"The Tourists Want an *Experience*:"
The Influence of a Non-Profit Operator on Tourists' and Residents' Impressions of the Tourism Encounter

Noelle Hildebrand

A Thesis in

The Department

of

Sociology and Anthropology

Presented in Partial Fulfillment of the Requirements

for the Degree of Master of Arts (Social & Cultural Anthropology) at

Concordia University

Montreal, Quebec, Canada

May 2012

CONCORDIA UNIVERSITY

School of Graduate Studies

This is to certify that the thesis prepared

By: Noelle Hildebrand

Entitled: "The Tourists Want an *Experience*:" The Influence of a Non-Profit Operator on Tourists' and Residents' Impressions of the Tourism Encounter

and submitted in partial fulfillment of the requirements for the degree of

Master of Arts (Social and Cultural Anthropology)

complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

Signed by the final examining committee:

Beverley Best	Chair
Vered Amit	Supervisor
Christine Jourdan	Examiner
Sally Cole	Examiner

Approved by Frances M. Shaver

Chair of Department

May 15, 2012 Brian Lewis

Dean of Faculty

ABSTRACT

"The Tourists Want an *Experience*:" The Influence of a Non-Profit Operator on Tourists' and Residents' Impressions of the Tourism Encounter

Noelle Hildebrand

This thesis questions the claims that alternative tourism, specifically international, philanthropic tourism, can contribute to poverty reduction and increased intercultural understanding and examines the assertion that the tour operator plays a key role in advancing these objectives. Tourism is located within a neo-colonial framework and philanthropic tourism within an historical trajectory of international, 'philanthropic' travelers, such as Christian missionaries and social reformers. A 'pro-poor,' non-profit, tour operator-microfinance institution in Mexico which offers village tours and uses tourists' fees to fund microloans for local women is used to approach the research. Qualitative data was collected through participant observation and interviews with the guest-donors, host-borrowers, and the tour operator. The tour operator demonstrated considerable influence in shaping the tourists' and residents' motivations, behaviors, and perceptions of the experience. There was significant divergence among the three stakeholder groups' reasons to participate and their understandings of the program's objectives and the guest-host interaction itself, suggesting the difficulty of overcoming the needs and preconceived notions of tourists and residents. The organization directed tourism dollars to marginalized individuals and mitigated many barriers to individual guest-host communication. The egalitarian basis required for intercultural exchange, however, was eroded by the highly-scripted performance of the residents and the exclusion of a discussion on the causes of systemic poverty, suggesting that this example of philanthropic tourism may not be able to address either goal of alternative tourism.

Acknowledgements

First, I would like to thank the directors of the organization I call Llegamos for their willingness allow me to conduct research in the midst of their operation. They were always cooperative while I was there and continued to be after I left the field and Frances replied to endless emails. I also need to thank the tourists and the residents who agreed to participate. Without you, I would not have had a project. Thank you for sharing your expectations, experiences and understandings of the Llegamos program.

I am most grateful towards my supervisor Dr. Vered Amit, and my committee members Dr. Christine Jourdan, and Dr. Sally Cole. Thank you, Vered, for being an extraordinary supervisor. Everyone should be so lucky to have a mentor as patient, thoughtful, and encouraging as you are. Thank you, Christine, for your support during the rough spots. Thank you, Sally, for your enthusiasm in my topic. I also want to thank Dr. Gada Mahrouse for her interest. My cohorts in the program, Billy, Jess, Kevin, and Maike, were indispensible in many, many ways.

I am grateful for the generous financial support of the Social Sciences and Humanities Research Council of Canada and Concordia University and its donors.

I want to thank my loved ones for demonstrating interest, either genuine or feigned, in this project of mine. I have appreciated your unflagging enthusiasm over the duration of this program, even when it meant time away from you. Thank you for providing a safe haven when I needed it. I look forward to spending more time there.

Finally, I need to thank my wife, Shari. Simply, I would not have been able to complete a master's degree without her by my side. Her pride gave me confidence and her love gave me courage. She did everything, and then more.

For Shari

To say thank you
seems inadequate

Contents

Chapter One: Introduction, Theoretical Framework, and Methodology

Introduction

In 2008, a tour operator in Southern Mexico began offering a day tour which combined microfinance and tourism, based on the idea that microloans are useful in the long-term reduction of poverty and that using tourism money is a novel and resourceful way to finance microloans[1]. Tourists visited a local village known for its production of wool rugs, called *tapetes*. There, they visited the homes of loan applicants and considered applicants' business expansion proposals. In turn, proceeds from the tour were used to support the organization's primary mission: to reduce poverty by promoting entrepreneurship through the provision of interest-free microloans.

The following vignette is a composite description of a Llegamos tour in August, 2010[2].

We get out of the van at a residence on the hills that overlook Bajatepec. The property is enclosed by a fence built of posts and wire, adobe bricks, cactuses, and rusted box springs. Frances, a director of Llegamos and today's guide, tells us that this is the second tour visit in the cycle for this team, so they will get their third loans next week.

[1] Mexico has a population of more than 112 million, making it the eleventh largest country in the world, according to the 2010 national census. The World Bank (2011) indicates that it has the eighteenth largest GDP with a per capita income of $US 8,890. However, also according to the World Bank, 51% of the population is below the poverty level and those numbers are greater in the three southern states with the highest population of indigenous Mexicans, including Jícaltoro. Forbes' 2011 richest man in the world was the Mexican Carlos Slim Helu, worth 69 billion dollars. (Incidentally, his foundation contributed 45 million to found an organization which aims to provide affordable microloans, whose first office opened in the state of Jícaltoro in 2009.) Tourism is an economically significant industry in Mexico and one of the top industries in Jícaltoro, but is very volatile because of such things as the drug wars, H1N1, and a popular political crisis about five years ago.

[2] To protect confidentiality, pseudonyms are used to identify all organizations, cities, and individuals in this thesis. For the name of the organization, I chose "Llegamos" (yeh-GAH-mohs), which means "we are arriving." This reflects both the organization's goal of facilitating collaboration between tourists and residents and the notion of forward movement.

Frances adds that this team of sisters, Fernanda, Alicia, and Carolina, give their presentations together although they do not all live in the same house. Once inside, we see several adobe and red brick structures and two covered patio areas. There is a large display of tapetes covering the patio with the looms. We sit in the chairs set up around a fire pit. Two tourists sit on a bench that used to be a spinning wheel. Frances suggests that we go around the group and introduce ourselves and say where we are from. All the tourists are women today.

Fernanda and Carolina are weavers. To demonstrate the wool-dying technique, Fernanda is trying to light the fire under a galvanized tub filled with water. (Dying has been difficult because of the rain this summer: the firewood never dries out, and the water doesn't get hot enough to set the dye.) Alicia walks around showing us the grains of cochineal, the source of carmine, a costly dye that is made from a native insect. Carolina crushes the grains on a metate (a grinding stone) and Alicia shows us how to rub it between our fingers to release the dye. Carolina gives permission to a tourist to take a picture of her at the metate and of her children, who are entertaining the tour participants.

Frances begins the questions: "How many colors can you get from cochineal?" "A lot," Fernanda answers and Frances adds that it can produce colors from crimson to fuchsia to pale pink. A tourist asks in Spanish, "Do you buy the cochineal from local vendors?" "Yes." A tourist asks Frances to translate: "How do the colors stay fast?" And, as she continues to do for the rest of the presentation, Frances translates Fernanda's answer: "lime, salt, and bicarbonate." "What will you buy with this loan?" Frances asks. "I will buy yarn, more dyes; natural dyes. It will help me seguir más

adelante*, (get ahead)" Fernanda says. Alicia shows us pomegranate skins, nuts, and sapote (a tropical tree) fruit and explains how the natural dyes are combined to create different colors.*

"Do they spin their own wool?" a tourist asks and Frances translates the answer, "Mostly they buy wool, but they also know how to make it." Frances adds that it might be cheaper for them to spin their own yarn, but it is very time-consuming. The women drag out an operative spinning wheel and Carolina demonstrates the process. The sisters' aged aunt sits down on a mat and shows us how to card wool. The grandmother, who speaks no Spanish, uses sign language to ask if anybody wants to try carding wool. Two tourists take the opportunity and agree between themselves that it takes a lot more strength than they thought. "When I started, it was hard for me to card, too," Alicia reassures them.

"If you didn't have this loan, where would you get the money to buy things?" asks Heather, a former anthropology student and microfinance advocate. Fernanda doesn't understand the question until Frances rephrases it and Fernanda replies, 'Oh! We would [have to] buy stuff little by little. The loan really helps us seguir adelante *(move forward)." "Who lives in this house? Is anyone married?" someone asks Frances to ask the sisters. "Fernanda is married and her husband is a campesino, a farmer." We never find out if the other sisters are married or who lives here. Frances asks, "Who taught you how to weave?" "Our parents taught us, who were taught by their parents. We start when we're eleven years old." "Who buys the dyed yarn?" Frances asks. "My sister!" Fernanda laughs, "and other people buy one or two kilos when they just need a little bit of one color." "How much does that dye made from the little bugs cost?" a tourist asks.*

"Cochineal is 1800 pesos (US$140) per kilo."[3] *"What language do you speak when you are together?" "Zapotec. We only speak a little Spanish." "How long does it take to make a rug?" "It takes two weeks with stripes; three weeks with a pattern."*

Tourists begin examining the looms, the yarn, and the tapetes. "Where do you sell your tapetes?" Ronald asks Fernanda because Frances had suggested that he ask a borrower instead of her. "To the casotas (big houses); we would like to sell directly to the tourists because the resellers don't pay much for the tapetes," Fernanda answers. She explains that what a reseller would pay 150 pesos (US$12) for, she could sell direct to the customer for 350 pesos (US$27). Frances asks Fernanda, "How much would the resellers sell this rug for?" "Oh, who knows how much they sell it for!" Alicia says, "That's why they have big houses. Pardon me [for saying that]." I hear Ronald asking Frances about animosity between weavers and resellers.

Tammy has fallen in love with a tapete, but had no idea she was going to have the opportunity to buy rugs on the tour. She borrows about 2000 pesos (US$155) from Frances and chooses two rugs with a Navajo design. Carol sees two rugs she likes, but they are both made by Fernanda. She wants to buy one each from Fernanda and Carolina, but Fernanda's rugs show better craftsmanship. Carol tries to get her husband, Ronald, to help her make a decision, but the one he likes has big fish on it, inspired by Escher. In the end, Carol chooses just one of Fernanda's rugs. Other tourists are taking pictures, playing with the children, or talking amongst themselves. One of the European tourists says to me, "They seem so…they do everything…so retarded. I know that's not the word, but…" "Traditionally? Primitive?" I offer. She nods.

[3] Prices are given in pesos and converted US dollars at the summer 2010 exchange rate of 12.8 pesos to 1 dollar.

The sisters move the chairs to the other patio area. Alicia stands behind the wood-burning brick oven and stove to talk about her tamale business. Frances translates as Alicia explains that this is her third loan. The first she used for a tortilla business, the second to buy a press for obleas (plate-sized, crispy wafers). "The loans help me move forward,' she says. She explains that she is a single mother with two children. With both of her children in school, she has more expenses, but she also has more time to work. She wants to increase her sales by offering a larger variety of foods.

Alicia's sisters serve us warm tamales (corn dough and filling wrapped in a leaf and steamed) from a pot. "How do you make them?" someone asks and she shows us. Frances asks, "Where do you sell them?" Tour participants ask: "How long does it take to cook?" "How much do you sell them for?" "How many can you make a day?" Alicia says she can make and sell two hundred, but it is unclear if she has already been able to do that or is describing her plans. "What is the hardest part of owning a business?" Heather asks. "It is [the time required for] the preparation…" Alicia responds. "With what I earn, I want to buy a larger pot so the preparation doesn't take so long." "It is hard to sell tapetes," Alicia adds. "Food sells quickly, so you can earn money faster." Alicia ends her presentation with, "We did this all for you. We hope that you will support this. It will allow us to seguir más adelante*"(get ahead).*

After an hour, Frances rounds us up to leave, but the water in the tub is finally boiling. We hurry over as Fernanda drops in the yarn, the cochineal, and the salt and stirs it with a stick. We watch the yarn turn pink. Then, the whole family walks us to the front gate and waves good-bye as we pile into the van to go to the next house.

We visit another two houses and see the presentations of three more borrowers: a licuado (a fruit or dairy smoothie) maker, a bread maker and a woman with a tiny store in her house. Although a few tapetes and purses are on display at two of the houses, nobody buys anything from these presenters. On our return to Jicaltoro, Frances solicits tourist feedback for both the borrowers and for the organization and also asks tourists to post any positive comments on online travel guides. At the school from which the tour departed, Frances gathers everyone's email address to send them the photos of the borrowers with their purchases. Most of the tour participants have Spanish class the following morning, so they head off to their homestay families.

Tourism is a global social and economic phenomenon. According to the United Nations World Tourism Organization (UNWTO), international tourism contributes about 5% to the world economic activity and employed one out of every sixteen working people in 2010 (UNWTO). International tourist arrivals are anticipated to pass the one billion mark in 2012 (UNWTO). Conventional wisdom and international organizations alike tell us that tourism promotes increased tolerance through intercultural exchange and leads to economic development. The mission of the UNWTO is "to promote and develop tourism as a significant means of fostering economic development, trade and international peace and understanding" (Tourism and the Millennium Development Goals, 2010:1). Can the interaction between a foreign tourist and a local resident generate enough empathy to break down the barriers of prejudice and lead to a more peaceful world? Can international tourism help regions of the global south develop economically? These are the two questions that will be addressed in this thesis.

International tourism expanded significantly in the second half of the twentieth century, both in the number of people travelling and in the distances traveled. By the late 1970s, scholars confirmed what anecdotal evidence had already suggested about 'mass tourism.' First, the economic benefits of tourism were not evenly distributed among the residents at tourist destinations; second, interactions between tourists and residents did not always promote mutual respect; and, tourism contributed to environmental degradation (Smith 1977, de Kadt 1979). The birth of 'alternative tourism' is normally attributed to the recognition of these gaps. Research published over the last thirty years, however, shows that alternative tourism does not necessarily ameliorate the negative impacts of conventional tourism: neither improved cross-cultural understanding nor financial benefits for local residents are a guaranteed outcome and environmental conservation may come at the expense of the first two goals. Nevertheless, advocates for 'responsible' tourism continue to promote different approaches to tourism with the hope that the new methods will be able to reduce poverty and offer the opportunity for a mutually-beneficial exchange between tourists and residents.

International travel takes place inside the existing global economic, political, and social structure, so a theoretical approach that situates international tourism within a neo-colonial framework is useful. Based on the inequalities present in the global structure, I examine the claim that an egalitarian basis for communication can occur between tourists and residents. This topic is especially important in 'philanthropic tourism' where the tourist-resident interaction is, by definition, an unequal, donor-recipient relationship. Notwithstanding the unquestionably earnest intentions found in its alternative manifestations, there are unanswered questions about the role tourism can play in

reinforcing or challenging global and local inequalities addressing global disparities. What are the ways that tourism reinforces economic and social inequalities? What are the reasons that tourists and residents decide to participate in the Llegamos tour program? What is the role of the tour operator in shaping the experience for both visitors and residents? How does alternative tourism help or hurt community members? The purpose in asking these questions is to contribute to the understanding of how tourist-resident interactions in alternative tourism enhance or inhibit intercultural understanding, and the impact of these outcomes on the expressed goals of alternative tourism.

I will show that it is the values of the tourist's home society that are prioritized, and reinforced, in the practices of tourism, even where a tourist may sincerely desire to get to know a place and to help its people. I must make two things clear before continuing. First, residents and tour operators have their distinctive motivations to participate in tourism and their agency is significant. The key roles they play in shaping the touristic interaction will be discussed, but it important to remember that their actions are in response to the identified and anticipated needs of tourists. Second, there is abundant evidence that touristic experiences may provoke emotional reactions. Emotion does not necessarily translate into intercultural understanding, however, and this will also be addressed.

Llegamos situates its anti-poverty efforts within a discourse of individual empowerment and community development. The organization has two explicit objectives: to reduce poverty by offering interest-free microloans and to educate travelers about microfinance. To support their goals, Llegamos offers business education and English classes to loan recipients. For tourists, Llegamos offers a secondary purpose: the

tour will give them the chance to see Jícaltoro from a different perspective and to have an intimate exchange with a local woman. As a result, Llegamos maintains, they may learn first-hand some of the challenges of life in Jícaltoro, as well as some of the solutions. And, they offer a tourist the chance to make a difference by contributing to the solution.

Bajatepec, the village visited by the Llegamos sponsored tours, is the pseudonym for a large village that enjoys a steady trickle of day tourists who come to see its colourful, handmade rugs. The village is located about a forty-minute drive from the state capital, which I call Jícaltoro, which has about 250,000 residents and where many residents work or attend school. The Llegamos project provided funding for resident participants to expand or diversify their current sources of income. Even more importantly, however, it offered access to tourists and the potential to sell rugs directly to them, an opportunity many of the participants did not otherwise have. And yet the program seemed to prioritize the ideological objectives of the organization and limited the development of the kind of entrepreneurial activities in which the women taking part in the program were most interested. The borrowers were thankful for the Llegamos founder's efforts, but were also often afraid of antagonizing him.

Although Llegamos occasionally missed opportunities to help tourists better understand what they were seeing, tourists were very appreciative of the interpretive commentary offered by Llegamos guides about the village, the borrowers and the organization's objectives. Despite the genuine desire of tourists to learn something new and gain insight into the 'real life' of the region, however, they sometimes had difficulties integrating this new information and their preconceived notions of rural life, indigenous communities and poverty.

Members of three groups participating in the Llegamos programs —the tourist-donors, the non-profit tour operator-microfinance institution, and the resident-borrowers—had differing motivations to participate. These different sets of objectives could sometimes be at odds with each other- such as the residents' prioritization of immediate income and the goal of Llegamos to address long-term poverty issues- and sometimes, an individual could him or herself hold conflicting motivations, such as the tourist who wants to understand local life, but overlooks it in his or her search for symbolic authenticity. These complex interactions between individuals and institutions and their competing desires raise questions about conventional claims that tourism can bring about either social change through increased international understanding or through the reduction of poverty.

