speaking of the Ngäbe fight for autonomy. The goal was to start with an inspiring experience of their recent past. A woman from the second FGD in Chichica recounted:

What happened was, there were leaders who promoted the fight for the comarca and the people united. It was that what made the government finally give the Ngäbe people their rights... (I8:p15).

Mrs Sabina added: 'It was a fight of men, women and children together with the leaders. We united, everybody united, and we achieved the [creation of the] comarca' (I8:p17). The RPs considered the unity they experienced during that time an essential success factor. Having in mind possible references to the SHG concept, we then discussed what facilitated it. Several aspects became visible. They are summarised here:

- The imminent dangers of losing more of their lands and of succumbing to the dominant culture: Mr Santos said that 'sometimes conflicts, the difficult situations makes a person define oneself' (I5:p30). Other RPs expressed similarly that the growing danger of losing everything had been a crucial factor for the Ngäbe people to unite and fight for the comarca. The ongoing exploitation seemed to have reached a point that compelled them to act (I9:p9).
- A dedicated leadership: This was mentioned repeatedly. Mr Pedro highlighted that it was a leadership 'with great influence, people with character, a solid leadership, a leadership that we miss today' (I9:p18). Having recognised the urgency of the problem, the leaders of the three Ngäbe regions worked together and succeeded in transmitting the concern to their people and mobilising them.
- A common goal and vision: As Mr Santos stated, another aspect that facilitated their unity was 'the existence of a common goal. The common goal was to achieve the demarcation of their lands, where the Ngäbe people could live confidently [with...] no exploitation' (I5:p8). It was a joint fight with the vision to achieve the recognition of their rights to save their lands and culture.

The RPs also reported difficulties that affected their fight. ‘There was not a perfect unity’ (I2:p38), as Mr Bernardo, who participated in this fight from the beginning (I2:p28), pointed out (see CIDPA & SERPAJ 1990:28–37; Jordan 2010:181–191). However, unfazed by all the difficulties, they were able to mobilise their people (I2:p36). As Mr Bernardo said, the pressure of those opposing their claims at that time contributed to even more unity. The significance of this outside pressure is confirmed in this statement of Dr Ignacio: ‘Once that law was achieved, the comarcal territory was achieved, it seems like this indigenous sector was left back without a cause for a joint fight...’ (I12:p27). As it appears, the reduced pressure made the efforts to unite much more difficult after the comarca was founded.

As a significant milestone in their recent history, the Ngäbe people achieved the goal of their comarca in 1997, thanks to their unity and the enduring pressure at the political level (see 3.2.1). As Mr Bernardo highlights:

We kept on 20 years negotiating to reach it, when finally, because of [our] pressure and not because of the goodwill of the government, because of this pressure, it was decided to create the comarca... (I2:p28).

In addition to this historical review, the RPs reported other events that portray the Ngäbe people as active agents of their development. The first schools in the comarca, for example, were built on their initiative back in the late 1960s, as reported by Mrs Edilsa (I1:p44) and Mrs Marieta (I8:p10). In Chichica the community organised and paid for the training of their first health worker, Mr Marcos Aguirre. He served in the village for many years, as Mrs Marieta (I8:p147–151) and Mr Cristóbal recount (I11:p64–66). The first aqueducts in Chichica and Guayabal also resulted from their initiative. Because the government generally did not care for their needs, they had to find solutions by themselves. In some cases, however, they succeeded in having the government fulfil its duties, such as the construction of a paved road to Chichica (I11:p72).

6.2.2 Assets, chances and challenges for empowerment

This section gives a brief overview of Ngäbe assets. It is based on the contributions of the RPs during the introductory phase of the interviews, including the mapping activities in the FGDs.

In accordance with many other RPs, Mr Bernardo said that ‘the Ngäbe people have lots of resources’ (I2:p13):

In addition to the fact that they have the resources, they [...] have the land and there is a production [capacity]. They have the land [...]. Moreover, many of them [...] have the experience [...], a vast experience because they have worked there in Cerro Punta, Volcán, Boquete and so on [as seasonal workers]. Then, they have the capability [...], it is the human capital that is there, no? (I2:p85).

Among their natural resources, the RPs mentioned their rivers, plentiful water (particularly in Guayabal), the woods, the fauna and flora, including medicinal plants, and their agricultural lands. Mrs Edilsa added the tourism potential of their region (I1:p8). Others referred to mines, however, more as a controversial resource of the comarca (I12:p28; I2:p29; :39; I5:p29; see 3.2.1 and 3.4.2). Among all that, the RPs emphasised the significance of their land for agricultural activities (I1:p66; I14:p47–50; I9:p65). That is comprehensible as for 91% of the population agricultural work is their primary means of subsistence (GRUDEM 2008:25). Nevertheless, not everybody has enough land anymore, as Mr Catalino highlighted (I6:p17), because of the demographic explosion over the last decades (see 3.2.1).

In relation to their resources, one topic was mentioned repeatedly: the need for technical assistance. Owing to the significance of their agricultural activities, support in this domain was particularly requested (I2:p120). Accordingly, following Mr Benito’s comment that ‘all that we produce depends on the soil’, Mr Santos said: ‘What is needed, is an orientation on the use of that soil’(I14:p47–48).

The RPs also spoke of their cultural heritage and the importance of their identity as indigenous people. Mr Ismael, a Ngäbe student from David, said: ‘A people without culture is like a dead people’ (I9:p60). Along with handcrafts such as the *nagua* (colourful dresses for women) and *chácara* bags, they referred to their oral tradition of songs and stories, their dances, their distinct organisational pattern and their worldview – which is very different from the Latinos, as Mr Bernardo (I2:p11) highlighted. Additionally, they named the many traditional mechanisms of mutual support they know (see 3.4.2). However, among all that, ‘the most important thing is the language’, said Mr Bernardo (I2:p11).

The RPs repeatedly emphasised the importance of preserving their language as a significant aspect of their cultural identity. 'It helps the kids today to identify themselves with the Ngäbe culture' – as Dr Ignacio highlighted (I12:p19). He later adds that 'communicating in my mother tongue releases me from this strain that we show in the circle of the family to a stranger' (I12:p56). Accordingly, other comments displayed the vital role of their language in distinguishing themselves from the outsiders or from the Campesino minority⁵³ in Chichica (I11:p9; I6:p42–45). It is in accordance with Kovach (2009; chapter 3), who highlights the significance of language in indigenous contexts. Accordingly, Brackelaire and Molano (2004:111) refer to the language as the most crucial pillar of Ngäbe culture.

The RPs spoke not only of their rich culture, but also how it is increasingly being affected by outside influences. They mentioned how the mechanisms of mutual support are being weakened through their increasing involvement with the outside world. Owing to the dominance and incompatibility of the Latino system with their context, significant elements of their culture are being increasingly displaced, as Dr Ignacio pointed out (I12:p46). That is also happening to their language, which is being pushed back by Spanish as their first language. As Mr Santos argued, that has been happening particularly since the outside pressures and conflicts lessened after the comarca was founded (I5:p30). In accordance with Dr Ignacio, who speaks of an existential threat to their culture (I12:p63), Mrs Edilsa said: 'If we stop using the Ngäbe dress and if we stop speaking Ngäbere, over time, we will disappear' (I1:p12).

Along with all the material or immaterial assets, the RPs referred to the 'potential which God gave all people' (I10:p144). 'Everybody is capable', said Mr Cristóbal (I11:p118). Mr Bernardo expressed (I2:p85) that they have know-

⁵³ A unique characteristic of Chichica is the relatively high number of Campesinos living there. They constitute 13% of the village's population (INEC 2010c). The Campesinos are descendants of the indigenous population that mixed culturally and biologically with the Spanish, but with no memory of their indigenous roots (Young 1993:32; Young 1971:50). Their places of origins are the plains of the Chiriquí and Veraguas Province (Young 1993:32). Some were displaced by great landowners at the beginning of the twentieth century and emigrated to the Ngäbe area (Häusler 2006:340; Guionneau-Sinclair 1987:54). While the Campesinos are Latinos, the Ngäbe differentiate them as an additional group. They do not designate them as *suliá*, the common, but offensive term used to denote the Latinos.

how and experience in various areas in which they can work (also thanks to their wage labour). However, ongoing disempowerment has left its traces. Mr Eduardo said:

People need to be encouraged that they, that they are capable, have the capacity to do things. Because we sometimes think that [because of] the people out there [who] dominate us, the majority group: “Ah, we do not have that capacity” – that is what we sometimes think. But I say, that by motivating the people, encouraging them one can achieve that people wake up because we are like sleeping (I5:p144).

Encouragement is crucial to help people recognise their potential. Mr Benito adds:

One of the fundamental issues, in my opinion, is, that we must believe in ourselves. [That] we can [get it] by ourselves, [that] we are capable of organising. The other matter is to not think only about the negative aspects, but think positively that things can go well... (I5:p123).

A further significant individual asset highlighted by the RPs was health. ‘Health is a priority [...]. Health is what God gives us to achieve whatever we need to do, but without health that is not possible’, said Mr Isabel, a traditional Ngäbe medicine man (I7:p204). That, however, represents a critical issue considering the insufficient healthcare services and the deficient nutrition in the comarca (I7:p198; I8:p80–87). The urgency of this problem is confirmed by various other sources (CGNB 2001; GRUDEM 2008:34–36; Heiland 1998; UNDP 2014:16; Vakis & Lindert 2000:13).

6.2.3 Experiences with development projects

This section gives insight into the development context in the Ngäbe area, based on the contributions of the RPs during the interviews and the mapping activities (see A5.4.5). As chapter 3 shows, there have been many projects in the Ngäbe region over the last decades. Accordingly, most RPs had a lot to say. They demonstrated a great deal of experience as participants of various development projects, particularly with group approaches.

❖ Local development actors

Over 35 government agencies are supposed to work in the Ngäbe-Buglé Comarca. (Most of them, however, have no offices there.) Several programmes are carried out by government development ministries (for example the agrarian and social development ministries MIDA and MIDES) and other

government agencies (for example the environment agency ANAM and the ministry for education MEDUCA). MIDA focuses on agricultural assistance through training, but lacks funds for a substantial impact (I2:p15). MIDES focuses on women's groups, linked with the government's conditional cash transfer (CCT) programmes. Several subsidies are granted to children and students, disabled and older people. They are currently one of the government's most important development approaches (see 3.3.2).

Some other NGOs and also few churches work with – mostly smaller – projects in various areas. Also a few Peace Corps volunteers from the US have been living in Chichica and other regions lately with minor contributions to development. In addition, there are numerous groups that were created by local initiative or as a result of development projects.



Figure 6.2: Results of the mapping activity regarding local groups and organisations in Chichica and Guayabal

The RPs referred to the existence of farmers' groups, women's groups, regional women's organisations, parents' groups, craft and cultural groups and various kinds of cooperatives. Additionally, as the mapping activity displayed (see Figure 6.2), various local groups and organisations care for health issues, road maintenance, water and trash handling in their communities (this last only in Chichica).

❖ The failure of development

Most of the RPs confirmed the predominantly limited impact of most development endeavours (see 1.2.2 and 3.3). However, they also recounted some positive experiences (discussed later).

Today the high hopes for and expectations of development that accompanied the founding of the comarca seem to have dissipated. The RPs said, that despite some improvements, such as roads and even the first university subsidiaries in the comarca, overall, the expected development has not happened. On one side, the RPs blamed their leadership for the situation, as they failed to care for the needs of the comarca. On the other side, they stated that the government does not seem to be interested in helping them. While it takes advantage of their internal conflicts, they often refuse them the needed support, such as the facilitation of basic services.

The top-down approach of many development projects and the lack of participation were also criticised. Mrs Marieta recounted:

In Panama, many projects have come in for the Ngäbe people. But they do not consult the community beforehand. They come prefabricated from the office, and that is not good. If I do not want to care for chickens, how can they expect me to take care of chickens? But they sell me the idea and as I want to receive the economic benefit that they are giving away, I join it. While not liking it, I join to receive the help. But in reality, it is a failure (I8:p326).

Mrs Marieta highlights a significant dynamic. It starts with ‘prefabricated’ projects that are imported to the comarca. Although the local people may not be really interested, they try to take economic advantage of the ‘free’ help. However, it is a failure, because people do not necessarily want to implement new ideas from the outside. On the contrary, they considered it desirable if they received support in the areas they determine. That request goes in accordance with ILO Convention 169, which acknowledges the right of indigenous people ‘to prioritize their own development needs (Article 7)’ (Hanson 2009; see also *bmz.de* 2006:9–10; UNDP 2014:9). This convention, however, has not been ratified by Panama (ILO 2018) (see footnote #25, page 62).

The government’s subsidies were also criticised by some RPs (I11:p117–123; I5:p111). Mrs Marieta said:

For several periods the money has been received. The money was given to support their education, health and for them to try to prosper in something. Most

of the people are working in groups for that, but the groups have failed as the money disappears... (I8:p333).

The challenge of money 'disappearing', mentioned by Mrs Marieta, is a common problem that affects most group approaches in the comarca (discussed later).

❖ **The conflictive role of education**

The RPs considered education a significant factor for development. 'It is the core motor of our youth,' said Mr Pablo, a teacher (I9:p37). Also, when I asked Mr Catalino how the children could benefit most from development, he said: 'the first thing is to give them a good education' (I6:p209). However, when speaking of the impact of Panama's education system, the RPs were mostly critical.

On one hand, they pointed to the disconnection between the theory imparted in school and their livelihoods (I14:p51–58). Mrs Marieta, a retired teacher from Chichica, said: 'The school is not suitable. It is not teaching what it should. [...] they do not care to contribute for us to have here [...] good farmers' (I14:p63). On the other, the RPs showed how the current education system contributes to a depreciation of their culture and indigenous identity. Dr Ignacio related from his experience:

In the schools from the beginning they told me that for becoming civilised for example I had to deny my indigenous origin, that I must stop speaking my mother tongue and assume all cultural practices from the Western world (I12:p7).

Accordingly, Mr Benito, a teacher, said:

The same Panamanian education system has also distorted our views. Because there [...] they speak to us about Christopher Columbus, they talk to us about Rodrigo de Bastidas. They tell us about all those people who came to kill us, but they do not speak about Urracá, they do not speak of all the chiefs and what they did. About that, we know nothing. The same happens regarding recent history... (I5:p33).

The RPs disclosed how the disconnection of the school curriculum from their livelihood and the devaluation of their indigenous background contributed to their youth rejecting their language, agricultural work and their traditions (I11:p42; :62; I12:p28; :60; :152–153; I14:p51–58; I5:p52). Going to school has become to be seen as the alternative to work on the fields (I1:p72; I11:p62

I14:p56–58; I3:p52). This polarisation, however, represents a critical development, as it contributes to a devaluation of their current main living resource.

Furthermore, while becoming educated grants a higher status in society (I9:p39), it facilitates disunity and rivalry among the ‘educated’, who seek leadership positions that were held before only by elders (I11:p60–62; I8:p28; I9:p20). However, as Mrs Edilsa pointed out, mindset issues must be considered regarding how these people act (I1:p72). The education system cannot be blamed for all the side effects it produces. Nevertheless, these conflicts and the criticism by the RPs display the deep gap between Panama’s education system and Ngäbe reality. It confirms what I exposed in 3.3.3. While the positive effects of education are limited, it contributes to further disempowerment among the Ngäbe people.

6.2.4 Implications for development and the self-help group approach

The insight into the Ngäbe fight for their comarca displays their ability to attain major goals, even in an unfavourable environment of disempowerment. Key factors were the unity and mobilisation of their people, guided by devoted leaders, and based on a shared vision. The significance of that is highlighted in this quotation: ‘Until the poor begin to organize with common goals, they will merely continue to fight, holding action that allows them to survive from day to day life’ (Bagheri & Nabavi 2007:3).

The fight for the comarca and other examples (see 6.2.1) demonstrate how the Ngäbe people actively seek solutions to the challenges they confront. It contradicts the stereotypes usually held by Latinos (Candanedo 1962:19; Gjording 1991:173; Häusler 2006:364). As Chambers (2014:131) writes, ‘local people have capabilities of which outsiders have been largely, or totally unaware’.

The RPs’ contributions showed that the Ngäbe people have assets (of which they were aware). Interestingly during the interviews, nobody pointed to material needs as a cause of their poverty. While the RPs did not speak of a lack of resources, they emphasised the need for practical training to use their

potential better. That request correlates with KNH's approach and with my definition of development as empowerment (see 1.17).

These findings correlate with important aspects related to the implementation of the SHG approach. As reflected in KNH's two main principles (KNH 2014:14; see 4.5.1), the approach is founded on the assumption that the poor have a potential that can be unleashed in a conducive environment through collective action. With its emphasis on training, the SHG approach seems to address a significant need that is emphasised by the RPs. Furthermore, the successful fight of the Ngäbe people for their comarca displays the promising prospect of KNH's focus on political empowerment. Nevertheless, confirming the outcomes of the literary review (see 1.2.2 and 3.4.4), the RPs referred to the tendency in Ngäbe society to unite only if a substantial threat is present (see 6.2.1). It seems to be a pattern that is deeply rooted in their past (Young 1971:46, 1985:358). It relates to the individualistic tendencies in Ngäbe society and could represent a significant challenge for approaches, as with the KNH SHG concept, which seeks to unite people (see 3.4.1).

The RPs pointed to a critical factor for empowerment, namely the need for encouragement for those who are hopeless. It correlates with the outcomes of another research study in the Ngäbe region, which shows hopelessness as a significant factor of poverty among the Ngäbe people, which constrains them from using their potential (Mannale 2016). As Bradshaw (2006:9) argues, the effects of such an environment can be grave when this hopelessness is internalised and turns into a 'cultural belief system' that sustains poverty. Accordingly, Jayakumar Christian says that '[w]hen the poor accept their marred identity and their distorted sense of vocation as normative and immutable, their poverty is complete' (Myers 2011:130). In such contexts, encouragement is needed to help people recognise their God-given potential (KNH 2014:14).

