Doing critical dialogic accounting and accountability research: an analytical framework and case illustration

Article  (Accepted Version)

Hopper, Trevor, Tanim, Farzana and Brown, Judy (2023) Doing critical dialogic accounting and accountability research: an analytical framework and case illustration. Accounting, Auditing & Accountability Journal. ISSN 0951-3574

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### Doing Critical Dialogic Accounting and Accountability Research: An Analytical Framework and Case Illustration

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<th>Accounting, Auditing &amp; Accountability Journal</th>
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<td>Manuscript Type:</td>
<td>Research Article</td>
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<td>participatory action research, NGOs, women’s empowerment, critical dialogic accounting and accountability, agonistic research methodology</td>
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Abstract

Purpose: To present an analytical framework for conducting critical dialogic accounting and accountability-based participatory action research to further democratisation, social change, and empowering marginalised groups, and to reflect on its application in a Bangladeshi nongovernmental organisation’s microfinance program.

Approach: The framework, synthesising prior CDAA theorising and agonistic-inspired action research, is described, followed by a discussion of the methodological challenges when applying this during a ten-year, ongoing intervention seeking greater voice for poor, female borrowers.

Findings: Six methodological issues emerged: investigating contested issues rather than organisation-centric research; identifying and engaging divergent discourses; engaging marginalised groups, activists and/or dominant powerholders; addressing power and power relations; building alliances for change; and evaluating and disseminating results. We discuss these issues and how the participatory action research methods and analytical tools used evolved in response to emergent challenges, and key lessons learned in a study of microfinance and women’s empowerment.

Originality: The paper addresses calls within and beyond accounting to develop critical, engaged and change-oriented scholarship adopting an agonistic research methodology. It uses a novel critical dialogic accounting and accountability-based participatory action research approach. The reflexive examination of its application engaging NGOs, social activists, and poor women to challenge dominant discourses and practices, and build alliances for change, explores issues encountered. The paper concludes with reflective questions to aid researchers interested in undertaking similar studies in other contentious, power-laden areas concerning marginalised groups.

Key words: participatory action research, NGOs, women’s empowerment, critical dialogic accounting and accountability, agonistic research methodology

1. Introduction

Contemporary societies face many challenges, “characterized by complexity, uncertainty, disputed facts, conflicting values, high stakes and a pressing need to act” (Joosse et al., 2020, p.758). Conventional problem-solving approaches struggle to address these, precipitating growing calls for innovations in governance, civil society mobilisations (Leach et al., 2010), and more “critical, engaged and change-oriented scholarship” committed to social justice that recognises contentious, messy, social change dynamics (Joosse et al., 2020). This is unavoidably political, requires engagement with marginalised groups, activists and with (and against) dominant powerholders.

Critical accounting researchers have called for “creating accounting with a global moral compass” (Hopper, 2019, p.88) and increasing civil society’s and poor and marginalised peoples’ influence within democratic processes. Accounting researchers have also been encouraged to join movements seeking such reforms (e.g., Cooper and Hopper, 1988; Cooper et al., 2005; George et al., 2021). These calls tally with critical dialogic accounting and accountability (CDAA) research approaches. For example, extending pluralism by engaging with divergent ideological perspectives and associated power struggles, to critique and transform accounting (Brown, 2009). To this end, Dillard and Vinnari (2019) advocate the development of accountability-based accounting systems and forming responsibility networks. Tregidga and Milne (2020, p.1) propose a switch from an “organisation-centric” framework
for analysing accountability struggles to one concentrating on “contests over issues” and which “sheds light on conflict rather than shies away from it”. Researchers have also reflected on developing counter-accounts promoting reforms through accounting-social movement collaborations (George et al., 2021; Tanima et al., 2021). However, despite the growing interest in how CDAA can promote democratisation and progressive change (e.g., Gallhofer and Haslam, 2019; Kingston et al., 2020; Purola and Mäkelä, 2019), much CDAA research remains conceptual – its methodology and research methods have received less attention.

CDAA approaches share some principles with action research. Both advocate researcher(s), and civil society groups collaboration, critically reflecting on practices and, based on the evidence gathered, identifying and implementing improved ones. However, much accounting action research works with managers to develop corporate accounting systems (e.g., Adams and McNicholas, 2007; Apostol et al., 2021); to develop and critique interventions within businesses (e.g., Baard, 2010; Masquefa et al., 2017); and to foster student-centric learning (e.g., Hazelton and Haigh, 2010). Whilst these have merit, they neglect many CDAA concerns, e.g., that critical academics and activists should surface social contradictions and structural inequalities obscured in mainstream discourses (Brown and Dillard, 2013, p.12).

Given this research’s commitment to CDAA approaches, we turned to participatory action research (PAR) methods, as recommended by Brown and Dillard (2013) and Brown et al. (2015). PAR has a “long established tradition”, regrettably “little used in the accounting research literature” (Parker, 2014, p.16). Its premise is that whilst academically generated knowledge has value, so does de-legitimised knowledge from marginalised communities impacted by research and they should be involved in framing its questions, design, methods, and modes of analysis. Recent PAR literature, informed by agonistic political theory, warns that overly optimistic or naïve images of collaborating with multiple stakeholders, based on expectations of conflict-free engagement, can impede democratization and transformative change (Joosse et al., 2020; Larsen et al., 2017). However, agonistic research “is rather new, and therefore competence and knowledge are underdeveloped” (Joosse et al., 2020, p.9). There is much to learn about taking CDAA and PAR into the field, within different empirical contexts, and its ability to link action with activism (George et al., 2021).

To further knowledge about CDAA praxis, this paper presents an analytical framework informed by CDAA theory and agonistic-inspired action research for studies in contentious, power-laden settings. Its application is illustrated in a ten-year, ongoing intervention in a Bangladeshi nongovernmental organisation’s (NGO) microfinance program to amplify the voice of, and empower poor, female borrowers. It reflects on the methodological challenges experienced. The lead author\(^1\) commenced studying the NGO – Integrated Social Development Effort (ISDE) – in 2011. The aim was to: surface the political; advance women’s empowerment by engaging with divergent discourses and associated power relations; promote democratic contestations of neoliberal microfinance programs in developing countries; demonstrate their ‘dark side’ neglected in official accounts; co-develop counter-accounts with local poor women and gender change activists; and build alliances campaigning for reforms (Tanima et al., 2020, 2021).

The analytical framework and reflections cover six key methodological issues for CDAA-based PAR: investigating contested issues rather than organisation-centric research; identifying and engaging divergent discourses; engaging marginalised groups, activists and/or dominant powerholders; addressing power and power relations; building alliances for change; and evaluating and disseminating results. Discussion of these issues generally and during their application covers

\(^1\) Hereafter called ‘the researcher’. 
experiments with PAR methods, e.g., showing videos on dominant discourses, storytelling to construct
counter-accounts, and situational analyses to identify change possibilities; incorporating local
knowledge without romanticising it; making academic frameworks accessible to lay audiences;
examining ideological differences; recognising power dynamics; and active involvement in social
movements for socio-economic change.

The paper is organised thus. Section 2 differentiates our analytical framework, CDAA-based PAR,
from conventional research and managerial approaches to PAR. Section 3 provides information on
the case site, the three ISDE engagements and PAR methods employed, how methodological
challenges were addressed, and lessons learned. Section 4 provides concluding comments and a set
of reflective questions to aid other studies of this ilk.

2. CDAA-based PAR – analytical framework

The transformative promises of participatory and action research can lead to a preoccupation with
methods and tools, diverting attention from important questions about politics, purpose,
facilitation, and the philosophical and pedagogical claims that underlie the use of these methods
(Pettit, 2012, p.11).

Research seeking a social impact and being a catalyst for social change has several forms. We adopted
CDAA praxis and an agonistic research methodology employing PAR because, like Joosse et al. (2020),
we concurred that more “critical, engaged and change-oriented scholarship” is needed. In this
section, we position CDAA-based PAR as a critical form of action research and then outline the six key
methodological issues in conducting it.

2.1 CDAA-based PAR as critical action research

Action research takes many forms with different degrees of participation, though these are “often
lumped together into a single ‘alternative’” and contrasted with “conventional research” (Pettit, 2012,
p.11). In the ‘alternative’ approach, participants are depicted as “involved in defining their concerns,
their learning leads directly to changes in their practice, and their findings are also used by themselves
and others to advocate change”, which is “more authentic and empowering” (ibid, p.11). In
conventional research, by contrast, “outside experts” define the problem, gather data, conduct the
analysis, and make recommendations (Cornwall and Jewkes, 1995). Action researchers often dismiss
conventional research “as too abstract and theoretical, easily distorted by the power of external actors
and used to impose changes from above” (Pettit, 2012, p.11). However, it is naïve to assume
participatory research is “inherently more inclusive and progressive” (ibid., p.11, emphasis in original).
It can be instrumental and manipulative. As the opening epigraph indicates, it is not a question of
what research methods are used but how, and the politics, aims and philosophies underpinning their
use.

Following Kemmis (2009), some accounting researchers distinguish between technical, practical, and
critical action research (e.g., Apostol et al., 2021; Curtis, 2017). Technical action research aims to
improve practice by applying practical knowledge and skills, e.g., developing accounting reports based
on the business case for sustainability (Apostol et al., 2021). This may involve others, but the
organisation is centre-stage, and its management decides what should be changed. Practical action
research seeks collaborative inquiry with all interested constituencies when evaluating “what is good,

Instrumentally using participation and action research has a long history; see Cooke (2003) on their use as “a
tool of indirect rule” in colonial administration and Kristiansen and Bloch-Poulsen (2014) for contemporary
examples.
right, or just for the practice” (Curtis, 2017, p.55). For example, accounting reports addressing accountability to stakeholders. Whilst this involves more participants with potentially diverse views, it pays limited attention to power and politics. Critical action research critiquing dominant practices and structural arrangements is more demanding and potentially transformative since it “requires openness towards changing well-entrenched norms, values and practices” through collective action (Apostol et al., 2021, p.859). CDAA-based PAR falls within the latter category, and more specifically, an emergent strand of critical action research endeavouring to work “agonistic ideas systematically into analytical frameworks and the practice of process design and facilitation” (Joosse et al., 2020, p.9).

2.2 Six key methodological issues for CDAA-based PAR

Six key methodological issues for CDAA-based PAR are outlined below. Section 3 reflects on their treatment during the ISDE engagements. They were derived from CDAA-related theorising, agonistic-inspired critical action research (e.g., Joosse et al., 2020; Larsen et al., 2017), and the methodological challenges of the CDAA-based PAR intervention reported here. Like other less ‘managed’ approaches to PAR (e.g., Petit, 2012), these do not entail neat, sequential steps, but engage ongoing, iterative processes often operating in parallel and requiring adaptation to specific research contexts.