Structure of thesis

To explore the ways in which the outcomes of tourist-resident exchanges support and dispute the expressed goals of alternative tourism and to examine the role of the mediator in shaping those interactions, this thesis investigates one case of philanthropic tourism. Each of the three following ethnographic chapters highlights the perspective of one of the three participant groups in Llegamos: the non-profit tour operator-microfinance institution, the tourist-donors, and the resident-borrowers. The ethnographic data illustrates the manner in which tourists and residents apprehend each other and how the members of those groups view their relationship to the organization.

This chapter provides an introduction to the topic and a review of the relevant literature.

Chapter Two looks at the role that the tour operator plays in shaping the expectations and experiences of tourist and resident participants. I begin with a brief history of Llegamos and identify how the motivations of the two directors have heavily determined the approach taken by the organization. After a profile of Llegamos tour participants and resident borrowers, I discuss how members of both groups heard about Llegamos. I identify some of the reasons they decided to take part in the tour or loan program and consider whether the motivations of philanthropic tourists differ from other kinds of tourists. This information is presented together in this chapter for two reasons. First, it highlights the contrasting motivations that prompt the different parties to participate in this program. Second, it is useful to demonstrate the level of influence possessed by the Llegamos directors in creating expectations and influencing the behaviors and experiences of both tourists and residents before those two groups interact on the day of the tour.

Chapter Three will explore tourists' experiences of a microfinance tour to Bajatepec. Keeping in mind tourists' primary motivations for participating in this tour, this section focuses on their understandings of Mexico and Mexicans; indigenous peoples and rural communities; poverty; and, tourists' perceived philanthropic roles while on vacation. I describe tour participants' efforts to integrate their pre-existing knowledge and perceptions with what they hear and see on the day of the tour. The underlying contradictions in tourists' motivations limit their abilities to meet their own goals- an authentic, intimate, educational experience. And, the primacy of tourists' needs in the tourist-resident exchange illustrates the difficulty in establishing an egalitarian base that is necessary for mutual exchange to take place between tourists and residents. The

chapter concludes with a look at a significant change in the tour format that while primarily benefiting borrowers, came about as a result of tour participant input.

Chapter Four focuses on participating residents' experiences with the Llegamos microfinance tourism loan program. I examine how residents perceive the intentions and behaviors of Llegamos tourists and manage the tour visits to their homes. I further explore borrowers' perceptions of the program and examine the ways and extent to which they are able to adjust the requirements of the program to meet their specific needs. The chapter concludes with a series of vignettes, which taken together, illustrate the challenges of achieving the multiple objectives of alternative tourism when stakeholders have sometimes competing motivations.

Chapter Five highlights how this research project contributes to knowledge in the nascent field of philanthropic tourism and poses several questions that warrant further investigation.

Theoretical framework

Reflecting the complexity of tourism and travel, research on tourism comes from a number of disciplines. I will focus on the literature on tourism by researchers working in anthropology, sociology, geography and development studies. There is little peer-reviewed research on philanthropic tourism, so I will rely on the work that discusses ecotourism and volunteer tourism. Ecotourism is applicable for two reasons. As the prototypical alternative tourism, the tenets of ecotourism continue to offer a paradigm for subsequent approaches to alternative tourism. And, as the longest-occurring type of alternative tourism, there is very large body of work on ecotourism with a level of analytical sophistication that is not necessarily present in analyses of other types of

alternative tourism. Research on volunteer tourism is relevant despite the fact that there are significant differences between a Llegamos tour and most examples of volunteer tourism. Philanthropic tourists and volunteer tourists are similar in that they usually identify their primary motivation to participate as a desire to see 'behind the scenes' and consider an organized activity to be the most convenient way to accomplish this type of experience, which they view favorably over other types of travel; altruistic reasons are usually secondary. Nevertheless, both groups positively view their choice to help people in poorer nations and rarely question their roles in perpetuating global inequality. There are several conspicuous and likely relevant, distinctions between tourists who give time and those who give money: the duration of the visit (one-time or weeks-long) and life stage of the tourist (a young adult, coming of age or a working or retired professional, accumulating knowledge).

I begin the literature review with a brief review of the study of tourism in the social sciences, followed by a brief description of the three parties involved in Llegamos interactions. After that, I identify how the global socio-economic conditions impact tourist motivations, followed by an examination of the traits of different types of tourism. Next, I look at the specific catalysts for and outcomes of alternative tourism. Finally, to provide historical context, I summarize a body of work that discusses older patterns of 'benevolent' interventions in poorer states undertaken by citizens from more affluent countries. I will contend that this historical background supports the position that philanthropic tourism is not a new, alternative approach to travel, but rather an extension of previous types of international interventions promoted by powerful nations.

Study of tourism in the social sciences

Tourism is interesting to social scientists for a few reasons. It provides an opportunity to examine the interactions between individuals from different places and cultures and further offers a special vantage point from which to observe cultural change (Stronza 2011). Tourism also offers a way in which to examine global economic, political, and social processes, such as neoliberalism and globalization, and the ways these processes are played out at the local level (Hannam 2007). Babb (2010) suggests that the role of tourism in creating global encounters may be no less useful than the "colonial encounter" or "development encounter" as a lens for analytic inquiry. Babb uses the language of the encounter because "it foregrounds the intimate relationship of those coming together from different cultures and societies *and* it does not already assume the outcome of any given engagement, granting agency to players who may be historically disadvantaged on the global stage" (2010:5). Finally, the movements and technologies of tourism can be considered as part of the other myriad movements that take place on global and local scales. The 'new mobilities paradigm' (Sheller and Urry 2006) challenges the old idea of sedentarism as the social and theoretical norm and furthermore, suggests that global political and economic limitations on mobility challenges the recent analytical embrace of deterritorialization as a tool for unrestricted mobility. Evaluating tourism within this framework offers an opportunity to examine the inequalities that persist in the access to mobility.

Tourism was not identified as a legitimate topic of study in the social sciences until the 1970s. Before then, anthropologists rarely reported the presence of tourists in their research (Crick 1989). One of the reasons for this reluctance may have been the desire of anthropologists to distinguish themselves from other types of travelers. Second, before

the 1970s, culture still tended to be viewed and represented as static and spatially-bound, so anthropologists may have been resentful that other outsiders were coming in and ruining their field site and 'their people.' Sociology's emphasis on the workplace devalued leisure activities.

In the late 1970s, three seminal publications initiated the examination of tourism as a social activity. In 1976, sociologist Dean MacCannell published *The tourist: a new theory of the leisure class*, which included an examination of the tourist's quest for authenticity, still relevant today. *Guests and Hosts* (1977), edited by Valene Smith, was a collection of anthropological case studies of international tourism covering the impact of tourism on local communities. *Tourism: passport to development* (1979), edited by Emmanuel deKadt, included a series of reports that described the negative impacts of mass tourism on the economies, peoples and environments of tourist destinations in poorer countries.

Those three books indentified what would be ongoing themes in the study of tourism: What motivates an individual to use his or her leisure time traveling? What are the effects of tourism on local communities? And, how can tourism be less damaging to the environment and more beneficial to people on the receiving end of tourism? These questions continue to be central to the academic study of tourism. However, to obtain a broader understanding of the phenomenon, it is vital to also examine the impacts that tourism may have on travelers and the incentives of residents who decide to participate in tourism (Stronza 2001) and to look at the role that tourism mediators play in facilitating the tourist experience for both residents and tourists (Crick 1989, McRae 2003, Chambers 2010).

More recently, scholars have asserted that "all the world seems to be on the move" (Sheller and Urry 2006:207) and that touristic activities have become part of our daily lives rather than something that occurs outside of our mundane routines (Edensor 2007). If this is the case, what is the phenomenon I am examining in this thesis? This example of tourism involved the physical displacement of individuals (Urry 2001), with sufficient discretionary income and time (Smith 1989), and the kind of travel documents that would allow them to cross borders freely (Harrison 2003). The movement was both voluntary and temporary, which distinguished it from other types of movement such as that of migrants or refugees (Harrison 2003).

Tourism is composed of interpersonal exchanges across cultural, national, linguistic and class boundaries, or "zones of awkward engagement, where words mean something different across a divide even as people agree to speak" (Tsing 2005:xi). By focusing on the "systematic misunderstandings" (Tsing 2005:x) between the different participant groups, one can begin to discern the ways in which global connections are produced. In this thesis, my objective is to examine the ways in which tourist-resident encounters enhance or inhibit intercultural understanding, and the changed perspectives that are supposed to result from it. To help answer that question, I will be asking the following questions. Why do tourists and residents decide to participate in the Llegamos tour program? What is the role of the tour operator in shaping the experience for both visitors and residents? Can alternative tourism benefit community members? What are the ways this type of travel reinforces or challenges global and local inequalities?

The participants

There are three groups of individuals who participate in the Llegamos tours: the tourists, the residents and the tour operator. I use these labels as a form of shorthand to rapidly identify participants. The boundaries of these groups are blurred; some of the tour operators are residents and some tourists act as volunteer staff for the tour operator. Furthermore, the label only refers to the participants' roles in their experiences with Llegamos. At other times, and in other places, residents of Bajatepec act as tourists; tourist participants may act as hosts; and the staff of the tour operator certainly performs as both tourist and host at other times.

1. Tourists and residents

Guests and Hosts, first published in 1977, was the first full-length anthropological volume dedicated to tourism. The editor, Valene Smith, defined a tourist as "'a temporarily leisured person who voluntarily visits a place away from home for the purpose of experiencing a change'" (1989:1). The definition suggests that a person's motivation for travel is important in determining whether or not they are a tourist. Smith's definition is limiting because it suggests a demarcation between leisure and labor that is more characteristic of industrialized societies (Urry 1990, Graburn 1989). This can exclude the experiences of travelers who combine leisure and non-leisure activities while away from home, such as those Llegamos tourists who are in Jícaltoro to study Spanish. Erve Chambers has suggested that the focus on leisure has limited the fruitful analysis of travel and he has offered a broader definition: tourism is "…any kind of travel activity that includes the self-conscious experience of another place" (2010:6). In this case, the motivation is not important; a businessman visiting a museum after his meeting can be included in this definition. Thus, while an individual's rationale is very important

for this study, I prefer Chambers' definition for two reasons. It can include travel-occasioned activities which participants are reluctant to identify as touristic, such as volunteer tourism. And, it helps highlight the links between earlier forms of travel-based activities, such as missionary activism during colonial times, and those of today.

In this thesis, I use the terms of tourist, traveler, guest, and visitor with no discernible difference in meaning. The need to distinguish oneself as a traveler rather than a tourist is familiar. It is linked to concerns of class differentiation and will be addressed in the section below that discusses the use of tourism as a tool for distinction. For most tour participants, the extended stay in Jícaltoro to learn Spanish, and the fact that many had been to Jícaltoro before, suggested that they were neither traveler nor tourist. The tourists I interviewed self-identified as students, which is a recognized category of foreigner in a city with eight language schools. When Llegamos talked about the visitor participants, they identified them as *tourists* both when talking to tourists and to residents, and occasionally *donors* during the tour's discourse. When the borrowers discussed the visitors, they called them *tourists*, *Roberto's tourists,* and occasionally, *students.* Despite the importance some travelers place on being identified as such, residents often categorize visitors of any type as *extranjeros* (foreigners). Within volunteer tourism, the research shows mixed results, with most residents identifying the volunteers as a 'special kind of tourist' (Gray and Campbell 2007) or not tourists (Broad 2003).

The initial dichotomy that Smith's volume defined between guests and hosts is problematic for several reasons. First, not all residents at a tourist destination have contact with visitors. Secondly, the concept of guest and host assumes that the two

parties share the same cultural and social framework, when this is rarely the case in international tourism.

In this thesis, I use the terms of resident, host, local, and when relevant, borrower, to refer to women who participate in the loan/tour program. When Llegamos discusses these women with tourists, they call them borrowers, and among the borrowers, they identify them as *las Señoras.* The tourists generally referred to them as the *ladies,* and when talking about someone specific, utilized her project as a descriptor, such as t*he yogurt lady* or *the flower girl*.

Mediators in tourism

A mediator in tourism is neither a guest nor a host. Mediators include "tourism planners and promoters, travel agents and guides, government officials, investors, representatives of the hotel and transportation industries" (Chambers 2010:4). The mediators work not only to facilitate the logistical factors of travel and tourism, but also to generate demand and shape tourist expectations of destinations. While I will refer to tourist expectations and images that have been guided by these mediating forces, my primary interest is in the role of the tour operator and the way it facilitates relations between tourists and residents. Chambers notes that it is important to consider the ideological motivations of a tour operator, especially in cases where the primary motive is not profit (2010). Tsing further reminds us that organizers of social movements may perceive their actions as simply facilitators, but that social movements develop their own perspectives: "There is no reason to assume that collaborators share common goals" (2005:13). The operator plays a key role in tourist-host interactions (Smith 1989,

Chambers 2010, Sin 2010), with the operator's interpretive commentary being especially important for alternative tourism (Jensen 2010).

For resident-borrowers, Llegamos was closely associated with its founder, Roberto (a pseudonym), who was also one of two primary guides, and acted as a broker and mediator between the two groups. Tourism has a history of "cultural brokers" or "marginal men," who interpreted their cultures for outsiders and "middlemen" who "mediated relations between groups of unequal status" (Zorn and Farthing 2007:675). Jenson (2010) uses Cohen's distinction between the cultural broker and the social broker to highlight the differences between the two types of mediation. The cultural broker's job is *interpretation*: "to bridge the cultural gap between the visitor and the locals and to facilitate the visitors' cognitive understanding of the cultural characteristic of the host societies" (Jenson 2010:616). *Representatio*n is the role of the social broker who "represents the party to the setting and, on the other hand, the setting to the party" (Cohen 1985 in Jenson 2010:616). These roles may be shared by the same individual, but illustrate the different nature of the mediator's relationship with visitors and with locals.

Economic and social requisites for tourism

A few conditions need to be present for tourism to occur. According to Smith (1989), a society must have leisure time, discretionary income and positive social sanctions, which I will call social valorization. Identifying the role of social valorization recognizes that not all societies do, or have, valued elective travel in the same way. In the West, a sedentary lifestyle is considered normative and historically, those who travelled for non-utilitarian reasons were suspect. Rationales for elective travel have varied over time. However, the three characteristics—time, money, and society's endorsement—are clearly

interrelated. It is essential to examine all of these things, and as will be shown below, different scholars have privileged different elements of the time-money-endorsement triad.

I argue that tourism is dominated by tourist needs and desires and that the rationales which are used to validate travel are influenced by multiple factors in a tourist's society. Thus, while alternative tourism generally is understood to be a reaction to the perceived negative social, cultural and environmental impacts of mass tourism, I will show that other global and local economic, social and political developments that began to occur in the 1980s had an impact on the expansion of alternative tourism. Examples of earlier forms of elective travel are important because they show how the rationales for elective travel in the past have been shaped by the moral, cultural, political, social and economic mores that are valorized in a traveler's society and era. And, the cases show how the motivations of today's alternative travelers are rooted in the particular positive associations with travel of earlier times.

In order to engage in elective travel, one needs a discretionary income and leisure time. Not all people choose to use these resources to travel, nor do those who do, necessarily travel abroad. Most tourism does not involve crossing an international border. The example of alternative tourism that I am looking at entails the movement of people from rich northern countries to poorer regions in the global south. Furthermore, philanthropic tourism, by definition, necessitates an economic and social gap between the visitors and residents. For both of these reasons, it is important to consider a theoretical approach that includes an effort to explain these disparities.

Imperialism suggests a broader framework with which to examine the economic, cultural, and social implications of international tourism. Graburn Nash's definition of imperialism is especially useful in this regard: "Imperialism refers to the expansion of a society's interest abroad. These interests—whether economic, political, military, religious or some other—are imposed on or adopted by an alien society…"(1989:38). While comparisons to imperialism have usually focused on the economic elements, the most useful part for this thesis is the inclusion of the imposition of political or moral interests. The validity of an approach that considers the priorities of tourist-sending societies is strengthened when other examples of historical travel are considered at the end of this chapter.

"Touristic expansion takes place according to the needs and resources of productive centers and their people" and "it is this power over touristic and related developments abroad that makes a metropolitan center imperialistic and tourism a form of imperialism" (Nash 1989:41,39). Mowforth and Munt (1998) also ascribe to dependency theory, which states that the capitalist countries of the North have grown rich due to the expropriation of surpluses from poorer regions. It is this positioning within global capitalism which limits autonomous growth in the poorer regions and the attendant unequal and uneven development. Every type of tourism is tied into the expansion of capitalist relations, which includes both intervention and commodification (Mowforth and Munt 1998).

Development of tourism in correlation to socio-economic systems

To understand the development of alternative tourism, it is essential to situate it within the economic, cultural and political changes that indicate processes of

globalization (Mowforth and Munt1998). Globalization "seeks to encapsulate processes operating on a global scale. It refers to the ever-tightening network of connections which cut across national boundaries, integrating communities… and resulting increasingly in the feeling that the world is a single interdependent whole, a shrinking world where local differences are steadily eroded and subsumed in a homogenous mass or single social order" (Mowforth and Munt 1998:12). Despite being identified as global in nature, it is important to note that the current manifestation of globalization follows the patterns that were established during the era of European expansion.

Mowforth and Munt (1998) succinctly lay out the economic, cultural and political changes and how they are reflected in tourism. Following David Harvey, Mowforth and Munt (1998) explain that capitalism must always be expanding. As it does so, it has drawn more regions into the global system. The demand for a faster turnover of capital has resulted in accelerated consumption, which is more easily accomplished with the purchase of experiences rather than objects. There has been a shift from mass production and consumption to 'flexible' production and individualized consumption. The political environment has also changed. The decision-making power of nation states has been reduced because of the heightened influence of transnational, supranational, and non-governmental organizations (NGOs), reinforcing the idea of an "international community."