The concern of the Ngäbe people to preserve their cultural identity must be regarded as a critical issue related to their development. Their culture is threatened by their increased involvement with the outside world, which lacks appreciation for their culture and aims to integrate them into the Latino system and culture (see 3.3.4). The resulting cultural disintegration and identity crisis

contribute to more hopelessness and poverty. While the increasing linkage with the outside world cannot be stopped, as Dr Ignacio highlighted (I12:p48), the question is whether they will find a way to cope with the challenges that confront them. A significant need is a systemised study of their context from their perspective, as Dr Ignacio emphasised. That could serve as a base from which to face outside influences more appropriately in a confident and reflective manner (I12:p16–21).

The current critical transition phase of Ngäbe society, as Dr Ignacio calls it, must be considered by any development approach in this context. It relates to their growing involvement with the outside world that represents a difficult situation characterised by the incompatibility and dominance of the outside system. The challenge is whether existing culturally disempowering tendencies could be reversed by supporting the Ngäbe people in a transformation process to cope better with the changed conditions in which they live.

Any development approach among the Ngäbe people should first seek a good cultural grounding based on the given context. This includes using Ngäbere as its primary language. To dispense with that would mean supporting a further devaluation of their culture and contributing to more disempowerment. The task must be to resolve the ways in which the many positive traditional mechanisms the Ngäbe people know could be translated to their current context.

Furthermore, the RPs emphasised the significance of health and education for their development. UNDP (2013:163) writes that ‘education and health [are] both considered essential prerequisites to wellbeing, laying the foundation for the ability to provision for self and family and thus to achieve economic security’. Furthermore, ‘[t]he social development objectives of human development call for adequate levels of health, education, water, sanitation and social protection’ (OECD 2001:10). The same conclusion results from the perspective of complexity in which health and education can be considered significant factors to facilitate an enabling environment for development (Rihani 2002:14). Despite some improvements in the last decades, the coverage of basic services remains insufficient in the comarca and far below Panama’s average (Davis 2000:21–29; GRUDEM 2008:33–39; Schappert 2007:27; UN 2014:123; Vakis & Lindert 2000:13). The Ngäbe-Buglé ‘have the least access to all types of

basic services' (Vakis & Lindert 2000:14). But access to services such as health and education is an issue of rights (UNDP 2014:15–16). Furthermore, the inequality in the availability of services compared with the rest of the country (:9) represents another infringement of their rights.⁵⁴ It is a domain in which KNH, with its rights-based approach and emphasis on political empowerment, could contribute substantially to strengthening the Ngäbe people to demand their rights.

In relation to the RPs' criticisms of the Panamanian education system, it is interesting to draw a link to Freire's *Pedagogy of the Oppressed* (Freire 1975). In its introduction, Lange (1975:12–14) exposes that education, contrary to changing an existing context of inequality or disempowerment, often serves as a tool of subjugation that is meant to maintain existing power structures. As Rihani (2002:208) points out, education often does not 'match the practical requirements of the most needy people' (see also Ordoñez 1995). 'Education as the exercise of domination stimulates the credulity of students, with the ideological intent (often not perceived by educators) of indoctrinating them to adapt to the world of oppression' (Freire 1996:59). Instead of relying on a banking system or a transfer of information, a dialogue must be sought with the oppressed. The goal must not be to 'integrate' them into the structure of oppression, but to transform that structure so that they can become 'beings for themselves' (:55; 60–64). It comprises an education suitably fitted to the local context and directed at improving their living conditions (Venado 1982a:106). Accordingly, Schappert (2007:29) calls for greater emphasis on vocational schools and training that is appropriate to their context.

Being confronted with this context in which education does not match the requirement to help the poor handle their context better, providing suitable training represents a significant chance to contribute to their development. While the SHGs may help to fill a vacuum here, they should avoid taking over responsibilities from the government in the long term. Moreover, an emphasis on advocacy is necessary, which is accentuated in KNH's concept. The aim must be to empower the Ngäbe people to enforce an education that meets the

⁵⁴ That statement is based on the Universal Declaration of Human Rights (Article 21; UN 2018) and on Panama's Constitution (de Gracia 2004:43).

practical needs of their context. These are both issues that are addressed through KNH's training concept and their emphasis on political empowerment. In summary, this contextual analysis shows that many aspects of KNH's SHG concept seem to be well suited to addressing significant challenges to Ngäbe development today. The main problem of the Ngäbe people is not a lack of assets, but the lack of facilitating conditions to unfold their potential better. Empowerment is needed. Because that is the main emphasis of KNH's SHG approach, it could contribute significantly to Ngäbe development.

6.3 AXIAL CODING ANALYSIS

This section focuses on the most significant topics (or 'phenomena' in terms of axial coding) related to group approaches that became evident during the research. It pertains the factors that led group approaches to succeed or fail. In terms of failure, leadership problems and the malversation of money were such dominant factors that I discuss them separately. As a last aspect, I also analyse a statement that appeared repeatedly throughout the interviews, in which the RPs referred to God as an essential success factor for their groups.

The analysis of this section is based on axial coding (see 5.5.2.3). Based on the coding paradigm of Straus and Corbin, codes were assigned to one of the categories of the phenomenon (see 5.3.2). Figure 6.3 lists the phenomena analysed which were condensed into the five topics presented here. On the right, the figure shows some of the categories below the phenomenon 'Failed group approaches'. It displays how I set the comments to allow a grouping of similar entries. That facilitated reviewing the codes afterwards.

Category	Count	Comment
Axial Coding	0	
Ngäbe Empowerment through SHGs	97	people accept failure - but no way to return money, disintegrate
Growing involvement with outside world	37	people take money that is there
Successful Group Approaches	40	participant thinks also that to be able to bring the case to the judge,
Kinship orientation & group approaches	84	parental relations
Failed Group approaches	0	parental issues - conflict handling
Context	9	parental issue - borrow to family is a duty, but repaying it not
Causal conditions	125	parental issue - borrow to family is a duty, but repaying it not
Intervening conditions	9	parental issue - borrow to family is a duty, but repaying it not
strategies	7	outside factors, exploitation and lack of linkage
consequences	8	outside factors - political-economic creates division
Leadership Problem	50	nothing is done people never bring the case to the judge
Trusting God helps	17	

Figure 6.3: Example of axial coding of the phenomenon of failed group approaches

6.3.1 Successful group approaches

The RPs could recount only a few success stories. These positive examples are significant to distinguish what made these groups succeed, unlike many others. Interestingly, most of these groups were founded on local initiative.

The Committee for Economic and Social Emergencies (CEES) (Comité de Emergencia Económica y Social) of Chichica is one of these examples. It emerged as an initiative to address the high maternal birth mortality rate. After analysing the problem, a group of the community considered it necessary to create a fund to facilitate women in need of cash to travel for pregnancy checks and to give birth in a hospital (I8:p243). They involved the community by explaining their plans and substantiating them. During that meeting, they were asked to start immediately. Some participants gave the agreed contribution of one dollar immediately (I8:p249). Since then, they have helped not only pregnant women, but also other sick people who needed to travel to see a doctor (I8:p243). The impact of this initiative was so significant that, with the support of the UN, 16 other groups of this kind have been created in the comarca, as Mrs Marieta reported (I8:p245).

A significant success factor of this group, as Mrs Belli said, is 'that the money has not disappeared because we have a mechanism to keep it safe' (I8:p237). She was referring to their bank account in Tolé, the first village outside the comarca. While everybody in the directive can deposit money in the account, three are necessary to withdraw it (I8:p252–255).

Another example reported by Mr Santos caught my attention. It refers to a farmer's group to which he belongs. He recounted that, as commonly happens in the comarca, their money 'disappeared' after a time. Despite that, the group did not disintegrate, as usually occurs in such cases. He explained:

The difference that this group remained is that the group has a dream. The dream is to move out someday out of poverty [...]. Although we disagree [sometimes] and say things to each other, the people stay because our group was not formed based on a promise only. Our objective is to get out of poverty and therefore, despite difficulties, the group remains (I5:p75).

What distinguishes his group, as Mr Santos shows, is their dream. They have the vision to overcome poverty based on their efforts. Despite complications, their dream made them stick together.

Another example was from Alto Caballero, another village on the way to Chichica from Tolé. Mrs Edilsa narrated how in her church, they had a women's group that worked on yearly plans. These plans are evaluated at the end of each term, 'to see what we achieved and what not and to see how we can approach that which did not work out so that the next year we get it right' (I1:p89). Mrs Edilsa considered one of their success factors the reachability of a few goals they defined for every term (I1:p91). Furthermore, she named trust as an essential factor that contributed to the group's unity (I1:p93). She also spoke of the willingness to change of the group's participants. They are used to conduct a dialogue that allows one to 'say the beautiful and ugly things, the good and the bad' (I1:p95). In other words, it is a place where both positive and negative feedback is permitted (as in Mr Santos's group). As other examples show later, that represents a significant aspect in the Ngäbe context.

The RPs referred to other examples of successful group approaches. In summary, these are some further issues the RPs considered essential for the success of a group approach:

- People need to have a motivation to participate. Mutual encouragement, good communication, outside backing and training contribute to that (see 6.4.4).
- The participants need to see a gain from their involvement in a group. The RPs considered good promotion at the beginning essential to gain the people's interest.
- The RPs emphasised working primarily with people who are genuinely interested. However, keeping this interest was considered equally important to a group's success.
- The participants must be liable and responsible for what the group agrees. A clear framework is needed to which the group agrees on how they want to work together.
- People with initiative, good leaders, play an important role.
- Finally, it became manifest that the Ngäbe people have high expectations regarding harmony in the group. The RPs repeatedly displayed how important they considered it for the functioning of a group.

6.3.2 Failed group approaches

'You will only fail to learn if you do not learn from failing' (Adler 2000:38). It is thus essential to consider the many disappointing experiences with group approaches reported by the RPs. The goal is to learn from these failures. Analysing them represents a key factor in distinguishing significant aspects that must be considered when working with groups in the Ngäbe context.

Every RP could tell the common story: with high probability, most groups fail after a time and then disintegrate. Accordingly, Mr Abel says: 'I have seen many problems in this area, that many times the groups begin well and later fail [...] it seems to me that there is a neglect in the administration' (I10:p8).

This 'administrative problem' refers to the fact that in most cases the money of the groups disappears. It is also reported in the literature (see 3.3.2). As a weighty factor that affects the groups, I discuss this point separately. This also applies to the leadership problem, which was said to affect most groups.

Several other reasons for the failure of most group approaches were added. An FGD participant in Guayabal pointed out that he considered existing groups a waste of time, as they are not doing anything (I7:p287). Various similar statements gave the impression that in many cases the purpose of the groups was not always clear. However, what made them still participate?

The interview with Mr Alejandro (I4), a cooperative member in Guayabal, is noteworthy. His cooperative had started with outside support as a coffee farmers' cooperative with more than 60 members. Today, however, they no longer produce coffee, but run a small store in the village. When I interviewed him, they still had 30 members. I asked Mr Alejandro what motivated them to work in the cooperative. However, despite his statement that he liked working there, it was not possible for me to identify during that interview what motivated him or others to participate (I4:p84–89). Apart from the contribution of the cooperative to providing accessible goods to the community (I4:p87), it remained unclear why so many people worked in such a collective without apparent personal economic benefit.

The interview with Dr Ignacio brought an important aspect into view. He pointed out that the economic benefit of such cooperatives is often not in the foreground, but the social gain from belonging to a group. '[It is] maybe just the

fact to know that I am part of that collective and that in a moment of crisis I can come and take advantage of that' (I12:p186).

The social gain of belonging to a group, therefore, represents a central factor because people want to be part of a group. However, as in the cooperative in Guayabal, the impact of such groups is minimal because they lack a clear purpose and suitable framework for their empowerment. That seems to relate to the often-mentioned lack of motivation, commitment and creativity affecting the groups. In conflicts, such groups tend to break down, as they lack a worthy goal or vision that motivates them to stick together.

In summary, along with significant problems such as malversation and lack of leadership (see 6.3.3 and 6.3.4), the groups confront issues such as lack of clear vision and purpose. The lack of training is discussed along with the SWOT analysis in 6.4.1.

Besides all these factors, a core problem that became apparent in the discussions is how conflicts or disagreements are handled in the groups, based on their cultural background. Along with their high expectations regarding harmony, the RPs expressed that they usually prefer to not speak about conflicting issues they perceive. 'Everybody must be of the same mind. You and I should be thinking the same' said Mr Pablo (I9:p330). In conflicts, people often choose to leave the group to avoid further problems (Mrs Edilsa's group differs drastically). This pattern can be linked – from a Western perspective – to two problematic issues for group dynamics:

- The consensual decision-making pattern: Gjording (1991:45) writes, in conflicts 'only consensus decision-making would be effective; there were no mechanisms or structures to force a dissenting minority to go along with the will of a majority'.
- Their shame orientation and the taboo of direct critique avoidance: As Häusler (2006:283) shows, criticising is considered disrespectful (see also Santo 2010:38).

If viewed based on Tuckman's well-known model on group development, these issues represent significant threats that affect the group's performance. According to this model (see Mulder 2013; Tuckman 1965), the initial 'forming' stage is followed by the 'storming' phase. It presupposes conflicts to happen at

some point of the group's formation process. By solving these initial situations that emerge, the group learns to cope with one another. It is the precondition for the group to move after that to the 'norming' and then 'performing' stage. However, avoiding the storming phase inhibits a group's development by hindering them from entering an effective mode of working together. It represents a challenging issue that limits the functioning of the groups in the Ngäbe context.

6.3.3 Leadership problems

The conflict related to the group's 'presidents' (leaders) is an additional significant factor that leads to the failure of most collectives in the Ngäbe context.

The RPs described the difficulties with their leadership as a general problem in the comarca. Pride, personal gain, lack of vision and initiative, and unqualified people holding leadership positions were some of the challenges at political level. Problems arise as people who seek a power position gather followers around them and fight each other, or when a leader wants to dominate others, as Mrs Meya from Guayabal related (I3:p206).

Similarly, the leader's role in a group was reported to be conflictive because of his or her dominance and frequent abuse of power. As Mr Cristóbal highlights: 'The president is the one who decides, if he does not say something, we do nothing' (I11:p119). The group's leader has the last word, as Mr Catalino highlights (I6:p117). Mr Ceferino adds:

The problem is that when we create a group if I am the president, I will expect others to do what I say. [...] I think that is one reason for the failure (I5:p112).

Most RPs considered that their leaders just lacked the needed qualities. They pointed to character issues such as selfishness, complaining that their leaders habitually cared more about their gain than helping others. Mrs Juana added that their political leaders often make big promises, but once elected they forget, 'because they want [benefit] only for themselves, for the family' (I8:p40).

This can all be linked to the cultural background of the Ngäbe people. While the influence of character issues mentioned by the RPs (the 'selfish gene'; see 2.5) should not be underestimated, their contributions made apparent the strong cultural influences that are active in the background.

First, being a 'private family culture' (Häusler 2006:387), directed at day-to-day survival (Gjording 1991:64), seems to contribute to their interests being focused on themselves and their close relatives. That results in a seemingly individualistic orientation, which hinders the functioning of the groups (see 3.4.1 – 3.4.3). Second, it seems that the people who preside over the groups take the role of head of the family. Based on the patriarchal background of the Ngäbe context, the leaders dominate the groups. As the RPs stated, others in the group do not even have the right to question them. That leads to the disempowerment of all group members and opens space for power abuse. As the leaders are assigned almost unlimited competency, they utilise that for their own benefit or that of their family.

In conclusion, current Ngäbe leadership problems seem to be significantly caused by group structures implemented according to democratic patterns based on Western thinking, but to which the Ngäbe people afterwards apply their kinship thinking. As it happens unconsciously, handling the resulting conflicts from this cultural incongruity has proved difficult.

6.3.4 Conflictive money handling

The handling of money is another problematic issue that affects most groups in the Ngäbe context. Mr Ceferino said that since the cooperatives had started in the 1970s, he observed that when people worked together, 'at the end, they had to give at a loss their gain, the money was lost and everything was lost' (I5:p64). The same thing happens to organised groups, as an anonymous RP recounted from her experience: 'When we started to work with groups the first time, the most astute ones took possession of that money' (I5:p70).

Some RPs spoke of robbery or bad intentions (again the 'selfish gene'). However, similarly to the difficulties with the group's leadership (see 6.3.3), it was conspicuous how the RPs struggled to determine the factors favouring it and how to avoid the problems with money handling in groups. As the field study progressed, my suspicion was confirmed that many of the difficulties the groups experience could be influenced by cultural matters.

The leaders often act as if they are free to use the group's money. In the final interview with Dr Ignacio, he linked that behaviour with their kinship thinking. Therefore, while the group's money is seen as a good of the 'family', the group's

leaders, taking the role as heads of family determine how the capital is used. If needed, they use it to cover their or their relatives' expenses (I12:p119–121).

On the other hand, the money tends to 'disappear' with the group's treasurers, as they have access to the money. As the field study progressed, it became evident that in many cases those with access to the money lent it to relatives or neighbours in need. That was facilitated because the groups often lacked a framework for handling the money. In consequence, the management of the money was determined by cultural patterns, based on their kinship thinking.

Supporting relatives or neighbours without expecting to receive something back is compulsory (Häusler 2006:261). The situation of those with access to money is tricky: while they are compelled by their cultural context to lend it, they have no chance to reclaim it back. Mr Ceferino said 'that it would hurt his heart to lend his money to somebody close to him and then request this person to return it' (I14:p143; also in I5:p128; I8:p289). This is in accordance with the Ngäbe concept of collective property, where the belongings are not individual, but shared by the members of a kin group (Martinelli 1993:18; Young 1971:149). Asking for a refund is strange in such a setting and would be considered a personal affront.

It becomes impossible for groups to reclaim their money once it has been lost. While the person responsible may admit his or her fault, there is nothing more the group can do. In Western terms, it comes to a repeating case of bankruptcy. Moreover, as Mr Santos highlighted (I5:p87), if the group pressurises that person, he or she will become angry and leave the group. In the end, the groups often disintegrate to avoid more conflict.