2.2.1 Investigating contested issues rather than organisation-centric research

Rather than adopting the Habermasian consensual underpinnings of most critical PAR (e.g., Kemmis et al., 2014), CDAA-based PAR pursues “critical, engaged and change-oriented scholarship” based on agonistic research methodology (Joosse et al., 2020). The former approach, like depoliticised managerial PAR, tends to reinforce existing orders by discouraging critique, dissent, and contestation. For example, Apostol et al.’s (2021) PAR helped re-frame sustainability from “a negative connotation associated by many with environmental activists” to a business case approach (p.857). Whilst this helped “smooth the dialogue with corporate representatives and make the sustainability notion appealing to them”, the authors acknowledge that it “failed to advance a broader and more critical view of sustainability”, whereby participants can “interrogate and debate the unsustainable aspects associated with the case company’s industry” (p.386). Instead, “the goals set… along with funders’ expectations… favoured business interests” (p.869). In contrast, CDAA-based PAR pursues issues-based rather than organisation-centric engagements (Brown and Dillard, 2013; Tregidga and Milne, 2020). Here, researchers avoid organisations setting the terms of engagements, e.g., by controlling discussion topics or who can participate (Tanima et al., 2021, p.19). Rather than working with organisations, CDAA-based PAR works within organisational and/or civil society spaces, focusing on strategies to address contentious issues. It transcends organisational or local community levels, where much PAR resides (Cornwall and Jewkes, 1995; Harvey et al., 2012) by linking local issues to global ones, and showing how these typically involve multiple actors, e.g., dominant powerholders – namely corporations, government agencies, global development institutions, mainstream experts; and marginalised groups, NGOs/social movements, and critical academics.

In CDAA-based PAR, incorporating contested issues surrounding the ‘situation’ is key (Clarke, 2005). Situational analysis goes beyond conventional qualitative methods’ assertions that ‘context matters’,

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4 For CDAA-related discussions of engagement, see Bebbington et al. (2007); Brown and Dillard (2013); Brown et al. (2015); Brown and Tregidga (2017); George et al. (2021); and Sorola (2021).
i.e., ‘outside’ or ‘external’ factors shape human interactions. Instead, elements that do or could influence the situation, such as competing discourses, major institutions, regulatory frameworks, technologies, historical events, social movements and physical or socio-economic environmental changes are analysed as ‘inside’ it. This helps identify how: situations change as people debate, negotiate, organise, protest, or reposition; discourses travel locally, nationally, or globally; ideas and concepts are developed, abandoned, or transformed; legislation, policy frameworks and education change; new technologies are developed; individuals or groups join or leave the contested arena; and physical environment or political economy changes (Clarke, 2012).

2.2.2 Identifying and engaging divergent discourses

For CDAA, discourse struggles are central to democratisation and social change processes. CDAA-based PAR, following its agonistic democratic roots, stimulates critical reflection and debate in politically contentious areas. Identifying and engaging with competing discourses is essential as dominant discourses construct and constrain meanings, subject positions, and possible actions. For example, shaping how people conceive their place in society, restricting their awareness of alternatives, and thus reinforcing existing power relations (Tanima et al., 2020). Given CDAA’s post-structural underpinnings, discursive and material realities cannot be split. To understand controversies and antagonisms surrounding contested issues, literature reviews, analyses of policy documents and practices reproducing dominant discourses, and accessing and establishing counter-hegemonic views, initially a mapping exercise may be undertaken to delineate the political frontiers between discourses. Depending on how well documented controversies are, academic frameworks can be drawn upon, e.g., Sorola (2021) built on Brown and Fraser’s (2006) delineation of business case, stakeholder-accountability, and critical discourses on social and environmental accounting. However, these analyses must be accessible to PAR participants, relate to their experiences, and demonstrate existing orders’ social construction. When divergent discourses are engaged, rich, novel, and transformative discussions can emerge and disrupt taken-for-granted understandings (Brown and Tregidga, 2017; Norval, 2007).

Introducing a competing discourse affecting people’s perceptions of themselves and others, and institutional practices can expose different framings and problem representations, and render power relations visible (Brown and Dillard, 2015; Sorola, 2021). Thus it helps show how (re)interpretation not only constructs perceptions of the world, but also how to change it, e.g., neoliberalism is not merely an economic theory but “has become a generalized worldview” (Rancière, 2017, p.320).

2.2.3 Engaging marginalised groups, activists and/or dominant powerholders

CDAA-based PAR engagements require considerable time and energy from researchers and participants. However, marginalised groups, engrossed in surviving, may regard participation as pointless or be suspicious of ‘experts’ who often work on rather than with them. Similarly, social movements/activists are busy, have their own engagement strategies, and may be sceptical about working with academics (Varkarolis and King, 2017). Also, participants’ commitment and interest may change, rendering participation patchy or unpredictable (Cornwall and Jewkes, 1995). To overcome these challenges the researcher must build trust, and establish safe spaces where participants can speak freely, share their experiences and struggles, critically reflect on dominant hegemonies, explore...

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5 Following the Essex discourse theory school, CDAA views discourses as “partially fixed systems of rules, norms, resources, practices and subjectivities... constituted politically” (Griggs and Howarth, 2013, p.19) which is distinct from everyday understandings of discourse as “written or spoken communication or debate” (Oxford Dictionaries Online).

6 Unlike poststructuralism, critical PAR approaches that emphasise structural conditions often derive from Marxist perspectives treating ideas as mere superstructure.
alternatives, and identify change strategies to increasingly learn “from and with each other” (Joosse et al., 2020, p.3). The endpoint of CDAA-based PAR is not reaching the one right answer or gaining a consensus (though either could occur and be acceptable). However, it is not an ‘anything goes’ approach. Engagements should incorporate local knowledge without romanticising it, after exposing participants to divergent discourses (including critical and counter-hegemonic positions obscured in managerial PAR), and how things can be otherwise, but ultimately participants should decide for themselves (Brown et al., 2015).

Unlike much action research that regards emotions invoked after exposure to new ideas and divergent discourses as merely expressions of individual feelings, CDAA-based PAR emphasises how anger, hope, excitement, and new desires, can inspire and energise political mobilisation. It recognises that political passions drive change – progressive or otherwise. Emotions are thus “vehicles for connection” and “commitment to action” (Harvey et al., 2012, p.114).

In CDAA-based PAR researchers are organic intellectuals participating in hegemonic struggles, not a privileged intellectual avantgarde providing universal truths. Their approach is avowedly political, acting as catalysts for change by facilitating participative, critical reflection of dominant hegemonies. The aim is collaborating with others, not being subservient or “in charge” (Hall, 2005, p.23), being a citizen supplying skills and analytical frameworks on divergent discourses and forms of power, and avoiding monologic approaches to address “false consciousness” (Mouffe, 2013, p.93). No pretence of being neutral observers or avoiding taking sides is made, though some distance is required to critically reflect on others’ claims and views (Aragón, 2012). When learning from NGOs or activists’ struggles, e.g., it is important not to merely ‘parrot’ their views or be their ‘cheerleaders’ (George et al., 2021).

2.2.4 Addressing power and power relations

All issues and problems are located within complex power relations. Without engaging with these, the outcomes of any action research are likely to be superficial (Burns et al., 2012, p.1).

In action research seeking resolutions of managerial problems, “participants are not usually encouraged to ask deeper questions that might challenge organisational values, purposes, or hierarchies” (Pettit, 2012, p.20). The focus is on problem-solving and increasing efficiency. The process is usually highly managed and takes established power structures for granted. In contrast, CDAA-based PAR researchers address politics and power relations to foster transformative change (Brown and Dillard, 2013); understand the political dynamics associated with contested issues and the risks of participation for marginalised groups and their advocates (Cornwall and Jewkes, 1995); and prevent interventions bringing superficial changes (Burns et al., 2012). CDAA emphasises how competing discourses are “interpretive struggles [that] are struggles for social power” (Brown, 2009, p.322). Changing alliances and political dynamics render social change processes dynamic, e.g., ‘polite requests’ to powerholders can develop into political demands (Brown, 2017, pp.35-36). If power and political dynamics go unaddressed, proposed actions “will likely be limited and ineffective” (Harvey et al., 2012, p.115). Tools providing analytical frameworks and concepts that address different forms and levels of power are valuable here, e.g., Gaventa’s power cube, and feminist concepts of ‘power to’, ‘with’ and ‘within’. These can view power both as “a negative force of control or domination” (as in ‘power over’) and “a positive and necessary force for change” (Pettit, 2012, p.19), e.g., when exercising collective action.

2.2.5 Building alliances for change

CDAA-based PAR emphasises engagement with (building alliances for change) and engagement against (adversarial relations with defenders of the status quo). Learning and gaining knowledge
through engagement is central to action research (Pettit, 2012). It can promote public debate and motivate disadvantaged groups to seek change. However, CDAA-based PAR regards this as insufficient, as social orders are socially constructed and transformed through collective political action. Thus, researchers should help form coalitions between subordinated groups, sympathetic powerholders, local activists, social movements and critical academics (Brown and Dillard, 2013). The latter bring knowledge, expertise, and experience of pursuing collective action, mobilising resources, and articulating concerns (Cornwall and Jewkes, 1995). However, this needs careful handling, for the aims and beliefs within and between these groups are often not homogeneous, and the inequalities and power asymmetries associated with gender, class and ethnicity between them must be recognised (Gaventa and Cornwall, 2001), but excessive focus on, or celebrating ‘local differences’, can fragment political opposition (Brown, 2017; Mohan and Stokke, 2000).

Similarly, adversaries are not invariably homogenous – some may sympathise with activist positions and be willing to build alliances more than others (Brown and Dillard, 2013; Byrch et al., 2015). However, if change threatens entrenched interests, dominant powerholders may try to neutralise progressive initiatives through co-option, ‘cherry-picking’ recommendations, reframing, stalling, and coercion (Archel et al., 2011; Brown and Dillard, 2015; Joosse et al., 2020). Thus, decisions on who to engage, how, and when, are challenging. “Working through local power structures invites manipulation of the research according to the agendas of the powerful” but “working outside (and, inevitably, potentially against) these structures can weaken both the potential impact of the project at a wider level, as well as invite continued marginalization” (Cornwall and Jewkes, 1995, p.1673). Hence CDAA proponents advocate working especially in extra-institutional spaces that typically provide more freedom to voice counter-hegemonic views (Brown and Dillard, 2013).