Most importantly, changes in the economic system influence social and cultural changes. The impact of these changes cannot be overstated in the development of alternative tourism (Mowforth and Munt 1998, Urry 1990). First, flexible production led to a blurring of the boundaries between work and leisure. That change resulted in more

people adding intellectual or cultural endeavors to their holidays, rather than a simple focus on relaxation or rejuvenation. Secondly, the globalization of the market leads people to fear the development of a parallel, global monoculture which is the homogenized, commoditized culture of world capitalism and this generates more interest in preserving other cultures and ethnicities. Finally, with the rapid cultural and economic changes, lines between social classes become blurred. Social groups have to constantly work to identify, and indicate to others, their social position in the new social and cultural order. The need of an alternative tourist to learn something new about something different in order to distinguish him or herself is a central theme of this thesis. Despite the claims that a Llegamos tour participant can make a connection with a local resident, the tourist's need to experience something different limits the potential of finding common ground. And, the understanding that traditional cultures should be preserved frames a tourist's expectation of what a traditional society should look like, which further limits their ability to see and hear what they do not expect.

The changes that were occurring with the rise of industrialization in the mid-nineteenth century in Europe and the United States are closely associated with the development of mass tourism (Graburn 1989). The same technology that allowed raw materials and manufactured products to be transported offered a way for people to be moved as well. The explosive growth of mass tourism is often credited to the larger discretionary income of families (often enhanced by the wages of the wife) and the greater amount of leisure time available to factory workers, although the second claim has been questioned (Graburn 1989). Urry (1990) argues that it was the increased regulation of work that came with industrialization that drove an increased rationalization

of leisure time. Middle-class reformers in Britain began a program to 'civilize' the working class through organized recreation to reduce the potential effects of idle masses (Urry 1990). Paid vacations were presented as a necessary respite to maintain worker productivity. This idea was reflected a century later when the Soviet Union chose to sponsor seaside vacations for factory workers. The concept of nature as a source of rejuvenation supported the idea that residents of industrial towns could benefit from experiencing nature; thus, spending a day at the seashore was a moral and physical respite for factory workers stuck in dirty cities and polluted workplaces. The fact that the British government lobbied to get railroad companies to offer special fares for the working classes illustrates this objective of prescribed leisure. It is also noteworthy because paid vacations were presented as a necessary respite to increase factory production.

It is these pre-arranged tours for a growing working class that are normally identified as the hallmark for the invention of package tourism by Thomas Cook. It has been suggested that Cook was not the first tour coordinator, but was rather the first to convince entrepreneurs of the potential earnings not just in meeting the needs of tourists, but in generating new needs that could then be fulfilled (Butcher 2003). Thus began the full-scale commercialization of tourism. Indeed, the 'father of mass tourism,' Thomas Cook, was a minister who chartered his first train to take city-dwellers to a temperance meeting in the countryside. This example of a single-issue advocate and his hope that a potentially transformative landscape could convince urbanite tourists of the value of his cause eerily anticipates the principles of ecotourism.

After World War II, international tourism was promoted as a way for poorer nations in the global south to exploit the beauty of their 'natural,' non-industrialized landscapes, and the service jobs the industry required were perfect for the 'untrained' locals who needed jobs (Crick 1989). It was at this point that international tourism began to be viewed as a form of economic development.

But little of the early promise of mass tourism's promises was actually fulfilled. First of all, as an economic development scheme, it was mostly a failure (de Kadt 1977). There was an extraordinary amount of 'leakage,' the money a package tourist paid for his flight, food and lodging rarely stayed in the destination, but rather went to the corporate owners based in Euro-American countries. When local residents did profit, it was usually the economic elite, which further exacerbated local inequalities (and kept the powerful from aligning with the poor to effect structural change). Local people were displaced to allow for the construction of exclusive resorts. The larger number of clients meant that what was supposed to be a clean industry was causing widespread destruction of the environment through the consumption of limited resources and destruction of natural attractions, such as coral reefs. Finally, research showed that mass tourism was not offering a forum for cross-cultural understanding (Crick 1989, Smith 1989). Tourist behaviour was sometimes offensive to residents and the values of international tourists were given preference, sometimes to the point of undermining local economic, social and cultural systems. The growing market of niche tourism offered an approach to address these problems through an alternative tourism.

Social valorization

In addition to a discretionary income and a flexible schedule, tourism also requires social valorization by a tourist's home society. Historically, individuals who wanted to travel for non-instrumental purposes had to have a rationale for elective travel. The justifications have varied over time, but the need to have a purpose has not. In fact, as the importance of using tourism as a tool of distinction has grown, the need for rationales has increased. And, like many social mores, they may change, but still retain vestiges of earlier periods. In addition to the motivations that tourists express, there are also those that remain implicit. Here, I will examine both the explicitly identified and unspoken justifications for Western travel. Although I offer a brief history for context, it is important to remember that we are talking about alternative tourists. Thus, their motivations reflect the social and cultural changes that have occurred as a result of the economic changes of globalization. The tourists I looked at are interested in learning about other cultures, they combine work and leisure activities, and they use travel as a tool for distinction.

Two common attributes associated with elective travel are the potential for self-transformation, and the opportunity to gather knowledge about other places and other people. Contemporary tourism is commonly traced back to two historical examples of elective travel: medieval, Christian pilgrimage and the Grand Tour undertaken by the European aristocracy beginning in the sixteenth century. Not only would it be difficult to describe either pilgrimage or the early Grand Tour as a type of leisure activity by the standards of the times, but it is difficult to tie them to the same travel practices. The vernacular distinction between a tourist and a traveler reflects two traditions of voluntary travel (Chambers 2010). One is primarily populist; with a focus on self-transformation

and solidarity, such as pilgrimage and mass tourism. The other tradition is elitist, with an emphasis on learning and distinction. Those distinctions persist until today. Daniel Boorstin (1961) described the difference between the two types of traveler:

> The traveler, then, was working at something; the tourist was a pleasure-seeker. The traveler was active; he went strenuously in search of people, of adventure, of experience, the tourist is passive; he expects interesting things to happen to him. He goes "sight-seeing." …He expects everything to be done to him and for him (MacCannell 1976:104).

This quote illustrates how the popular distinction was reinforced in academia, with the popular activity of tourism being devalued and the elite activity of travel being valorized.

Christian pilgrimage was nominally undertaken for spiritual reasons, or with the hope of experiencing self-transformation, but as the significance of religion decreased and the importance of exploration, with its drive for the acquisition and classification of knowledge grew, individuals who chose to travel needed to identify new motivations. By the sixteenth century, elite society had dismissed religion as a motivation to travel (Butcher 2003). For young aristocrats, the Grand Tour was undertaken with the goal of pursuing society's growing scholarly interests in the natural sciences and foreign peoples (Graburn 1995). Despite the purported motivations, however, early travelers rarely maintained a distinction between work and leisure. In the case of pilgrimage, it was common for pilgrims to engage in ludic behavior after having fulfilled their religious duties and also to participate in commercial fairs that were usually held near shrines (Turner and Turner 1978). Aristocrats did not labor in any traditional sense of the word, thus precluding the necessity for a distinction between labor and leisure. Since the Grand Tour was an important tool to develop alliances among important European dynasties, and the role of the aristocracy was to rule, it could even be suggested that the Grand Tour

was not elective at all, but rather a necessary requirement to fulfill their societal responsibilities (Graburn 1995).

This review of earlier elective models of tourism is important for several reasons. First, it shows how travelers modified their justifications for travel to meet the expectations of their particular social groups, indicating the ability of elective travelers to shift their rationales for travel as required by societal changes. Second, because the justifications offered by pilgrims and aristocrats for their travels were held in high esteem by their respective communities, they received the predictable positive social reactions upon their return. However, all people were technically eligible to participate in pilgrimages. The elite participants in the Grand Tour, on the other hand, were eager to distinguish themselves from other travelers, including those traveling for religious purposes. The class distinctions between the group travel of pilgrims and the independent travel of the elite is still evident today in the perceived distinction between tourism and travel. Thus, tourism has probably never been 'just' a leisure activity, suggesting that alternative tourism, which often combines intellectual engagement and relaxation has roots in the elite type of travel.

Despite the fact that these early types of travel did not demonstrate a sharp distinction between work and leisure, when the social sciences began to study tourism in the late 1970s, tourism had been solidly situated within the realm of leisure. Flexible production was contributing to the blurring of the line between work and leisure, but the analyses privileged the leisure-work dichotomy. Dean MacCannell (1976) and Nelson Graburn (1989) both emphasized the clear demarcation between "sacred/nonordinary/touristic and profane/workaday/stay-at-home" lives (Graburn 1989:26). Indeed, Graburn suggests that

tourism is "*not* work, but is part of the recent invention, re-creation, which is supposed to renew us for the workaday world" (1989:22). Based on this assumption, they suggested a modern tourist left home to seek out the inverse of their daily lives. Despite the fact that Graburn's delineation of tourism as the opposite of work cannot be applied to all forms of elective travel, it is important because the tourist search for something not accessible in their daily lives is relevant for individuals who engage in alternative types of tourism.

Tourists are seeking experiences that are not usually found in their everyday lives; they are looking for the unfamiliar. In *The Tourist Gaze* (1990), John Urry explains how the tourist gaze is directed to features that separate them from everyday experience, that are taken to be "out of the ordinary." Both the production and the consumption of the tourist gaze are socially organized, thus by looking at how it is structured, one can learn about the non-tourist life of the participant. Sometimes the gaze has been so thoroughly shaped by pre-existing cultural images, that the tourist only sees what he has been taught to see, instead of the physical object. Bruner (1991) suggests that tourists are not looking for authentic objects, but rather objects that are symbols of what they perceive to be authentic objects (in Wang 1999).

Dean MacCannell suggested that contemporary travelers sought to escape the modern, urban life full of routine and alienation. According to MacCannell, the primary motivation for contemporary tourists was a search for something that did not exist in their daily lives, and this was authenticity. Authenticity has become a key theme in the study of tourism and will be discussed further below. MacCannell found it hard to disagree with Daniel Boorstin's (1961) assertion that modern tourism was "an elaborately contrived indirect experience, an artificial product to be consumed in the very places

where the real thing is as free as air" (MacCannell 1976:103). But, Boorstin argued that modern tourists naively embraced these contrived experiences. MacCannell asserted that the assumed inauthenticity of post-industrial society is what drives individuals to search for 'reality and authenticity…elsewhere: in other historical periods and other cultures, in purer, simpler life-styles' (MacCannell, 1976:3). Not all tourists seek authenticity in simpler life-styles. The Llegamos tourist, however, was looking for that. As we shall see, that motivation was most clear when they did not find what they were looking for.

According to MacCannell, some tourists do accept (and a few enjoy) the constructed nature of tourist sites, but most are motivated to travel, to some degree, with the hope of a glimpse of 'real life.' In North American society, real life is believed to occur in private while events constructed for public consumption are understood to be for show. MacCannell suggests that "just having a back region generates the belief that there is something more than meets the eye; …back regions are still the places where it is popularly believed the secrets are" (1976:93). It is assumed that once in a back region, truth begins to reveal itself automatically. Following this train of thought, the ideal touristic experience would be to access spaces that are behind the scenes. The expansion of tourist space into all facets of life, however, makes it very difficult for a tourist to determine if he is really getting a peek of authentic backstage activities or if he is being shown a staged back region or, staged authenticity.

Authenticity is a contested term within tourism studies. Nina Wang (1999) summarizes the development of the concept of authenticity in tourism, which reflects the ways in which tourists use toured objects to achieve their objectives of authenticity. Using Selwyn's (1996) distinction, Wang suggests that "cool authenticity" is the

"authenticity of knowledge" and "hot authenticity" is the "authenticity of feelings." She identifies MacCannell's authenticity as 'objective authenticity,' that is, it is based on the tourist's cognitive recognition that the *object* is original. This has become less important for some in the era of the "post-tourist,' a tourist who recognizes and embraces copies and inauthenticity (Urry 1990). Constructive or 'symbolic authenticity' is "a projection of tourists' own beliefs, expectations, preferences, stereotyped images, and consciousness onto toured objects, particularly onto toured others" (Wang 355). In this case, tourists are seeking authenticity, but they are seeking a *symbolic* authenticity which affirms their pre-conceived notions. In this situation, tourists generally see only what they have been taught to see, as suggested by Urry above.

Experience which "involves personal or intersubjective feelings activated by the liminal process of tourist activities" offer the potential of 'existential authenticity' (Wang 1999:351). Thus, it is unimportant if the viewed objects are authentic, the attraction is the existential state of 'Being' that can be found in touristic activities, especially when tourists participate rather than just observe. In this situation, individuals feel themselves to be more authentic than in everyday life: they are free from the constraints of their public roles which are easier to subvert outside the mainstream institutions of contemporary society. Existential authenticity can be further distinguished between the inter-personal and intra-personal elements (Wang 1999). Wang suggests that tourists seek interpersonal authenticity, something also imagined to be in short supply in modern society, with travel companions, including the experience of touristic communitas with individuals met on the road. Intrapersonal authenticity relates to bodily and spiritual feelings and what she calls self-making, which is especially interesting. Self-making, or

self-identity, can be a key motivation for tourism, especially if individuals find it difficult to self-actualize in their routine lives. One of the most important parts of self-identity, in an era where ascribed characteristics such as class and gender are less important, is the idea of self-fulfillment, which can be attained by participating in travel (Giddens 1991 in Desforges 1998).

No matter what the type of authenticity, though, the "the toured objects or tourism can be just a means or medium" which tourists use to search for themselves or for others like themselves (Wang 1999:364). This reinforces the idea that even though tourists may be searching for authenticity, the objects and experiences that they seek simply serves the purpose of fulfilling their own needs. Thus, they might be able to achieve any of the objectives traditionally associated with travel. One can experience spiritual growth and self-enlightenment, such as that potentially experienced within pilgrimage. One can experience rejuvenation in nature. One can learn about foreign customs and appreciate scientific oddities in faraway places. And, the type of travel a tourist chooses can also be used to differentiate him or herself from other tourists and others remaining at home.

Authenticity is important for several reasons. First, an opportunity for an authentic backstage experience with a local woman was simply the primary motivation of Llegamos tourists. Second, the tourists' search for a symbolically authentic, indigenous, rural, poor, Mexican woman resulted in disappointment when they found she did not meet their expectations. And, finally, this confusion of objective and symbolic authenticity provided the largest barrier to mutual understanding because they were unable to see what was objectively authentic, which might have provided some common

ground. Opportunities for mutual exchange were also lost because of the search for difference.

In addition to the search for the authentic, tourists were also seeking to use tourism to distinguish themselves. The rapid changes resulting from late-stage capitalism has blurred class lines. Following Bourdieu, Mowforth and Munt (1998) look at how social classes work to distinguish themselves from others. They do this by constructing a "lifestyle" which includes certain kinds of education or occupation as well as the consumption of objects and experiences, including tourism. Thus, one of the reasons that tourists are motivated to participate in alternative tourism is to distinguish themselves from others, especially mass tourists. Mowforth and Munt (1998) use Bourdieu's concept that asserts that the new middle classes do not have the economic capital to easily purchase cultural capital, so they must seek it out in other ways to establish their identity as separate from the working class. One way this is accomplished is by rejecting the concept of class and claiming individuality which further contributes to the search for difference. One of the main ways that this desire for distinction is satisfied is through consumption.

At least as far back as Veblen, consumption has been recognized as a method of distinction, but the individuated workplace of Post-Fordism "marked a shift from the politics of production (and social class) to consumption (and individual identity)" (Butcher 2008:317). At the same time, the popular conception that there are no alternatives to capitalism has decreased the importance of grand political schemes. This reduced connection between citizens and their governments has caused individuals to look elsewhere, including the marketplace, for social relations, and tourism is a prime

example. Butcher (2008) identifies ecotourism as a type of ethical consumption, which is a key element of 'life politics' (Giddens 1991). Life politics, as conceived by Giddens (1991), is where people act to affect social change at the individual level rather than through the collective action of traditional political movements. Part of the appeal of ecotourism (and of the "gap year" of young adults, which can also involve participation in activities or programs oriented towards conservation and development) is that as "an act of 'caring', ecotourism is close up and personal rather than 'caring at a distance' (Meletis & Campbell, 2007), a characteristic that makes it fit well with the personalized, biographical character of life politics (Beck, 1996; Giddens, 1991)" (Butcher 2008:320). Ecotourists are attracted to the possibility of making a visible contribution at a time when larger political projects seem impossible and many alternative tourism outfits focus on getting 'backstage,' which emphasizes this person-to-person encounter. The Llegamos experiences includes these features, as the premise of the tour is that the tourist can make a difference and the tourist experience focuses on intimate exchanges that take place in a backstage that is someone's home.

In summary, the values of the sending country shape the reasons that people chose to participate in tourism. Recent changes in economic and social systems have made alternative tourism a popular option for tourists who need to distinguish themselves from others. Llegamos tourists, like other alternative tourists make a conscious decision to choose alternative tourism. And, Llegamos tourists are specifically interested in acquiring knowledge about another culture, especially as they have chosen to spend a period of time abroad learning Spanish. Many Llegamos tourists feel strongly about purchasing tourist products that support their moral beliefs. They also express that they are

interested in having an authentic experience and share experiences of interpersonal authenticity. All of these things support the assertion that alternative tourism is used as a tool of distinction. Before looking at the specific reasons that volunteer tourists and philanthropic tourists identify, I want to trace the genealogy of alternative tourism.