Handling the loss of money in this complex cultural background of the Ngäbe people is a challenging task. It is exacerbated by the difficulty of holding anyone accountable. As the responsible person usually does not fear any consequences, the problem persists.

Many of the RPs pointed to the lack of a legal framework to handle it. The interview with Mr Abel, a Ngäbe corregidor (judge), contradicted that with his statement that there were legal ways to handle it (in the Latino system). Nevertheless, he affirmed that while he knew of many of these problems, he

had never been approached with such a claim, as people do not want to get into trouble (I10:p28–38).

It was conspicuous how the RPs often said that they preferred to not take action against a person to ‘avoid problems’. As Dr Ignacio (I12:p153–160) explained, under normal circumstances a Ngäbe person would never come to the appointed corregidor, as he represents the imposed system of the *sulia*, the Latinos (regardless of whether the judge is a Ngäbe person or not) (I12:p153–160). Doing so would equate to betrayal of the person being accused. With that, the complainant person would become the wrongdoer. For that reason, they mostly abstain taking one to court, even if guilty.

Furthermore, because traditional sanctioning mechanisms are not applied (Häusler 2006:280; I12:p164), it is currently difficult to make people accountable. The only sphere in which some sanctioning may be possible is within a kin group. Dr Ignacio recommends that traditional sanctioning mechanisms need to be reinforced (I12:p166–168). However, in the meantime it seems that the groups will have to handle those situations by themselves.

6.3.5 God’s help as an influential factor

The RPs often used phrases expressing that they considered God’s help an important factor in the success of the self-help group approach. Based on my approach to knowledge construction, that involves the spiritual dimension (see 2.5), and the requirement to take the RPs’ contributions seriously (see 5.2.1.1), it was compulsory to include this input.

In the first FGD in Guayabal, these statements were particularly noticeable:

- When discussing the issue of how to avoid administrative problems in the groups, Mr Evaristo, a local evangelical pastor and my contact person there, commented that ‘putting the Lord first in all things will work’ (I3:p121).
- In the final statements on the concept, Mr Rodel said that he considered trusting God an essential factor, ‘because he gives the wisdom to carry out everything’ (I3:p185).
- Also Mr Porfirio, after listing factors he considered essential to the success of the approach, added: ‘And also pray to God’ (I3:p187).

- Mr Maximilio added, after saying that he considers the people's interest an essential factor, that they also have 'to put everything in the Hands of the Lord' (I3:p216).
- Finally, Mrs Helena said, 'that above all people must trust in God' (I3:p194).

The occurrence of such phrases particularly in the first FGD in Guayabal and in other interviews caught my attention. Being unsure about what the RPs were trying to say, I discussed the issue in the final review in Guayabal. The answers displayed the holistic perspective of the RPs, which included God in their daily lives. It made evident the 'interrelatedness of all things' of Ngäbe metaphysics (see 3.4.1). By that, they expressed that they consider God important for the success of the KNH SHG approach since they depend on God for everything. (I13:p195). An additional comment was notable, when I asked them why they argued that God's Help was important:

Many have spoken of God because they are Christians. And because they are Christians, things go well, because there is also trust. Because of that many mentioned God, because it can be seen, that Christian submit one to another. Then it is very easy to handle this kind of groups (I13:p190).

This person seemed to be convinced that the Christian faith contributes to unity as it promotes trust and because Christians 'submit one to another'. This phrase could be a reference to the biblical command: 'Submit to one another out of reverence for Christ' (Ephesians 5,21; NIV 2011). In a context in which groups struggle because of individualistic tendencies, divisions and power problems, the linking of this principle of mutual submission with better functioning of the groups is a noteworthy comment.

The role churches play in Ngäbe development is related to this issue of faith. Along with some critique points about their engagement in the comarca (Aguilar 1995:35; Candanedo 1982:132; CIDPA & SERPAJ 1990:3; Gordon 1982:150; I12:p37; Martinelli 1993:21; Narayan et al 2000:140) and particularly the critical role of the Catholic Church in Spanish colonial times (Guionneau-Sinclair 1987:35; Martinelli 1993:8; Young 1993:14–16), there is evidence that points to the positive effects of church engagement among the Ngäbe people (de Gracia 2004:47; Narayan et al 2000:134; see also Häusler 2006:351–357). For instance, in accordance with the statements above, various sources resulting from Ngäbe participation indicate that they measure churches as one of the

❖ Rotational leadership

Many participants said that they liked the aspect of rotational leadership. They considered it a key factor to avoid abuse of power by one person in the group. 'A strong leader would be good if he does things well, but if he does not, then it is better to rotate' (I8:p355). In accordance with that statement, a case study of KNH SHGs in Uganda showed how rotational leadership helped to prevent conflicts by not focusing the power on one person (Flynn 2013:31).

Mr Benito said that he liked rotational leadership, because not only one has command, but everybody (I8:p284). Mrs Luisa added: 'It is true that we are used to working with one president, but here I see that there it is not just one who leads, but all work together. It is a good idea' (I8:p158). It represents an opportunity 'for all members to develop leadership qualities' (Flynn 2013:30; Peme & Lathamala 2005:19).

Most statements by RPs showed that they thought this equitable setup was worth considering. In a context in which the presidents of the group are so influential, this could become a key factor in empowerment. Because everybody has equal chances of participating, this reduces the risk of an unsuitable leader dominating the group and taking control over the money (see 6.3.3). The approach also has parallels with the egalitarian structure of Ngäbe society (Häusler 2006:218).

❖ Savings

The idea of a savings box with multiple padlocks (KNH 2008:26) was one of the most positively highlighted aspects during the field study. 'I think that it can work with the box. There are three padlocks, and one person cannot open it. To do it all three need to be there. I see then that this can work. That is what I see', said an anonymous RP (I5:p218).

This mechanism corresponds to the procedure applied successfully by the CEES in Chichica (see 6.3.1). Its advantage is that it makes it impossible for a single group member to access the group's money, and releases him or her from the burden of having to lend the money to others or to use it for own needs. As a significant strength of this concept, it could help to solve the problem of money being 'lost'.

Saving itself was also rewarded positively. The RPs highlighted that while saving together, everybody could use the loans for his or her projects. Unlike many development projects that come with 'prefabricated' ideas, as Mrs Marieta pointed out (I8:p326), the SHG concept gives them the freedom to invest in projects of their choice. She explained that the Ngäbe people 'like to work individually' (I8:p429). Or, as Mrs Belli says: 'I think that with that everybody can work based on one's own interest and move forward with these savings' (I8:p328). It seems to be a suitable approach for a context in which personal independence is considered so important (Häusler 2006:242).

The RPs also highlighted the advantage this approach has over cooperatives, which struggle when their members do not contribute with work power or money as agreed (I14:p222–223). The risk borne by SHGs is lower than in cooperatives as they do not do business together. Unlike cooperatives, which share assets and monetary capital, and rely on the contribution of work-power, an SHG has only its savings as the group's shared good. That is much easier to handle as it involves only money. Additionally, as KNH (2008:33) points out, 'business is more of an individual drive than a group activity'. Nevertheless, their background of 'collective property' still embodies serious difficulties for handling money in a group (see 6.3.4).

The option to facilitate emergency loans represents another important aspect (KNH 2011:8, 2014:27). Johnson (2016:28) speaks of social savings, 'meant for healthcare and education, members withdraw the money they saved [...for] medical/health, education and household needs'. That is particularly significant considering the vulnerability of the poor to unforeseen events (Sattelberger 2016). It could be a helpful option to cover emergencies. It would contribute to addressing the first goal of the Sustainable Development Goals (SDGs) to 'build the resilience of the poor and those in vulnerable situations' (UN 2017b).

❖ **The promotion of rules and transparency**

Many failed groups seemed to lack a clear framework of rules. It is not surprising, therefore, that the RPs highlighted rules and the emphasis on transparency as significant strengths of the concept. They referred mainly to its significance in handling money and avoiding power abuse. Mr Bernardo commented:

With clear rules, with all this thing being clear, with all these functions defined, with all that there will not be a dictator [...], but there will be a rotation of the people [...]. I think that, yes, that it could be [successful] in that way (I2:p93).

The possibility of defining their own rules was assessed positively by the RPs. 'I like it that the rules are established and accomplished by themselves without the interference of outside ideas...', said Mrs Marieta (I8:p324).

The interviews showed how vital the RPs considered the aspect of transparency (I3:p128; I6:p155; I8:p182). In accordance with RPs' statements and KNH's emphasis on transparency (KNH 2014:11; :13; :30), World Vision (2012:9) considers the locking of the money and passbooks and ensuring that 'no transactions occur outside the group meeting [...essential] to promote transparency and accountability'.

❖ Training

The emphasis on training was another aspect of KNH's approach that was highlighted positively by the RPs. Along with the need for technical assistance (see 6.2.2), they emphasised the importance of outside inputs to support the functioning of the groups in critical areas such as handling conflict or saving. Mrs Meya said, that while 'attacks' on the groups must be expected, training could help them to cope with it better (I3:p206). That can be related to other accounts in which training was associated with the group's motivation and the interest to continue. Mrs Edilsa highlighted the significance of 'advice, encouragement and making people understand that they are capable' (I1:p153). She pointed to the importance of training, 'to help people change their minds' (I1:p154).

In accordance with the RPs' statements, Brackelaire and Molano (2004:112) regard training as the basis to ensure the sustainability of development initiatives in the comarca. The significance of training for the functioning of the groups is confirmed through KNH's experience with SHGs (see 4.4). From the perspective of complexity, it represents a core element to support people's empowerment from the bottom up grounded on an asset-based view of the poor (see 4.5.1 and 4.6). (As a key feature of KNH's approach, I discuss the aspect of training in detail in the next chapter in section 7.4.2).

❖ **Monitoring and evaluation**

Mr Catalino, the women's group promoter from Chichica, emphasised how important it is to follow up on the members' projects to avoid failure (I6:p225). Mrs Luisa considered outside controlling and directing indispensable (I5:p158). Such statements could reflect the patriarchal thinking of having a head of the family who directs, leads and controls his people. Nevertheless, the RPs displayed an awareness of how important it is to monitor and evaluate a group's progress. Mrs Marieta said that one of the success factors of the CEES in Chichica had been their keeping track of everything (I8:p249):

With that, we can learn step by step to manage and control [ourselves], because what happens with us is that we do not know how to manage and do not know how to monitor ourselves. It is because of that, that we often get into trouble... (I8:p324).

Although monitoring and evaluation were emphasised less than the other strengths during the interviews, from the perspective of complexity they are key elements to support the empowerment process (see 4.6). KNH's emphasis on self-monitoring and evaluation sets the base for self-reflection so that people themselves can readjust their activities and strategies (KNH 2014:68). It complements the training aspect by its focus on learning-by-doing. It corresponds to the recommended way of handling a complex context and development as a process (Myers 2011:247; Ramalingam & Jones 2008:42).

6.4.2 Weaknesses

Three significant weaknesses were distinguished by the RPs regarding the SHG concept. First, they questioned the requirement of meeting weekly. Second, they queried KNH's approach of working only with women. The third concern regarded a possible cultural mismatch between the approach and their context.

A further issue is noteworthy, but beyond the scope of more in-depth analysis. It regards a comment from Mr Pedro, who pointed out that natural leaders will always emerge from within groups. However, as the SHG concept focuses on rotational leadership, it does not define ways to handle this situation. This missing aspect in the concept could be regarded as a weakness. It is necessary to evaluate ways of handling people with leadership qualities in an egalitarian system without disempowering them (I9:p189).

The sources for this discussion are located in three places of the category tree. Figure 6.5 shows the main codes related to the weaknesses of the approach. The issue of group composition by sex is located below the category ‘SHG concept (general issues)’, same as the contributions to the question of the cultural adequacy of the approach (Figure 6.6). These statements are linked to the category ‘Opinions’.

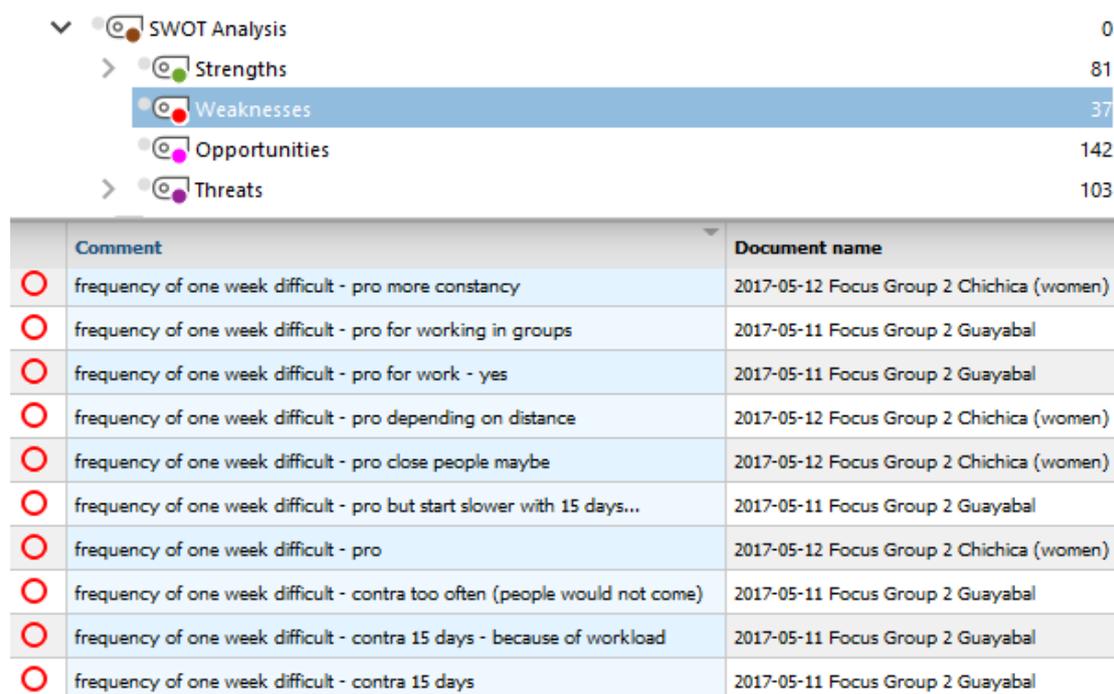


Figure 6.5: Codes related to the weaknesses of the approach

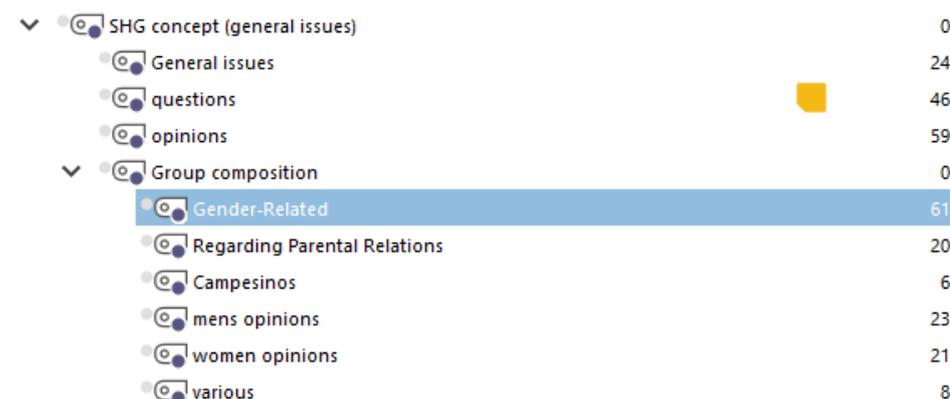


Figure 6.6: Codes related in general to the self-help group concept

❖ **Critique on the emphasis towards women’s groups**

The RPs considered KNH’s focus on women inappropriate for their context. At the beginning of my first interview, Mrs Edilsa said: ‘There are many women’s

groups in the communities now [...], but very few with men and we do not understand why' (I1:p101).⁵⁵

Of 45 RPs who are asked about gender and group composition, 38 said they considered mixed-sex groups better (15 women, 23 men). Only three voted for single-sex groups of men (2 men, 1 woman), while four female RPs considered women's groups more suitable.

Mixed groups were considered better because in their context men and women always work together, complementing each other in their duties. 'We are used to work in that way [...]. We need the women, and the women need us. It is the way we work...', said a man from Guayabal (I3:p150). 'There is no use to make separate meetings of women and men...', added a woman from Guayabal (I13:p222). Also, when I asked Mr Alejandro, what he would make different regarding the SHG concept, he said: 'I would not create a group having only women or men, but one where men and women work together' (I4:p180). He considered mixed-sex groups with couples the best option, because 'when men work they need the [help of] women, and when women work, they also need the men's [support]' (I4:p186).

Dr Ignacio remarked that in their context the dynamic of working together as a couple is determining. Separating men and women, as some organisations have done, conflicts with their culture (I12:p218–220). That statement can be comprehended from the perspective that as part of the same household and kin group, a couple belongs integrally to the same social and economic unit of their society (Häusler 2006:262; Young 1971:156) (see also 3.4.2 and 3.4.3). There is an inseparable link between parental relations and production (Martinelli 1993:33). Also, within such a kin group a concept of individual property is traditionally non-existent. They work together and support each other to ensure their subsistence. From this perspective, an approach that tries to empower only women, detached from their husbands or family, is incomprehensible.

The evidence is clear that working exclusively with women is culturally not acceptable. There are strong indications from this study and other sources that

⁵⁵ This 'perception of discrimination' (Omogi 2014:56) is reported similarly in other SHG-related studies (Omogi 2014:56; Barker & Schulte 2010:15; Harrison 1995:7).

ignoring it would lead to tensions. For instance, the Ngäbe women's association ASMUG (Asociación de Mujeres Ngäbe) was confronted in some cases with severe resistance and even violence from the husbands (Márquez de Pérez 2000:41–42; Martinelli 1993:87). SHG reports from other countries display similar difficulties resulting from men's exclusion (CARE et al 2006:42; Flynn 2013:34; Handy et al 2009:55, 2009:19; Kilavuka 2003:18; Riisgaard 2010:55). In some cases, women were ultimately worse off because of the conflicts that emerged (Barker & Schulte 2010:5; ILO 2014:4).