2.2.6. Evaluating and disseminating results

evaluating the ‘performance’ of critical research interventionist endeavours should not be made from a shorter-term horizon – given the challenges involved in modifying people’s deeply-ingrained beliefs and the order of things (Gendron, 2018, p.9)

Critical PAR in politically contentious areas is complex as many participants, divergent discourses, different institutions, and civil society dynamics shape change. The impact and outcomes of interventions arising “from multiple actions and interactions” are likely to be “non-linear and emergent” and few clear-cut causal relations may emerge (Burns et al., 2012, p.5). For example, fresh questions arise; small changes can be significant; no single “actor determines what is possible or can predict how things will actually materialise”; and participants may disagree about what is culturally or politically feasible and desirable (Burns et al., 2012, pp.5-6). A success criterion is whether participants gain a “sense of development and evolution in their practices, their understandings, and the situations in which they practice” (Kemmis et al., 2014, p.19, emphasis in original). For CDAA-based PAR, whether an intervention introduces discourses that encourage critical reflection on how contested issues are framed, debated, and struggled over is key.

Agonistic politics is reformist but “there are never total emancipations; only partial ones” (Brown, 2009, p.323) – it cautions against vanguardist attempts to save people from ‘false consciousness’ (Mouffe, 2018). Because collective policy decisions often represent a ‘conflictual consensus’, it recognises that issues may be reopened and ‘losers’ may later become ‘winners’. Political action spaces can “be articulated and lever off each other”, with impacts unfolding dialectically over extended periods (George et al., 2021, p.14). Outcomes of democratic struggles are always provisional and uncertain (Brown, 2009) but nevertheless, CDAA-based PAR interventions should evaluate and feedback their impacts, e.g., empowering workers in a particular industry or people in a local community, and their democratising and transformative potential, to those involved and
affected as well as pertinent publics. Disseminating critiques and research findings beyond academia can stimulate debate about contested issues and assist social movements to challenge dominant discourses and radically reform institutions and society.

3. Putting CDAA-based PAR into practice – microfinance and women’s empowerment

What is empowering about participatory research is the extent to which it [can]... create more democratic forms of knowledge, through action and mobilization of relatively powerless groups on their own affairs ...that also involves their own critical reflection and learning (Gaventa and Cornwall, 2001, p.76).

3.1. Case background

Our research focussed on politically contentious issues on microfinance and women’s empowerment, rather than the case site, ISDE per se. Access to microfinance is increasingly depicted as “an entitlement, a key component of women’s economic rights enshrined in international human rights and gender equality” agreements (Mayoux, 2002, p.6), endorsed by powerful bodies such as the United Nations (UN) and World Bank (WB). Recently, 3,718 microfinance institutions have 211 million poor clients, receiving loans totalling US$70-100 billion, 84% to women (MIX, 2018). Neoliberal development initiatives incorporating ‘microfinance minimalism’ (Tanima et al., 2020), advocate programs, often by for-profit organisations, that provide financial services (e.g., small loans with weekly repayments) to empower women recipients, without providing activities like health services, skills training, or awareness-raising (Weber, 2002).

However, gender and development (GAD) scholars claim this neoliberal form of microfinance neglects the causes of global poverty and women’s disempowerment, e.g., patriarchy, class, power, and culture (Weber, 2016). Rather, it constitutes women as economic, ‘bankable’ individuals, depoliticising feminist understandings of empowerment and solidarity, and creating new disciplinary tools over women in the process (Alawattage et al., 2019; Tanima et al., 2020). GAD discourse, by contrast, supports a “rights-based approach to development, aimed at empowering women as active and engaged citizens” taking collective action to achieve this. Some GAD scholars reject microfinance outright, while others seek “more enabling microfinance programs” that develop women’s “entrepreneurial capabilities”, emphasise “critical reflection” and “advocacy of rights of the poor” (Tanima et al., 2020, p.6). Accordingly, GAD research is consistent with CDAA scholars’ advocacy of politicised approaches to microfinance incorporating women’s and gender change activists’ perspectives (Tanima et al., 2020, 2021). Accounting is implicated in this, e.g., by conflating financial reports, performance metrics and output measures with accountability (Dillard and Vinnari, 2019); and financial reporting to donors and regulators encourages mission drift (Hopper and Tanima, 2018).

ISDE, a medium-sized NGO, was chosen as our research site. It was established in 1992 by social activists seeking to raise awareness and alleviate poverty amongst lower-class Bangladeshis, particularly women. Microfinance is core to this mission, but ISDE has other programs, including the Gender Mainstreaming and Non-formal Education (GM/NFE) program,7 which trains and organises social entrepreneurs, women, student volunteers, social workers, and gender change activists to campaign against violence on women, child marriages, and get women elected to local bodies. ISDE’s branches are in south-eastern Bangladesh, including Cox’s Bazar, Chittagong, Rangamati, Khagrachari and Bandarban Hill districts. In 2011 it had loan centres in Chittagong city and Maheshkhali village. 600 borrower groups of approximately 20 women are mutually responsible for repaying the group’s loans.

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7 The Canadian International Development Agency funded this program from 1998 to 2012. Currently DoPeace.org, a United States based NGO, funds it.
ISDE had savings of Tk. 71,628,855 (approximately $118,000 AUD), with Tk. 390,330,000 distributed in loans to 9,980 women. The program was part funded by organisations such as the Bangladesh Bank, Action Aid Bangladesh, Proshikha, and Population Concern.

The researcher’s identity as a Bangladesh citizen raised in Bangladesh, and familial contacts helped gain access. ISDE’s Executive Director (ED) responded positively, for engaging with overseas researchers is part of ISDE’s commitment to ongoing learning. After the project was explained, he expressed interest in employing dialogic methodologies within ISDE’s microfinance program. The first research engagement from December 2011 to February 2012 commenced with visits to ISDE’s head office in Chittagong city. 44 semi-structured interviews with Executive Board members, managers, fieldworkers, and women borrowers; and 16 field visits to groups in receipt of microfinance loans in Chittagong city and Maheshkhali village – ISDE’s primary microfinance sites, ensued. The second engagement between December 2012 to February 2013 included 12 PAR sessions with 12 Maheshkhali women borrowers. Some male staff (loan officers and the manager) participated in two. The third engagement during January and February 2018 conducted 30 semi-structured interviews, five group discussion sessions, and analysed two reports on ISDE’s GM/NFE program. Throughout and after, the researcher maintained a journal detailing her activities, interactions, and observations, reflections, and feelings about the fieldwork.

Formal data analysis commenced by summarising the information from interviews, focus groups, PAR sessions and documents about microfinance; its accountability systems; problems and challenges, and alternative development pathways. In the first and second engagement analyses, the neoliberal–GAD political frontier was central for evaluating the processes, practices, and outcomes of ISDE’s microfinance program. Discursive spaces between opposing discourses, mapped using key signifiers, e.g., ‘women’, ‘empowerment’, ‘poverty’, ‘markets’, ‘microfinance’, ‘development’,8 identified conflicting ideological orientations of policy documents, ISDE staff, borrowers, and policies and practices. Surfacing the political helped identify alternative policies and practices for future consideration. How the research engagements addressed the challenges of incorporating the six methodological principles, detailed previously in Section 2, and lessons learned are discussed below.

3.2 Investigating contested issues rather than organisation-centric research

As discussed above, microfinance as a development aim and especially its potential to empower women is politically contentious. An organisation-centric approach would have meant we assessed ISDE’s microfinance practices in isolation. Instead, while the researcher situated herself in ISDE physically, our analysis focused on these politically contentious issues, including their influence on ISDE’s microfinance practices and possibilities for change.

This process commenced with discourse analyses of relevant academic texts in accounting, and development and feminist studies; development institutions’ policy documents; grassroots activists’ views; and media commentary. This identified the political frontier between neoliberal microfinance minimalism and GAD critics on contested concepts, e.g., women’s empowerment and accountability, strategies to achieving these aims; and silences in ‘official accounts’ about microfinance’s ‘dark side’. Features of ISDE’s policy documents, including its information profile and microfinance training manual, State licensing legislation, and reporting and governance requirements for NGOs with microfinance operations, were linked to the competing discourses in the political frontier, and later with participants’ views and actions.

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8 See Tanima et al. (2020) for detailed discussion.
The first engagement canvassed the views of ISDE’s Executive Board members, managers, fieldworkers and women borrowers on microfinance and women’s empowerment. Following the Grameen Bank microfinance model, widely replicated internationally, ISDE targets loans to women from the same localities. They need no conventional collateral, such as fixed assets, but are jointly liable for group members’ repayments. Hence, ISDE relies on social collateral (peer monitoring) to secure repayments. The researcher accompanied a fieldworker or manager to weekly group meetings, to observe how ISDE undertakes microfinance in Chittagong city, Bangladesh’s busiest seaport, and second largest city where industrial and service work predominates. For residents in religiously conservative Maheshkhali, the main income sources are fishing, salt farming and grocery stores. Gendered roles within households and markets are starkly segregated, e.g., women normally limit their income-generating ventures to household or neighbourhood activities such as betel-leaf farming and sewing. Attending weekly group meetings was crucial for comparing senior management viewpoints with actual events. ISDE’s policy statements and its senior management stressed engaging with women and raising their social and political awareness but, consistent with neoliberal microfinance, the meetings concentrated on securing loan repayments. Interactions between staff and women were limited.

The second and third engagements focused on participants giving more detailed scrutiny of microfinance and women’s empowerment and how they and the research could stimulate changes. The second engagement’s PAR sessions were with Maheshkhali women borrowers [ISDE male staff-loan officers and the manager participated in two]. The third engagement connected diverse women – whether in debt spirals or with positive experiences of microfinance – with gender change activists. The engagements may appear to follow neatly one after the other, but were more dynamic, e.g., during the first engagement, the researcher was unsure how “day-to-day interactions with various individuals would unfold”. She felt constantly nervous about “whether the day will be fruitful”, “whether she was connecting with the ‘right’ people”, “how conversations will pan out”, and “whether people would show interest in conversing”. Often after leaving sessions she felt she had not “achieved much”, but she “carried on with the fieldwork … without much expectations from the day”. However, these daily sessions (often quite mundane) improved relations with ISDE members, and writing notes during these and on returning home furthered reflections. The first two engagements were part of the researcher’s PhD. After gaining an academic position and a research grant, the third engagement commenced. Thus, the desk-based analyses spanned several years and were intertwined with the researcher’s life trajectory.