Mass tourism and its alternatives

Many adjectives can be placed in front of the word tourism: mass, niche, alternative, eco, responsible, independent, inbound, luxury, cultural, adventure, volunteer, backpacker, dark, the list goes on. This abundance of descriptors clearly reflects the varying priorities of the social, cultural, political and economic elements that intersect to create the phenomenon. However, the surfeit of adjectives also demonstrates the remarkable expansion of niche tourism since the 1970s. In this section, I will outline the development of alternative tourism over the last thirty years, including ecotourism and sustainable tourism, 'pro-poor' tourism, and volunteer and philanthropic tourisms, and locate Llegamos within this trajectory of alternative tourism. Following the descriptions of different kinds of tourism, and the examination of philanthropic tourist motivations, we will look at the research on the impacts of alternative tourism.

Mass tourism consists of replicated units of packaged holidays, mass marketed to an undifferentiated clientele who wants to escape, and is consumed with a lack of consideration by tourists for local norms (Poon 1993). Niche tourism "is in counterpoint to what is commonly referred to as 'mass tourism.' It implies a more sophisticated set of practices that distinguish and differentiate tourists" (Robinson and Novelli 2005:1). Niche tourism is a descriptive term in that it does not set out certain objectives that need to be met beyond customer satisfaction with the product.

Alternative tourism includes "forms of tourism that are consistent with natural, social, and community values, and which allow both hosts and guests to enjoy positive and worthwhile interaction and shared experiences" (Eadington & Smith 1992:3). Alternative tourism is a contested term because the factors that different parties use to classify it vary, including the motivations for tourist development, scale of the operation, level of local participation, ownership and type of facilities, location or impacts of tourism (Pearce 1992). The main distinguishing attribute of alternative tourism, however, is the suggestion that it could ameliorate the negative impacts of mainstream, conventional, mass tourism (Pearce 1992).

'New tourism', a term coined by Poon in 1993, is often used to describe the myriad forms of alternative, or niche, tourism. Mowforth and Munt (1998) suggest that this term is analytically useful because it places the emphasis on the contrast with conventional tourism instead of the purported benefits of alternative tourism. New tourism identifies a kind of tourism which is individually marketed to "spontaneous" and "independent" people who want to extend their daily lives into their travels. They appreciate difference and seek to understand the others they meet and try to avoid imposing their way of life on hosts (Poon 1993). New tourism is the inverse of old tourism, or mass tourism.

Ecotourism

Llegamos does not claim any pretext of nature-based tourism. However, as the prototype for alternative tourism, it is important to understand the fundamental characteristics of ecotourism. Ecotourism, as its name suggests, initially had a primary focus on the conservation of natural environments. Advocates of ecotourism hoped to bridge the seeming contradiction between conservation and development by working to

show local residents that they would be able to gain more economically from conserving their local environment than exploiting it in non-sustainable ways. The phrase "eco-tourism" is usually attributed to Hector Ceballos-Lascurain. His 1983 definition reads:

> Ecotourism is that tourism that involves traveling to relatively undisturbed natural areas with the specific object of studying, admiring and enjoying the scenery and its wild plants and animals, as well as any existing cultural aspects (both past and present) found in these areas. Ecotourism implies a scientific, aesthetic or philosophical approach, although the 'ecotourist' is not required to be a professional scientist, artist or philosopher. The main point is that the person who practices ecotourism has the opportunity of immersing him or herself in nature in a way that most people cannot enjoy in their routine, urban existences. This person will eventually acquire a consciousness and knowledge of the natural environment, together with its cultural aspects, that will convert him into somebody keenly involved in conservation issues (Planeta.com, April 15, 2012).

Nature was at the core of ecotourism and "cultural aspects" were a part of that nature. The discerning tourist was expected to experience a renewal in nature that would turn him or her into an advocate of conservation. It is worth comparing Ceballos-Lascurain's original definition, from 1983, with his revised 1993 version:

> Ecotourism is environmentally responsible travel and visitation to relatively undisturbed natural areas, in order to enjoy and appreciate nature (and any accompanying cultural features - both past and present) that promotes conservation, has low negative visitor impact, and provides for beneficially active socio-economic involvement of local populations (Planeta.com, April 15, 2012).

The streamlined definition is less awkward, but the elements that have been changed are notable. In the later definition, there is no mention of the *type* of person who might experience an escape from their urban life. Nor does the revised definition include the goal of changing the tourist's perceptions which would result in political action. The additions are also telling: ecotourism is supposed to provide social and economic benefits for local residents and the language of "responsible travel" has entered the definition.

The most important conceptual element to come out of ecotourism is the idea that tourism should be good for the environment and good for the people who live in the local community. Local residents, not just tourists, should have positive touristic experiences; residents should gain an increased understanding of environmental and cross-cultural issues; and, residents should be empowered not only financially but politically. Furthermore, tourism does not just offer an experience of pleasure for the tourist: she has the satisfaction of helping the environment and empowering local communities and she will have an increased understanding of pressing issues in the region. There is the hope that this increased awareness of issues results in political action that generates change. As the 'original' alternative tourism, the tenets of ecotourism can be seen in the different forms of alternative tourisms that have continued to develop.

Sustainable or responsible tourism

The single adjectival description that Llegamos claims for itself is sustainable tourism, which has its roots in ecotourism. As advocates of ecotourism began to realize the limitations of small-scale, nature-based, alternative tourism in achieving the goals listed in the paragraph above, they shifted their focus to the wider industry. A good illustration of this was the name change in the early 2000s of Stanford University's Center on Ecotourism and Sustainable Development (CESD) to the Center for Responsible Travel (CREST). According to the UNWTO website, sustainable tourism is "tourism that takes full account of its current and future economic, social and environmental impacts, addressing the needs of visitors, the industry, the environment and host communities" (accessed April 15, 2012). The UNWTO asserts that the sustainable approach is applicable at all destinations, to both mass and niche tourisms.

Under this vast descriptive umbrella, it is notable that sustainable tourism should "ensure a meaningful experience to the tourists, raising their awareness about sustainability issues and promoting sustainable tourism practices amongst them," according to the UNWTO website (accessed April 15, 2012). A primary objective has become to educate tourists about sustainable tourism itself, rather than focusing on the social, cultural or environmental traits present at the destination.

Volunteer tourism

The most commonly cited definition of a volunteer tourist in the academic literature is a person who chooses to "…volunteer in an organized way to undertake holidays that might involve aiding or alleviating the material poverty of some groups in society, the restoration of certain environments or research into aspects of society or environment" (Wearing, 2001: 1). McGehee and Santos offer another definition: individuals who utilize "discretionary time and income to travel out of the sphere of regular activity to assist others in need" (2005: 760). Llegamos does offer a limited number of volunteer English tutor positions; however the primary utilization of tourists is as a donor base to fund their interest-free loan program. Thus, the second definition permits more flexibility in the type of donation a tourist might make to "assist others in need." This is particularly useful since the bulk of Llegamos tour participants are students at a language school, and while not travelling to Jícaltoro expressly to participate in the Llegamos tour, are taking time out of their regular sphere of learning activities to go on the Llegamos tour.

Volunteer tourism is promoted as a way to increase the intercultural understanding and global engagement of volunteers as well as to provide development assistance for

local residents (Wearing, 2001). However, the focus is clearly upon the volunteer, as illustrated by the following statement:

> Volunteer tourism provides an opportunity for an individual to engage in an altruistic attempt to explore 'self." It has been built around the belief that by living in and learning about other people and cultures, in an environment of mutual benefit and cooperation, one is able to engage in a transformation and the development of self (Wearing, 2001: 3).

Later, the role of the resident is addressed by Lyons and Wearing (2008) in their claim that "alternative tourism [can] reconfigure the tourist destination as an interactive space where tourists become creative actors who engage in behaviors that are mutually beneficial to host communities and to the cultural and social environment of those communities" (6).

'Pro-poor' tourism

'Pro-poor' tourism is not an alternative tourism, but an alternative approach for using tourism to reduce poverty. The concept of pro-poor tourism gained currency with a 1998 report from the UK Department for International Development, which sought to "explicitly link poverty reduction and tourism" because "[t]ourism development has not, to date, incorporated poverty elimination objectives" (Ashley et al. 2001:1). Pro-poor tourism refers to "interventions within the tourism sector that focus on addressing poverty and move beyond 'trickledown' effects to generate net benefits to the poor. Pro-poor tourism is not a specific tourism product or subsector; it is an overall approach [within the commercial tourism industry] designed to unlock opportunities for the poor" (Jamieson and Nadkarni 2009:116). "The question was not 'should tourism be developed?' but rather, 'where tourism exists as a largely private sector activity, how could the tourism system in a destination be used to ensure a contribution to poverty elimination?'" (Goodwin 2008:869).

"Tourism as a tool for development (TT4D)," a descriptor suggested by Jamieson and Nadkarni (2009), works toward the development of small businesses and "opportunities and capacity for engagement in decision-making in order that the poor are able to improve their livelihoods by securing better access to tourists and tourism enterprises" (Jamieson and Nadkarni 2009:117); targeting the informal sector and the poor's lack of access to credit (118); and working in partnerships which draw on "the public sector's social priorities, private sector's marketing prowess, development sector's social capital and microfinance and local community's entrepreneurial sprit" (118-119).

Philanthropic tourism

'Travelers' philanthropy' is where a "charitable contribution is occasioned by or facilitated by travel" and "secondary to the primary purpose which is travel or holidaymaking" (Goodwin et al. 2009:11). This description is useful because it does not focus on the traveler's motivation for embarking on the trip and acknowledges the incidental nature of most philanthropy during travel. A tourist did not go to Jícaltoro with the express intention of going on the Llegamos tour, but rather chose to participate after arriving. Travelers' philanthropy is defined as "…tourism businesses and travelers making concrete contributions of time, talent, and treasure to local projects *beyond what is generated through the normal tourism business*" (Honey 2011:3). These activities were brought together under the conceptual umbrella of travelers' philanthropy in the late 1990s (Honey 2011). Volunteer tourism is included in this definition of travelers' philanthropy, but it will be addressed separately. Just as ecotourism developed as a specific type of tourism and the concept of sustainable tourism was formed in an attempt to encourage the adoption of its principles across the tourism market, it appears that

advocates of philanthropic tourism are working to provide a conceptual framework for volunteer tourism and other types of charitable tourism.

As was mentioned earlier, there is very little peer-reviewed literature that addresses philanthropic tourism, especially any examples that systematically discuss cash donations that are collected from tourists and distributed to local projects at the destination. *The Handbook for Travelers' Philanthropy* (2011), published by the Center for Responsible Travel (CREST) at Stanford University, presents a snapshot of the current state of travelers' philanthropy. It is directed to tourism businesses and is prescriptive in nature, with suggestions such as how to best motivate initial and ongoing donations and how to choose and interact with a recipient organization.

The expressed objective of a coordinated travelers' philanthropy is to turn the emotionally-motivated, one-time donation of a tourist into an ongoing stream of funding at the local level to meet human development goals. Anecdotal evidence suggests that travelers impulsively leave behind a little cash when they notice an individual's or group's need at their vacation destination. According to the proponents of a coordinated system, it is necessary because the haphazard approach either has minimal or negative impacts. Charity "compelled by an emotional experience instead of community priorities" leads to projects that are not supported by local recipients and can contribute to dependency (Abernethy 2011:180). Advocates of a coordinated travelers' philanthropy assert that the traveler's charitable impulse must be redirected to projects that are "geared to helping communities to help themselves" (Wolff 2011:157); projects that provide "a 'hand up' not a 'hand out; that…promote social empowerment, education, and entrepreneurship that lead to sustainable, long-term development and environmental

conservation" (Honey 2011:3); or to an organization that builds "economic empowerment and self-sufficiency through education, micro-enterprise, skills training and improved health" and aims "at developing self-reliance and avoid encouraging dependency" (Crouch 2011:117, 120.

These mandates for programs recommended as appropriate for travellers' philanthropy reflect the language of development, which proponents identify as the primary objective of travel-motivated philanthropy. They explicitly link the increased need for travelers' philanthropy to the global tendency of nation-states to play a reduced role in meeting the social needs of residents (Lindkvist 2011, Honey 2011). In one case study, a local guide explained the deliberate process that a for-profit tour organizer uses to encourage donations to their foundation, including how "guests learn of the successes and failures of the Peruvian government projects" (Honey et al 2011:198). And, it was speculated that Americans are more apt to make a donation because they are less likely to expect governmental support for social programs than citizens from countries with public social support systems (Honey 2011).

Traveler's philanthropy is "fundamentally about good global citizenship" (Honey 2011). It can help build civil society by enabling local residents to be involved in governance and offering a source of funding to small projects that do not have access to other funds (Seltzer 2004, Lindkvist 2011). It can offer "a new framework for constructive internationalism and global community-building" through meaningful exchanges between tourists and residents (Seltzer 2004:11). And, as a bonus, charitable giving 'on the road' may also support the goal of world peace: "Promoting philanthropy as part of the travel experience can help to pre-empt the cause of conflict by empowering

communities, creating capacity, and building sustainability within the communities visited" (Maathai 2011).

Llegamos aimed to direct one-time, tourist donations into an ongoing stream of funding for local, human development projects, demonstrating the defining characteristics of philanthropic tourism. However, there are two traits that show significant divergence from the examples presented in *The Handbook for Travelers' Philanthropy.* Llegamos is not a profit-driven, commercial tour operator and its project targets individuals over communities. The manner in which these two factors shape how Llegamos interacts with both tourist-donors and resident-recipients will be discussed later.

Educational tourism

Llegamos cites as one of its primary purposes the education of tourists about microfinance. The bulk of students who participate in the tour are specifically in Jícaltoro to study Spanish at a language academy and identify their participation in the Llegamos tour as part of their learning experience. Educational tourism can be defined as "tourist experiences that explicitly aim to provide structured learning, *in situ* though active and engaged intellectual praxis" (Teaching and Learning Forum 2010). Advocates at the Educational Travel Community (ETC) suggest that "educational travel facilitates deeper, more enduring connections and understanding between travelers and the communities they visit through strong interpretation, inspired leadership, experiential programming, and meaningful engagement" (ETC online,2012).

In conclusion, Llegamos demonstrates traits of many of these types of tourism. The organization's founders seek to situate themselves within the larger movement of

sustainable tourism. They have adopted the principles that tourism can, and should, be good for all parties involved. Specifically, they are pro-poor; have designed their organization with the express purpose of directing tourist money towards poorer communities that do not normally have access to benefits of the tourism industry. They are philanthropic; donations are collected in order to fund development projects. They are educational; a primary objective is to teach tourists about microfinance and the hope that they walk away with a better understanding of poverty in the region.

Is it possible for alternative tourism to fulfill all of these claims? Can a tourism purchase really enhance peace through improved international understanding and also conserve nature? Can a volunteer be in a position of power to give aid and also have an egalitarian relationship with the recipient of their actions? Can charity really empower communities or does it simply maintain structural inequalities? These are some of the questions we will try to answer in the next sections.

Motivations to participate

As mentioned above, tourists' motivations are formed within particular socio-political and economic contexts. The reasons tourists offer for participating in certain types of touristic activities often reflect a more general social valorization of particular forms of travel. Tourist motivations to participate in volunteer tourism and philanthropic tourism activities are often similar to the motivations exhibited by 'regular' tourists. One scholar identified four categories of volunteer tourist motivations -three of which are quite typical of other kinds of tourists: 'I want to travel,' 'I want to contribute,' 'I want to see if I can do this,' and, 'It is more convenient this way' (Sin 2009: 488-491). The desire to get away and the desire to find something are glossed as "I want to travel." The literature is

rich with the voices of young volunteers who want to escape: "'…get away from Singapore…and go further away'" (Sin 2009: 488), "'my friends…have no idea where Belize is'" (Soderman and Snead 2008:124), and "'I was looking for new experiences'" (McIntosh and Zahra 2007: 546). It is equally filled with people searching for authenticity: "'[I want] to go beyond superficial tour packages where you don't see how people really live'" (Sin 2009: 497), "'to see how they live and make connections'" (McIntosh and Zahra 2007: 546), to be invited to "'places no [other] foreigners go'" (Broad 2003: 67). The push factor of wanting to get away and the pull factor of being attracted towards something are similar to the experience of 'regular' tourists.

Despite claims that the primary difference between volunteer tourism and other types of tourism is the altruism of the former's motivations, research that addresses volunteer tourism has shown that volunteers were frequently more motivated by the desire to travel than by their desire to contribute anything specific to a specific community (Broad 2003; Sin 2009; McIntosh and Zahra 2007). Volunteer sending agencies promote their programs with promises that "you 'can contribute towards a brighter future for the people'" or "'you will make a difference wherever you go'" (Simpson 2004: 683). Volunteer tourists, however, usually cite altruistic reasons as secondary motivations. Furthermore, these reasons lack specificity such as "'there's an added dimension of doing community service [on the trip]'" thus mirroring the vague claims of the sending organizations (Sin 2009: 489). It is possible that respondents see little need to identify an altruistic motive if they perceive that the fact of volunteering, in and of itself, makes clear their benevolent motivations. It is not just the desire to travel, however, that gives volunteer tourists the impetus to volunteer internationally. There is also the implicit

understanding that the cultural capital they accumulate during a stint as an international development volunteer can be converted into economic capital at home when the experience is included on a CV in a society that values international engagement (Callahan and Thomas 2005; Guttentag 2009).

Llegamos tourists who participated in this study identified some of the same motivations suggested by Sin (2009). First of all, they wanted to have an authentic experience and expected that a woman's home would be a good setting for a genuine exchange. Several articulated that a Llegamos tour was the only way they would be able to see into someone's house, thus reiterating the 'it's more convenient this way' motivation. And, some said it was a way to give back, or to simply spend their tourism dollars responsibly, suggesting that their motivations to make a contribution were secondary, like those of the volunteer tourists.

There is very little empirical evidence about what motivates tourists to engage in philanthropic activity while on vacation. Advocates of philanthropic tourism suggest several reasons to help explain the rise in organized giving by travelers. Individuals want to "experience the benefits of giving, develop a closer relationship with the beneficiaries, and see the impact and results of their support" (Honey 2011:4; Talladay 2011). Furthermore, there has been an increase in tourists who travel with the hope of having an enlightening or transformational experience, and this expectation, combined with the visceral experiences one has when traveling, makes for strong emotional responses to those experiences. The fact that the largest proportion of travelers' philanthropic activity occurs at the destination (rather than at the point of purchase, for example) supports the

idea that it is the emotional impact of travel experiences that encourages tourists to make a donation (Seltzer 2004).