In summary, the evidence regarding the Ngäbe context makes clear the need for a shift from working exclusively with women to focus on couples and families. This statement is reinforced by the arguments outlined in chapter 4 that require a gender inclusive approach (see 4.5). It presupposes, however, substantial changes to KNH's SHG concept.

❖ **Difficulties with weekly meetings**

The other difficulty was the requirement to meet weekly. The RPs stated that it was not attainable owing to their workload and other duties. 'The idea is not bad [...], but we have our commitments. That will be very difficult for me', said Mr Celestino (I7:p323).

Sometimes the RPs seemed to have failed group approaches in mind in their argument. When regarding such groups as those that lacked a clear purpose or a vision, their reservations would be comprehensible. Nevertheless, there may be other intervening conditions. On one hand, even simple meetings usually take lots of time. On the other, the dispersed living pattern and the distances must be considered (I8:p376). While a one-hour walk was said to be acceptable to come to a meeting, the RPs did not find it practicable on a weekly basis. Most said a meeting every two weeks to be more suitable.

❖ **Cultural incompatibilities**

A few RPs had reservations about the suitability of the approach in their context, despite the predominantly positive feedback. Their concerns were focused on its cultural adequacy in the Ngäbe context. Mr Bernardo said: 'I hope it could work'. He expressed that the concept was different from what they knew (I2:p116), for example in its leadership system. Mr Bernabé added:

It seems very interesting to me and excellent in the way of how to work, organise. [However,] I think that we are made more to have a directive board from a president to a treasurer. But that is another form which [...] seems very interesting to me. Now it only needs to be applied in real life and see how it results in practice. It seems very good to me, excellent (I5:p156).

Because the uncertainty of the cultural adequacy of the approach remained, I decided to emphasise it in the last interview with Dr Ignacio. He resulted to be the most critical RP in this respect. He said:

I find this model interesting. I think this model could be very, very effective in any Campesino community, but I am not sure if [it would] also [be effective] in an indigenous community (I12:p193).

Dr Ignacio's suggestion about the SHG concept being more suited to the Campesinos (see footnote #53, page 140) displays this uncertainty about its cultural appropriateness in the Ngäbe culture. While the Campesinos have adapted to the Ngäbe form of living, they integrate better into Panama's monetary system (Häusler 2006:373). The approach might be a better fit with them since they are not so strongly determined by a non-monetary culture, mutual exchange practices and a kinship system. As 'rural Latinos' living in the comarca, they are culturally better conditioned to coping with the outside system.

As an approach founded on Western concepts of group dynamics, KNH's SHG concept is by nature already in conflict with Ngäbe culture. The underlying democratic and 'private-property' thinking of the approach stands in contrast to the Ngäbe background of consensual decision making and collective property. This cultural incongruity has resulted in the failure of many other approaches. It represents a significant factor that must be considered.

6.4.3 Threats

▼	SWOT Analysis	0
>	Strengths	81
	Weaknesses	37
	Opportunities	142
▼	Threats	0
	Cultural Influences	38
	Lack of Interest & Lack of Commitment	10
	Mindset issues	8
	Problems with Saving and Borrowing	22
	Dependency Syndrome	9
	Frustration of Past Failures	7
	Seasonal Absences	5
	Lack of Market Linkage	4
	various	3

Figure 6.7: Main threats of the Kindernothilfe Self-Help Group approach

Distinguishing the threats that may affect the implementation of the SHG approach is essential to be able to adapt the concept accordingly. The sources for this section are located below 'SWOT Analysis/Threats' (Figure 6.7). I condensed the categories that resulted from the analysis into seven main aspects.

❖ Cultural influences

Some influential culturally related challenges have been discussed, based on the axial coding analysis. This pertains to the difficulties in groups in managing their money and handling disagreements and conflicts, in decision making, and in power and leadership issues (see 6.3.2–6.3.4). These are probably the most significant threats to the implementation of any group approach in the Ngäbe context, as past experiences show. A further challenging aspect in this domain concerns the difficulty in enforcing rules and making wrongdoers accountable (see 6.3.4). It favours the continuation of power abuse and malversation problems. It represents a significant threat in terms of KNH's SHG emphasis on rules (KNH 2014:24). Rules become useless if they cannot be enforced.

People often leave the groups if conflicts or disagreements happen. This pattern of leaving instead of resolving conflicts is a common problematic issue. It happens even inside kin groups or families (Guionneau-Sinclair 1988b:65; Häusler 2006:252–259). A possible explanation of how this pattern developed

can be found in their past. As before there was plenty of land available, the Ngäbe people 'had no need to develop permanent non-kin structures of organization, hierarchy, conflict resolution, and so on' (Gjording 1991:45). Today, it is a significant issue that affects Ngäbe efforts to unite.

Existing gender norms constitute another significant cultural factor that will challenge the group's functioning. Coming from a patriarchal system, the men traditionally take the lead, women always taking a subordinate role (Davis 2000:9; IFAD 2001a; Martinelli 1994:5). Violence, alcoholism and promiscuity are factors that threaten their relationship (Martinelli 1994:24). When working in groups, the most significant issue regards the dominance of men. During the second FGD in Chichica (which I carried out only with women), Mrs Sabina explained that if men are present in a group, they do the speaking. 'The women will back off because the men are the ones who will decide' (I8:p487).

Finally, the pattern of the Ngäbe people to unite only when they are forced to because of significant threats (see 6.2.4) could become another limiting factor if it affects people's interest in joining the groups.

❖ **Lack of interest and commitment**

The RPs repeatedly stated how important people's interest and commitment were to the success of groups (see 6.3.1). But, people tend to lose interest after a time. The often-low levels of commitment and responsibility were other challenges the RPs reported (I6:p23). As Mr Porfirio from Guayabal related:

I have seen some groups emerge, but then after some time the interest wanes, the interest to participate and to be part of a group. There have been different problems, where people begin with interest, but then that interest is lost. And some are not responsible for accomplishing what has been agreed. That is what sometimes hinders a group from moving forward (I3:p187).

The lack of interest and commitment could be caused by the common absence of a vision or purpose, and a lack of clear rules. Mr Ismael linked responsibility deficiencies with the lack of consequences if somebody did not comply with what was agreed (I9:p246). That relates to the problem with rule enforcement (see 6.4.3). The resulting nonbinding atmosphere could affect people's commitment.

The frustration caused by experiences with failed group approaches could be another limiting factor (see 6.3.2). It might hinder people from investing themselves wholeheartedly if they come with reservations and suspicion.

❖ **Problematic saving and borrowing**

The critical issue of saving and borrowing money in the group is closely related to the topic of commitment and responsibility. Both mechanisms work only if people comply with what was agreed. That is challenged by strong cultural factors based on their background as a non-monetary culture (see 6.3.4). It relates to aspects such as the concept of collective property, the duty of mutual support and the difficulty to call in a loan.

Some critical questions result. Will a person feel compelled to return borrowed money if the group's capital is considered the common good of all? How should defaulters be handled if it is a taboo to ask somebody to return the money? The insights gained from this study show how critical this issue is. In addition, even if people are willing to comply with their responsibilities, owing to their vulnerable economic situation, there could be cases that hinder them from fulfilling their obligations.

❖ **Mindset issues**

Group conflicts and failures influence the lack of commitment and interest, but are not the only factors. Mrs Edilsa repeatedly pointed to mindset issues in this respect. 'If there is not a change in the attitude, mindsets, there can be much help from the government, but we will always remain the same' (I1:p35).

On one hand, mindset issues could be related to hopelessness or cultural influences (see 6.2.2). On the other hand, it could be associated with a dependency attitude resulting from the government's welfare approaches. 'For us, the Ngäbe people, to receive help, is to receive money', said Mr Benito (I5:p287). 'Almost everybody is receiving help [...]. The people are increasingly used to seek 'easy money', added Mr Bernardo (I2:p94–93). This 'dependency syndrome' has been experienced in other contexts as a significant hindering factor for the development of the SHGs (Deko et al 2014:23) (see also 4.5).

❖ Seasonal absences

Further threat to the functioning of the groups could be absences because of seasonal labour. The Ngäbe people often leave the comarca for some time to earn money.

The RPs did not consider that a major problem. They argued that people could pay the missing money after returning (I6:p229; I9:p282–283). However, aside from the economic aspect, those who leave the group will lose out on the group's development process (including training) while they are absent. This should not be underestimated. A UN (2014:106) report showed how the high grade of mobility of the Ngäbe people affected government social inclusion programmes.

❖ People's workload and the dispersed living pattern

The RPs stated that they do not have much spare time. 'We are very busy; everybody has work to do, everybody has commitments. Therefore, it is very difficult to see each other [...] people now visit each other very seldom', as Mr Benito highlighted (I5:p42). Also, many RPS already belong to groups and organisations.

Women in particular cited their high workload because of their home duties. As Elson (1999:13) writes: 'Women's time burdens are an important constraint on growth and development – women are an over-utilised not an under-utilised resource' (see also Anderson et al 2014:9; CARE et al 2006:42). However, it is probably not a sex-related problem. A study carried out in Kenya shows how the lack of time can be a significant factor in causing men to abstain from joining SHGs (Omogi 2014:61).

Furthermore, owing to their dispersed living pattern, carrying out a meeting becomes even more difficult. The Ngäbe people live mainly in small and dispersed hamlets, which are usually difficult to reach. This has been highlighted repeatedly as a limiting factor for development projects in the area (CGNB 2000:18; Davis 2000:22; mdgfund.org 2009:10).

❖ Lack of market linkage

There is no functional local market in the comarca and the access to the national market is scarce (I12:p71–74) (see also CGNB 2001; Heiland 1998:27

Moreno et al 2002:18; :41–45). That may hinder groups from developing businesses, which the KNH concept aims to support (KNH 2014:31; :54). The 'limitation of rural markets is one of the biggest limitations of the SHG method' (Flynn 2013:37).

'Usually, SHG members start a small business that is already commonly engaged by others' (KNH 2014:31). It is a tendency that can also be observed in the Ngäbe area. Opening a business mostly means opening a *tienda*, a small store. As KNH shows, however, if everybody does the same thing, it will hinder their economic development (:31). Along the lack of market linkage, this issue represents a further limiting factor that must be considered for the facilitation of business.

6.4.4 Opportunities

The Ngäbe context displays many aspects that favour the implementation of the SHG approach. The results presented in this section emerge from the statements linked with the 'SWOT/Opportunities' category, and from an analysis across all categories and the insights from the literature.

Along with the fact that the Ngäbe people are capable agents and have assets, their existing needs represent a significant opportunity for the implementation of the SHG approach. That argument is based on the observation that many difficulties they currently confront could be addressed through the SHG concept.

❖ Their assets

Despite major challenges the Ngäbe people have assets they can use for their development (see 6.2.2). Interestingly, the RPs never said they had no resources or money to save. Nor did anyone question that the KNH SHG concept does not give material help. On the contrary, Dr Ignacio criticised the outsiders' view that often disregarded their resources:

The comarca has many resources. Unfortunately, they have not served as a base to promote the development of these Ngäbe-Buglé communities. Nobody bases on this potential which the comarca has. The comarca has a material and immaterial potential which has been disavowed by this process of acculturation in which we have been and which has been implemented throughout the whole colonial life and later in modern life too... (I12:p13).

The call for asset-based approaches is another opportunity for the implementation of the SHG approach, as it matches the principles of KNH's concept (see KNH 2014:13–14 and 4.2):

The self-help approach sees every human as having a potential of strength and abilities which by providing the right environment can be unleashed to enable him/her to lead a life of dignity. Hence, the very poor can become active members of their community and cease to be passive recipients of handouts (KNH 2011:4).

A thought on Ngäbe women's access to resources is necessary, as it represents another opportunity for a holistic and inclusive approach. Unlike other contexts in which the SHGs approach is applied,⁵⁶ Ngäbe women share the same inheritance rights as their brothers with regard to the land of their families. This also applies to marriage (Gjording 1991:44), after which a couple has access to the collective property of both kin groups. However, the possession of resources is not viewed individually, but collectively from the perspective of their kin groups. It represents a strong argument for working with couples together in the groups.

❖ **Mutual support traditions**

The Ngäbe people come from a cultural background that has mutual support and cooperation at its centre, despite factors that hinder cooperation (see 3.4.2). Their context of mutual support favours working together and helping each other. It represents a great opportunity for the acceptance of the SHG approach in the Ngäbe context, because the concept and their culture are based on mechanisms of mutual support.

The inclusion of men in SHGs represents an often-mentioned challenge in other contexts (see 4.4). However, the Ngäbe people come from a background where men and women want to work together. It represents another favourable premise for a holistic and gender inclusive approach.

❖ **Need for unity above the level of a kin group**

The Ngäbe people need 'some form of trans-kin organization' to cope with the challenges that result from their increased involvement with the outside world

⁵⁶ A commonly mentioned argument for focusing on women in development is often the limited access to resources women have (ILO 2014:2; Riisgaard 2010:55; World Vision 2012:16; Kilavuka 2003:44).

(Gjording 1991:64). However, although ties between them have always been loose, today the situation is aggravated by the weakening of their traditional networks based on kin groups (see 3.4.2 and 3.4.3). The RPs regarded their struggles to unite as one of their main problems (I6:p21). It limits them in working for their development, as they struggle to unite starting from the level of the communities (GRUDEM 2008:46). Mr Alejandro, along with similar statements affirmed that if they were more united, much could change (I4:p166).

The current situation in the comarca embodies a significant opportunity for the KNH SHG concept to empower the Ngäbe people to organise and fill that vacuum. The approach could contribute to community development through social and economic empowerment. Furthermore, its concept of clusters and federations could be a major chance to unite the Ngäbe people in a manner that transcends the level of the kin groups (see 4.3.2).

❖ **Positive past experiences**

The Ngäbe people know of several events of their past that show that they can overcome major difficulties when they unite. A major happening of their recent past was their successful struggle for the foundation of the comarca. It shows the significance of having a vision and dedicated leaders as factors contributing to their unity to achieve their goals (see 6.2.1). Other examples are the Mama Tata movement in the 1960s (see 3.2.1) and the successful unity achieved under great legendary chiefs such as Urracá in colonial times (Dixon 1982:141).

The positive examples of groups working together overcoming issues that led other groups to fail represent another opportunity. They display that it is possible to master the problems that hinder the functioning of most groups, including the challenging domains of handling conflict or money (see 6.3.1).

❖ **Need for training**

The highlighting of training as a strength of KNH's approach often emerged from one aspect: the significant need for training sensed by the RPs. Mr Toto from Guayabal said: 'We lack training on how to handle a group. That is why we are performing so badly because we need support [...] through training for our groups' (I7:p416). Mrs Edilsa added:

The Ngäbe people, some have resources, they have their things, but sometimes they need like ideas, training, somebody who instructs them. That they somehow can understand, look I have that, and I can develop in that way' (I1:p146).

This need for training represents another opportunity for the implementation of the KNH SHG concept as it is one of the main emphases of the approach.

❖ **The KNH SHG concept has the potential to motivate the Ngäbe people**

To become motivated, the Ngäbe people must see the benefit of participating in a group (I9:p145). That benefit must be related to their current duties, as Mr Pablo emphasised (I9:p146). They must see a purpose in it that relates to their daily needs. The groups need a dream to succeed, as Mr Santos highlighted (see 6.2.1). Consequently, if the people that promote the SHG concept could convey the purpose of working in groups and help them to develop a vision that motivates them, there is a major chance for the approach to catch their interest and keep them participating committedly.

Additionally, the development plans elaborated by Ngäbe leaders emphasise the need to reinforce local organisations, cooperatives and groups (CGNB 2000:20; :31; :51; Krug-Baldivieso 2001:26). Also, based on the many positive reactions to KNH's SHG approach and the opportunities listed in this section, I consider that the concept comprises many aspects that could be motivating for the Ngäbe people.

❖ **Growing consciousness that it is up to them to make a change**

The frustration caused by the failures in development and the situation in the political sphere of the comarca could become another opportunity for the implementation of the SHG approach. The ongoing disappointments in these domains seem to contribute to growing awareness that it is up to them to make a change. Mr Jose said:

I think that we must start with ourselves. Because we sometimes want the change to come from the outside without making a change ourselves, but it must start here with us (I9:p25).

Increasing awareness of the need for bottom-up approaches is also perceivable among the 'outsiders'. It is reflected in current development plans from the government. They display growing emphasis on rights aspects, gender issues, participation and local governance (MIDES 2014; MINGOB 2016b; UN 2015a

2015b; UNDP 2016b). While in practice the focus still relies on provision approaches (MIDES 2014:1, 2015a, 2017) (see 3.3.2), such statements can represent an opportunity to gain the government's support for a bottom-up approach such as the SHG concept. That is backed by the international context, which emphasises the right of indigenous people to define their own development (Hanson 2009; UNDP 2014:9).

❖ **Their youth**

The RPs repeatedly stated that it must be considered how the approach could reach their youth. Mr Cristóbal regarded training and guiding the youth as one of the most important tasks (I11:p17). Mr Bernardo even recommended approaching them first (I2:p120). He pointed in particular to those who are not enrolled in school or government programmes, as they often lack a prospect for their future (I2:p93).

To invest in this group represents a significant opportunity, as they constitute the largest share of the Ngäbe population. The Ngäbe population is very young (see 3.4.2). Today, 52% of the population in the comarca is younger than 15 years (INEC 2010c). While they are the basis of future development of the comarca, the RPs stated that they are also the most affected by the challenges the comarca is confronting.