Throughout situational maps were drawn from the discourse analysis, interviews, and research observations. They identified the situation’s major elements locally and globally, be they individuals, groups, organisations, or institutions; technologies and ideas enabling or impeding change, and their inter-relationships. Consistent with situational analysis, key factors influencing a situation were placed ‘inside’ it, e.g., the WB’s market-oriented approach to microfinance was construed as ‘internal’ to ISDE as it permeates ISDE’s operations, and national microfinance legislation. Redrawing maps across time and space exposed continuity and change in local cultures, beliefs, Bangladeshi politics, social orders, inter-relationships between divergent discourses, and other aspects of situations (see Appendix 1 for an example). This furthered understanding of neoliberal influences upon microfinance institutions’ accounting and accountability; how dominant/marginalised discourses represent issues, e.g., accounting and accountability being a technical not a political activity; power dynamics reinforcing dominant orders, especially links between global institutions, national regulatory authorities, local

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9 Unattributed quotations come from the fieldnotes.
microfinance institutions, and global and local elites; how professional associations and local consultants diffuse neoliberal practices; power relations between dominant and marginalised groups; and potential alliances between critical academics and grassroots activists. A timeline of ISDE’s relations with various actors and the situational analysis, revealed how ISDE was “not the most dominant powerholder”, but a “local player, operating on neoliberal terms, set through global and local alliances (particularly, the WB, Grameen Bank and the Microfinance Regulatory Authority)” (Tanima et al., 2021, p.19). Neoliberal ideas globally, combined with donor funding stipulations, have permeated Bangladesh’s NGO sector, leading to NGOs like ISDE adopting market-based ‘best practices’ incorporating ‘success’ measures and incentives based on repayment rates, and a shift from politically empowering the poor through awareness-raising and facilitating broader social struggles, to improving operations and generating profits by charging commercial interest rates.

Positional maps,10 visually depicting connections between the initial discourse analysis, the neoliberal-GAD political frontier and participants’ views, revealed differences within and between groups’ discourses. These, with the situational maps, helped identify opportunities for action, formulating change strategies, and building alliances. Notes and analyses from academic literature, institutional and organisational policy documents, and the empirics supplemented the maps, e.g., interview quotes, extracts from women’s stories. These provoked questions such as: do or could gender change activists help build ISDE’s and/or the women borrowers’ political capacity? Is there any evidence for ISDE’s claim that women borrowers are disinterested in awareness-raising? Why does the state not effectively enforce women’s rights? How could CDAA systems hold powerholders to account? What possibilities exist for alliances with social movements and activist organisations such as Nijera Kori?

Organisation-centric engagements can constrain discussions with participants and limit issues to immediately local activities and actors. The issues-based approach, in contrast, stimulated reflection on how global factors shape the understandings and practices of women’s empowerment in the local context, and how the ‘rational economic woman’ construct, which frames poverty and empowerment individualistically, permeates women’s everyday lives. It identified pertinent ‘macro’ factors and their interplay with the local context but, as the researcher noted, she became “too close to the day-to-day facets of the fieldwork, to sometimes pay attention to detailed aspects of the big-picture”. Despite trying to avoid being organisation-centric, events drew the research towards this. Bearing this lesson in mind, future engagements will pay greater attention to the dialectics between micro and macro aspects of situations.

3.3 Identifying and engaging divergent discourses
In recognising the dominance of neoliberal approaches to microfinance, and the need to challenge this, we focused on stimulating critical reflections, raising awareness and discussions around microfinance by engaging divergent discourses along the political frontier – neoliberal versus GAD perspectives.

10 Positional maps, part of situational analysis (Clarke, 2005, Ch.3), identify discursive positions on a contested issue, and silences in dominant and counter-hegemonic discourses, e.g., the WB rarely refers to GAD discourse. Illustrating power relations in action (e.g., controlling the selection of experts or knowledge) revealed multiple, ambivalent, or contradictory positions of individuals, groups, and institutions, e.g., ISDE and gender change activists displayed tensions between neoliberal, patriarchal and/or GAD discourses. Project maps analysed segments of larger maps, and helped analyse specific aspects or relationships. While we did not use them, situational analysis has other mapping tools such as social worlds and arena maps.
Initially, concentrating on issues women raised and relating these to the political frontier laid a skeletal framework for employing PAR methods consistent with CDAA praxis. The researcher reflected how:

while women do not seem to question microfinance operations’ duties towards them, they are vocal about problems they face. A lot complained they took out loans to pay dowry for their daughters’ weddings, and this is an ongoing problem within their locality... so long as repayments are made, ISDE does not worry how loans are used. One woman reported the groom’s side of the family demanded huge sums – 90,000 to 100,000 taka (1400–1600 AUD).

The women raised issues such as dowry, child marriage, microfinance, and accountability, and paid attention to divergent discourses about them. However, class and gendered beliefs abounded, as the researcher noted:

while women recognise dowry as a problem, the mothers of sons seemed to express pride in how much dowry they received as part of the wedding proceedings. Similarly, mothers of daughters seemed proud of how much their family could pay... dowry is part-and-parcel of hierarchical class structures within the village. Microfinance seems to entrench these norms, as many borrow money to pay dowry.... microfinance organisations do not seem to question these practices, despite loans being meant to be invested in income-generating activities.

And:

Women mused about class-based barriers they face in relation to income-generating work .... X mentioned her work in the betel-leaf farming gives her a sense of pride, whereas other women pointed out that since they belong to a slightly upper class, it is unthinkable ... to work in the field under the scorching sun... this apparently goes against religious veiling norms. What is interesting is that different women are subjected to different norms of religious modesty.

This made the researcher reflect on the melding of neoliberal, patriarchal and class structures and how the women were not homogenous. They faced differing barriers depending on their social and cultural backgrounds, e.g., whether they are literate or illiterate, single or married, and from rural or urban areas. This influenced why they seek loans, i.e., for personal consumption or supporting businesses, and how they interacted with ISDE.

Addressing these differences, the researcher reflected, was “often difficult... perhaps because of her starkly different social background”. As the women in microfinance groups came from the same local community, had similar cultural and religious backgrounds, and similar heteronormative familial structures, it was difficult to assess intersectional differences and women’s struggles in a nuanced manner. Daily, during and after face-to-face sessions, observations were written up and reflected upon, e.g., posters on the walls of women’s houses, how women talked about their roles as income-earners and mothers, how these intersected, and the impact of their husbands’ behaviour. This generated a more nuanced analysis.

Initially, women often gave “short and quick answers”, leaving the researcher feeling she was not “getting much out of the sessions”, they were a “failure”, and they were yielding little. However, upon reflection on “why this is happening”, it became apparent women were unused to answering questions requiring them to draw on life experiences and take a “deep dive into cultural factors that hinder progress”. Given their cultural embeddedness, the researcher realized many were unaware of the causes of their marginalisation. Thus, during the first engagement, strategies for asking questions were revised, e.g., those on accountability enquired about ISDE’s duties towards women, how it addressed their needs and concerns, and if it provided opportunities to share these. These sessions raised women’s awareness of barriers to change, and neoliberal, patriarchal and GAD microfinance discourses, as a prelude to increasing their political capacity (Pettit, 2012). Potentially, creating
‘dislocutory experiences’ can lead to participants adopting new identities and thence acting differently, e.g., as citizens taking collective political action.

Given CDAA’s attention to affective dimensions of politics, participants’ emotional responses to divergent discourses were of interest, e.g., their tone and body language, e.g., the researcher documented:

The women mentioned natural disasters are a huge issue. Every year, women struggle with devastating floods. They lose everything, and ISDE and other organisations have programs to help them … such as access to food and blankets. But repayments must be paid no matter what. One woman I met today mentioned her child dying from a dog bite. She mentioned this rather casually. I did not know how to respond. The women seem so caught up in day-to-day struggles with poverty that somehow it makes them much stronger.

The women met their fears, frustrations, and aspirations with a mix of resignation, anger, and hope. When a woman recounted her life-story, including details of domestic violence and other unhappy events, her tears and cracking voice, made everyone, including the researcher, emotional. However, empathy, while enabling social connections, risks erasing difference. The researcher had not to assume “the other’s emotional experience is the same as one’s own” (Bondi, 2014, p.53; see Ratnam, 2019 on telling and listening to difficult stories).

The second engagement’s sessions were held in Maheshkhali because most women there attended meetings and more invested their loans into personally managed informal businesses. Discussions focussed on issues, often normally not discussed or only superficially, that women raised previously. Participatory exercises aided multifaceted learning (Kindon et al., 2007) on issues along the political frontier. The main issues were accountability and participation in microfinance programs; challenges to advancing women’s empowerment; microfinance’s impacts on women’s lives; and proposals for changing microfinance programs. Following the PAR ethos, sessions encouraged participants to freely present, share, analyse, and learn from their experiences prompted by questions, such as “which ideas do you most or least agree with?” This encouraged participants to reflect on the problems, challenges, and conditions of possibility associated with microfinance and women’s empowerment programs. The PAR discussions were a new experience for most women. They worked with energy and enthusiasm, shared opinions, asked questions, and sought clarifications on issues they deemed important (Box 1 summarises these). They spoke openly about child marriage, domestic violence, dowries, obsessions with bearing male off-springs, beliefs in the male breadwinner, and escalating debts. An example was,

What if your husband makes a cup of tea for you, or makes lunch, or does the laundry… what is your opinion about this?

What if females drive a tom-tom (Maheshkhali transport) or a bus or truck?

A journal reflection noted:

Regarding the first question, there was a range of different opinions…. X said her husband sometimes helps her with household work… Y and Z said that they don’t really like the idea of men working within the household… “it looks bad.”… M and F (both aged 20-25) saw nothing wrong with this… they would love their husbands to help them with household work (they are not married)…. H then said, “it is impossible to get husbands like that.”…. F said maybe times are changing… if your husband doesn’t adjust to your surroundings and doesn’t pay attention to your needs then problems will arise within family life.

The second scenario was a ‘way too out there’ idea…everyone said that these are male work…. There is strong segregation between male and female work in Bangladesh… something that requires scrutiny prior to development interventions.
Box 1. Issues in group discussions

- Different understandings of women’s empowerment
- Experiences with microfinance – positive and negative
- Debt spirals from microfinance loans
- Declining State support due to neoliberal development policies
- Challenging patriarchal attitudes in the household and generally
- Challenging cultural norms related to child/early marriage, dowry, and purdah
- Empowering women through raising awareness of their rights (e.g., regarding domestic violence, sexual harassment)
- Strengthening women’s voice in microfinance organisations’ policies/priorities (e.g., repayment policies, awareness-raising programs)
- Increasing gender change activists’ involvement in microfinance organisations and development agencies.

Some women had reservations about the ideas generated, whereas others enthusiastically reflected on them. Males being the household head and primary breadwinner is deeply entrenched in Bangladesh, particularly in rural areas. It is unthinkable for rural women to drive tom toms, trucks, and buses, because of the supposed difficulty of conforming to purdah norms; and taboos on venturing beyond households and neighbourhoods, and speaking with men outside the domestic threshold. Women who violate these stringent norms, as one emphasised, “are tagged as ‘characterless’ or ‘loose’”.