According to the single research project that did address philanthropic motivations, some tourists participated in the site visit with the intention of offering their children a learning experience, and some tourists said they were convinced to make a donation by a particularly persuasive staff person (Talladay 2011), both claims also made by Llegamos tourists. Philanthropic tourists had a preference for projects that showed the community was receiving direct educational or economic benefits, with a focus on long-term skills development and empowerment, such as education and business development (Talladay 2011). They also preferred to work with organizations that were locally-based with clear goals and a sustainable model to "ensure their longevity" (Talladay 2011:194).

There is a primary difference between Llegamos tourists- and perhaps other philanthropic tourists- and volunteer tourists. Llegamos tourists did not expect to have a life-changing experience on the tour. Most of the Llegamos tourists I talked to were older, experienced travelers and not necessarily looking for a rite of passage, as volunteer tourism is sometimes referred to. And, the Llegamos tour was not the primary reason they were in Jícaltoro; it was merely a part of their personal program to learn more about the people of Jícaltoro. Identifying the motivations of this sub-group of travelers would be important to better understanding this phenomenon.

Impacts of alternative tourism

So far, we have seen the objectives of alternative travel and examined the ways in which societal needs shape tourists' reasons for participating in alternative tourism. In this section, we will look at how those same societal needs are prioritized in the

implementation of alternative tourism. When this happens, it is a demonstration of the expansion of a society's interests abroad; an example of neo-colonialism. When local values and input are devalued in this process, it is virtually impossible for interactions based on mutual respect to occur. We will look at the imposition of outside ideas on a policy level, at the implementation level, and on the level of interpersonal exchange.

Ecotourism aims to conserve nature. Ironically, in the never ending search for untouched wilderness, the geographical boundaries of tourism have expanded, incorporating capitalistic modes of economy further into host countries (Butcher 2003). Ecotourism adopts the Western understanding that nature is land not used by humans. This approach is imposed on, or adopted, in other regions. The most critical assessment of ecotourism is that it is "green imperialism" or "eco-colonialism" "where an army of eco-missionaries...have fanned out across the Third World to green the Earth's poor" (Mowforth and Munt 1998:51, 50). As an approach to economic development, it became a favored strategy by institutions such as USAID and the World Bank who were able to impose it on poorer nations by providing international funding for certain types of tourism development, or offering incentives such as "debt for nature" swaps (Mowforth and Munt 1998). Because this ideology asserts that nature must be cut off from human use, the access to land residents have used for subsistence farming or hunting of local residents may be limited, which is hardly empowering. Butcher (2011) suggests that this approach specifically restricts the ability of poorer regions to develop economically because it does not allow them to utilize resources in ways that promote development. In other words, these methods of conservation work to maintain poorer regions' dependence on an international economy and ensure that local people cannot escape from poverty. I

use this example because it so clearly demonstrates how external values are prioritized at a particular site by individuals, NGOs, and governmental organizations.

Research shows mixed results in terms of the impact of volunteering on host communities (McGehee 2011). Volunteer interests may be given priority over local interests, such as when volunteers' desires for conservation override residents' desires for development, or volunteers insist on meeting recipients (Gray & Campbell 2007; McGehee & Andereck, 2008). Young volunteers rarely have the skills necessary to contribute to community development and may reproduce images of Western cultural superiority when labeled as experts (Raymond & Hall 2008). Even if they have professional training, they may not have the necessary cultural or language skills (Palacios, 2010). Hosts are disappointed when volunteers are not able to deliver expected services (Palacios, 2010). Volunteers may take away jobs that locals could be paid to do (Guttentag 2009). Local residents perform poverty to attract volunteer tourism projects (Sin, 2010). In the long-term, volunteer tourism does not help alleviate poverty because participants are "implicitly accepting structural inequalities and reproducing imparity in current systems without questioning them" (Sin, 2009, p. 496). On the other hand, there is some evidence that host communities do gain from the presence of volunteer tourists. Host communities appreciate income from hosting volunteers (Gray & Campbell, 2007). Volunteers may be an important source of social capital for local residents (Palacios, 2010; McGehee 2005).

The idea that travel and tourism are effective methods of providing opportunities for diverse individuals to interact can be explained through the concept of 'contact theory' from social psychology. This theory suggests that contact between people of different

ethnic groups will improve attitudes towards the other group and reduce tension (Tomljenovic 2010). For positive outcomes to occur, the groups should be composed of participants of equal status, who share common goals, and act within a socially supportive atmosphere, and, participants must possess certain personal characteristics such as a desire to learn; when any of those factors are absent, it is likely that prejudices and distrust will increase (Allport 1954 in Tomljenovic 2010). Plainly, these factors are not always present in tourist-host interactions: participants are rarely of the same status, rarely share similar objectives, and rarely perform in a mutually supportive environment. But alternative tourism specifically attempts to bridge these gaps by breaking down the barriers to interpersonal interactions between tourists and residents.

There are two primary barriers to the development of a real interpersonal relationship between a guest and a host: the character of tourism exchanges and the miscommunication that results from the lack of a shared common ground (van den Berghe 1994). Tourist-resident relationships are *instrumental,* which reduces the expectations of interpersonal relations, and *ephemeral,* which increase the potential for mistrust between the parties (van den Berghe 1994). First, most interactions between tourists and guests are commercial. Both tourists and residents can have feelings of mistrust: tourists may be fearful they have been overcharged for goods and services, and residents may feel resentful because of underpaid services or the invasion of their privacy (1994:19). The second challenge, especially in cases of what van den Berghe calls "ethnic tourism," is that the likelihood of tourist-resident misunderstanding is further increased by difficulties that arise in communication across class, linguistic, cultural, and national lines (1994). Minimally, people who speak different languages must rely on a

translator. Within international tourism, relationships between guest and hosts are highly asymmetrical. When coming from very different cultures, residents and tourists do not share a common base and both rely on their pre-conceived notions of the other to help them through the interaction and judge others' behaviors by their own standards (van den Berghe 1994).

Tourist- resident relations are instrumental, fleeting and asymmetrical and tourists and residents rarely share a common goal. Proponents of volunteer tourism claim that it can increase intercultural understanding by changing the nature of resident-tourist interaction in comparison to the guest-host interactions found in other types of tourism. Lyons and Wearing assert that "alternative tourism [can] reconfigure the tourist destination as an interactive space where tourists become creative actors who engage in behaviors that are *mutually beneficial* to host communities and to the cultural and social environment of those communities" (2008: 6). Furthermore, volunteer tourism is supposed to reduce the commercial nature of tourism, therefore reducing the instrumental nature of the relationship between tourist and host, and in turn, enhancing the environment for equal exchange (Wearing 2001). Macintosh and Zahra (2008:179) suggest that volunteer tourism offers an environment where "a more intense rather than superficial social interaction can occur; a new narrative between guest and host is created, a narrative that is engaging, genuine, creative and mutually beneficial".

Intercultural understanding is not an automatic result of international volunteering (Raymond &Hall, 2008). "Being there" can reinforce rather than refute stereotypes about poverty, and even if a volunteer does have a shift in attitude, she may attribute it to the individual host rather than the host's culture or nation (Raymond & Hall, 2008). With no

critical education component, participants "can be lead to believe that aid recipients were naturally poor and failed to understand reasons that kept them from breaking out of the poverty cycle. They may fail to see the role their own privilege plays in the dynamics of power" (Sin, 2009, p.496) and attribute their personal affluence to "lotto luck" (Simpson, 2004). The equal relationships necessary for mutual understanding are difficult to achieve when volunteers believe they have superior knowledge (Sin, 2009) or impose their religious or conservation values (McGehee and Andereck, 2008; Gray & Campbell, 2007). Presenting volunteers as givers and locals as recipients reinforces the idea that less affluent regions of the world are incapable of being self sufficient (Sin, 2010). Some volunteers appear surprised that hosts are capable of helping *them* (McGehee & Santos, 2005; Sin, 2011). Volunteers attribute the hosts' warm reception to the hosts' acceptance of their benevolent motivations and appreciations for the services that volunteers are providing (Palacios, 2011; McGehee & Santos, 2005). The sending organization plays a key role in the volunteering experience (McGehee, 2011). For intercultural learning to occur, it must be fostered with guided reflections and group discussions (Sin, 2009; Raymond & Hall, 2008) and structured opportunities for volunteer-host interactions (Palacios, 2010; Sin, 2009; Raymond & Hall 2008). Palacios maintains that international volunteering for inexperienced young adults should unequivocally focus on international understanding and intercultural learning rather than development (2010).

Another claim of alternative tourism, especially volunteer tourism, is that the awareness that tourists gain can transform their perspectives. Llegamos expressly aims to promote the value of microloans as an approach to fight poverty. Volunteers may identify an enhanced awareness of social concerns (McGehee & Santos, 2005) but there

is no evidence that they are motivated to participate in political action when they return home (Sin 2009). Those who identify an increase in social action usually participate in activities that reinforce global systems rather than challenging them. These kinds of activities can include starting a personal foundation, coordinating fund drives, organizing corporate sponsorship, encouraging others to volunteer, making larger donations of both time and money to charitable organizations, and choosing ethical consumption as a way to make a difference on a "systems level" by using an internet provider that provides a dividend to a non-profit organization (Palacios, 2010; McGehee & Santos, 2005). Within philanthropic tourism, organizations are encouraged to maintain contact with previous donors in order to develop a stream of steady donations (Honey 2011).

While the proponents of travel philanthropy are optimistic about the benefits of travelers' charity, some are also quite blunt about the potential problems. "Good intentions are a necessary but not sufficient condition for ethical action" (Abernethy 2011:180). Abernathy discusses the challenges that may arise. Outsiders might assume that local residents share their enthusiasm for all things modern. Or, visitors might view villages as cooperative units and be unaware of how changes in the status quo may be resisted by some within the community. Or the interactions between the donors and the recipients may be jeopardized if the donation is not handled appropriately. The *Handbook* provides suggestions for small-scale efforts to avoid large-scale disasters, to benefit communities rather than individuals, and to ensure ongoing contact with donors to reduce the dependence on tourism (Abernethy 2011; Lindkvist 2011). Interestingly, anecdotal evidence suggested that participating in philanthropy at a vacation destination may create

repeat visitors (Honey 2011), but the experience of Llegamos might show the inverse: repeat visitors are compelled to participate in philanthropic tourism.

The impacts of different kinds of alternative tourism suggest the difficulties in using tourism as a vehicle for the promotion of intercultural understanding. When coupled with the presumed good intentions of foreigners who want to 'help' conserve nature, or 'help' local residents develop, volunteer tourism and philanthropic tourism may actually undermine rather than further equal exchange because of the role of power assumed by the 'giving' tourist/donor.

Microfinance

Llegamos used funding from donors to support a microloan program. Thus, while this thesis does not analytically address the phenomenon of microfinance and microcredit, it is necessary to offer a brief review to help understand tourists', residents,' and the directors' understandings of microfinance and the limitations of microfinance as a poverty alleviation and empowerment tool. Microfinance came to the forefront of the popular imagination in 2006, when the UN claimed that this was 'The Year of Microcredit', and Muhammed Yunus, credited with innovating microfinance, received the Nobel Peace Prize. The concept of combining microloans and tourism was proffered one year later, in 2007 (Sweeny 2007). Microfinance institutions (MFIs) provide banking services to people who do not have access to traditional financial markets with the hope that these products can be used to increase the financial stability of the poor. Microcredit, initially offered by non-profit institutions, is a component of microfinance and offers very small loans, usually to poor women, to promote the creation of microenterprises which should result in increased incomes, reduced poverty, and

empowerment. The positive image of microfinance, dominant in the popular media, was based on an early, non-profit model that interpreted the high payback rate of loans as a sign of increased income stability and that unproblematically accepted the assumption that participation in a solidarity group increases a woman's power (Rankin 2002). The enthusiasm for microcredit led to an increase in commercial MFIs and a resultant decrease in the focus on poverty abatement, which Bateman generously identifies as "mission drift." Commercial microcredit is abundantly available in Mexico. Compartamos, a commercial microfinance institute (MFI), is the emblematic example of exploitive microlending. The lending practices of for-profit MFIs, such as interest rates of 100% and questionable tactics for encouraging repayment, were brought to national, and international attention by Compartamos' IPO in 2007, described in Bateman (2010). This negative reputation of microcredit in Mexico contributed to the reluctance of Llegamos to charge even nominal interest on its loans, or indeed, to self-identify as an MFI in Bajatepec.

Despite the laudatory rhetoric associated with microfinance, research has identified the limitations of microfinance as both a tool to fight poverty and as a tool to empower women (Bateman 2010; Rankin 2002). To begin with, most microloans are not used for entrepreneurial expenses, but rather to smooth consumption spending, which allows families to spread out the costs of major expenses. The primary criticism, however, of microfinance as a poverty-fighting tool is that most borrowers are pushed into "necessity" entrepreneurship when there are few jobs in the formal economy. Research, however, shows that successful entrepreneurship is usually the result of "opportunity" entrepreneurship, where a person sees a gap in the market and exploits it (Pereira 2011).

When there is no gap in the market, however, an entrepreneur ends up taking market share from other necessity entrepreneurs: "most local income generated by new microfinance-induced traders was mainly a transfer of income from those" already operating (Quasem in Bateman, 2010). When this happens, a new enterprise operator may increase her own household income, but the overall level of income in the community does not rise. Bateman (2010) suggests that microloans can benefit some borrowers with the reduced costs that buying in bulk can offer, and this does not negatively impact others because it does not require an expanding customer base.

Initial enthusiasm about the potential for microfinance to empower women was based on the principle that expanding networks beyond kin increases a woman's ability to network with other women and increases her social capital, but later research indicates that microfinance principles may also reinforce social hierarchies rather than challenge them (Rankin 2002). Skeptics suggest that microcredit does not reduce poverty or empower women, but rather works to promote the neoliberal values of individual effort and responsibility over collective undertakings and obligations and legitimates the reduction of government involvement, and government funding, with its claim to be self-supporting after initial start-up costs although even that is only possible with 30% interest rates (Bateman 2010). In the worst case, microcredit could actually work against poverty alleviation by diverting funding and attention from other types of interventions (Bateman 2010).

Despite the espousal of empowerment as a key goal, NGOs may develop patron-client ties with their clients that foster a different kind of dependence rather than cultivating empowerment (O'Reilly 2009). Patron-client bonds are common when the

"formal institutional structure of society is weak and unable to deliver a sufficiently steady supply of goods and services, especially to the terminal levels of the social order," such as in Mexico (Wolf 1966:17). The patron-client relationship is seen as a way of circumventing the formal structure, not challenging it (Stein 1984). According to Wolf (1966), a patron provides tangible gifts such as economic aid and access to authority, while a client offer intangible repayment, such as demonstrations of loyalty and "information on the machinations of others" (17). Tourist-resident relationships, whether conventional or philanthropic, can also resemble patron-client ties. Tourist-patrons proffer financial support to client-residents, through commerce or a donation. Residents, in turn, display gratitude and attempt to meet tourists' desires to learn something about the machination of residents' lives. The unstable nature of the connection, with local patrons or visiting tourists, depends on the client meeting the indefinable needs of the patron. Without a clear way to renegotiate power with patrons, the patron-client relationship can ensure that the relations of material inequality are preserved (Stein 1984).

Historical continuities

There is a body of literature that addresses older patterns of colonial charity and benevolent intervention inspired by ideas of humanitarianism that continue until today (Brewis 2010; Graham-Dixon 2010; Bajde 2009; Magubane 2008; Taithe 2007; Lambert and Lester 2004; Marshall 2004; Lester 2002). The comparisons between the actions of missionaries in the 19th century and contemporary philanthropic travelers are worth considering for several reasons. In both cases, regional worldviews, such as Christianity, capitalist development, environmental conservation, or human rights, were viewed as

universally applicable, which resulted in the imposition of these outlooks on poorer regions of the world.

Like missionaries, volunteer tourists and other philanthropic tourists believe they possess the skills and knowledge, or money, to "help" the locals develop themselves and move along the path to modern civilization (Honey 2011; Sin 2009; Simpson 2004; Brewis 2010; Lester 2002). Through the adoption of the tenets of Christianity or sustainable development, 'natives' will become more productive by accepting a presumably superior world view; unproblematically superior as evidenced by the wealth and power of its adherents (Marshall 2004; Lester 2002; Mowforth and Munt 1998). These travelers/donors expected to be recognized for their good intentions, by both the recipients of their charity and by their peers at home. Indeed, often their experiences become the focus point of their activities, rather than the purported recipients (Bajde 2009; Taithe 2007; Simpson 2004).

Missionaries helped to establish the need for humanitarian intervention by dismissing the capacity of local charity, thereby establishing an image where the 'natives' always needed the assistance of the imperial power because they were not capable of caring for themselves (Brewis 2010; Magubane 2008). Today, much philanthropic tourism inadvertently promotes the idea of 'naturally' poor regions by not addressing the root causes of poverty (Sin 2006; Simpson 2004). As representatives of a church or an NGO, volunteers then try to meet the needs that have been created by the destruction of indigenous modes of subsistence, behavior and use of the environment where travelers lament the damages their predecessors have caused. Ruling institutions encourage the activities of these travelers because projects are focused on either immediate relief

campaigns, like earthquake relief; or education, a project that helps the locals help themselves (Magubane 2008). These are the human needs that governments do not allocate funding for, so they are filling a services gap (Honey 2011; Brewis 2010; Graham-Dixon 2010).