❖ **Women's participation and leadership**

There are indications that there is not general discrimination against women in leadership positions, despite the secondary role the women have traditionally had in Ngäbe society. The leader of their biggest movement in recent history, Mama Tata (see 3.2.1), was a woman (Montezuma G. 2000:24). Also, their current general chief, Mrs Silvia Carrera, is a woman.

Accordingly, in the first FGD in Guayabal, a woman said that it should not be a problem for them to have a voice in mixed-sex groups. The group agreed that if men committed themselves to giving more room to women, it should be possible to allow them to participate more (I3:p143–148). The inclusion of men creates the opportunity for men that are willing to grant some of 'their' space to become 'gatekeepers towards the implementation of greater gender equality'

(ILO 2014:2). If they would agree to allow participation of women on equal terms in the groups, it could contribute substantially to women empowerment.

❖ **Seasonal workers and permanent migrants**

This dissertation focuses on the situation in the comarca. Nevertheless, a further opportunity for the implementation of the SHG approach could be to address those who live and work outside the comarca. This currently concerns about one third of the Ngäbe population (INEC 2014:55, 2017:50), which is also confronted with many difficulties (Häusler 2006:263; :360–364). Many ‘live in abject poverty in urban slums’ (Young & Bort 2001:133) and work under conditions that come close to ‘modern slavery’ (Häusler 2006:364).

Addressing these two groups of temporal and permanent migrants could be a significant opportunity to contribute to the empowerment of a substantial part of the Ngäbe population. Going deeper into that, however, is beyond the scope of this research.

6.4.5 Synthesis of arguments

This section cross-links the insights from the previous analysis. After analysing the strengths and weaknesses of the approach and evaluating the threats and opportunities the Ngäbe context comprises, the implications for a possible implementation of the approach must be clarified. The question is: How can the SHG approach contribute to the empowerment of the Ngäbe people and what needs to be considered in implementing a contextualised approach?

6.4.5.1 Strengths-opportunities combination

Those strengths of the approach that correspond with opportunities that the Ngäbe context holds represent boosting factors that are essential to its success.

The elements of mutual support in the Ngäbe culture represent a favourable aspect for the application of the KNH SHG approach. They also have assets and are aware of them. That represent significant factors for the implementation of the approach as they are the starting point of the KNH concept.

Various success factors of positive experiences in groups have parallels with aspects emphasised by KNH. These concern mainly the KNH goal- and vision-

oriented approach, the transparent handling of the savings and its leadership system, which is welcomed by the RPs. Furthermore, the possibility of saving and accessing loans and gaining social capital by belonging to a group are all important to the Ngäbe people, as they comprise benefits related to their livelihood needs. Benito says:

The final product there has two focuses we are speaking about: the investment of every member and the addressing of social problems. Both things tight up there seem to me very good to motivate (I14:p432).

The aspect of political empowerment is another major strength that correlates with issues the RPs considered essential. It regards the possibility of uniting and mobilising beyond the level of the kin groups. That would allow them to make their voices heard and enforce change on a larger stage.

The need for training suited to their needs makes KNH's focus on training another advantage. The Ngäbe people have resources. What they need is support in coping better with outside influences and with their growing involvement with a system that at its core is incompatible with theirs. KNH's approach to empowerment embodies a major chance to enable the Ngäbe people to overcome disempowerment and extreme poverty.

A question that may arise is whether the statements expressing the need for training reflect a dependency attitude that disregards their capabilities. The RPs comments do not seem to point in that direction. While the Ngäbe people were able to adapt to their surroundings in the past and their traditional agricultural methods were best fitted to their context, things have changed drastically. A change is compulsory, away from their slash-and-burn practices to avoid further degrading of the soil and decreasing yields (see 3.4.2). Along with the need to cope with these challenges, the situation is complicated through their increased involvement with the outside world. There, they often struggle with the incompatibility of the outside system with their cultural background. A symptom of that is the failure of most group approaches. It represents a complex situation in which most of them fail to overcome it.

Based on this background it seems comprehensible why they request outside support. That perspective correlates with Chambers, who shows how the

multiple factors leading to poverty can become interlocked 'clusters of disadvantage' (Chambers 1983:111). He writes:

But who should act? The poorer rural people, it is said, must help themselves; but this, trapped as they are, they often cannot do. The initiative, in enabling them better to help themselves, lies with outsiders who have more power and resources and most of whom are neither rural nor poor (Chambers 1983:3).

As an approach focused on enabling people to help themselves, the KNH SHG concept has considerable potential to contribute to supporting them to overcome the currently 'locked' situation.

6.4.5.2 Strengths-threats combination

Contrasting the strengths with the threats is meant to distinguish how the strengths could be used to avoid the threats.

One threat that became evident is the dispersed living pattern. However, because the KNH concept follows a decentralised approach based on local groups, it is well matched to such a setting (see 4.6). While decentralised systems are best suited to handling a complex context, they depend on good interlinkage and the enforcement of suitable rules and principles that direct the interactions in the system. These are all requirements the KNH approach fulfils (see chapter 4). In addition, through its emphasis on linking the groups at various levels, it has the potential to overcome the difficulties experienced by the Ngäbe people concerning a unity that transcends the level of the kin groups. Money handling is problematic, but the idea of the multiple padlocks appears to solve a major problem (see 6.3.4). Nevertheless, family-related issues must be separated from business. Clear rules and a framework of transparency are needed, in which it is not possible for one person alone to dispose of the group's money. In addition, the enforcement of transparency, of clear rules and the absence of a 'president' target significant issues that threaten many groups in the comarca (see 6.3.2 and 6.3.3).

A significant challenge is whether the groups will overcome the difficulties of their context to enforce rules and apply disciplinary measures. A cultural factor that must be considered is the influence a kin group exercises over their members. Based on the aspect of collective property, the individual is dependent on his or her parental links and the claims from the own kin group

(Guionneau-Sinclair 1988b:50). If that dynamic could be transferred to the SHGs, it might contribute to reinforcing people's commitment to the group.

The parallels of the group's savings with the concept of collective property are remarkable. Because the money is not meant to be shared out, it becomes a common good of the group for their benefit, similarly to the concept of collective property. In a positive sense, it creates a mutual dependency comparable to that within a kin group. Because the group controls the access to the money, that could represent a significant factor to motivate an individual to fulfil his or her duties. Then with non-compliance, the group can refuse to grant further loans.

Based on this dynamic, the KNH SHG concept already incorporates a culturally matching mechanism to enforce rules. Furthermore, the personal interest of an individual to be part of the group would be a key factor in rule attainment and in the way in which fallible members react to reprimands (17:p296–302). Along with the access to loans, the KNH approach has several aspects that could motivate the people to stay (such as the social gain of belonging to a group), which is a further strength. All that could help to overcome individualistic tendencies and motivate its members to cooperate and comply with their duties (see 3.4.1 and 2.4.8).

Closely related to the factor of rule enforcement are the difficulties the groups experience with conflict handling. Rules and training are strengths of the concept that could help to address that from a very early stage. A key factor would be facilitating a training targeted at sensitising the groups on the topics. Furthermore, it would be a major help if the groups committed bindingly to self-defined rules for conflict handling.

The role of the community facilitator (CF) seems to be important. As the trainer, companion and advisor of the group, this person would probably automatically be assigned a weighty position, equivalent to one of the wise men or heads of family in Ngäbe society. Moreover, as the group settings do not allow a leader to emerge who takes the role of the head of the family, it is probable that the CF would be attributed to this role.

That observation seems to be confirmed by Mr Catalino, a women's group promoter from Chichica. In his function, he acts as advisor, trainer, supervisor

and mediator for the groups. In Guayabal some women's groups are accompanied by men, which also points in this direction.⁵⁷ This expectation to have an outside 'guide' for the group is evident in a statement from Mrs Luisa, as she comments my explanation that the groups would have no president:

In that case, you must be vigilant because after that you cannot leave that in our hands. Then as you brought this idea, you must lead us and train us too (I5:p158).

This statement could display a dependency attitude. However, it could reflect a reasonable expectation based on their cultural background, in which traditionally family heads and wise men guided them. Because the groups would have no 'president', they would expect somebody else to take that role.

In the Ngäbe context, the role of good leaders is particularly important for conflict handling. As Gjording (1991:45) writes, in conflicts 'the disputants might agree to mediation from someone whose neutrality and good judgement both sides recognize' (see also Young 1971:210). Accordingly, Mrs Luisa narrated how she played an important role in bringing her group together by mediating conflicts between them (I5:p68). Therefore, if that role is handled sensibly by the CF, it could become a major chance to support the groups in their empowerment process. However, considering the traditional role of elders and heads of families, further thoughts are necessary:

- From their cultural background, it might be wise not to rely on CFs that are too young. They should be people that are acknowledged and respected in their communities. The engagement of elders or heads of families should be evaluated for this function.
- The roles of elders and head of families in the groups must be assessed carefully. Rotational leadership should not result in their disempowerment. On the contrary, they could still take leadership roles in the groups to support the group's functioning. While that may contribute to the better cultural fittingness of the approach, it could reverberate positively into issues as conflict handling (see Young 1971:210–211).

⁵⁷ Interestingly, Kilavuka (2003:24) reports a similar situation in Kenya (also in a patriarchal context), where men participated in women-only groups 'as patrons and advisors'.

Another threat was the loss of interest after time. On one hand, the RPs made clear that to a large extent it is related to the conflicts that happen in the groups. On the other hand, it could result from lack of vision and purpose. That is addressed by KNH's emphasis on goal setting, vision building and working with action plans. The accessibility of loans and other advantages they perceive of belonging to the group may be motivating factors that could help to keep their interest.

Lack of commitment was another problematic issue that was said to threaten the groups. As the RPs said, it depends on the level of interest. However, it is contingent on the existence of rules and their enforcement. While KNH's concept can rely on its strength of emphasising rules, the Ngäbe context challenges their enforcement considerably (see 6.4.3).

The difficulty of people not returning the money they borrowed is related to commitment. An advantage of the KNH concept is that they start with small loans. Group members learn to handle money in small steps, without risking losing too much money. It is a chance for everyone to prove commitment and gain the trust of the group before bigger loans are granted. It also represents a motivating factor to comply with what was agreed.

People's workload was another threat. It is a factor that cannot be changed. Joining a group will increase their workload. Up to a point, it is a matter of priorities. A key factor would be if people's interest were to be captured so that they considered it worthwhile to participate. It represents an investment for them, but it has a profit which they must perceive to give it priority and commit to it. In the end, it comes down to whether they consider the time invested worth the social and economic gain they expect from participating.

Finally, the lack of market linkage is another significant threat to the approach that would hinder efforts to promote business. While it is not directly related to SHG concept, the promoting organisation (PO) should seek to find ways to facilitate that. To expand the poor's scope 'to utilize their agency', markets need to be transformed 'so that poor people can access and participate in them fairly' (Narayan et al 2009:42).

In summary, the strengths of the KNH SHG concept seem to be promising to address most threats that the Ngäbe context comprises. Nevertheless, some

uncertainty remains, as most of these threats are related to cultural factors or to their worldview, which cannot be changed easily.⁵⁸

What complicates the situation is that these threats are intertwined and reinforce each other. Nevertheless, from the perspective of the CST, that is normal for a complex context. Because the KNH SHG approach is very much in line with the requirements of complexity, it could be best suited to handling the challenges the Ngäbe context embodies.

6.4.5.3 Opportunities-weaknesses combination

Considering the opportunities and weaknesses together is meant to determine how the weaknesses can be overcome by taking advantage of the opportunities (Renault 2016). I discuss them in reverse order.

Concerns about the cultural fittingness of the approach cannot be resolved with the opportunities listed in 6.4.4. There is an unbreachable discrepancy between core elements of the concept and the cultural background of the Ngäbe. The most relevant opportunity the Ngäbe context may embody is that their involvement with the outside world is irreversible. Based on that, the 'unfitting' aspects of the approach could become a chance for the Ngäbe people to learn from within the SHGs to cope better with the outside system. As a significant issue that must be considered, I discuss it in detail in chapter 7 (see 7.2).

The conveyed unsureness whether rotational leadership is suited to the Ngäbe context must be considered. As experiences with other approaches show, cultural influences are often reflected in the SHG leadership (CARE et al 2006:37–39). The roles of elders and the heads of families must be considered (see 6.4.5.2). Assigning them a special role in the SHGs must not necessarily challenge the rotational leadership system. It embodies significant advantages as that would be better suited to their cultural background.

⁵⁸ While the worldview influences people's behaviour significantly (see 3.4.1), changes in this domain are very difficult. Schmidt and Berg (2002:158) argue that it is unsuitable to intervene at that level of people's personality to approach problems in a group. Based on their layer model to handle conflicts, they rather recommend a top-down approach starting from the sphere of people's actions (:158–163). With its emphasis on clear structures and roles, KNH's approach corresponds with that.

If the people are motivated and interested, have a vision, and see the benefits and purpose of working in groups, they could be willing to meet weekly, as recommended. Mr Isabel (I7:p337) said that meeting weekly could be good if the group was interested, but that for a start he recommended a two-week rhythm. Nevertheless, although these opportunities could contribute to their eagerness to meet more frequently in the long term, the arguments and concerns of the RPs need to be taken seriously (ILO 2014:7).

Therefore, while meeting less often might affect group dynamics, it would be better to start with the lower two-week rhythm if a group considers it more suitable. There are examples of SHGs meeting every other week or even monthly (Desai & Potter 2014:5; Lee 2010:1). Nevertheless, because of the advantages of meeting weekly, this option should be presented to the groups.

The issues of group composition and sex are more complicated. The research outcomes leave no doubt that mixed-sex groups are better suited to the Ngäbe context and that the concept must be redesigned to allow couples to participate. The Ngäbe context comprises significant opportunities that ease a holistic approach to development by facilitating a gender-inclusive approach. It regards their background of mutual support and the claim that they want to work together as couples.

However, it cannot be disregarded that the Ngäbe people come from a background in which women are traditionally considered inferior to men. While some RPs argued that the situation was different today⁵⁹ (also thanks to the Christian influence; I3:p152), the dominant position of men is still noticeable.

Interestingly, none of the women that took part in the study said that they considered the dominance of men a problem. They seemed to see their differing roles and positions in society from the perspective of complementing and needing each other. Therefore, what Ngäbe women may consider desirable regarding gender equality is probably not necessarily the way in which the West envisions it.

⁵⁹ Other sources confirm that statement (Brackelaire & Molano 2004:92; Martinelli 1994:24). However, Martinelli (1994:24) also points out how existing changes and the increased exposure to outside influences are generating a profound crisis in the relationships of couples among the Ngäbe people. It confirms the need to address couple relationships (see 4.5).

Nevertheless, the question remains on how to handle men's dominance, as it affects a core aspect of the SHG concept, namely the issue of everybody participating on equal terms. Owing to the vulnerable situation of women (see 4.5), special emphasis on their empowerment is comprehensible. But, it must be left to Ngäbe men and women to determine how they understand equality. Imposing an outside vision would contradict the claim of following a bottom-up approach to empowerment. '[W]omen and men [must] have equal opportunities to make choices [for] what gender equality means and work in partnership to achieve it' (OECD 1999:13). This means establishing a dialogue aimed at transforming gender relations in which the women can participate on equal terms with men (OECD 1998:10). This process of empowerment has the advantage that it can rely on three significant strengths of the KNH SHG approach:

- Training: It can provide impulses to critically reflect gender issues to trigger a positive transformation of gender relations (Bishop-Sambrook, Cooke, D'Souza, Hill & Lackner 2017:6; Cornwall & Rivas 2015:405; :409; ILO 2014:1; Kilavuka 2003:17).
- Rules: A clear framework of rules based on the principle of gender equality and equity is essential to 'enable secure interactions' in a diverse group (Chatman 2010:473). It would help to reduce the effect of existing cultural norms directing gender relations in the group unconsciously (Barker & Schulte 2010:10; Pugh & Wahrman 1983:760). Negotiating these rules would become a valuable learning process.
- Monitoring: Sources related to working with mixed-sex groups emphasise the importance of gender-sensitive monitoring (Barker & Schulte 2010:17–19; :23; Bieri & Sancar 2009:25; Bishop-Sambrook et al 2017:7; ILO 2014:6). As a key aspect of KNH's concept, it could be extended to include gender related issues.

'Gender equality recognizes that men and women often have different needs and priorities, face different constraints and have different aspirations' (Momsen 2010:8; see also Aries 1976:10–15; Chaudhuri, Paichayontvijit & Shen 2013; Pugh & Wahrman 1983:748). Accordingly, the female RPs who voted for women's groups argued that because they communicate better with

each other and have different interests from men, they considered it better to meet separately (I5:p132–133; I8:p458). It displays the benefit of homogeneity, which facilitates better reciprocity in the relationships (see 4.5 and 4.5.1).

Without rejecting the mixed-sex approach, it might be advisable to facilitate separate meetings in some cases. Dr Ignacio points out that in Ngäbe society, although they mostly work together, there are activities in which men and women gather separately (I12:p224). This task-oriented pattern of meeting separately in some situations could be a culturally suitable option to give women their space for their mutual empowerment inside the same extended SHG.

There is a dearth of literature about approaches that work with mixed-sex groups by dividing them into peer groups for certain activities. However, the ILO (2014:6) recommends this approach of combining single-sex and mixed-sex activities in mixed groups. Positive results have been seen by achieving ‘better communication and shared decision-taking between household members’ (:6). Furthermore, a World Bank study highlights the success of an approach originated in Peru, that promoted “‘women’s only space” within [...] existing mixed gender producer organisations’ (Riisgaard 2010:24). Akerkar (2001:7) highlights the stepping stones (SS) method in this respect. He calls it a participative gender approach that attempts ‘to deal with biases in systematic ways’. This approach correlates very much with the suggestion to address the different needs and concerns of women and men in different sub-groups.