The constraints upon women’s lives prompted discussions of how concepts of women, empowerment and poverty can be reformulated, tapping into GAD-oriented discourse. The women contemplated how barriers such as class, socialised differences between men and women, limited opportunities for women, and societal conservativeness, might be transformed. Recurring issues included: state neglect, government and local authority failures, corruption, debt spirals from microfinance loans, no enforcement of women’s rights and distrust of public officials. Without prompting, the women discussed strategies for resisting patriarchal norms and microfinance rules deemed contrary to their interests – a form of micro-politics Scott (1985) labelled as “weapons of the weak” (see Alawattage and Wickramasinghe, 2009). This covered issues typically ignored or glossed over in official accounts and interviews with dominant powerholders. The researcher noted how:

Women pointed to the need for board members from the city to visit the rural context, to engage in conversations … and to invite them into decision-making processes…. Women reflected on their poverty through mishaps such as their father’s death, and how that closed … opportunities…. [and] the need for uncorrupted village leaders…. People they could turn to in times of need…. and for NGOs like ISDE to not just provide microfinance, but to discuss …how the money could be invested…. e.g., by providing women with tailoring training and having dialogue-based schools.

Thus, the women moved beyond superficial discussions with dominant powerholders, and attributing poverty to the neoliberal discourse of insufficient finance, and towards GAD issues such as NGOs and the government needing to extend their roles, responsibilities, and accountability. Collective storytelling and discussions created counter-accounts, informed by critical academic discourse analyses, that connected the personal to the political. This also laid the groundwork for identifying

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11 Driving public transport is considered a ‘poor-class’ job. Even in an urban context, men from middle and rich classes cannot assume such roles, let alone women.
12 Veiling
changes at personal, organisational, and institutional levels, and mobilising collectively within political platforms, the focus of the third engagement.

Considering the power dynamics women are implicated in made the researcher pay attention to her vulnerabilities. Participant observations often occurred “on the go” while walking across the village to visit women’s homes, farms, and shops. During one field visit, a participant offered a tour of her betel leaf farm. The researcher instantly agreed, but walking there took fifteen minutes along “narrow and muddy alleyways”. The researcher became “rather frightened” as this was “unknown territory” and she had recently learned about Maheshkali’s reputation for crime. Also, during the second engagement, as the researcher drove home, she noticed a heated discussion between two groups with one person carrying a hand gun. Luckily, the researcher’s car was not stopped. On reflection, researching people within their embedded contexts provides “a great deal of insights”, but “unfamiliarity” regarding participants’ dispositions creates anxieties and involves physical and mental risks. These factors are often unpredictable and difficult to prepare in advance for, notwithstanding human ethics processes.

The researcher often encountered “awkward” interview situations. For instance, a male community leader involved with ISDE, experienced in organising campaigns and rallies for women’s rights, was expected to “speak strongly” about the research project, and provide deep insights on microfinance and women’s empowerment. However, during the interview, he was “finding it difficult to control his laughter” and was “smirking” when responding to questions, particularly those on “women’s empowerment”. The researcher felt this topic was not being “taken seriously”, and his “comical responses” intimated he regarded it as a frivolous issue. Initially, this session seemed not “fruitful” but, upon reflection, it revealed the strength of patriarchal forces surrounding this situation.

The third engagement incorporated more voices to broaden analyses of divergent discourses and experiences about microfinance; to extend joint discussions beyond the entity being held accountable; and to build alliances between marginalised loanees and advocates of microfinance reforms. Interviews and discussions were held with the ED and the branch manager; women representatives with microfinance loans from various organisations and their husbands; female and male volunteers; and gender change activists and academics. The women representatives, members of ISDE’s GM/NFE program, used ISDE for assistance, e.g., on domestic violence and free education for their children. The gender change activists were Chittagong Social Development Forum members, an NGO network led by ISDE. The volunteers were GM/NFE program employees, who worked for ISDE as schoolteachers and/or are local leaders and contacts for the program. Five group sessions were held: one group session with four women representatives, and one husband; two in separate localities with six women representatives and volunteers: one with gender change activists and microfinance representatives (four participants); and a final session with women representatives and their husbands (six participants). These sessions focused on discussing problems underpinning microfinance, and challenges of urban life for the poor (identified during the second engagement).

Critical reflection did not follow distinct, sequential stages or cycles (as much action research suggests) but was “layered, emergent and iterative” (Pettit, 2012, p.21). While some women reported ‘aha moments’, contrary to several action research models, identifying distinct learning stages was difficult. As Pettit (2012, p.21) found, participants made “sense of their experiences in different ways at

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13 The research engagements went through two institutional human ethics approval applications. As part of application requirements, the researcher was accompanied to the fieldwork by one of her family members (mother), research assistant, and the manager for safety purposes.
different times”. Democratic engagement proved messier than Habermasian accounts of deliberation and dialogue suggest (see Norval, 2012 on ‘talking back’), e.g., the researcher’s reflections occurred within and outside fieldwork, at home, within researcher meetings, and during writing. Tracking and reflecting on messy thoughts was difficult given their “multi-layered” nature, e.g., recruiting “suitable” participants was one layer, evaluating whether or not the session was “fruitful” another, and writing descriptive versus reflective notes involved differing thought-processes. Throughout the “overbearing thought” of “is this really going anywhere at all?” i.e., a “sense of uncertainty” underpinned the research journey.

Organising sessions with such a diverse group “was not always a smooth process”. It required constantly re-thinking strategies. For example, focus groups organised for women representatives and their husbands within their localities were mostly attended by women. When asked why, wives said their husbands felt “uneasy” in “female-centric” spaces, as people might “mock” them. This furthered insights on how patriarchal forces designate women’s spaces as “unimportant”. To “hear” from husbands and to “cater” to these norms the researcher made the husbands “feel important” by “personally phone-calling them and inviting them to a location outside the vicinities of their own localities ... seen as important, such as the ISDE headquarters”.

Many gender change activists were sceptical of development agencies’ claims that microfinance empowers women, claiming lending was inadequately regulated, and the problems confronting landless people when establishing businesses leads them to use loans to buy consumer goods later sold to repay loans. However, some activists held contradictory views, as fieldnotes reflected:

X\textsuperscript{14} is completely against microfinance, but ... when asked about what needs to change, she mentions that women need to be provided with entrepreneurial training; hence articulating strategies for change in neoliberal terms, without also reflecting on broader social barriers that need to be addressed.... However, Y argues that for change to happen, women should be provided with opportunities for organising and collective action, linking them to official systems such as legal aid and police; accordingly, articulating change in GAD terms.

Engaging women borrowers with others experienced about microfinance and female empowerment, many actively seeking socio-political reforms, stimulated discussions on how neoliberal discourse constrains people’s understanding of possible changes. The discussions also instigated reflections on the opposition gender change activists encounter when confronting patriarchal and neoliberal structures, and what collective actions might be taken to counter this – the intended focus of forthcoming research. All participants valued spaces where they could freely discuss their concerns, and the hurdles confronting them, e.g., restrictive/patriarchal purdah norms limiting women’s access to markets.

3.4 Engaging marginalised groups, activists and/or dominant powerholders

In engaging with various participants and groups, we focused on building trust, and establishing safe spaces, so that views could be shared freely, and reflected on critically. Here, we provide our reflections on the processes involved.

The researcher being a Bangladesh citizen raised in Bangladesh, and family contacts helped gain access to ISDE, and to understand situations linguistically and culturally. The initial visits to ISDE forged relationships with staff, board members and the ED, and to become familiar with ISDE’s operations, policies, and problems, e.g., competition with large NGOs such as BRAC and Grameen for funding;

\textsuperscript{14} Names anonymised.
hierarchical accountability tensions; and their position on the political frontier. However, as a middle class, urban and privileged Bangladeshi, educated and living in the West, the researcher’s background, dialect, experiences, and beliefs differed dramatically from those of poor and marginalised women participants, though this had advantages. In CDAA theory, holding a ‘border-crossing’ position may promote multi-perspectival dialogue and debate (Brown, 2009, p.333) and foster distance when evaluating power. The initial meetings within ISDE were crucial, but these and the researcher’s identity meant women borrowers, their families, and ISDE fieldworkers might perceive her as an agent of ISDE’s management. The researcher reflected after her first group visit:

The initial vibe was not very good... maybe I was over-thinking.... I felt they were not very welcoming... but ... I began to realise that if I was in their place, I probably would have the same reaction... I probably brought along a completely different vibe myself as I entered the house, dressed in my half western/half eastern attire [a kameez with jeans] .... with my laptop bag hanging from my shoulder, and of course the trail of perfume ... and perhaps the ‘not so welcoming look’ because of this? I felt self-conscious and nervous.... I probably should have paid more attention to how I dressed.

Considering cultural norms invoked reflections on class differences:

The Mashi took me and the Manager to her two-bedroom flat... an extremely simple arrangement—posters of Gods pasted to the walls, one bed, with a small kitchenette, no bathroom, and cluttered with loads of different items... dishes, clothes and other items splattered everywhere.... my initial reaction – this is highly representative of the income disparity between the rich and the poor in Bangladesh and how we treat this as normal.

Repeated, informal visits to loan centres and women’s localities ensued, to gain the women’s trust and confidence. Initially, ISDE arranged interviews but later the researcher developed personal contacts and organised discussions directly, thereby reducing ISDE’s ability to handpick participants or influence discussions.

As part of the human ethics application, the manager accompanied the researcher to women’s localities. This helped ensure the researcher’s safety, as he understood local norms and the “unsaid” rules of this space, e.g., regarding “greetings and religious practices”. This may appear “strange” from a “western perspective” but having a “male” companion familiar with the “ins and outs of the area” was crucial for ensuring physical safety. Given local people’s familiarity with the manager, this also helped women gain confidence on the researcher’s motivations for being there, and taking her seriously. His familiarity with “local scenes” provided insights on relationships within families, e.g., after an interview, he revealed how the woman’s financial problems stemmed from her husband “gambling and wasting money”. During the interview, the woman had talked in depth about her financial difficulties but never “spoke ill” of her husband.

15 The boundary between neoliberal and GAD discourses regarding microfinance, constituted the political frontier of hegemonic struggles. For details of its ideological orientation, global objectives, means and indicators of empowerment and microfinance programs’ focus see Tanima et al. (2020, p.8).
16 Mashi means aunt (people not necessarily related) used in Bangladesh to show respect, particularly towards older persons.
17 During the first engagement, the researcher invited the women to participate in PAR sessions. The manager contacted those interested and others. Since Maheshkhali is quite conservative, the women needed permission from their male counterparts.
It became evident that marginalised groups self-censored when discussing issues if more powerful individuals were present. For example:

One group session was held in a woman’s house where the manager was present. The manager was not only directing some conversations, but women also only focused on the positive aspects of their engagement with ISDE. Another such session was held with a woman in her house in the presence of her husband. The woman was not very vocal, and it was her husband who answered most questions.