And, in the absence of a profit motive, volunteers, like non-official church representatives, are assumed to have higher motives (Wearing, 2001) which makes them valuable advocates back home. A few of these travelers will use the authority of having 'been there' to act as an advocate for 'the natives' or the environment, which may motivate popular participation in advocacy campaigns at home such as anti-slavery, aboriginal pro-protection policies, or conservation movements (McGehee and Santos 2005; Marshall 2004; Lester 2002). An individual at home, who cannot 'be there,' is encouraged to make donations to fulfill their duties of Christian charity or global citizenship; s/he is made to believe that he can help a large-scale problem by making a donation (Honey 2011; Brewis 2010; Magubane 2008; Lambert and Lester 2004,). Most importantly, despite the fact that some of these travelers may advocate against imperial or World Bank policies, most of these campaigns work to change conditions within the existing system, rather than changing the structure of the world system (Brewis 2010; Sin 2006; McGehee and Santos 2005; Lester 2002).

Despite all of the similarities between the activities of missionaries and philanthropic tourists, there is one significant difference. Christian missionaries were quite clear about the superiority of their world view. Efforts they made to "know the natives" were to enable a more effective conversion to Christianity, and, sometimes to record their culture before it disappeared (Lambert and Lester 2004). Volunteer tourists, on the other hand,

presume to respect, and even admire, traditional practices and cultures. They vigorously assert that they want to have equal, meaningful interactions with local residents and that they will be able to accomplish this by offering humanitarian help (Simpson 2004). But they often do not recognize that in spite of these aspirations they, too, may be imposing their own worldview.

Concluding thoughts on the literature

By emphasizing the historical development of Euro-American elective travel in the literature review, I hope to highlight two things. First, considering the different types of elective travel demonstrates how the expected benefits of, and therefore the motivations for, elective travel reflect the characteristics a society holds in high-esteem and which are often possessed by the elite class at a current time. Examples can be seen in pilgrimage and the desire for spiritual self-transformation when the Church was the dominant power; the attraction of travel with the purpose of education, such as the elite travelers who went on the Grand Tour during a period when explorers were spreading across a new global landscape, reinforcing the importance of being familiar with faraway places; and, the appeal of independent travel for middle class travelers at a time with increasing affordable access to transportation, coupled with the growing economic power of the bourgeoisie was breaking down traditional class divisions and increasing the emphasis on individualism; or, in a time when cultural diversity is being recognized, engaging in travel that explores other cultures. With this understanding, it is not surprising to see travelers today mimicking the activities of esteemed billionaires such as Bill and Melinda Gates by engaging in venture philanthropy abroad. It is not just the influence of individuals, however, that contribute to societal ideas of the purpose of elective travel.

Second, looking at the history of elective travel also demonstrates the role that institutional powers, such as national or international governing bodies or advocacy groups, play in supporting travel that reinforces their dominant positions. The economic and political policies of imperialism (and globalization) decimated local subsistence patterns by incorporating poorer regions into a global economy, while the work of missionaries (or international NGOs) imposed a seemingly superior moral system which weakened indigenous value systems, all in the name of helping these 'less developed' regions evolve. The morass of social issues that resulted from these interventions, such as poverty from suppressed or dismantled local social support systems, was not, and has not, been addressed by imperial or international powers. By not addressing these social impacts at an official level, richer nations create the expectations that individual citizens can provide charitable funding to meet these needs, thus sustaining the idea that these regions are 'naturally' incapable of taking care of themselves and legitimating intervention. In the nineteenth century, citizens sent donations to support the work of religious volunteers; today, citizens often choose to travel in order to meet the recipient of their aid. The fact that this type of travel reinforces the status of richer nations can be seen in government support of volunteer abroad programs. Thus, affluent countries command development of poorer regions, implement their own social and political priorities through either explicit policies or official support of individuals who travel with those intentions.

Positioning tourism as part of the pattern of global economic, political, and moral imperialism highlights the potential difficulties in using tourism as a tool to promote the positive results that are conventionally associated with it, such as economic development

or increased international understanding. It is especially important to situate alternative tourism, and philanthropic tourism, within this pattern of historical development as it carries an explicitly identified objective of making change.

Alternative tourism aims to, and claims to, alter the attitudes and behaviors of both tourists and residents. First of all, it aims to empower local residents. Tourism can do this economically by increasing residents' access to income from tourism and by injecting cash into community projects. Socially and culturally, tourism can enhance the power of local residents by soliciting their input regarding tourism development; and, culturally, by respecting local values and traditions. This appreciation of local standards can result from the mediation offered by the tour operator, but is presumed to develop as a consequence of interpersonal contact with local residents. Secondly, the exchanges are expected to lead to reduced prejudices on all sides. This interaction is presented as especially effective in philanthropic tourism for two reasons: the exchange is presumed to be less commodified and residents presumably appreciate the higher motives of philanthropic tourists. Third, there is the hope that for tourists, these interactions may also lead to an increased awareness of local issues that alters tourists' perceptions and behaviors upon their return home, turning them into agents of social change.

Methodology

There are three main stakeholder groups in volunteer tourism: tourists, residents and the coordinating organization (McGehee 2012). The intention of this research project was to examine the expectations and experiences of the three stakeholder groups in an example of alternative tourism to see how they facilitated and complicated the realization of alternative tourism's objectives. To gather the necessary data, I chose a single case of

philanthropic tourism where I would have access to the interactions between, and among, these three groups of participants. I spent thirteen weeks in the field using the methods of participant observation, interviews, and documentary analysis.

Site selection

To look at the phenomenon of philanthropic tourism, it was necessary to choose an area in the global south that offered opportunities for international, short-term volunteers. To reduce the amount of time needed to acclimatize, I chose a region where I was fluent in the primary language and selected a city that I have visited regularly and with which I was already familiar. This city in Southern Mexico, to which I have given the pseudonym Jícaltoro, has a quarter of a million residents. It has a well-established tourism industry that services both domestic and international tourists. Jícaltoro is appealing to international tourists who appreciate handmade crafts, indigenous cultures, regional cuisine, and pre-Hispanic ruins. Even in the small, surrounding villages, tourists are a familiar sight. Because of this longstanding interaction and familiarity with tourists, the region offers a researcher the opportunity to examine distinctions local residents may make between different kinds of tourists.

I heard about the Llegamos microloan tourism program from students at a language school that I attended in 2009. At that time, tour participants decided which loan applicants would receive the loan monies funded by their tour group. When I arrived in Jícaltoro for fieldwork in 2010, I was motivated to take the tour due to a shameless desire to gaze on relatively rich, foreign visitors while they judged and selected which relatively poor, Mexican women were deserving of a microloan. On the tour, I noted that it resembled a ready-made focus group where tourists readily discussed Mexico, poverty,

rural communities, and indigeneity. During my research period, however, the adjudication element of the tour was eliminated, and the previously significant level of tourist conversation declined. This made data collection a little more challenging. Working with a tour operator offered access to all three participant groups involved in tourism, the mediator, the visitors and the residents, and seemed an ideal way to see the role of the organization in shaping the resident-visitor interactions. Both directors were enthusiastic when I approached them about conducting research with Llegamos.

Data collection

Interviews

Interviews offered the opportunity to ask specific research questions. I was able to clarify events that occurred during participant observation and gather information that was more readily shared in private conversation. A semi-structured, open-ended format encouraged informants to use their own language and to broach subjects that had not occurred to me. A semi-structured approach further allowed me to modify the questions and narrow my focus as the research moved forward.

I conducted interviews with twenty-three people. Interviews were conducted in English or Spanish. The interview schedule was translated into Spanish with the assistance of a local translator who also trained me in appropriate interviewing techniques for the region. Interviews with residents occurred at their homes and interviews with tourists, directors and other experts took place at the language school. Interviews lasted between forty-five and seventy minutes. Consent forms were signed by all interlocutors and permitted me to take notes and record the interviews, which I transcribed at a later date.

While in the field, I conducted an entrance and exit interview with both directors, Roberto and Frances, and three unrecorded interviews with Frances. I met with anthropologist Lynn Stephen, an expert on the region, and with a local microfinance expert, both of whom provided valuable background information.

Six tourists agreed to be interviewed and they reflected the general demographics of the tour participants. The six tour participants were from North America and were students at the school: five were women; five had been to Jícaltoro before; and, four were living with homestay families. Focusing on the sub-group of North American tour participants who were students at the school allowed me to focus on tourists who were specifically interested in the language and culture of Mexico; who were in Jícaltoro for longer than the customary tourist and would live with local families. One tour participant was both the leader of a university program and the volunteer program coordinator for the Llegamos English program. Two of the interlocutors had been on the Llegamos tour twice. I participated in the same tours as two of the interlocutors.

I conducted interviews with thirteen women, all Llegamos borrowers, including the three house leaders. The unplanned participation of one borrower's husband in her interview was propitious, as he was articulate and had a unique perspective on the program. The women represented a cross section of the borrowers in regard to where they attended borrower meetings, what their identified projects were and how many loans they had received. Six women were on their first loan, two on their second, three on their third, and one was on her fourth loan. Three women each attended the weekly meetings at the first and third houses, and seven went to the second house. Over half of the women identified projects in artesanía (handicrafts): simply weaving tapetes or both weaving

them and selling them in stands or storefronts. Three produced and sold foods informally, one had a housewares stand in the market, and one operated an eatery. Of the borrowers who had received more than one loan, four were on the same team they began with and three had at least one new team member on their team. Some interviews were conducted with two members of a team, albeit independently. One team of first-time borrowers participated in both pre-tour and post-tour interviews. Despite my efforts, it proved impossible to arrange an interview with a participant who had withdrawn from the program. I had also had the opportunity to see eight of the thirteen women who I interviewed also give a presentation to a tour group.

Participant observation

Most of the data for this project was compiled during participant observation. My main venues for participant observation were the language school (where I have been a student on five occasions during the last eighteen years) and where the office of Llegamos is located, going on Llegamos tours, attending the meetings of Llegamos borrowers with the directors, regular visits to Bajatepec as a volunteer tutor for the English program offered by Llegamos, and a week-long stay in Bajatepec. The information I collected during participant observation helped to identify the issues that were important to the participants, helped me fine-tune my research questions, verified or refuted other data I collected, and helped to support or challenge theoretical suppositions. On every occasion, I disclosed my role as an anthropologist studying alternative tourism. I explained that I would be taking notes and asked permission to record conversations or exchanges. I informed the group that any individual who did not want their comments or

actions to be used as data could notify me at any point. I took quick jottings and later expanded them into field notes.

The Llegamos office was at the language school. There, I observed Frances' and volunteers' presentations to groups of language students and heard responses to potential tourists' questions during class breaks when staff was available to sell tickets for the tour. I participated in two meetings with Frances and the volunteer coordinator of the Bajatepec English program, and in two meetings where two long-term Llegamos volunteers prepared to run the organization while both directors were out of town.

I went on nine Llegamos tours as a participant observer. I audio-recorded the tourist orientations, which were given by a director, and discussed microfinance and the history of the village. I recorded the discussion period that occurred at the end of the tour. On two of those tours, I also received permission to record the borrower presentations and follow-up questions from tourists. On one occasion, I waited with the borrowers at their homes for the tour group to arrive instead of arriving with the group as I usually did. Finally, as a basis of comparison, I participated in a commercial day tour that included a visit to Bajatepec.

I was in Bajatepec three to five times weekly. I attended twenty-four weekly borrower meetings, going to three meetings each Tuesday for eight weeks. At these meetings, I was able to observe the interactions among borrowers and between the borrowers, directors, and volunteers. I witnessed the interactions of sixteen different borrowers with the directors when they visited a borrower's home to take photographs of the merchandise they had purchased with their loan monies. Besides fleeting moments of conversation at the school, virtually all of the communication I observed between Frances

and Roberto occurred in these weekly car rides to and from the village and between borrowers' houses.

I was a volunteer for the Llegamos English program for eight weeks, teaching English to children twice weekly. As an experienced educator, I was delighted to have this opportunity to perform a role that was easily recognizable to the Llegamos participants in Bajatepec. Indeed, people asked after *la maestra* when they talked about me. While teaching in the town hall, I developed informal relationships with local residents unaffiliated with Llegamos. Using public transportation allowed me to chat with local residents while waiting for the bus and offered insight into how tourists were treated on arrival to the town.

Finally, I spent seven days in the village at the end of my fieldwork period. I visited the market and church daily, conducted the majority of the resident interviews, and visited borrowers' businesses and the multitude of artesanía shops. I also attended an elaborate pre-marriage ceremony where I observed interpersonal interactions which were previously inaccessible to me.

Documentary Analysis

Llegamos directors offered me access to a number of records and documents that they had assembled. I created a borrower data base for Llegamos using application data. This aggregate data offered a larger picture of the demographics of the women who participated in the program. More importantly, reviewing the applications allowed me to gain an understanding of the projects and the proposed budgets for the loans and through the review of borrowers' applications for consecutive loans I could see how the projects and budgets changed or stayed the same over time.

Access to tour participant data gave me information about the number of tourists and their countries of origin as well as identifying how they heard about the tour and if they were students at the language school.

Limitations

I believe the data that I have collected is accurate; however, it is important to note some possible limitations on my research findings. First, I speak Spanish very well, but the primary language of the borrowers was Zapotec. Most residents of Bajatepec are fully bilingual, so while borrower meetings and interviews were conducted in Spanish, much of the casual conversation was in Zapotec. Thus, it is likely that I missed some of the nuanced understandings that normally result from extended participant observation.

Secondly, my formal affiliation with the organization may have had an impact on the willingness of both tourists and borrowers to be candid in their conversations with me, if they assumed that my loyalty lay with the organization. My objective of working as a volunteer English tutor had been to establish a presence in the village outside the presence of the Llegamos directors. However, borrowers and tourists might have seen me as an (unpaid) staff person of Llegamos because of this. Furthermore, my collaboration with Llegamos may have, without my express knowledge, meant that borrowers might have felt some pressure to agree to interviews with me, out of fear of alienating the directors. Alternatively, borrowers may have given interviews in an effort to engage my support as a potential representative to export their rugs, despite my repeated assertions that I had no connections with people who would buy their rugs. Thirdly, two interviews scheduled with tourists who were not enrolled in the school resulted in no-shows, demonstrating the difficulty of recruiting tourist interlocutors who

were in the area for only a few days. This likely biased the data I was able to collect since it was those tour participants who were 'just visiting' Jícaltoro who also indicated that microfinance was their primary motivation to go on the tour. Students enrolled in the school usually identified the microfinance component of the tour as secondary, after the desire to see inside a village home.

Chapter Two: *The participants and the role of the mediator*

This chapter examines the members of the three groups who participate in the Llegamos programs: the tourist-donors, the resident-borrowers, and the non-profit, tour operator-microfinance institution. In this section, I offer a brief history of Llegamos and a profile of the participants and discuss their motivations to participate. I describe the methods Llegamos uses to recruit the tourists and borrowers and explore the role that Llegamos plays in shaping the experience for the tourists and participating residents.

Llegamos

In 2008, a recent college graduate from the United States used a small grant to research the possibility of setting up a microfinance tourism project in Jícaltoro, and met Roberto during the investigation stage. They pursued the contacts suggested by the local representative of a Mexican NGO which works to expand opportunities for women artisans. As Entrustours, they began offering sporadic tours to five different towns and using the tour fees to fund microloans for participating women. In 2009, Llegamos separated from Entrustours to focus on local needs. (Entrustours continues to provide guidance and website support to two similar microfinance-tourism projects: one in an east African metropolis and another in a Mexican resort area.) The program's name changed to Llegamos and the number of villages where Llegamos worked was reduced to one, with a renewed objective of developing an effective model for microfinance tourism.

At the time of my fieldwork, in 2010, Llegamos had two full-time staff and several volunteers. The offices were located on the premises of the Spanish school which Roberto co-directs with a parent, referred to by most as "The School." The school plays a fundamental role in the operations of Llegamos. In addition to providing office space

and office services, the school also offered discounted language courses to long-term volunteers. Without the salary and the flexibility that the co-director position allowed, it is unlikely that Roberto would have been able to dedicate the amount of time that he did to Llegamos. Finally, the school allowed Llegamos to recruit tour participants among its students.

Up to 80% of the people who went on the Llegamos tour were studying at the school, so the profile of tour participants reflects that of the school's student body. Students may enroll for a week before continuing on their travels; others are independent students enrolled in a four-week session or university students participating in a sponsored program. The students are mostly American and largely women. There are many K-12 and post-secondary educators, and a sprinkling of medical professionals, social workers, lay and professional clergy, and North American retirees who reside in Mexico.

In 2010, Llegamos had a single, unreliable source of funding: tour fees and tourist donations. They did not charge interest on the loans, which could have covered some operating costs, and they had not yet achieved status as a Mexican *asociación civil* so not only was it difficult to engage in other private fundraising, they were ineligible to apply for government or private grants.

A Llegamos tour to a village consists of five elements: an orientation which explains the loan program; a description of the community; six borrower presentations; a light meal; and, a discussion period at the end of the tour. The tour costs US$50, about three times the cost of a commercial tour and lasts five to six hours. In July 2010, nine tours

took place, including three arranged for university groups at the school. A maximum of ten tourists was allowed on a tour and both Frances and Roberto acted as guides.

The Llegamos loan program resembled standard microloan projects. Women formed groups to receive a loan to begin or expand an income-earning project; however, instead of rotating which borrower gets the loan all women on a team got a loan at the same time. Llegamos did not charge interest on its loans, which was highly unusual among microfinance institutions, and a significant factor in the decision of many borrowers to participate. There were loans with pre-determined amounts of 1300 pesos (approximately US$100), 2000 pesos (US$160), or 3000 pesos (US$240). After a borrower had successfully paid back three loans, she could apply for a larger amount. Borrowers were required to attend a weekly meeting near their home where much of the official communication between borrowers and Llegamos occurred.

Personnel

Neither director came to Llegamos with microfinance experience. Roberto had a business background and Frances had a history of grassroots organizing.