The SS approach is a training methodology that was developed for HIV/Aids prevention (Gordon & Welbourn 2001:4; Wallace 2006:6).⁶⁰ As an inclusive approach that involves everybody in the community, it focuses on working with peer groups. For most of their training sessions, they separate participants ‘according to age and gender’ (Akerkar 2001:8). At the end of these sessions, the groups meet together to exchange and to ‘present “special requests”, which involve asking others to change their attitudes and behaviours’ (Wallace

⁶⁰ Interestingly ‘most of the evidence and research on men’s engagement interventions aiming to promote gender equality has been around health-related issues’ (ILO 2014:3). It might be the result of the realisation that ‘few women in strongly patriarchal societies have the power to negotiate sexual relationships, especially if they are poor’ (Wallace 2006:6), making the inclusion of men compulsory.

2006:6). These small peer group meetings have the advantage that people 'learn best from talking first with others who are most similar to themselves' (Z-CHPP 2017:4). Exchanging their ideas in shared meetings, where each group has an equal say, 'is a major departure from traditional community politics, where often only older men have a voice' (Gordon & Welbourn 2001:16).

A further opportunity concerns the youth. It could be an option to extend the SHG concept to allow couples and younger people, who could meet separately for some activities, as envisioned by the SS approach. These kinds of 'family SHGs' would be even closer to Ngäbe reality, where traditionally everything was organised based on the kin group.

Finally, based on the high rate of female-headed households (FHH) in the comarca (see Table 1.1, page 16), the option of also facilitating women SHGs should not be discarded. These women should have the choice of participating in these women's groups or in the mixed-sex SHGs.

6.4.5.4 Threats-weaknesses combination

The combination of threats and weaknesses represents a space that could severely affect the implementation of the approach. Considering it could help reduce possible failures that may emerge from this domain.

Distances and the dispersed living pattern are weighty factors that need to be considered for the frequency of the meetings. Ignoring these and the request for mixed groups could result in lack of interest and commitment (both mentioned as threats) or even keep people from joining. It requires an adaptation of the SHG concept.

Because past failures were influenced by inadequacies with the local context of the concepts, seeking a cultural grounding is compulsory. In a setting in which many are frustrated with past development interventions, it could be increasingly difficult to find committed people to participate particularly if they perceive that ongoing mismatch with their context. They may still participate if they expect some profit, but they might do it half-heartedly and continue to leave when problems arrive. While a culturally acceptable approach will not nullify existing threats, it will reduce the risk of failing considerably.

6.5 FINAL REMARKS

This chapter extends the insight into the multiple factors that contribute to Ngäbe poverty, and the dimensions that need to be considered for their empowerment. The amount of information processed is the result of the consistent attempt to gain a holistic understanding of the 'space of the possible' of the complex context of the Ngäbe people (Ramalingam & Jones 2008:36, see CSTC #6).

The task that remains is to define the key dimensions and principles that must be considered to facilitate their development based on the KNH SHG approach. While the approach comprises many advantages, the results of the research indicate that the concept needs to be reworked. Also, further thoughts are necessary regarding the cultural suitability of the approach. All these topics are discussed in chapter 7 to address the research problem defined at the beginning of this study.

CHAPTER 7: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

Based on the problem statement, the primary emphasis of this dissertation is to examine how the Kindernothilfe (KNH) Self-Help Group (SHG) approach could contribute to the empowerment of the Ngäbe people (see 1.3). The analysis in chapter 6 revealed lots of strengths and opportunities for the implementation of the KNH approach. Nevertheless, it showed that significant adaptations are needed to make it suitable for the Ngäbe context. However, would an adapted SHG concept still be a KNH concept? The recommended changes involve significant issues such as focusing on couples and working with 'family SHGs'. It is, therefore, probably more appropriate to argue from the perspective of how a 'Ngäbe SHG approach' could contribute to the empowerment of the Ngäbe people based on the analysis of the KNH SHG concept.

A major concern is the cultural compatibility of the resulting concept. Culturally inadequate approaches can result in more disempowerment and poverty (see 3.3 and 6.2.3). If the SHG approach cannot be adapted in a way that fits the Ngäbe context and their current needs, its effect on empowerment would probably be minimal or even counterproductive. Therefore, the feasibility of the approach with an emphasis on cultural aspects is evaluated first.

Following that initial discussion, I present a summary of results; concluding thoughts from the perspective of social, economic and political empowerment; and final considerations from the perspective of empowerment and complexity. That is complemented with recommendations concerning the application of a culturally fitting SHG concept in the Ngäbe context and a section that discusses several topics about SHGs and development that need to be investigated in more depth. The chapter closes with a methodological reflection of the research and some final thoughts.

7.2 A DIFFERENT, PROMISING APPROACH – BUT IS IT CULTURALLY FEASIBLE?

The first point concerning the feasibility of the approach is about the outcome of this research, which suggests that various changes are needed to make the

concept fit better. How should this adaption be advanced to result in an adequate Ngäbe SHG approach?

Caution is necessary when speaking of 'adapting' the KNH model. More than merely trying to make the KNH concept fit better, the focus should be on developing a Ngäbe version of the SHG concept based on principles and the insights gained through this research (see 2.4.5; CSTC #5). The aim must be to avoid the resulting concept becoming an imposition of another culturally inadequate approach (see 3.3.4). It must be kept in mind, that most development approaches failed in the comarca because they were culturally inappropriate or lacked participation in their planning (see 3.3 and 6.2.3). Outsiders to the Ngäbe context should also consider that '[t]he colonising force of outsiders' knowledge is programmed to override and bury other paradigms and to impose its own' (Chambers 1983:85).

Dr Ignacio emphasised that the development of the comarca should be shaped by Ngäbe people and from their perspective. Accordingly, I concluded that development as empowerment must be a process driven from the bottom up (see 2.6). To be consistent, this requirement must apply to the design of any participatory development approach too. Consequently, the development of a Ngäbe SHG concept should result from a participative process with Ngäbe people.

How should the SHG concept be adapted to fit in the Ngäbe context? Must everything fit with their cultural background? It has to be considered here, that the SHG concept is based on an economic system that is divergent from the traditional background of the Ngäbe people (112:p193). The approach diverges largely in its basic conception from their cultural background. Western constructs of the SHG approach such as vision building, goal setting and monitoring are strange to their culture as they traditionally do not work like that. This also applies to the group and savings concept based on cash economy and democratic structures which differs from their background of mutual help, collective property and consensual decision making. Moreover, systems of reciprocity and *égalité* do not seek surplus production (see 3.4.2) which conflicts with KNH's aim of promoting business. These examples display the

mismatch at its core between the background of the Ngäbe people and the outside world from which KNH's approach comes.

Despite reservations about the KNH SHG concept as an incompatible Western construct, Dr Ignacio recognised that the Ngäbe people are not detached from the rest of the world, and need outside support to handle current challenges. Several factors make the involvement of the Ngäbe people with the outside world irreversible (see 3.2.2 and 3.4.2):

It is true that we need some outside support, we are not self-sufficient. No society is self-sufficient. But things get complicated when a development vision is imposed from the outside without considering the internal vision of people or of their society as such (I12:p15).

This comment is similar to Chambers' (1983:111) statement, who said that the poor may need outside support to overcome the locked situation in which they find themselves (see 6.4.5.1). Because of many disempowering forces that keep the Ngäbe people trapped in poverty and because of their irrevocable growing involvement with the outside world, they need assistance from outsiders. Their traditional system 'is ineffective in coping with a cash economy or the other numerous external pressures impinging upon [them]' (Young 1985:362).

In the current situation, a SHG concept that contains some Western constructs could be well suited to supporting the Ngäbe people in their process of learning to better cope with present challenges (see 6.4.5.3). Consequently, a Ngäbe SHG concept should consider not only the fittingness to their traditional cultural background, but their current context, which includes their growing intertwinement with the outside world. The resulting approach may, therefore, include Western concepts if they are the best option to support their empowerment process. It implies, however, that the Ngäbe SHG approach will probably never entirely fit their cultural background. This procedure represents a compromise based not only on reasoning about the cultural fittingness, but also on the aim to empower them to cope better with their current situation. An encouraging point here is that some groups in the comarca are applying such Western principles successfully on their own initiative (see 6.3.1).

Will an adapted SHG concept affect Ngäbe culture? The answer is a clear Yes. In chapter 3 (see 3.4.1) I referred to a definition of culture as comprising

'learned, patterned assumptions (worldview), concepts and behavior' (Kraft 1999:385) (parentheses in original). Culture determines, among other things, people's relationships, their socialisation process and gender roles (Omogi 2014:17–18). In this respect, the results of this research show that it is compulsory for the Ngäbe people to adapt to the changed circumstances that come with their increased interlinkage with the outside world. That requires far-reaching changes to their traditional kinship system, non-monetary economy, and mutual support mechanisms (see 3.4.2, 3.4.3 and 6.3.4). For instance, the SHG concept of not allowing the group's money to be lent to relatives will conflict with the duty of mutual support, which is central in their system (I12:p111–117; see also 6.3.4). The spiritual sphere could amplify the resulting conflict with the fear of being cursed for not helping (see 3.4.1 on the 'culture of fear'). Consequently, even 'minor issues' (from an outsider's perspective) can have vast implications.

SHG measures that conflict with traditional elements of Ngäbe culture such as their mutual support mechanisms can be seen as a downside to the approach as they may affect essential aspects of their culture. Nonetheless, it is a requirement for the approach to succeed and to allow the Ngäbe to handle their current challenges better. For the Ngäbe people to cope effectively with outside influences, they must adapt the mechanisms in their culture that no longer fit with current circumstances.

Despite this dilemma, the approach has the advantage that its focus on empowerment and a bottom-up approach enables the Ngäbe people to be the main actors of change. If those principles are applied consistently it should not become an imposition of ideas from the outside, but facilitate a frame where they can develop based on their own vision. The SHGs could become a space in which existing forms of mutual support are transformed to forms that are better suited to their current situation.

Certain cultural elements must be consciously addressed, as they are not conducive to their development. Christian (2014, chapter 8) refers to inadequacies in the worldview of the poor that contribute to disempowerment and poverty. Examples of the Ngäbe context are their 'culture of fear' and individualistic tendencies (see 3.4.1), gender-related problems and their

difficulties with conflict handling (see 6.4.3). A successful empowerment process would contribute to changes in these domains such as transforming gender relations towards equality and decreasing gender-based violence.

7.3 SUMMARY OF RESULTS

SHGs represent a promising approach to development for the Ngäbe context. The analysis shows that the SHG approach embodies significant strengths for the empowerment of the Ngäbe people, from the theoretical perspective of complex system theory (CST) and the literature (chapters 3 and 4) and from the viewpoint of the participants of this study (chapter 6). With its focus on clear structures and holistic emphasis on empowerment from the bottom up, the SHG concept displays considerable potential to overcome problems faced by most other groups in the comarca if it is adjusted to the local context.

The insights of the field study revealed how the weightiest problems experienced in development in the Ngäbe comarca, particularly with group approaches, are closely related to the application of models without appropriately considering the local context. It is particularly important to consider their patriarchal background with kin groups and their traditional subsistence culture (see 3.4.2 and 3.4.3). While their interlinkage with the outside world is growing, and this trend cannot be reversed, they are still in a transition phase from a subsistence culture to a monetary economy. Coping with these changes represents a challenging task as the outside system is incompatible with theirs.

While they use money now, the field study showed that strong traditional cultural patterns still influence the way they handle it (see 6.3.4). The same applies to some resulting negative group dynamics in existing group approaches, which are designed based on Western models, but to which the members apply their kinship thinking (see 6.3.3). I consider this finding a key to understanding the failure of most group approaches in the comarca. Nevertheless, it stands in contrast to Guionneau-Sinclair (1988b:107) and Young (1971:171), who argue that in the Ngäbe context, patterns of mutual support do not apply to non-traditional products such as rice or sugar or money. Further research will be necessary to clarify these contradictory findings.

This research highlights the cultural incompatibility of many development interventions (see 3.3 and 6.2.3). While most may have been well intentioned, their inadequacy in the local context not only contributed to the failure of development in the Ngäbe comarca, but also led to increased disempowerment and poverty. Culturally unsuited concepts tend to favour leadership problems, power abuse, malversation of funds and inappropriate handling of conflicts, after which most groups dissolve (see 6.3.2 and 6.3.3). In many cases, a great deal of money is lost (see 6.3.4). The resulting divisions and distrust cause increasingly deteriorating relationships, which hinder rather than facilitate an environment for development.

The persistence of colonial patterns and lack of participation and asset-based approaches aggravate the situation through ongoing disempowerment (see 3.2 and 3.3). An imposed dual government system makes their self-determination impossible (see 3.4.3). The resulting environment of disempowerment and the dominance of outside influences contribute to a setting in which the elements of their culture are being replaced by the dominant system instead of facilitating a transformation process that would enable them to cope better with the existing situation. The subsequent growing identity crisis creates more hopelessness, which rebounds to worsen their poverty.

In conclusion, seeking a cultural grounding and an approach of empowerment are requirements for any development intervention in the Ngäbe context. In consequence, significant adaptations are necessary to make the resulting Ngäbe SHG approach better able to handle the difficulties experienced by most groups. If this is not taken seriously, the indigenous communities will continue to struggle, trying to handle another alien and unsuited model brought from outside (112:p193). The main adaptations that are needed concern the requirements to work with mixed-sex groups, to consider Ngäbe group dynamics for conflict handling and decision making, and to limit the frequency of the meetings.

The geographical reality of the Ngäbe people is that they often do not live close to one another. As they expressed, they are already involved in work and other projects. Therefore, the requirement of weekly meetings does not fit well in their context. It was one of the three main weaknesses of the approach from the

research participants' (RPs') perspective (see 6.4.2). They considered less frequent meetings, preferably every other week, a necessary adaption for their context (see 6.4.5.3).

Chapter 4 demonstrated that KNH's focus on women and the implicit exclusion of men represents an inadequate simplification of their relational context (see 4.5). Interestingly, KNH's focus on women was the main critique of the RPs. While they argued differently, based on the background of how they work together, they were clear that they considered it unsuitable for their context (see 6.4.2).

I recommend extending the approach to allow couples to participate together in the groups, with men and women sometimes meeting separately based on specific topics and activities (see 6.4.5.3). That represents a compromise, as men tend to dominate in groups. Subdividing a mixed SHG is thought to provide women with a 'safe' space for their mutual empowerment.

While the less homogenous setting of a mixed-sex SHG complicates things, it represents a chance to foster a mutual transformation process in the domain of gender relations supported by a context of rules focused on equity and training. As Chatman (2010:473) writes, 'confronting the challenges of diversity in small groups, may offer insight into solving the challenges of discrimination in our larger society'.

Furthermore, considering the repeated requests of the RPs to address the needs of the youth, I proposed extending the concept to allow them to participate in the groups with their parents. The resulting family SHGs would be composed of different peer groups, which in some cases meet together and in other cases separately. This setup has the advantage that it comes close to their traditional kin group structure. For this purpose, the stepping stones (SS) approach provides a useful framework that can be adapted for its use in these SHGs (Gordon & Welbourn 2001; Wallace 2006; Z-CHPP 2017). Finally, owing to the high rate of female-headed households (FHHs) (see Table 1.1), the option of facilitating additionally women's groups should be considered.

Another significant aspect is that the Ngäbe people themselves have contributed to their poverty situation. The problems are not only culturally inadequate approaches and disempowerment from the outside, but also

internal factors. It is ultimately an issue of 'relationships that do not work for wellbeing' (Myers 2011:185), which is influenced by inadequacies in people's worldview (Christian 2014, chapter 8) and the 'selfish gene' (Rihani 2002:98–100).

However, just as the Ngäbe people are part of the problem, as 'active agents' of their complex context, they are the most important actors of their development. This has often been ignored in their context. Dr Ignacio says that:

There has never been an attempt to understand these potentials, but it has always been presumed that the resources are outside of the comarca, that the potential is outside of the comarca. It has not even been recognised that the indigenous people are the main resource for development. But, I think that it must start from there, we must start by acknowledging and visualising this economic potential to include it then to incorporate them into a development process. The people must feel part of it and know their strengths. Of course, they have their weaknesses, however, an equilibrium must be found within these strengths and weaknesses based on the economic potential they have, and to include them in a true development plan of the indigenous people (I12:p14).

This statement points to an important outcome of this research regarding two significant requirements for development in the Ngäbe indigenous context: outside interventions must start from the assumption that the poor have assets, resources, and potential; and they must recognise them as the primary agents of their development. That correlates with KNH's first principle that people have God-given potential that can be 'unleashed' under the right conditions (KNH 2014:14).

As an approach focused on empowerment to release people's potential, KNH's concept represents a promising alternative to current development approaches in the Ngäbe-Buglé Comarca. Several strengths of the KNH SHG approach were highlighted: the rotational leadership, savings and the securing the savings box with multiple padlocks. Other important aspects that were emphasised repeatedly were the concept's framework of transparency, the rules, along with the training and monitoring (see 6.4.1).

Cultural issues must be considered, such as consensual decision making and the need for a mediator or somebody who takes the role of the head of the family. The roles of the community facilitators (CFs), elders and heads of families require special attention. If handled sensibly, however, it could become

a chance for the groups to overcome the struggles that have commonly cause them to fail in the Ngäbe context (see 6.4.5.2). A significant opportunity is that the strengths of the KNH SHG approach seem to correspond with significant void spaces and difficulties distinguished by the RPs in existing group approaches (see 6.4.4).

Despite the encouraging evidence, some uncertainty remains about the practicality of the approach. The Ngäbe context contains many challenges to development. There are significant culturally related factors, such as their shame orientation, individualism, consensus decision making, and the difficulties in enforcing rules. Other threats that would challenge the approach considerably are lack of interest, hopelessness, dependency attitudes and seasonal absences (6.4.3). While these factors threaten any development approach in the Ngäbe context, the strengths displayed by KNH's SHG concept display considerable potential to overcome those difficulties and contribute effectively to the empowerment of the Ngäbe people.

While the reaction to a development intervention in a complex system cannot be predicted (CSTC #3), acknowledging complexity requires accepting uncertainty (CSTC #5). The best way to handle these 'messy realities' (Ramalingam & Jones 2008:62) is to follow a process-oriented approach of empowerment from the bottom up, guided by basic principles (see 2.7).