Thus, while still being accompanied by the manager, after the first few visits the researcher politely requested him not to enter women’s houses or accompany her in walks across the village. Women disclosed more in the manager’s “absence” but it cannot be verified whether they felt “completely themselves” knowing he was “somewhere in the vicinity”.

In the next engagements, creating safe spaces enabled the women to discuss matters freely in the absence of local powerholders, e.g., male family members, ISDE management, community leaders. It can be “unfair to ask people to share their stories, to be so vulnerable to… strangers” (Rashbrooke, 2020). The participants took considerable risks talking with the researcher and their peers about their domestic situations, criticising dominant powerholders, and how they might resist oppressive domination and microfinance rules.

Undertaking research of this nature can pose risks to participants, and it is important to undertake ongoing reflections to address these. For example, exposure to critical perspectives and heightened awareness of oppressions can “increase unhappiness”, and create feelings of disempowerment (Cornwall and Jewkes, 1995, p.1674). PAR can increase exploitation, e.g., if knowledge is extracted only for an academic’s benefit. Also researchers may, possibly inadvertently, pass harmful information to dominant powerholders that “can disarm [marginalised groups] … of their ‘weapons’” (Cornwall and Jewkes, 1995, p.69), and strengthen “the hold of the powerful” (Hall, 2005, p.24). Collective local action and joining social movements may secure reforms for marginalised groups and challenge established power structures but dominant powerholders may retaliate by denying access to resources, physical violence and/or brutal State repression (Cornwall and Jewkes, 1995). ISDE being a sympathetic powerholder curtailed some of these risks, and strict anonymity and confidentiality of participants was maintained throughout. Furthermore, given the numerous women met, powerholders cannot deduce ‘who said what?’ Nevertheless, interventions can have far-reaching, unanticipated impacts beyond the researchers’ control and these risks must be acknowledged.

As researcher-facilitators, we had our own aims, values, and perspectives. However, consistent with an agonistic ethos, imposing GAD/CDAA ideas or overly scripting discussions in advance was avoided. Whilst the skeletal analytical frameworks helped instigate and broaden discussions, these commenced without fixed ideas on where it might lead, which often led to feelings of nervousness:

I am finding it difficult to remain unaware of what to anticipate from each session, given ... I like working within structures... I try my best to hide my nervousness.

Such anxieties, however, helped her to remain grounded and avoid over planning sessions.18 It also enabled her to continually reflect on lessons learned, interactions between participants holding different organisational or societal hierarchical positions, and the barriers poor rural women confront.

18 Not over planning sessions meant there was lots of room for discussions to be led by participants as opposed to the researcher.
Each session is a learning experience... I am focusing on designing sessions by trying to keep women’s... voices and past experiences in mind... paying attention... in discussions.... to topics they can relate to the most.... Women have talked about dowry related violence so many times.... Hence, this was a topic for one session... Discussions on... barriers women face is a very effective way of connecting with them.

Hunches and intuition and anticipating participants’ reactions enabled facilitation of interactive, participative, meaningful sessions. Typical considerations were how many members a group should have; who should be grouped together; choosing members with different characteristics, e.g., similar and/or different ages, literate and/or illiterate; and whether to have pre-planned questions or to modify them as discussions drifted. Plans often needed remoulding, e.g., one session where participants spoke to the person next to them became so noisy it was moved to the courtyard, where the women could stroll and have more engaged discussions.

Exposing contradictions between ISDE’s espoused vision and mission (consistent with GAD discourses) and its practices (consistent with neoliberal microfinance minimalism) stimulated discussions with the ED on how neoliberal microfinance, and associated accounting/accountability systems can have adverse impacts; and how GAD-based alternatives could change this. This furthered ISDE’s interest in CDAA and potentially becoming a sympathetic powerholder, though currently the impact is limited.

A research limitation is our failure yet of engaging with (or against) powerholders beyond ISDE, e.g., representatives from the Bangladesh microcredit regulatory authority, the WB and the UN. Arguably, “building alliances for change” are necessary for mobilising the grassroots and social movements, but engaging powerholders making decisions for the poor is also important. However, research comes with constraints – the need to achieve particular outputs (such as gaining a PhD and/or publications), limited time and budgets, grant availability, and other commitments such as teaching and administration. Several such constraints limited our fieldwork to ISDE and its immediate “surroundings”. Also, due to the executive board members’ busy schedules, broadening the scope of the safe spaces (e.g. by including possibly sympathetic board members) to engage them with women borrowers and other marginalised groups, or establishing more adversarial engagements between them was not pursued. However, we intend to develop the trajectory of this research, and our next engagements will focus on these “unaddressed” factors.

3.5 Addressing power and power relations

The research investigated repressive and enabling power associated with divergent discourses utilising, as CDAA advocates, “theoretical and engagement strategies that enable actors to recognize themselves as both active agents and produced beings” (Brown et al., 2015, p.633). Three key methodological challenges emerged.

The first was incorporating local knowledge without romanticising it. Tracing participants’ concerns laid foundations for subsequent investigation, e.g., regarding dowry, microfinance, and natural disasters, and understanding local realities, perspectives, and priorities. However, local knowledge can be limited or harmful, e.g., when dominant, repressive hegemonies are internalised. As the researcher noted:

The group leader is 21 years old and is still unmarried as the women emphasised. She is considered old for marriage now – child marriage is an issue here. The group leader’s mother mentioned that when girls are “dark” it is difficult to find husbands ... indicating the group leader is dark.... For “fairer” women, dowry amounts are less.... Ongoing effects of colonialism, and obsessions with fairer skin tones.

Initially, the researcher “missed” these nuances, being engrossed with organising interviews, meeting people, and ensuring “everything runs smoothly”. As the fieldwork progressed, she became more
attentive to these subtleties underpinning cultural practices, and how participants were “seeing” her against “other women”. During one session, e.g., a woman commented on how the researcher not wearing a veil is not regarded as “bad” in Maheshkali as she is an “outsider”, “a city girl”, but local women choosing not to “cover their head” is “not taken well”. Differences in the “assessment of women’s character” depending on their geographical origins and class positions, helped problematize “local knowledge”.

This indicated the importance, in the third engagement, of involving grassroots activists to gain more nuanced insights on local knowledge and counter-hegemonic perspectives on microfinance, obstacles women face, and strategies to redress these (Aragon, 2012). For example, one reported:

how establishing the practice of registering birth certificates with local authorities and ensuring that local imams check these certificates before registering marriages, helped control child marriage.

But whose local knowledge? That of local elites, marginalised groups, or grassroots activists? Some PAR assumes local knowledge is singular and democratic but this obscures or glosses over divergent political views and power within communities based on gender, class, and ethnicity that silences critics (Cornwall and Jewkes, 1995; Gaventa and Cornwall, 2001; Hall, 2005). Emphasising social capital and community cohesion can divert attention from structural inequalities (Pettit, 2012), e.g., a journal reflection noted subtle class differences between the women:

The women started discussing class differences within the rural and urban contexts... H mentioned their neighbour working in a garment factory... She said, “she doesn’t eat rice for breakfast anymore... she eats naan and tea... like city people... We eat rice thrice a day here in the village”..... Everyone then joined in to talk about their eating habits.... Women reflected on the idea of being poor, and how it is not just tied to finances... it is also to do with social stature, and the ‘work’ you do.... your family ties and history... what you eat... The women mentioned there are no homeless people in Maheshkhali... everyone is working... but the type of work they do... makes them poor... most are involved in labouring and farming... People doing slightly better are either teachers, NGO workers, tailors... or are landowners... Hence, the level of education one has also contributes to class structures. Poverty is intertwined with subtleties of the class structure.

Concentrating on local consensual expressions of a community’s views can deflect critical inquiry from important locations of power. For example, neoliberal approaches to development disseminated by the WB were integral to ISDE shifting its microfinance programmes from activism and awareness-raising to market-based practices. However, ISDE’s commitment to other programmes indicates it can change. Being a network leader for local NGOs provides ISDE with opportunities for organising collective action. For example, it has actively organised and publicised in mainstream news and social media outlets their campaign for consumers having unadulterated food.

The second challenge was making academic knowledge and frameworks accessible to participants. Disrupting the “academic monopoly” on knowledge production is not “anti-intellectualism” (Hall, 2005, p.25). If academics valorise local knowledge, it risks implying they offer nothing (Mohan and Stokke, 2000). Similarly, some participatory research’s treatment of “all knowledge from ‘the West’ as tainted... prevents genuine dialogue and learning” (Mohan, 2006, p.162). Researchers introducing academic ideas and frameworks can enrich PAR discussions (Aragón, 2012; Pettit, 2012). When participants quickly and briefly answered questions on academic “contested concepts” such as “empowerment” and “accountability”, the researcher used tools such as story-telling, so the women could “share their experiences” without directly making “actual references to these concepts”, e.g., after sharing a story about a woman facing hurdles accessing education, participants revealed similar issues they had faced, e.g., one revealed the obstacles to her working as a school-teacher from her in-
laws. However, sharing stories to instigate discussions of issues risks their “plots” precipitating “pre-
conceived notions” and expectations about the session. This can limit the scope of issues covered
when comparing neoliberal and GAD discourses about empowerment, i.e., as a matter of ‘rights’ or
‘financial inclusion’, and not attributing their subordination to being “personally unfortunate”
(Narayan and Harding, 2000, p.6).

The third challenge was how best to use academic frameworks to theorise and intervene in power
relations. As Burns et al. (2012, p.8) note:

... there is a significant tension between an aspiration to be truly participatory... and an aspiration to engage
effectively with the complex often hidden power flows which impact so significantly on our ability to create
and sustain change.

Understanding power is vital for social change. Critical academic frameworks make its less visible
aspects within discourses apparent, e.g., subject positions offered and representations of problems;
and synergies, tensions, and interconnections between types and levels of power (Pettit, 2012). Our
PAR sessions utilised two frameworks – Gaventa’s (2006) power cube19 and feminist concepts of
‘power to’, ‘power with’ and ‘power within’ (VeneKlasen and Miller, 2002). These “tools for thought”
helped participants “make sense of the challenges they face”, “navigate different forms of power”,
expand their “sense of what is possible”, and provided a language to understand and discuss power
(Pettit, 2012, p.14). Upon comparing their experiences, the women identified power’s oppressive
forms, e.g., domination from dowry practices and by local imams, husbands, and in-laws; and amongst
themselves when rejecting women considered unworthy of loans and socially sanctioning members
unable to repay loans. More positively, some recalled experiences of effective collective action.