As the Executive Director, Roberto worked with the borrowers and officials in Bajatepec. He was born in Jícaltoro to a family active in the local political structure. Roberto was in his early thirties and had studied French in Paris, English in Ireland, and spent several months in Asia as part of his MBA program at a New England university. On his return to Jícaltoro after a five-year stint at a Fortune 100 company in Mexico City, he began helping to develop Entrustours. In addition to his roles as Executive Director of

Llegamos and co-director of the family-owned language school, Roberto also shared ownership in a boutique tourism operation.

Roberto's enthusiasm about tourism came from his experiences in re-interpreting Mexico for outsiders. He felt that the scorn Mexicans show for their country reinforces outsiders' negative impressions of Mexico. Roberto was very interested in "promoting tourism; promoting Jícaltoro from a different point of view than everyone else." When guiding a tour, he focused on describing the culture of the village and explaining the historical background of the region and nation. Roberto also felt that the school should engage in socially responsible practices. One way to do this was to steer some of its students toward alternative touristic activities which could help local residents who work outside the conventional sphere of tourism. He supported the microfinance model because he believed entrepreneurship was a sound approach to increased financial stability.

Roberto was emphatic that the organization should remain local. "I'm not interested in helping all of Jícaltoro, or all of Mexico. I'm interested in those that I help. If it works for them—this is what interests me." He identified the difficulty of relying on international sources of funding and staffing and gave an example of an internationally recognized, anti-poverty organization which pulled out during the civil unrest of 2006. Roberto believed that the short-term nature of most international organizations' efforts was not useful in addressing long-term problems. He described how long it had taken to build up trust in a community—to prove that Llegamos would be there for the long-term—before they could begin bringing tourists and offering loans. Roberto said:

> We are from here, and we are responsible to the people here. *I* can't leave. Other people can come and leave. But, one has to work everyday, not just for a [short time]. They come and leave it the same or worse. They have good intentions, but what else? If there is no continuity, it doesn't improve [anything]. They want to do something global, at the world level, but you have to start in one place.

Roberto wanted to be sure they were effectively helping one community before moving on to another and was looking forward to offering programs that would support the whole family, not just women. Roberto was acutely aware, however, that being reliant on tourist funding was not a reliable way to pursue these projects and explained how once Llegamos had its status as a civil association, they would be able to apply for government funding.

When Roberto talked about the future of Llegamos, he acknowledged the still-fragile nature of the organization and emphasized the importance of both making sure the organization was solid and that its work was having an impact before any expansion.

> We have a growth culture—grow, grow, grow! If you don't grow, it's bad. Our model is in process. We have microfinance methods, but we still don't have a replicable model. It depends a lot on me, it depends on Frances. First, we want to see if it's sustainable. And, that it helps the people. For us to grow, they need to grow, too. If they grow, we will be able to grow, to go to another place.

By offering the kind of tour that Llegamos offered, I think Roberto believed he could both help local people who were financially insecure and also change visitors' preconceived images of Mexico and the Mexican people.

Frances, the Managing Director, was in charge of tour operations, tourist and volunteer recruitment, and fundraising. Frances was a 32-year-old American whose easy-going personality concealed her extraordinary organizational skills. After ten years of supervising canvassing operations for public interest campaigns in American cities,

she decided to make a professional move to the field of microfinance. Using microloans as an anti-poverty tool was the initial reason she began work with Llegamos. Frances thought that "tourism as a mechanism to give interest-free microloans" was a novel approach. She said, "I think there's more effective ways of running microfinance. If the point is microfinance, you could do it more effectively. But I like that this is a way of educating people in microfinance and giving them a first-hand experience of it." The educational component for tourists was a happy by-product of Llegamos' approach. She explained:

> I would like [tourists] to come up with a different understanding of what poverty is; that there are different levels of poverty. It's not just 'if you're in a developing country, everyone lives in poverty, everyone's at the same level.' [I would like them to see] that people have good ideas and that people have a lot of the skills that they need to be able to [succeed].

But, more important was the long-term potential:

> …the way that *I* want to change the world is not by educating people. The part that I care about is what can we do with these people *after*wards?' I would like all of that [educational] stuff to happen; [but] what I care about it is then being able to actually do something afterwards, to make change. [I want] to set up this activated, educated, committed group of people that can take action on microfinance issues down the road.

This long-term objective was apparent in Frances's interactions with tourists and the way in which she guided tours. She worked to create a sense of ownership in Llegamos by emphasizing tourists' key role in the organization.

Llegamos clearly bore the thumbprint of the two directors. Roberto's objective was to provide a novel tour experience to tourists and use the fees to help the local poor. He was focused on a long-term solution and believed it had to come from a local source. Frances was at Llegamos to promote the use of microfinance as a tool to fight poverty. Frances

had a strong personal interest in complicating poverty for the average tourist, but this was not an official objective of Llegamos. Their personal interests and priorities were reflected in nearly every aspect of the program. Roberto heavily influenced the ways in which residents understood the purposes of the program and Frances had the same impact on tourists.

The tourists

Recruitment

Most participants on Llegamos tours were students at the school. After signing up for Spanish courses, all students received an email about Llegamos. Frances or a volunteer was always present during class breaks at the school and visited the school's orientation sessions and made a weekly presentation in each classroom. There were Llegamos posters and fliers around the school. The school also offered the tour as an option to groups who were at the school as part of US university courses that addressed the themes of economic and social justice. These groups of students were a key source of tour participants (and volunteer English tutors) during the summer.

Internet travel sites were the most important tool in recruiting tourists outside of the school's student body (twelve of the sixty tourists with whom I interacted). At the end of every tour, Frances and Roberto asked tour participants to make comments at online travel sites. One very popular site which relies on user-generated content ranked the Llegamos tour as the "#1 thing to do in Jícaltoro." Llegamos had placed posters and flyers around town in a few cafes and hostels, but this type of marketing was limited by their need to keep a low profile before they were registered as a civil association.

Most of the Llegamos tourists came from the United States (thirty-six of the sixty I met). Another twenty were visiting from Europe, Australia, Canada and Japan, and three were Canadians living in Mexico and studying Spanish in Jícaltoro. There was a single Mexican tourist, brought along on the tour by her daughter who was a resident of New York. Fifty of the participants were women. Of the ten males who participated, only one, a high school teacher with an MBA, was there without a female travelling companion.

Llegamos tourists were well-educated. Most tour participants alluded to jobs that minimally required a BA or were recent university graduates. Seventeen of the sixty participants were educators. Since most of the tour participants were drawn from the school, this may partially explain the large number of educators, as many American teachers need to learn Spanish due to the growing number of Latin American students. The presence of teachers and the high level of schooling of tour participants may have contributed to participants' frequent comments and questions about training and education for the borrowers.

The Llegamos tour participants were largely people who had been to Mexico before and were staying longer than most tourists do. Two to four weeks was the norm for students of the school. Of the tourists I interviewed, all had visited Jícaltoro before. As a matter of fact, five had even been to the village of Bajatepec before their Llegamos tour. One tour participant went so far as to say that "she didn't feel like a tourist because she comes so often." (Perhaps it is empirical evidence for the proverb "*Siempre regresa a Jícaltoro quien come chapulines;* he who eats grasshoppers always returns to Jícaltoro.

Motivations

As mentioned, the tourists I interviewed and interacted most with were students at the school. As these tourists described their motivations to participate, their words echoed the language Llegamos used in their marketing materials. The content of the pre-arrival email was reiterated in Frances' two minute oral presentations at the school orientations:

> We go out there and we meet with six different women who are applying for our loans. They invite us into their homes, which is really cool. They do a presentation for us about what their project is. It could be that they're weaving rugs, making tortillas, selling flowers in the market or raising chickens.
>
> It's both really an amazing way to get a totally different look at life in Jícaltoro—we're guests in peoples' homes, and we're talking to them and really figuring out how this works—and it's also a really nice way to give back because we use your tour fee as a donation to give an interest-free microloan….

These descriptions are meant to pique tourists' interests, and they do.

Few tourists, however, identified an interest in microfinance or poverty reduction when discussing their reasons to sign up for the tour, which illustrated the secondary nature of philanthropy as a motivation. First of all, Llegamos tourists wanted to go to Bajatepec for the same reason all tourists did: to learn how the people there made their famous tapetes and, perhaps, buy something. Some tour participants said they were looking for something "interesting and something new." Since many were return visitors to Mexico and Jícaltoro so it is no surprise that they wanted to "get a totally different look at life in Jícaltoro," as Frances had described it. Dorothy stated that a previous art tour to Bajatepec had only visited "fairly prosperous-looking weavers" and she wanted to see people who were at "lower levels of prosperity and on their way up." Despite the fact that Llegamos offered loans only to women, 83% of tour participants were women, and a

lot of conversation on every tour was spent discussing women's roles and status in Bajatepec, Dorothy was the only tourist identified women's issues as a particular attraction of the tour.

Most Llegamos tourists, as students at the school, were in Mexico to learn. They wanted to learn Spanish ("that's why we're here") and to learn about what they called Mexican culture. Even while attending language classes for up to twenty-eight hours a week, they chose a tour that offered an opportunity to expand their understanding of the region. Two tourists told me how difficult it had been to juggle their schedule in order to go on the tour, further indicating that they did not view it as a leisure activity. Almost all tour participants talked about how they hoped it would be an insider's view of an indigenous village. Part of the desire to be inside the borrowers' homes was a hope that it might provide opportunities for communication between the visitors and the residents: "interaction and conversation with the people."

Llegamos' focus on microloans was the primary motivation to participate for tourists who were not students at the school. At least four had "read the book" (*Banker to the Poor: Micro-Lending and the Battle against World Poverty* (2003), by Muhammad Yunus) and belonged to microfinance funding groups at home. One participant had twice journeyed abroad to participate in microfinance projects and one had visited another microfinance institution in Mexico City on this trip. For a group of American university students, this tour was a field trip following up the microfinance component of their coursework.

Tourists who participated in Llegamos tours were eager to distinguish themselves from other kinds of tourists. "There is a different kind of tourist that comes to Jícaltoro and a lot of those people would be very interested in this tour," James said. In a single sentence, he differentiated himself from those who, presumably, would not be interested in visiting this sort of place nor taking this sort of tour. Pamela described it at more length:

> …you meet people more like yourself—that have similar values—when you come some place like Jícaltoro. We have that same view, open to changing our views. You have the kind of people who would want to do that because you're here in the first place. If you're travelling to Mexico from the United States, you're already saying you value Spanish and the Mexican people, because if you don't, you wouldn't come here. I had neighbors criticize [me], "ooh, Mexico why do you do that?" They think that I'm bordering on being irresponsible by taking my children here. Then you get here and there's all kind of people like me here.

In another case, a Llegamos tour participant mentioned her disappointment with the withdrawal of two couples from the trip after they heard about increased violence in Jícaltoro. These Llegamos tourists were eager to reinforce their perceptions of themselves as travelers who would come to an 'alternative' place and do 'alternative' things, with or without the approval of others, a self-image that appears to have been an important factor in their motivations to come to Jícaltoro in the first place, and then go on the Llegamos tour.

Some participants, who identified Llegamos as a type of "socially responsible tourism" or "social justice tourism," were making a conscious decision to use their travel money as a way to make a difference at their destination. Pamela said that although she could not make her whole trip "responsible tourism," at least she could do it for one day. James said, "We thought that that was a good way of spending our tourist dollar." Most

tourists, however, did not verbally identify altruistic motivations to go on the tour, although they did mention they were glad to be able to help make a difference. Nevertheless, there was the expectation that this tour was morally edifying in some way. Two mothers took their children on the tour so they could see that not everybody had as much as their own families did.

The borrowers

Recruitment

Borrowers were recruited by word of mouth. According to both Frances and Roberto, it was unlikely the organization would have made it beyond its first few months if early participants had not been willing to recruit other members. This also averted any potential difficulties with local authorities that might have occurred by going through more formal channels.

Profile

The "typical" Llegamos borrower in Bajatepec was a forty-four year old married woman with two or three children under twenty-one living at home. More than one-third of the borrowers (thirty-five) were in their 40s. Another twenty-one borrowers were in their 20s. There were fourteen each in their 30s and 50s, and nine in their 60s. All participants younger than forty were fluent in Spanish and Zapotec, while those older than sixty usually had limited Spanish skills. All but five of the borrowers had some formal schooling: over half (fifty-two) had finished Grade 6 and twelve had completed Grade 9. Five had completed high school and one was studying accounting at university while completing an internship at the language school. Of the twelve women I interviewed, five had lived in Mexico City or Tijuana and another two had lived in

Southern California. All of the participants had immediate relatives who lived in the United States. Llegamos borrowers were responsible for all household duties—shopping, cooking and caring for children. Some borrowers had to take care of her household's community obligations. And, of course, all women had at least one income-earning project, the one they identified for Llegamos, but most had several activities to generate income.

Motivations

Since borrowers were recruited by women who were already participating in the program, the role of Llegamos in shaping the reasons for participation was less influential for borrowers than for tourists. While Roberto and Frances were focused on strengthening long-time financial independence, local residents were most interested in the possibility of immediate gains they heard about from their family or friends. Financial motivations were paramount for the borrowers: they were involved to *seguir adelante* or *seguir más adelante.* There is no exact translation for these phrases. The first is understood to mean "to carry on" or "to move on (with life)." The second is usually understood to mean "to move forward" or "to get ahead" or, as one local expert suggested, "to improve even further/more one's personal situation." Roberto and Frances normally translated *seguir adelante* as "to keep going" or "to carry on;" and *seguir más adelante* as "moving forward." They both indicated that they believed "to get ahead" had a competitive ring to it that wasn't present when borrowers used the phrase.

There were two ways a borrower could *seguir adelante* by being involved in the Llegamos program: she definitively received an interest-free loan and she also got access to tourists who might opt to buy some of her family's artesanía. This second factor was

not presented as an officially-sanctioned component of the Llegamos program, but it was undeniably an equally important reason for women to participate.

The most attractive feature of the Llegamos loan was that it was interest-free. Pilar said, "I didn't get a loan before because the interest rates were at 100%, and the truth is, I was afraid that I wouldn't be able to repay them." Most borrowers used their loans to develop businesses or projects they already had rather than beginning a new project. Initially, Frances explained, about 75% of the borrowers applied for a loan with the intention of buying raw materials to produce tapetes. By the summer of 2010, only one-third of the borrowers identified their project as something related to tapetes; one-third of the women prepared and sold comestibles, and the other third sold manufactured goods or non-food items they produced themselves, either at the market or in very small home-front stores.

Borrowers would use the proceeds of their loans to expand their selection of merchandise or to purchase raw materials. Buying in bulk allowed participants to decrease their production costs. Some women made purchases that were only feasible or profitable with a large outlay of funds. For borrowers who usually worked as contract weavers (whose materials and designs are provided to them by the contractor), a loan was the only way they could accumulate the necessary amount of money to purchase their own materials. The loan also enabled weavers to stock up on raw materials so they would be able to work even when no money was coming in. As Elizabeth said, "If you have yarn, you have work."

For most borrowers, the best thing about having a Llegamos tour visit their house was that when the tourists came, they usually shopped.

> Dolores: I like it that [the tourists] come. And, that they buy something from me; a little something to take away.
>
> Noelle: Did they buy something from you?
>
> Dolores: Not yet.

Dolores had hosted four tour visits and not once sold any of her tapetes or purses—just the potential of sales that was appealing. Elizabeth included product sales as a planned component of her presentation: "I introduce myself, I talk about what I do, how I do it, and at the end; they buy purses from me." Llegamos participants liked having direct access to tourists for two reasons. First, when they made a sale, there was a higher profit margin than selling it to a local buyer. Secondly, some borrowers had virtually no other access to tourists.

For some borrowers, the prospect of having tourists visit was the primary reason to apply for the loan. Isabel said she took the loan to grow her house wares business, nevertheless she plainly indicated other motivations during our interview. To establish whether or not the Llegamos tourists had seen her stall in the market, I asked:

> Noelle: When the tourists came, did they come here or to your house?
>
> Isabel: The house, but they didn't see my husband weaving because he wasn't there.
>
> Noelle: What do you like most about participating in Llegamos?
>
> Isabel: Well, like I told you, I would like to see if we could find someone who will *really* buy a rug. Someone who will come [to us] so we don't have to sell them to these [local] hagglers.
>
> Noelle: Anything else you like?

> Isabel: I hope that you can investigate this. How can they come directly to my house to directly buy tapetes? I still haven't asked Roberto this question, but I would like to.

For Bajatepecos, every tourist was a potential buyer. Because any outsider could be the person who would export their rugs, or be their contact "far away," they were eager to develop this social capital that may eventually convert into financial capital. Llegamos participants often asked tourists if they wanted to take their tapetes to their country, or if they knew someone who would be interested in importing their rugs.

In conclusion, the varied goals of the different Llegamos participants demonstrate different motivations to participate and suggest the difficulties in meeting all the objectives of alternative tourism. I have suggested that the role of the tour operator is essential in reaching the educational goals of alternative tourism, and the ethnographic data above suggests that the operator does have power in influencing the expectations of tourists.

Preparing the residents and tourists for interaction

The interaction between tourists and residents is limited to their exchanges on the day of the tour. Llegamos plays the central role in preparing the participants for this interaction.

Communication with Tourists

On the day of the tour, tourists received an orientation that briefly described Llegamos and then focused on the loan program. It lasted about twenty-five minutes and usually took place either at the school (which Frances preferred because people "pay more attention,") or upon arrival in town in front of the church or at the *comedor*

(informal restaurant with a limited menu). If Frances was available, she gave the orientation even if she was not going on the tour. Below is a composite of several orientations. The voice is Frances unless indicated. I include much of the text of the orientation to illustrate the issues which Llegamos thinks is important, and to show how it sets the stage for tourists' understanding and questions throughout the remainder of the day.

And, after Frances greets everyone, she begins:

> I encourage you to ask questions, whatever [you want to ask]: about the project, about the women's plans. That's the most important part of the day and that's the part where you [will] get the most value. If you feel comfortable, ask in Spanish. It's nice to try asking in Spanish. If you're not sure, Thomas, Roberto and I can help translate, too.