7.4 KINDERNOTHILFE SELF-HELP GROUP APPROACH AND EMPOWERMENT: CONCLUDING THOUGHTS

Based on my understanding of development as empowerment (see 2.6), I discuss how it can be facilitated through the SHG approach. The main strengths of KNH's approach, shown in this research, are its concept of the people's institution (PI) as a structure to unite and empower people on various levels (see 4.3) and their approach to training. While I refer to the structural issues of the approach in 7.5 from the perspective of complexity, I start in the next subsection with the training aspect. After that, I discuss KNH's three empowerment areas coming from KNH's guiding principles in each of these domains.

7.4.1 Empowerment through training as conscientisation

The RPs considered training vital if the groups were to succeed (see 6.2 and 6.4.1). Along with the training for their agricultural activities, they considered it essential to recognise their assets and potential (I1:p88). Dr Ignacio spoke of the need for greater consciousness of the implications of their increased involvement with the outside world. Mr Edilsa added a noteworthy point:

I feel that [...] it is not so much training, because there can be training, training, training and then [they] do nothing. I think it is about the readiness of the Ngäbe people themselves. To change our mind that we are Ngäbe people and we are poor and that we cannot change (I1:p35).

Mrs Edilsa emphasised that training must relate to what they do, and should contribute to a change of mind. Other RPs spoke of the need for changing attitudes, to foster creativity, to recognise their assets and to learn to handle their conflicts. As Dr Ignacio said, to ‘work more in the conscientisation of the people’ (I12:p203) represents a critical success factor for the approach.

At this point, it is imperative to trace a link to the concept of *conscientização* (conscientisation)⁶¹ in the *Pedagogy of the Oppressed* (Freire 1975). In his thoughts on empowerment, Freire (1996:60) recommends an approach in which ‘women and men as conscious beings’ are enabled to ‘develop their power to perceive critically the way they exist in the world with which and in which they find themselves...’ (:64). It constitutes a dialogue that leads to critical thinking (:73) and to a reflected approach of their own reality (:90).

Conscientisation by training is one of the most important aspects of empowerment in the SHG concept. I agree with Etherington (2014:4), who speaks of SHG approaches as being based on a Freirean philosophy of learning (see also Darvas 2016:8). It is a process focused on practical learning, which is facilitated on all levels of the PI (see KNH 2014:64–66). It is backed by KNH’s emphasis on mutual learning and by their approach of goal and vision setting and monitoring (:68–76; see also 4.5 and 6.4.1). It constitutes a process aimed at strengthening the poor’s agency by empowering them ‘to help

⁶¹ The word comes from the Portuguese ‘conscientização’, defined as ‘the action or process of making others aware of political and social conditions, especially as a precursor to challenging inequalities of treatment or opportunity; the fact of being aware of these conditions’ (Oxford Dictionaries 2018).

themselves' (:69). That is in accordance with Freire's (1975:40) call to speak with people about their actions based on their reflections.

Based on the insights of this research, along with the technical assistance needed and the topics recommended by KNH (see KNH 2014:34–36; :44; 52), training as conscientisation should also emphasise presumably harmful cultural issues to stimulate critical reflection of underlying worldviews (such as some patterns regarding gender relations). Furthermore, a conscientisation concerning the implications of their involvement with the outside world and actual cultural conflicts must be targeted. The whole process must constitute a dialogue of mutual learning that involves even those implementing the approach. Accordingly, KNH (2014:60) says that it must be ensured 'that the CFs develop and are empowered together with the SHGs'.

In the resulting process of mutual learning, local views of critical topics such as gender equality must be taken seriously. The aim must be to avoid the imposition of Western views⁶². For instance, on the complex topic of human rights, studies show that there can be significant cultural differences in the meanings of justice (Cogneau 2005:10; Schönhuth 2013:6). While impulses from the outside are vital to facilitate reflection on critical topics to trigger change processes, they should not be approached from the stance that Western views are the only valid perception. In a complex world, 'the best course of action [must] be highly context-dependent' (Ramalingam & Jones 2008:ix). Because of that, it is essential to seek to '[u]nderstand context-specific gender dynamics' (ILO 2014:8). Chambers's precepts: 'Ask them...', 'Don't rush...', 'Sit down, listen and learn...', 'Hand over the stick...' (Chambers 2007:7–8, 2014:106; :114; Freudemberger 1999:24–26) represent helpful guidelines for an empowerment approach based on true dialogue and participation.

⁶² It must be acknowledged that the concepts which evolved under the name of gender mainstreaming and gender equality are a product of Western thinking. As such they have been criticised by women of the south, who argued that they 'lacked the perspective of developing countries' (Momsen 2010:3). Therefore, caution may be appropriate to avoid the topic of gender equality becoming an additional Western imposition to the south. That would again be a new form of disempowerment following colonial patterns (see 3.3.4).

7.4.2 Social empowerment and Ngäbe group dynamics

KNH focuses on the key principles of 'affinity, trust, participation and mutual responsibility' to facilitate social empowerment (KNH 2014:13). As the RPs disclosed, these principles could be challenged by the common problem of distrust. It is mostly effective towards anyone who does not belong to the closer circle of the family (Häusler 2006:266), which emerges from the strong emphasis on own kin group and their culture of fear (see 3.4.1 and 3.4.3). That is reinforced by their disappointing experiences with past group approaches (see 6.3.2). Nevertheless, such settings of distrust seem to be a typical starting point of many KNH SHGs. 'Initially SHG members often do not trust each other' (KNH 2014:28). The concept addresses this issue through the facilitation of a framework of clear rules and transparency, backed by their learning approach (see 7.4.1).

The principle of 'affinity' can be related to the aspect of homogeneity that is emphasised by KNH (see 4.5.1). However, from a perspective of complexity, diversity is important and should be restricted only cautiously (see 4.5). This research suggests that mixed-sex family groups with couples and their children are the culturally most adequate approach in the Ngäbe context. While it became clear that excluding men is inconsistent from various perspectives, it indicates that a mixed-sex setting could be the best approach to gender-related issues (see 6.4.5). In this setup, affinity is still possible if the group members come from a similar socio-economic background and share the desire to work together to improve their wellbeing. It comes to the point of having a common dream (see 6.3.1).

The kin group remains the centre of the social and economic life in Ngäbe society. Therefore, the dynamics that develop in a group that has members of different kin groups must be observed. In Chichica, the existence of the Campesino minority represents an additional interfering condition. The RPs said that there are differences and that these two groups sometimes struggle to relate or work with each other (I11:p11–13; :49–52; :137; I8:p110–116). Nevertheless, Mr Camarena considered an inclusive approach of Ngäbe people with Campesinos together to be more appropriate: 'We must be all together. Then, the idea is that Chichica grows, and if Chichica grows, it will not

be only for the Campesinos, or for the Ngäbe' (I11:p135). This corresponds to my call to limit diversity only if it is necessary (see 4.5).

The RPs often evaluated the aspect of group affinity from the perspective of common interests or based on a shared benefit (I5:p128; I8:p454; I8:p454; :463). Accordingly, Mrs Marieta (I8:p116) and Mr Camarena (I11:p135) argued that the Ngäbe people and the Campesinos should work together because as part of the community both would benefit. In the same way, it was argued that everybody should work together, regardless of sex or religious affiliation because they all had needs and would benefit equally by supporting each other. In a diverse complex context, KNH's emphasis on clear rules represents an essential facet of the concept. The principle of equity is essential to ensure that group members – men and women – can participate on equal terms (Barker & Schulte 2010:10; Chatman 2010:473; Pugh & Wahrman 1983:760). In the same way, rules, including mechanisms to enforce them (see KNH 2014:24) are essential to support the aspect of 'mutual responsibility'. In a complex setting with the 'selfish gene' as its basic unit (Rihani 2002:98–100), a basic set of critical rules is necessary to facilitate good interactions and an enabling environment.

Many issues of poverty come down to a relational problem, as indicated by this research's conclusions (see chapter 2). In the social dimension, distrust, selfishness, complexes, individualism, rivalry and power problems are some of the aspects that affect the groups. Cultural issues such as shame orientation and consensual decision making also influence group dynamics (see 3.4.1 and 6.4.3). Therefore, a clear set of rules that guides their interactions is also essential to facilitate an enabling environment for their mutual empowerment. This conclusion represents a core outcome from the perspective of CST (CSTCs #3, #8 and #9).

Finally, another issue highlighted by the RPs was their faith as an influential aspect of their relational context (see 6.3.5). The RPs of the first FGD in Guayabal (I3) in particular referred to the positive changes that resulted from their faith, based on biblical principles. While the factor concerning faith arose during the field study, it was beyond the scope of the research to go deeper into this topic (see 6.3.5). However, by taking the RPs' contributions seriously,

I recommend that the role of faith in the empowerment process, and particularly the role of churches in Ngäbe development, should be investigated more. This also applies to the question of how to address the spiritual sphere as a dimension of Ngäbe poverty adequately. While this research displays the significance of this component and its influence in the relational social context of the poor (see 2.5 and 3.4.1), it is not explicitly addressed by KNH's SHG concept.

7.4.3 Economic empowerment and handling savings and loans

To facilitate economic empowerment, KNH concentrates on the key principles of 'mutual trust, accountability, participation and creativity' (KNH 2014:13). The research shows that their framework based on transparency and accountability represents a significant factor that may allow the Ngäbe people to overcome current difficulties of handling money in groups (see 6.3.4). The RPs highlighted the importance of clear rules, particularly for handling the money, to build trust and to ensure transparency (I13:p136; I3:p128; I5:p64; I6:p155; I8:p182).

A major issue would be whether the groups would succeed in enforcing them (an aspect which will reverberate to all empowerment areas). A challenge will be if the group members will comply with their duties of saving and repaying their loans (see 6.4.3). This will be particularly complicated in mixed groups with people of the same kin group, as it is not usual to ask for money to be returned, particularly from relatives (see 6.3.4). Emphasising the duty to observe what was agreed as an issue of respect (a significant Ngäbe value, see 3.4.1) could become an important supporting factor. Furthermore, as shown, the SHG could rely on kin group-specific mechanisms to support the enforcement of rules (see 6.4.5.2). The roles elders and heads of families could play in this respect should also be considered. Perhaps, to avoid conflict with the non-interference principle, in the event of nonconformity SHG participants that belong to the same kin group could be urged to address the problem within their own circle. Finally, successful handling of rules and their enforcement requires training (conscientisation on the topic), good understanding of the Ngäbe context and a high cultural sensitivity by the CF that accompany the groups (see 6.4.1 and 6.4.5.2).

Another significant aspect related to the economic empowerment of the Ngäbe people is their background of a non-monetary economy (see 3.4.2). Despite their current significant involvement with the monetary system, their handling of money is still shaped by their traditional thinking patterns (see 6.3.4). However, more is required than just teaching them how to use the money. The increased involvement with the monetary economy involves different dynamics, which conflict with their traditional relational context.

In terms of Bourdieu's (1992:62; :70–75) model of capitals (see 2.6), the Ngäbe traditionally lacked a monetary capital. They did not need it, because their economy was based on barter and mutual support mechanisms. Their interactions relied on the direct exchange of goods and the accumulation of social and cultural capital (see 2.6). With the introduction of the monetary dimension, however, their long-lasting traditions were disrupted. To this day, the process of determining the role and the value of monetary capital in their changed context remains an uncompleted task. While this can lead to exploitation in their interactions with the outside world, in group settings there is a tendency to confuse monetary capital with social capital. That becomes evident when cultural values of collective property and mutual support are applied to the monetary dimension.

To cope better with the outside world, the Ngäbe people must learn to differentiate economic capital from social and cultural capitals. They need to determine the relationship between these capitals without mixing them. They need outside support that facilitates a learning process. In this respect, the SHG approach could provide a promising setting to help them learn to cope better with their situation.

Fostering creativity represents another important aspect for economic empowerment (KNH 2014:13). That is facilitated through the SHG concept by creating an enabling environment through clear rules and training, through the growing availability of loans and by the possibility of investing in projects of their choice. This last aspect is crucial in the Ngäbe context because of their individualistic tendencies (see 6.4.1). Furthermore, diversity enhances creativity by '[b]eing exposed to different perspectives' (Chatman 2010:449).

The proposed adaptation with family groups represents a better setting in this respect as it facilitates more diversity.

Another essential economic aspect is how the groups could provide basic insurance services for their members, as some KNH SHGs do (Flynn 2013:11; see footnote #38, page 79). The example of the CEES initiative in Chichica (see 6.3.1) displays, how significant the impact of that can be. Possibly the promoting organisation (PO) and later the federation could facilitate additional insurance services based on a small fee paid by the participants. Along with handling social emergencies, it would help to cover risks related to their business. While this option would represent another advantage of participating in the groups, it could be a factor that supports creativity and catching a 'business attitude' (KNH 2014:29) by being backed in essential aspects of unexpected loss.

Finally, facilitating an enabling environment to its full extent for economic empowerment is beyond the possibilities of a single SHG. It regards issues such as market linkage which is a precondition for people to grow in their business. It is at this point that the other levels of the PI and the PO play a significant role in addressing issues like market linkage on a larger scale, that a group cannot solve alone. The aspects of advocacy and lobbying are essential components of the concept in this respect that provide the SHGs with 'the techniques to bring their agenda to the attention of key stakeholders and demand the realisation of their rights' (KNH 2014:57).

7.4.4 Political empowerment and people's institution

KNH emphasises the principles of 'independence and involvement' in political empowerment (KNH 2014:14). These emphases are meant to contribute to structural changes that facilitate development. This reasoning is grounded on the assumption that '[u]nless structural and policy changes take place, it may be difficult to sustain or continue the economic, social, and political gains of SHGs and cluster level associations (CLAs) at local levels' (parenthesis in original) (KNH 2014:48).

The framework of CLAs and federations is not unknown to the Ngäbe people. Panama has a legal framework for cooperatives (de Gracia 1991:29), which envisages superordinate structures such as federations and confederations

(:34) to form umbrella organisations similar to KNH's SHG approach. The German agroforestry project (PAN/ANAM-GTZ) provided detailed practical guidance about the legal requirements for forming organised groups in the comarca (Mendoza B. 2002).

Although the concept enables the SHG participants to address development issues at the local level through CLAs and federations, they will have the option to address issues to facilitate their development in a broader context. Mr Bernardo said:

If a chain exists, a confederation of groups, they could become an important voice in [...] political terms. Look, the better the groups are organised or more consolidated, that can have more influence in the political part (I2:p104).

The importance of KNH's emphasis on political empowerment for the Ngäbe context becomes evident by their difficulties in the political sphere. Along with the problems with leadership (see 3.4.3 and 6.3.3) they struggle with Panama's government, which in practice displays limited interest in helping them (see 1.2.1). The government's current approaches follow colonial and integrationist patterns that lack understanding of the Ngäbe culture and their concerns (see 3.2.3 and 3.3). The structures of the PI could give them the opportunity to make their voices heard and enforce change in a broader political context. It could empower them to make the Panamanian government and their politicians more accountable.

It was conspicuous how often the RPs referred to their rights when speaking of the fight for the comarca (I4:p45; I5:p16; I7:p21; :27–30; I8:p15). In their ongoing fight for the recognition of their rights, CLAs and federations could provide the SHG participants with a valuable platform. Central aspects highlighted by the RPs were the need to facilitate basic services, have better infrastructure and adopt an education system that is better suited to their context. These factors represent significant preconditions to facilitate a more enabling environment for their development (Rihani 2002:14).

A significant limitation of the comarca regards the lack of autonomy and self-determination, which represents an infringement of essential rights of indigenous peoples (bmz.de 2006:9; Monaheng 2001:127; Turner 2008). The strength in numbers through the CLAs and federations could provide them with

a platform to assert their rights in the existing context of disempowerment. Many changes are needed in the political domain to facilitate a more suitable environment for their development. 'Collective action is an important force that can pressure changes in policies and bring about transformative change' (Fukuda-Parr 2003:309).

KNH's holistic approach is one of its key advantages. The concept does not end at the SHG level, but has a three-tier structure to support the empowerment process up to political level. The efforts to build a PI are not merely complementary activities, but an integral component of the approach. While the SHGs represent a significant gain for the participants, the supporting structures of the PIs facilitate a platform to address issues that are beyond the scope of a single SHG. As these structures are meant to enforce people's independence and agency, they contribute to the sustainability of the approach.

7.5 EMPOWERMENT, COMPLEXITY AND THE SELF-HELP GROUP CONCEPT: SUMMARY AND FINAL ASSESSMENT OF RESULTS

I defined empowerment as 'a multi-dimensional process that enables people to gain control over the situation in which they live, allowing them to unfold skills they have and make use of their assets to make a change' (see 1.1 and 2.6). This approach to development as empowerment is based on two central premises (see 2.6):

- The multiple dimensions of poverty affecting the complex context of the poor require a multidimensional approach to development.
- As active agents of their complex context, the poor should be the main actors of their development. They have assets, but need an enabling environment to develop their skills.

Based on CST (see chapter 2), these conclusions allow for the handling of a complex context, which must be considered by the SHG concept:

- The elements of a system should not be examined in isolation (CSTC #1). A holistic understanding is needed by considering all the known dimensions of the system and the interrelatedness of all its components (CSTCs #6 and #10).

- A complex system reacts in a non-linear fashion. Therefore, its reactions to specific inputs cannot be predicted (CSTCs #2 and #4). Uncertainty must be accepted (CSTC #5).
- Approaches targeting complex systems must be context specific and process oriented (CSTCs #4 and #5). Monitoring and scenario planning are needed (CSTCs #5 and #7).
- Based on the aspects of humans as adaptive agents and the emergence of a system, a complex system cannot be controlled by top-down or centralised approaches (CSTCs #3, #7 and #8).
- To facilitate an enabling environment for development, bottom-up approaches and minimal rules are needed. Central controls must be minimised, as in the organisational structures (CSTCs #3, #7 and #9).
- To transfer an approach, the emphasis must be on 'good principles', rather than 'best practices' (CSTC #5).