Showing videos and images, dance dramas, and open-ended questions stimulated critical scrutiny of
microfinance’s role in women’s empowerment, sexual harassment, and domestic violence, and made
power frameworks accessible and understandable. For example, women were shown extracts from a
popular UNICEF cartoon series called Meena to raise South-East Asian children’s awareness of
gendered/societal issues. The researcher grew up watching these cartoons, and as she reflected, “it
was a great way of easing everyone into discussions about various topics”. A field note commented
how:

One woman with a background in volunteering work within ISDE, illustrated how participatory theatre
can encourage critical reflection by highlighting everyday habits and routines that reinforce patriarchal
norms and how these can be changed. She drew an example from a street theatre that an NGO had
organised, which depicted different scenarios of males/females returning from work and cooking/not
cooking, with the audience actively engaging in discussing their reactions.

Gaventa’s (2006) power cube prompted consideration of how local actions can build power “from
below” – by creating spaces where women and gender change activists develop agendas and networks
to pursue common concerns; how national or transnational measures, legal frameworks and or/codes
of conduct on microfinance organisations’ accountability enable or constrain this; and using web
technologies to disseminate counter-accounts and forge connections with national/transnational
activists. The reflections and analysis of abuses, collective action, and “what needs to change”, within

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19 Gaventa’s (2006) framework uses a rubric cube format to stimulate reflections on three dimensions of
participation and power dynamics: places and levels of participation (local, national, and global); spaces for
participation (claimed, invited, and closed); and different forms of power (visible, hidden, and invisible).
Understanding relations between these dimensions in specific contexts helps understand how different actors
or discourses can be marginalised, and in identifying strategies for deepening democracy.
civil society safe spaces, consistent with forming GAD-based responsibility networks (Dillard and Vinnari, 2019), strengthened women’s ‘power with’ others, ‘power within’ themselves, and ‘power to’ act (partly by identifying how they exercised agency). Knowledge gained in discussion groups increased political capacity and solidarity (Pettit, 2012) and stimulated contemplation of reforms.

In the third engagement, focusing on working with rather than speaking for others, utilised local networks women already tap into. Marginalised groups, academics, activists, and sympathetic powerholders bring distinctive knowledge, methods, and experiences to collaborative dialectic processes (Cornwall and Jewkes, 1995, p.1671). Combining their knowledge corroborated how mainstream knowledge and practice serves powerful groups’ interests, e.g., how microfinance accounting and accountability systems and regulatory frameworks privilege finance capital by focusing on repayment rates. This responsibility network (Dillard and Vinnari, 2019), with women at the forefront, expanded issues under scrutiny, and built alliances between participants beyond ISDE with practical experience of campaigning on feminist issues akin to GAD-based alternatives to microfinance minimalism. For example, when discussing why microfinance can fail, they recalled how a fraudulent microfinance organisation collected money from women and then disappeared. Despite complaints to local police, little action materialised because of “lack of oversight and regulations”, as the women remarked.

3.6 Building alliances for change

After the dialogues, what? (Aragón, 2012, p.33)

The third engagement sought to develop political platforms. It moved beyond raising awareness to connecting women to political action groups and building alliances.

A research note recalled:

The gender change activists talked about their affiliations with activist platforms in raising awareness [and] … the need for closely working with and challenging powerful social groups… in bringing transformative changes. These sessions enabled women to share their stories about microfinance… not just from one organisation, but several… Gender change activists shared their concerns and reservations with practices… that do not pay attention to gendered structural barriers and the ardent need for micro-financiers to work with social movements.

Presenting images of activists, e.g., Malala Yousafzai, and videos prompted discussions on issues of concern and how joining feminist community networks can address these. For example, a gender change activist recounted how they formed a group to confront a man who “regularly beats his wife”. Conversations with husbands gave a more nuanced view on challenges facing women, e.g., discussions of male primary breadwinners extended to the distribution of household chores, sexual harassment in the streets, domestic violence, problems with in-laws, and insufficient governmental support. These conversations, informed by academic inputs, constructed accounts of microfinance in women’s own voices (see Tanima et al., 2021 for examples) and how citizens can mobilise their power through collective action, i.e., campaigning, protests, and making political demands within social movements.

Upcoming engagements will hold workshops where poor women and gender change activists can reflect jointly on power. Previously when the women shared negative experiences of power and powerlessness, some relied on others to influence powerholders. Gender change activists are local experts on reform advocacy and soliciting support from sympathetic powerholders, e.g., local leaders, public officials. However, those close to the poor sometimes concentrate on local politics, which can divert attention from the state and global levels (Mohan and Stokes, 2000), e.g., gender change
activists and ISDE tended to see solutions in individualised terms – helping women cope with poverty rather than seeking major socio-political change.

After ISDE was confronted with the contradictions between its mission statement and actuality, it contemplated changes to recruitment, performance management, its accounting and accountability; and increasing women’s influence on its policies and priorities. Later engagements sought to strengthen ISDE’s political identity as a sympathetic powerholder. A de-briefing with the ED, discussed ideas and outputs from the PAR. These interested ISDE as its microfinance operations had problems, and a project combining women’s entrepreneurship and business training with gender awareness-raising was underway. However, ISDE remains constrained by dominant discourses. The ED was receptive to changes consistent with a neoliberal framework, e.g., gender change activists’ ideas on providing women with business and financial training, rather than introducing awareness-raising programs, claiming they lacked funding and women would be disinterested. However, the ED acknowledged ISDE’s inconsistent policy statements and operations, and was willing to participate in a fourth engagement, and to collaborate with Nijera Kori, a Bangladeshi NGO known for its opposition to microfinance, and pursuing alternative approaches to mainstream development (Paprocki, 2017). This may strengthen ISDE’s political identity and capacity by taking new directions, e.g., adopting a rights-based, advocacy/activist role rather than focussing on microfinance/service delivery. The planned fourth engagement with Nijera Kori will maintain PAR methods using creative platforms such as podcasts and blog posts, and counter-accounts derived from women’s experiences, to raise the awareness of dominant elites, e.g., ISDE’s senior management, domestic and international donors, and national and global regulators, of microfinance’s negative, gendered impacts, and hopefully redirect their policies and programs accordingly (Dillard and Vinnari, 2019). Future research, unfortunately delayed by the COVID pandemic, plans to investigate this.

Situational analyses informing collective and participative exercises whereby participants draw maps scoping the important issues, actors, and strategies for change, and comparing and contrasting these and linking them to divergent discourses will continue. The ambition, within the CDAA ethos of engaging diverse public advocates for change at community, national and international levels, is to foster public debate on: neoliberal development policies and state failures; to promote women’s voice, ranging from polite suggestions to political demands; and pressuring dominant powerholders to address these, e.g., through reforming the governance, regulation, and decision-making of global institutions (Brown et al., 2015). To date, our analysis of global institutions has relied on publicly available WB documents but we hope to discuss our work with WB officials, to ascertain whether it contains supportive or conflicted individuals, as we found within ISDE, receptive to GAD positions, especially as neoliberal orthodoxy is being increasingly challenged. Notwithstanding the difficulties of changing institutions from ‘within’ (Cooke, 2003), development agencies are not homogenous monoliths – some may be sympathetic powerholders willing to collaborate in alliances seeking reforms. As CDAA emphasises, forming political alliances is an ongoing, dynamic process.

3.7 Evaluating and disseminating results

In evaluating and disseminating the results of this ongoing research, we focused on its potential for transformation among the women participants and more generally.

The extent our research fulfilled its transformative potential is “hard to say”, like similar PAR studies (Pettit, 2012, p.23). Some women asked more critical questions, connected their individual stories to divergent discourses, and extended ideas further than others. Most found the process enjoyable and insightful. They claimed the engagements helped them reflect on their views, exchange ideas with others, recognise possibilities for change, and be more outspoken. Many women and gender change activists identified with GAD perspectives, claiming the discussions had revealed new ideas they could
share with others, e.g., when working with government agencies, other NGOs, or poor women. Some reported transformative experiences, e.g., as in Pettit’s (2012, p.19) study, several reported a heightened “sense of the importance of personal and collective power” and confidence to act individually and collaboratively.

Mixed views prevailed on the most effective strategies for change. Some, based on prior experiences, were sceptical about working with dominant powerholders, whereas others favoured this. There were also indications of changes in ISDE’s thinking. Despite the ED’s initial surprise at women’s interest and participation, his patriarchal and paternalistic references to women, and his reluctance to change ISDE’s practices, and acceding to women/gender change activists’ ‘polite requests’ for greater voice in ISDE’s policies/priorities, his and ISDE’s commitment to participating in the fourth engagement may alter this. If so, any changes ISDE introduced hopefully could be a model for others to follow or build on.

Nevertheless, effective change at the organisational level may need supplementing by more concerted political action at the community and/or institutional levels, which emphasises the need for activist alliances that shift from ‘polite requests’ to ‘political demands’ (Brown, 2017). Hence, we are disseminating our research via diverse platforms, such as seminars, workshops, and publications, and will use social media and podcasts more. However, it takes time to critically challenge dominant discourses, build alliances for change, and propose alternatives. This is unlikely to be achieved in organisation-centric or single short studies.

Based on our CDAA approach to PAR and field experiences, we present a set of reflective questions intended for general application in Table 1, and Table 2 summarises the different methods used in the illustrative case study.

<table>
<thead>
<tr>
<th>Table 1: Reflective questions for conducting CDAA-based PAR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investigating contested issues rather than organisation-centric research.</strong> What does a “critical, engaged and change-oriented” approach (Joosse et al., 2020) mean? What politically contentious issue(s) are we addressing? What are the research aims? What are the implications for our role(s) as researchers and processes of engaging with marginalised groups, activists and/or dominant powerholders? What kinds of (transformative) changes are we seeking?</td>
</tr>
<tr>
<td><strong>Identifying and engaging divergent discourses.</strong> What are the main controversies/competing discourses at play on the contested issue(s)? How will we identify them and what methods will we use to engage them? Which discourses are dominant or marginalised? How do discourses constrain or enable different groups e.g., by influencing what is perceived as important, possible and/or actionable? How might exposure to counter-hegemonic discourses contribute to individual, organisational, institutional and/or societal change?</td>
</tr>
<tr>
<td><strong>Engaging marginalised groups, activists and/or dominant powerholders.</strong> Who will participate in the research? Marginalised groups? (Sympathetic) powerholders? Social activists/movements? Why, when, and how will different groups participate? What conflicts/dilemmas may arise? How will participants be selected and by whom? How will participation generate and improve access to knowledge? How will power relations be addressed? Which approaches to critical reflection and empowerment are consistent with CDAA? What assumptions do different approaches make, e.g., those based on the work of Freire, Rancière and others, on how learning and</td>
</tr>
</tbody>
</table>

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20 This table is the authors’ work, but others provided inspiration, particularly, Aragón (2012); Gaventa and Cornwall (2001); Joosse et al. (2020); and Pettit (2012). The questions are not exhaustive and need addressing in context-specific ways. Hopefully others will build on them.
transformative change occurs? How can local knowledge be incorporated into PAR without romanticising it? How can academic concepts/theorisations become accessible to those who might benefit from them? Who is the critical reflection aimed at? Whose awareness needs raising and about what? How can we encourage critical, reflexive learning by all?