With a few exceptions, the KNH SHG concept complies with these requirements to facilitate an enabling environment in a complex setting. Regarding the Ngäbe context, KNH's emphasis on clear rules and training were two of the main aspects that were highlighted by the RP as essential factors for success. Furthermore, the conscientisation process supported by training and reflection provides a framework which supports the change process from the bottom-up.

From the perspective of the CST, this change process, which starts at personal level, represents a significant factor in facilitating an enabling environment for development. Then, as active agents and basic units of a complex system, each person influences considerably the relational context in which he or she lives. The significance of that was highlighted by Mr Benito in the final review in Chichica, who said: 'things will change when our minds change, the way we look at things' (I14:p59). This statement is in accordance with Myers (2011:218), who writes that 'only changed people can change history. If people do not change, little else changes in the long term'.

Regarding the rules, a critical remark is necessary. While some basic rules are essential to facilitate the self-organisation capacity of a complex system, they should not restrict the system too much (CSTCs #3 and #9). One implication of

the CSTC #7 regarding 'chaos and the edge of chaos' is that such a space of continuous change will work best if based on a limited number of critical rules (Ramalingam & Jones 2008:40). Therefore, while the emphasis on rules is vital for the SHGs, it must not be exaggerated to the extent they become a limiting factor (Chambers 2014:195).

As complexity displays the need to follow principles, based on the outcomes of this research, I recommend the following principles to guide the definition of the rules:

- Equality and equity. All participants have the same rights. All rules must ensure that all members are treated on equal terms.
- Transparency and accountability. The goal must be to create a clear framework regarding roles and procedures in the group.
- Responsibility and commitment. The participants commit themselves to comply with what the group agrees and to accept the consequences if they fail to attain to it.
- Rule consistency. For each rule, a consequence for non-compliance must be defined. The groups must also define what happens if a person refuses to acknowledge a penalty.

Along with these principles, it is critical that the groups should define how they will handle disagreements and conflicts.

Finally, should the PO define basic rules in advance? From the background of this research, the answer is clearly No. Trusting in the ability of the 'oppressed' to reason is a prerequisite to enter into a dialogue with them (Freire 1975:52). 'Participation is meaningful when it means ownership of the processes, all the processes' (Rihani 2002:80). Therefore, the emphasis must be placed on principles and on areas for which the groups are advised to define their rules. Training, approached as a conscientisation process, and self-evaluation and monitoring are then meant to support the ongoing learning process of the participants including the definition and handling of their rules.

7.6 RECOMMENDATIONS

Based on this research, I recommend these guidelines for the definition of a Ngäbe SHG approach:

7.6.1 General

- The process to develop a Ngäbe SHG concept must involve a participative process with the Ngäbe people. The goal must be to develop a model consistent with their context and their vision of development.
- Clear guidelines should be defined to achieve a holistic gender approach and a proper inclusion of all family members. Emphasis must be placed on women's empowerment and on how to combine single-sex and mixed-sex activities with the different peer groups (see 6.4.5.3).
- The extension to include couples and their children requires defining how to handle the savings and loans in this different setting.
- Along with the emphasis on building the PI from an early stage, the PO should seek options to facilitate market linkage (see 4.4, 6.4.3 and 6.4.5.2).
- The SHG concept should not be seen as a cost-effective approach to poverty reduction, as it is often done (Anderson et al 2014:11; Lee 2010:1; World Vision 2012:21). Enough staff should be available to have sufficient time to support the groups adequately, particularly in the starting phase. Because of the challenging Ngäbe group dynamics (see 6.4.5.2), the SHGs will probably require more human resources than in other contexts.
- The concept should include guidelines aimed at strengthening Ngäbe cultural identity, like using Ngäbere as the primary language (see 6.2.2).
- Topics regarding group dynamics and cultural influences should be addressed at an early stage of the group-forming process to formulate a reflected definition and handling of the group's framework (see 6.4.5.2).
- Ways in which to handle Ngäbe group dynamics must be defined. It involves considering the influence of kinship thinking, parental relations, collective property, mutual support mechanisms, the 'culture of fear', shame orientation and the taboo of criticising (see 3.4.1) on issues like the handling of rules, disagreements, conflicts or money (see 3.4.2 and 3.4.3).
- The groups must determine how to handle seasonal absences (see 6.4.3).

7.6.2 Focal points

These issues represent the most important aspects that should be considered to develop a Ngäbe SHG approach from KNH's concept:

- Group composition: Focus on mixed-sex family groups with couples and young people (see 6.4.2 and 6.4.5.3).
- The frequency of meetings: Give the groups the options to choose between meeting weekly or every other week (see 6.5.2 and 6.4.5.3).
- Ngäbe consensual decision making and handling of conflict: Determine culturally a suitable approach for the groups to handle conflicts and disagreements. Emphasis must be placed on the role of the CFs, elders and family heads (see 6.3.1 and 6.4.5.2).

7.6.3 Principles

To transfer the KNH SHG model to the Ngäbe context the emphasis should be placed on good principles. Based on this research these are the most important:

- Based on KNH's two main principles and their principles regarding the three empowerment areas, follow an asset-based approach that regards people as capable agents for their own development. Focus on facilitating an enabling environment for their development (see 4.5.1 and 7.4).
- Facilitate a process of conscientisation through training, goal setting, evaluation and monitoring (see 6.4.1 and 7.4.1). Promote mutual learning on all levels to facilitate a positive effect of co-evolution (CSTC #10) (see also KNH 2014:64–67). The monitoring must be extended to include gender issues (ILO 2014:8).
- Along with the promotion of a clear and minimal set of rules, ensure their enforcement by the groups is equally important (see 7.5). The groups must define how to handle that (see 7.4.2).
- Follow a rights-based approach (see 4.5). As an influential and critical stakeholder of Ngäbe development, the Panamanian government (see 3.2.3, 3.3 and 6.2.3) must be addressed according to an approach of lobbying and advocacy from the beginning as advised by KNH (2014:41; :57–59).
- Accept uncertainty (CSTC #5). From the perspective of the CST, change cannot be controlled (see 7.5). Those implementing the approach will need

to follow a process-oriented approach and emphasise monitoring and evaluation (also for the staff; see 2.6, 4.5.1 and 6.4.1). External evaluations are a further tool to support this process.

- Consider cultural influences at all stages of the implementation (see 7.3). Monitor and reflect the aspects affecting the approach with the SHGs and the team supporting the groups and adapt the approach if necessary.

7.7 POINTS FOR FURTHER STUDY

This research allowed deep insight into the Ngäbe context, and revealed many topics that require more research. This relates to the implementation of the SHG approach and, in general, research regarding development.

7.7.1 Issues regarding the implementation of the approach

- Evaluate how the SHG approach could be used to reach the youth, as the largest group in Ngäbe society. I argued to extend the idea with mixed groups with couples to also include young people. That, however, must be verified to see whether it is suitable (see 6.4.5.3).
- Research is needed into the ways that patriarchy, stereotyping, masculinity, socio-cultural influences influence men's participation in SHGs (see Mbuki 2012:63–64).
- Determine how to handle people with natural leadership qualities in the groups without disempowering them. Regarding the Ngäbe context that includes the issue of involving elders or head of families adequately in the groups (see 6.5.2).
- Evaluate how an adapted SHG concept could be implemented to support those working outside the comarca permanently or as seasonal workers (see 6.4.3).
- Study how the PI could facilitate regional cultural gatherings to fulfil a function such as the *balserías* (see 3.4.2) in a constructive setting with sports, markets and cultural performances. It regards the former function of *balserías* to strengthen social ties and cooperation, and the production of surplus (Martinelli 1993:25–26), exchange of goods (Jiménez M. 1984:16), and competition and cultural aspects (Young 1993; Young & Bort 1977:4–5).

- Investigate how kin group dynamics could affect SHGs involving members that belong to different kin groups (most members of the SHGs will probably be related). Enquire about the possible effects of forming groups of Ngäbe people with Campesinos (see 7.4.2).
- Undertake more research on the topics of diversity and homogeneity and how they influence group dynamics. The perspective of complexity must be considered, where diversity represents the more accurate representation of reality (see 4.6).

7.7.2 General issues regarding development

- There is a lack of literature on men's involvement in mixed group approaches (see 4.5). 'Further research on ways to scale up existing strategies and tools engaging men and boys is needed' (ILO 2014:9).
- The essential elements of Ngäbe culture should be systematised from their perspective to provide a better base for future development interventions. Few sources are available on the Ngäbe worldview (see 3.4.1).
- Studies on the influences of the cultural background of the Ngäbe people on their current transition from a traditional economy, based on barter, collective property and mutual support, to a monetary economy, are needed. The studies should propose strategies that could help the Ngäbe people to handle it more successfully without losing their indigenous identity.
- The influence of the spiritual world to Ngäbe development must be studied more. It represents a determining aspect in their daily life (see 3.4.1).
- Based on the RPs' contributions, the role of faith and the role of churches in Ngäbe development need to be investigated. While there is evidence that the Ngäbe consider it important, little information substantiates the reasons behind it (see 6.3.5 and 7.4.2).
- Existing difficulties with the imposed dual government system should be studied and put forward on ways in which the Ngäbe could approach the problem (see 3.4.3 and 6.3.3).
- Most topics discussed in chapter 3 need more in-depth study. There is not much available information about the effects of paternalism, postcolonialism and the lack of recognition of indigenous rights in Panama (see 3.2.3 and

3.3). Also, critical publications are needed regarding Panama's problematic relationships with its indigenous groups and their refusal to ratify the ILO Convention 169 (see footnote #25, page 62).

- More research on Ngäbe history is needed that results in publications that are available to the Ngäbe people. Most RPs demonstrated little knowledge of their history. From the perspective of empowerment and indigenous research, more research carried out by Ngäbe people is essential. It is alarming how research among the Ngäbe people is conducted predominantly by outsiders. 'The poor will be less poor when they learn to do their own research and analysis and find their own voice' (Myers 2011:274).

7.8 METHODOLOGICAL REFLECTION

In general terms, the approach followed in this research proved to be best-suited to addressing the research problem. The extensive literature review in the beginning and the framework based on the CST provided an excellent foundation to prepare the field study. It allowed me to complement from another perspective previous insights for a much deeper understanding of the Ngäbe context.

The methodological framework of the empirical research based on the GTM proved useful by allowing me to address the research question dynamically. It required a great deal of intensive work and travelling, as I had to return to the study locations for each iteration and have the transcriptions and the analysis done in between. Nevertheless, because the procedure allowed me to adapt the questionnaires as the study developed, I was able to address new issues that came up during the process, which was useful.

I reached good saturation of the data. While every interview added more perspectives and insights, the RPs statements about the most significant topics often overlapped. The data gathered are of high quality and provided a well-grounded basis to address the research problem.

The use of participatory elements and visualisations proved helpful. It helped to explain the concept and eased the discussions. Often the RPs took the relevant card when talking about a particular aspect of the SHG concept.

In the discussions about their context and the SHG concept, the RPs proved themselves real experts. Because most of them had been in touch with organised groups in the past and several other collectives, they had a lot of experience in this area.

The review of the results at the end of the field study with the RPs was also valuable. It allowed me to clarify additional issues and increased my confidence in the validity of my conclusions from the Ngäbe perspective. Taking notes on my observations was helpful in avoiding a memory bias, as writing this dissertation took a long time. The checklists for the reflections and review were valuable in helping me to make adjustments during the field study if necessary. Finally, while the transect walks did not contribute major inputs that were directly reflected in this dissertation, they helped me to gain a better insight into the contexts. For instance, the round-walk in Guayabal took us more than four hours, showing how dispersed the Ngäbe people are.

The difficulties with language were sometimes a challenge (see 1.6). Particularly in Guayabal, some FGD RPs did not speak good Spanish. Translation was needed in some cases, which complicated communication. It would have been easier for everybody if I had been able to conduct the study in their mother tongue. Nevertheless, based on how well most of the people participated, it seems to not have influenced the group dynamics significantly.

Furthermore, the role of my contacts during the FGDs was a bit ambiguous. While they supported me with the explanations and with translating, they also participated with their opinions in the discussions. I think that their role should have been defined more clearly. Nevertheless, I abstained from addressing that during the study as I did not want them to see it as a critique of their engaged involvement. Also, their contributions were valuable in their content and stimulating for the discussions.

The difficulties of the Latino-Ngäbe relationship were evident during the study. In one case I asked one of my contacts if it was all right to have a Latino friend join an FGD as an observer. The answer was No because he does not trust Latinos. However, my contacts said that they felt that the RPs seemed to trust me. A key factor they pointed out, was my relationship with them and that they had introduced me. This acceptance facilitated a confident atmosphere during

the interviews and many profound insights, as we could talk openly about the topics.

Finally, based on what I perceived and the feedback, the interviews seem to have been a motivating experience for the RPs according to the aim of this research (see 1.10). The self-imposed requirement to lead the discussions from a positive asset-based perspective (see 5.2.1.1) was helpful, as many of the topics were discouraging experiences. Although it was clear to the RPs that there were no plans to implement the approach yet, most left the discussions very motivated and expressed their gratitude at being able to participate in the study.

7.9 CLOSING WORDS

This research discloses many significant aspects regarding Ngäbe development and some influential factors that must be considered in implementing the SHG approach in the comarca. Developing a Ngäbe SHG concept based on KNH's model demonstrates high potential to contribute to Ngäbe empowerment. Nevertheless, some uncertainty remains regarding whether the approach will succeed in changing the situation in the comarca. It represents a challenging context, in which many threats in different domains could cause the approach to fail. Handling this complexity requires accepting uncertainty and following a process-oriented approach to development.

The strengths of the SHG concept display the potential to overcome the obstacles posed by the Ngäbe context if adapted appropriately to their circumstances. It could become an effective approach in addressing poverty based on the empowerment of poor as the main actors of their development. Its potential lies not only in being a holistic approach to empowerment from the bottom up, but in its flexibility to dynamically adapt to the changing circumstances of a complex setting along the way.

Therefore, if the implemented SHG concept could overcome the many existing difficulties reported in the comarca and reach that positive dynamic of mutual empowerment envisioned by the concept, the various levels of the SHG will influence development among the Ngäbe people significantly. It embodies the unique opportunity to contribute to their unity, not only at the group level, but

also to transcend the context of their kin groups. It would allow the Ngäbe people to take the development of their comarca into their own hands, beginning in their communities and ultimately having an effect at regional and national level.

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APPENDIX OVERVIEW

A0 DIGITAL ARCHIVE OF EMPIRICAL RESEARCH

This section gives an overview of the files contained in the digital archive of this dissertation complementing the information of this Appendix. Most of this information will be available for evaluation only. You are not allowed to use or publish any of the contents without my consent.

Folder	Content
A0.1 Document Archive	Ethical clearance, signed consent forms and participant documentation, planning documentation (pre-study arrangements, visualisations), transcription rules; other documents and reports related to the application and carrying out of the dissertation
A0.2 Questionnaires	Questionnaire development, original version (English), field study versions (Spanish), changelogs
A0.3 Interview Transcriptions	Document with the transcription of all interviews and Empirica transcription rules.
A0.4 GPS Data	GPX logger files of trips and research locations. Contains a link for an online visualisation of the files
A0.5 Mapping	Results of mapping activities (photos)
A0.6 Photos	Pictures of the transect walks in Chichica and Guayabal
A0.7 Analysis & Reflection	Notes related to the data analysis, research journal and reflection. MAXQDA data and files related to the data analysis

[>>View complete file structure <<](#)

A1 INTERVIEW REFERENCE LIST

This list displays the references of the transcribed interviews of the field study. The document with the transcriptions (Mannale 2017), is available only to the supervisors and examiners of this dissertation. It can be found in the attached appendix or in the digital archive (A0.3).

- I1. Camarena, Edilsa. 2017. Expert interview (pre-test). Interview conducted by the author. May 1. Alto Caballero, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 2-22.
- I2. Jaén, Bernardo. 2017. Expert interview. Interview conducted by the author. May 2. Buäbti (Llano Tugrí), Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 23-42.
- I3. FGD 1 in Guayabal (pre-test). 2017. Focus group discussion. Interview conducted by the author. May 3. Guayabal, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 43-60.
- I4. Quintero, Alejandro. 2017. Expert interview. Interview conducted by the author. May 3. Guayabal, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 61-74.
- I5. FGD 1 in Chichica. 2017. Focus group discussion. Interview conducted by the author. May 5. Chichica, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 75-103.
- I6. Venado Jiménez, Catalino. 2017. Expert interview. Interview conducted by the author. May 10. Lajita, Chichica, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 104-125.
- I7. FGD 2 in Guayabal. 2017. Focus group discussion. Interview conducted by the author. May 11. Guayabal, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 126-161.
- I8. FGD 2 in Chichica. 2017. Focus group discussion. Interview conducted by the author. May 5. Chichica, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 162-201.
- I9. FGD with Students. 2017. Focus group discussion. Interview conducted by the author. May 14. David, Chiriquí, Panama. In Mannale 2017, pp. 202-235.

- I10. Salinas, Abel. 2017. Expert interview. Interview conducted by the author. May 18. Peña Blanca, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 237-251.
- I11. Camarena, Cristóbal. 2017. Expert interview. Interview conducted by the author. May 19. Chichica, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 252-272.
- I12. de Gracia, Ignacio Rodríguez. 2017. Expert interview. Interview conducted by the author. May 22. Panama City, Panama. In Mannale 2017, pp. 273-304.
- I13. Final group review. 2017. Group analysis in Guayabal. Interview conducted by the author. May 18. Guayabal, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 305-315.
- I14. Final group review. 2017. Group analysis in Chichica. Interview conducted by the author. May 19. Chichica, Ngäbe-Buglé Comarca, Panama. In Mannale 2017, pp. 316-327.

A5.X CHAPTER 5 APPENDIX CONTENTS

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