**Addressing power and power relations.** What power and power relations are pertinent? How can they be addressed in the research design, participatory processes, and analysis? How will conflict and political contestation be addressed? How does choosing who participates in the research, how, and when, affect power dynamics? How can we increase the prominence of marginalised and critical perspectives?

What ethico-political challenges arise doing CDAA-based PAR? How will potential harms be addressed? Is it possible, or even desirable, to engage in PAR that aims to benefit everyone? How can researchers facilitate agonistic spaces, while remaining self-reflexive about their political positioning and being active participants?

**Building alliances for change.** How is the research a catalyst for change? What scale or scope of change is being sought? What theorisations of social change underpin the research? Who or what needs to change? What are the conditions of possibility for change? Who can or should undertake action? Why, when, and how? What actions are possible? At what levels – individual, organisational, community, regional, national and/or global? How are representation issues addressed in larger-scale engagements? Who does, can, should (not) represent/speak on whose behalf?

**Evaluating and disseminating results.** Did we fulfil the transformative potential of CDAA-based PAR? Who or what changed, and how? What were the impacts on marginalised groups, activists, dominant powerholders, the researchers and more generally? Whose voices were raised or heard? How does the research contribute to democratic debate, progressive change and/or holding dominant powerholders to account? What could we have done differently to deepen learning, including our own, to sustain reflections and action by all? What ongoing possibilities for critical, engaged and change-oriented research does the study reveal?

### Table 2: Methods used in the illustrative case study

<table>
<thead>
<tr>
<th>Methodological Issues</th>
<th>Methods</th>
<th>When Applied</th>
</tr>
</thead>
</table>
| Investigating contested issues rather than organisation-centric research | - Document analysis, broad-ranging literature reviews, media analysis – identifying key controversies  
  - Situational analysis – identifying key elements in the situation (people, institutions, technologies, legislation, discourses etc.) | Pre-fieldwork and between field engagements  
  Pre-fieldwork and between field engagements |
| Identifying and engaging divergent discourses               | - Discourse analysis – identifying key contested signifiers, drawing political frontiers  
  - Preparing fieldwork activities based on key controversies and contested signifiers | Pre-fieldwork, and between and during field engagements  
  Pre-fieldwork, and between and during engagements (e.g. adapting as new issues arose). |
| Engaging marginalised groups, activists and/or dominant powerholders | - Interviews  
  - Group discussions, reflective exercises, and presentations  
  - Showing cartoon videos  
  - Individual and collective storytelling | Engagement 1  
  Engagement 2/3  
  Engagement 2/3  
  Engagement 3 (with women and GCAs) |
All activities engaged different aspects of the key controversies and/or contested signifiers identified above.

- **Counter-accounting** – combine storytelling with political economy analysis
- **Present collective counter-accounts to dominant powerholders**

<table>
<thead>
<tr>
<th><strong>Addressing power and power relations</strong></th>
<th><strong>Proposed Engagement 4</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gaventa’s power cube and feminist concepts of power ‘to’, ‘with’ and ‘within’</td>
<td>Pre, during and post Engagements 1-3 (used by researchers)</td>
</tr>
<tr>
<td>Counter-accounting (as above)</td>
<td>Proposed Engagement 4 (with participants)</td>
</tr>
<tr>
<td></td>
<td>Engagement 3 (working collectively with women and GCAs)</td>
</tr>
<tr>
<td></td>
<td>Proposed Engagement 4 (present collective counter-accounts to dominant powerholders)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Building alliances for change</strong></th>
<th><strong>Pre and post Engagements 1-3 (used by researchers)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Situational analysis – to identify potential alliance members</td>
<td>Proposed Engagement 4 (with participants)</td>
</tr>
<tr>
<td>Responsibility networks</td>
<td>Engagement 3 (working collectively with women, GCAs and ISDE)</td>
</tr>
<tr>
<td>Explore further potential alliances (e.g. Nijera Kori)</td>
<td>Proposed Engagement 4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Evaluating and disseminating</strong></th>
<th><strong>Engagements 1-3</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Group discussions/reflective exercises (with participants)</td>
<td>Between field engagements</td>
</tr>
<tr>
<td>Discussions among researchers</td>
<td>Between field engagements (used by researchers)</td>
</tr>
<tr>
<td>Situational analysis – to map changes in the situation and identify future engagement possibilities</td>
<td>Proposed Engagement 4 (with participants)</td>
</tr>
<tr>
<td>Blog posts and podcasts – to disseminate research findings to wider audiences</td>
<td>Proposed Engagement 4</td>
</tr>
</tbody>
</table>

**4. Concluding comments**
Research seeking social impacts and being a catalyst for social change has several forms. We adopted CDAA praxis and an agonist research methodology employing PAR because, like Joosse et al. (2020), we concur that more “critical, engaged and change-oriented” scholarship is needed. Our framework – in contrast to depoliticised approaches to PAR aimed at “getting business on board” – articulates a CDAA-based approach to engagement that confronts rather than shies away from conflict, politics and power relations (Brown and Dillard, 2013; Tregidga and Milne, 2020) and enables critical accounting researchers to go beyond critique and actively engage in struggles on the ground.

The paper provides an analytical framework and set of questions that researchers interested in undertaking CDAA-based PAR can use to help design and reflect on their projects. This framework should be useful for those conducting critical, qualitative research more generally. We illustrate the application of this framework through an account of our attempts to address politically contentious issues of microfinance and women’s empowerment in a ten-year ongoing CDAA intervention in a Bangladeshi NGO’s microfinance programme aimed at giving greater voice for poor, female borrowers. Accordingly, we contribute to an emergent literature in and beyond accounting demonstrating how agonistic ideas can be introduced into analytical frameworks (e.g., George et al., 2021; Tanim et al., 2020; Tregidga and Milne, 2020) and participatory research designs (e.g., Joosse et al., 2020; Larsen et al., 2017; Sorola, 2021) to further democratisation, social change, and the empowerment of marginalised groups.

We hope the analytical framework, case illustration and set of reflective questions will encourage others to undertake CDAA-based PAR in other contentious, power-laden areas. We see considerable scope for such work in both developing and developed country contexts; addressing the intractable challenges contemporary societies face and which conventional problem-solving and governance approaches struggle to address. To name some possibilities, we encourage applications in areas such as labour relations, sustainability, corporate governance, participatory development, taxation, human rights, and non-human animals.21 We also call for greater attention to the politics of key concepts such as ‘accountability’, ‘value(s)’, ‘valuation’, ‘participation’, ‘dialogue’, ‘inclusion’ and ‘community’; something often neglected in policy and academic analysis. Consistent with Joosse et al.’s (2020, p.10) calls for “systematically developing agonistic research methodology”, we hope further research working agonistic ideas into analytical frameworks and participatory research designs incorporating critical opposition and democratic participation will materialise, alongside closer attention to conflict, power relations, building alliances and the affective dimensions of politics.

References


21 For further suggestions for CDAA-related research in public sector, NGO and civil society contexts see Brown et al. (2015); Brown and Tregidga (2017), and George et al. (2021).


Appendix 1: Example of a Situational Map

Abstract situational map: contested issue of microfinance and women's empowerment

Source: Adapted from Clarke (2005: 88)
Thank you for the revised version and the effort you put into the paper. In my reading it has become much clearer and its contribution stronger. Differentiating between the framework and its application as well as the alignment of the Tables with the subsections has clarified much. I enjoyed reading the paper and it is already in good shape as it is. My remaining comments are primarily for the final polishing and to make it still more concise.

Thank you for your constructive feedback, which was very helpful in revising the paper.

P. 27: There are three contributions listed. But I feel this list of the «typical three» contributions is a bit constructed and convolutes the actual value of the paper! In my view this paper has one «strong» contribution, which is the framework and which entails all those three points. How about formulating it only as one confident contribution that the reader remembers?

We have revised the contribution to a single “strong” contribution as suggested.

Title: Analytic or analytical framework?

We have changed “analytic” to “analytical” framework throughout the document.

Section 3.2-3.7 --> Please check again that these sections are clearly to the point and only entail contents related to your framework. For example, sentence 3.2 does not directly open up the tension between «Investigating contested issues rather than organisation-centric research» ... such a section could start by reminding the reader of its point and then directly open up: «An organization-centric approach on ISDE would have investigated etc... Instead, we focussed on the contested issues. This approach started by etc...» --> This requires only a bit of editing throughout all these sections, but would help the reader gain clarity while reading. I also think these sections could still be shortened a bit to meet the AAAJ word count, only keeping the core of each point in each section.

We have gone through sections 3.2 to 3.7 reminding readers of the key methodological issue at the beginning of each section. We have also done some minor editing to shorten the sections and ensure they only entail contents related to the framework.

Introduction: Especially the second paragraph entails some complicated sentences. Could

We have edited the second paragraph as suggested.
they be shortened and written more in your words? It would make it easier for the reader to get into the paper if the introduction reads as smoothly as possible.

Please check the prior point throughout the entire paper (maybe with the help of an editing service): some of the sentences seem a bit complicated and long and at times too many direct quotes break the flow of reading. English sentences tend to be short. An example of a complicated sentence on p. 8: «However, gender and development (GAD) scholars claim this neoliberal form of microfinance neglects the causes of global poverty and women’s disempowerment, e.g., patriarchy, class, power, and culture (Weber, 2016), and how its constitution of women as economic, ‘bankable’ individuals depoliticises feminist understandings of empowerment and solidarity and creates new disciplinary tools over women (Alawattage et al., 2019; Tanimu et al., 2020); and exacerbates poverty by trapping women in debt spirals (Karim, 2011).»

The tables are much better now! However, Table 1 could be shortened a bit ... for example the section «marginalised groups...» and the section «evaluating...» contain in my view too many questions. Which ones are the key questions for each section and give the reader a clear guidance to grasp the core idea...?

The text between the title 2 and title 2.1 as well as between 3 and 3.1 can in my view be deleted. The flow of the text is better without those quotes and texts.

Minor things:
P. 5 middle: Check spelling of word «constructs»
P. 7: some inconsistent font
Table 1 «How will they be selected and by whom?»

We have gone through the entire document, and edited long sentences of this nature, by separating them into two or more sentences. The current word count of the paper is 15886.

We have shortened this table as suggested by deleting some questions.

We have a strong preference to retain these quotes and text as we consider they set the scene for the reader (but will delete them if required).

We have edited this accordingly.

Thank you very much. The comments were immensely helpful in working on our revision.