After setting out the schedule for the day and having everyone introduce themselves, France continued:

> I want to talk a little bit about how we work because that will help make sense of the day. There are two parts of our mission: the first is to help women living in poverty get out of poverty. We do that through microfinance and we do that through providing other services like English classes. The second part of our mission is to educate travelers about poverty, about microfinance, about development and the power that microfinance has as a tool to help people get out of poverty.
>
> When I think about what we're doing, I think about two distinct problems that we're working to address in Jícaltoro. The first is the state of microfinance overall in Jícaltoro. How familiar are folks here more, or less, with the basic idea of microfinance?

At this point, many tourists tentatively nodded their heads or waggled their hands a little to indicate that they had heard of it, but do not know much about it. (Participants who had found out about the tour online, however, had a keen interest in microfinance.) However, the orientation normally proceeded with little formal explanation or

information about the history of microfinance. Frances continued with an explanation of the two issues in Jícaltoro that Llegamos is working to address:

> The way that I think about microfinance [is that] there are a lot of people living who are living in poverty in the world who already have a good number of resources they need to get out of poverty. They have skills, ideas, ambitions, a work ethic, but because of the way our financial systems are skewed, they don't have access to things that we take [for granted]. By correcting that flaw, it allows them to be able to capitalize on their skills.
>
> The problem in Mexico, and in Jícaltoro, is less about access to credit. The problem here is the interest rates. The average interest rate for a microloan in Mexico is 70% (gasping sounds from the tourists) and 100 to 150% is not uncommon. So, if you think about microfinance as a way to help people get out of poverty, it's a bit impossible to imagine being able to do that if you're paying 70 or 100 or 150% interest. We don't charge any interest at all on the loans that we give from these tours as a way to make sure our borrowers have a much better option.
>
> The second thing is that there is so much money coming in from tourism in Jícaltoro, but very little of it is actually getting to the people that can benefit from it the most. That is not a problem unique to Jícaltoro; many economies are set up like that. But, this idea is a very simple of way of funneling a tiny percentage of the money that comes from tourism to get it to the people who can really most benefit from it and to get it to them in a way that is sustainable; that can have an impact for a little longer.

The orientation would proceed with the description of the application process, the loan levels and repayment method. As Frances said:

> In order to apply for a loan from us, there are a couple of things that borrowers need to do. I will say borrowers and women interchangeably because we only loan to women. The first thing the women have to do to apply with us is that they have to form a group of three. This is an idea, one of many ideas, which we lifted from other successful microfinance institutions. We did not make it up!
>
> There are two reasons that we do it this way. One, is that Roberto and I are never going to know people in Bajatepec well enough to know who is reliable, who's got a great idea, or who's already paying 100,000 pesos to some 100% interest-charging microfinance institution. But that is something they all know about each other in the town, so by having folks

> have to form their own groups, it's unlikely that people will form a group with someone they don't trust and are not reliable, so it's a way of making sure that we are giving loans to people that are reliable.
>
> The second thing that it does is that it helps our repayment rate. If I'm in a group that's the three of us, I am more likely to pay back knowing that my friends or family members are going to have some trouble down the road if I don't pay back. The other way it helps out is if something unexpected happens, my two group partners are more likely to step in and help me with advice or support, or a different kind of loan. One of the incentives of paying back in our model is that each time somebody pays back a loan, they get access to a higher level next time, a higher, and presumably more helpful loan.

At this time the questions often began. The two directors had different ways of dealing with the questions. Roberto usually provided an immediate response, showing his understanding of himself as a guide. Frances either answered the question if it was about the program or suggested that the question be posed to a borrower instead, reflecting her perception of herself as a facilitator. Sometimes the question indicated that the tourists had misunderstood information that had already been offered and other times, the questions broached topics that would not usually have been discussed. During an orientation session, the number of questions varied by the composition of the tour group, but the topics were similar. The curious fact was that most of the questions would be about the loan program, which most tourists did not identify as a specific motivation to go on the tour, demonstrating the power of Llegamos to shape the discourse.

> Is there a cap [on the loan amount]? How long do they have to pay back the loans? What is your success rate on repayment?
>
> You said two or three people in Bajatepec didn't pay it back. Did her group members pay for her loan? No. they started a new group with a new group member.
>
> Do all the women in the group do the same kind of work or not necessarily? Do they have a business plan? Is it difficult for them to understand the application process? What is the basic education level?

> How does the English help them? It helps them deal with tourists. [And, a rare follow-up question:] But do they have any other reasons to learn English? Well, for women who send their children, it's for the future.
>
> Do they make the tapetes for sale to tourists here only or for export? Ask them. How's the healthcare here? Ask them.

Some questions allowed Frances to incorporate information that she would have addressed later in the orientation: "As far as how they are going to keep their business going; do they just know because they've been doing it forever?" Frances responded:

> The borrowers have the ideas and the skills, the thing they don't have is the credit, so really the big thing we can provide is the credit. Our philosophical approach is—in most cases—they've been weaving rugs or selling rugs or making and selling tortillas for fifteen, twenty, thirty years. They are much more expert in it than we are.
>
> There are things we'd be like to be able to do: help them to make a better budget, [figure out] price-per-item, cost-per-item, and a couple of things like that, [which] now we're doing pretty informally. When we get more capacity, we want to be able to do more of those formal trainings. For most borrowers, it's like you said, they have been running this business for twenty years; what this loan is going to do is help them expand it.

Another person asked, "when you approve the ideas—if hundreds of women are doing the same thing—do you look at saturated markets in terms of who you approve? Frances responded:

> We don't look at it that way. Anybody who's willing to go through the process—forming a group of three, we will give them a loan. This idea of women forming a group, that's our filter; if someone has a really horrible idea, they're not going to be able to find someone to be in a group. We don't know enough about Bajatepec to know who has a great idea; we let them do that for us.
>
> Everyone is a weaver, [but] they will also have some other form of income, making tortillas or selling flowers in the market. We tell people they can apply for the loan and invest it in whatever they want to. We

encourage them to invest in their non-weaving business because it will give them a faster return. But obviously it is totally up to them.

"Not charging interest means you can't cover your costs. So what do you do?"

We have thought about charging a small amount of interest, like 3 or 4%. When we originally started, we wanted to charge interest and cover our costs from tours [in order to] be a sustainable business. But, to be able to do that, we'd have to charge 50% interest. We can't cover our costs by charging interest, but there are a lot of other benefits to charging a tiny amount of interest, such as the training value. I think that borrowers would likely be a little more strategic about how they used the money and get a little more out of it.

But, we get all of our funding from our tours and there has been a ton of our tour alumni that told us the reason they came here was because there was no interest. We could say we're charging 50% interest, not 70%, and people would all understand. But some people have told us that the reason they made it to this room is because there was no interest. That's the dilemma. So, this isn't sustainable as a business model, that's why we'll be doing fundraising and applying for grant money.

Who started Llegamos? How long has Llegamos been doing this? What's the size of your staff? What's Llegamos' relationship with the school? How did you come to the organization? How long ago was that and did you know Spanish?

How many people live in Bajatepec? Is there a caste system in Bajatepec? Do you work exclusively in Bajatepec? Why are you working in Bajatepec given it's not the poorest town? (Sometimes Frances poses this question, and answer, herself.)

When we started, we were working in five different towns; it didn't make sense to be making this whole thing up in five places at a time, so we pulled back to focus on the town where it was working best: the best recruitment. But once we start working in other places, we do want to focus on a place that is overall poorer, to have a greater net impact.

People often have this idea that if it's a poor country, everyone's poor, but there are different income levels in town. There is a huge difference between wealthy people and poor people in Bajatepec. Our work is trying

to reach the poorer people. I want to note that you'll see there's a pretty big difference in income levels even within our borrower group.

You'll see, being in different people's homes today, that some people just appear to need these loans more than other people. It is a little tricky to judge someone's economic level by their homes, especially in Bajatepec. Most of these homes have been in the family for generations. Or, someone is living in their brother's house and their brother is in the States but could come back any day and they wouldn't have [a place to live]. There's all kind of factors like that. The truth is that of some of our borrowers just need the services less that other borrowers.

And, it takes a while to build a relationship in a community. For example, Elizabeth's house doesn't look like she needs it, but you can't judge people by the homes they live in. But, she has recruited many borrowers, and they are among some of the poorest. The one thing that we found in the past two years is that it takes a huge amount of time, energy, and patience to be able to build relationships in the town to get to the point where the people who need us the most will trust us. So we have to be able to build relationships with the other people in order to reach the rest of the community.

How do you document the progress—do you have a baseline? To measure progress, there is a Grameen tool. We were initially using it, but haven't been using it recently and would like to begin again.

When you were designing your operations, which models, and institutions did you look at?

The Grameen bank, mostly. (The person who posed the question and his companion nodded approvingly here.) We read a lot about microfinance and then talked to some folks. The Grameen bank started last September in Jícaltoro. So, we had a couple of great meetings with them and we've learned a lot. Mostly reading, conversations and figuring out what was working for us.

Feedback of [tour] groups helps women. They get the feedback on Tuesday after the tour. We don't want to give a loan to someone where it will make their life harder. [For example,] three sisters had an idea for a restaurant. The tourists loved the idea and loved the food, but didn't want to give [the loan] because the women weren't sure exactly how they were

going to be using the money. [In that case,] the women had to come up with better plan.

After determining there were no more questions, Frances continued:

> [I want to] tell you a few things quickly and then we should head out. Let me finish up about the application process. People form a group, come to a meeting, hear an overview, fill out an application, come to another meeting to hear more about it and then they continue coming to meetings. The tour is part of the application process: then, after their second tour, each group gets a loan.
>
> [Something to consider] while you're meeting with our borrowers: even if there are people who don't seem like they need it as much [as others], they really have committed a ton of time to be part of the program. I doubt any one of us would go to meetings every Tuesday and go on a Saturday tour to get a $100 that we have to pay back. You can even ask borrowers, 'if you didn't have this loan option, what would you do? Where would you get the money to buy the yarn you want to buy?

Frances concludes with a reminder that she and Thomas or Roberto will be available to answer questions all day. Frances always provided "etiquette tips" for the day, which tourists always seem relieved to hear.

> We're being invited into these borrowers' homes as guests, so, [there's] a couple of things to note.
>
> When you're meeting one of the borrowers, it's polite to shake their hand. If there's an opportunity for you to introduce yourself, it's nice to do that. If folks don't get a chance to introduce yourselves, I will ask everybody to introduce themselves before we start the presentation.
>
> It's fine to take pictures, but it's nice to ask before you take them. They'll say yes. You can take pictures in the church and it's nice to put a few pesos into the donation box.
>
> Another thing, people will often go to great lengths to get us all chairs. If they bring you a chair, it is polite to take it and *sit down* (she laughs).
>
> Folks might offer us food and drinks when we're there. It's polite to take it, but everyone has a different level of comfort of eating and drinking things in Mexico. It's also totally fine to not eat it.

> Last thing, there will also be a lot of opportunities to buy things. We're in Bajatepec and everybody is a weaver and everybody is talking about their products. If you want to buy something, it's totally fine to buy whatever you want to buy, but there's absolutely no pressure to buy anything. You don't *have* to buy anything, but it's appropriate to if you want to.

Curiously, despite Roberto's general focus on ensuring that the tourists were comfortable, he often did not include these rules of etiquette, which resulted in tourist confusion, especially about purchases and picture-taking. The part of the tour that addressed the community of Bajatepec and was presented to tourists in front of the church before they toured the structure, was given by Roberto when he on the tour. Tourists heard a very brief history of Bajatepec as well as a description of contemporary cultural practices which might be interesting to visitors. The following information is accurate in so far as it is what the tour guide said.

Tour participants were told about the church, which is located on the site of an indigenous temple and how the people were "conquered through Catholicism. The Catholic Church came in, destroyed the temple, and built a Catholic church over it." Tourists were directed to look at the stones from the original temple which were left visible when the church was restored. Roberto continued the presentation by mentioning how contemporary religious practices show "the syncretism of the Catholic Church and traditional beliefs." Roberto explained that Bajatepec is one of the few villages working to maintain the use of its indigenous language, and that this is a result of the economic power gained by tapete production, and that many communities have shame over speaking an indigenous language but that Bajatepec has reintroduced it into the primary school.

Then, tourists learn that Bajatepec, "like a lot of other towns in Jícaltoro, is governed by a different form of law than most of the rest of Mexico. *Usos y costumbres*, or customary law, means that the local laws are based on older customs. For example, village land cannot be sold to outsiders, only passed down to heirs or traded among residents." Frances and Roberto would especially expand on one feature permitted by Usos y costumbres: "instead of paying taxes, each person in the town has to provide a community service." Services entailed acting as a public safety officer or serving on committees for school leadership, water management, or church maintenance. Conventionally, it is men who serve on these committees although when they are away working, female family members may fulfill these duties. While this has increased women's visibility in the community, it has not yet resulted in the official assignment of women to those roles. Frances and Roberto focused their committee description on the church committee. These members, who tended to be older and highly respected, were responsible for the church's nine altars, which required the purchase and maintenance of fresh flowers and decorative candles.

At the end, Roberto might wryly note what became obvious as they had driven through town: Bajatepec thrived on tapete production. He would explain that the village's tapete industry had allowed this community to prosper more than other villages in the surrounding area; and, that the leadership of the town had been responsible in making sure that the money goes into community projects such as road paving. Roberto always mentioned that the town had benefitted over the years by adapting outside traditions or technology and adapting them to their needs.

The questions after this background presentation virtually always began with a question like this: “Are there people who practice a pre-Christian faith?” “No, [they] are very Catholic.” “But, are there any traces of Zapotec religion? “It is mixed with Catholicism.” Other questions included: How many people live here? Can we ask about people’s families? Are there any banks here? Does everyone [we will see] today speak Spanish? “Most do, but sometimes the husband talks for this reason.”

Sometimes a question indicated a piece of information that was accidentally left out of the description, but just as often, it demonstrated how little the tourist had been paying attention. The questions often related to how they should interact with the borrowers, especially when no etiquette rules were offered.

Before getting in the van to begin the visits to the borrowers’ houses, Frances would remind tourists that their feedback was important, so they should “pay attention” and ask questions because they would be discussing the groups and the organization after visiting the teams of borrowers.

Roberto and Frances guided the tours differently. Both were focused on using microloans as a tool to fight poverty, but they had different secondary motivations. Roberto’s primary objectives were to channel tourism money to poor residents of Jícaltoro and ensure tourists gained a different understanding of Mexico and the region. Frances was interested in challenging tourists’ perceptions of poverty and the political potential of tour alumni. They guided the tours differently.

Roberto, first and foremost, was a tourism expert with an interest in expanding foreigners’ impressions of Mexico. And, he wanted to help local people in the ways he

was able, which, in this case, was using tourists' money to help village women expand their businesses. Once he provided tourists with their tour of Bajatepec, and had collected their money to accomplish his other goal, he was essentially done with the tourists. In no way is this meant to be derisive. I came to understand that what he cared about most was getting more loans to more women. His primary responsibility within Llegamos was to the borrowers, and he focused on developing and maintaining those relationships. Interestingly, while he had personal relationships with many of these women, when it came to interpreting the "people of Bajatepec" for tourists, he focused on "the community" rather than the individuals. Indeed when talking to the borrowers, he reflected the language of Bajatepec and often called all foreign tourists the "Americans." When he was guiding a tour, he often omitted the etiquette section, which among other things, indicated that tourists should feel free to buy borrowers' merchandise and take photos. He usually made little effort to conduct the discussion at the end of the tour.

Frances's responsibilities dictated that she interacted primarily with tourists. She worked hard to make sure that there were tourists to go on the tour and that those tourists were comfortable. Frances was equally focused on the long-term potential of the"army of tour alumni" to affect social change through the future expansion of microfinance opportunities. Her emphasis on the individual was further evident in her efforts to present the borrowers of Bajatepec as individual women, rather than as representatives of some larger entity. When asked what role Llegamos had in laying out the context of Bajatepec, she responded:

> The biggest role is introducing the borrowers as individuals. We can talk a lot, and we do talk some, about Bajatepec culture, poverty and microfinance, which I think is helpful and probably valuable. But the

> most valuable thing is just attaining an individual interaction with borrowers. [Tourists] are talking about solutions to poverty and [residents] are talking about their ideas and plans. Tourists get to actually see people in Bajatepec as individual people that have ideas and plans instead of as a mass of Bajatepec.

Dorothy, one tourist, was appreciative of that fact. She was glad that she had the "chance to step into the life of a village and see not just one, but three--that was good, even though that meant that each one was short--three different ways that the women of that village are trying to move up their knowledge and their skills in business."

When Frances and Roberto guided a tour together, tourists enjoyed a more complete picture of the borrowers, of Bajatepec, and of the program because of their complementary styles and interests. Tourists asked the questions they were encouraged to ask, behaved the way they were supposed to, and walked away feeling like they had learned something new and contributed to something important.

Communication with residents

The tourist experience of Llegamos lasted only one day, but Roberto and Frances had ongoing relationships with the women who took out loans. Much of the communication that took place with the borrowers was concerned more with logistical issues about the loan program and less about the tour. Early on in my research, it seemed that most of the communication between the three parties was uni-directional: tourists talked to Llegamos, Llegamos told residents what tourists said, residents changed their behavior and the cycle repeated. Borrower input seemed non-existent at the meetings. However, I began to see that much of the communication that went on between Roberto and the borrowers occurred during informal situations, and illustrated the importance of direct face-to-face time with Roberto.

Virtually all information that Llegamos shared with its borrowers was communicated verbally. The most important venue for this communication was the Tuesday night meeting, which all potential and current loan holders were required to attend. While borrowers did occasionally seek information from other borrowers, most preferred to ask Roberto directly. It was not unusual then, for borrowers to take advantage of other opportunities to speak with Roberto or Frances one on one. Through this discourse, the participants learned about the program's explicit expectations and implicit presumptions.

Tuesday night meetings were the place to make weekly payments, submit applications, receive loan monies and schedule tour visits and for potential applicants to find out about the program. While the majority of the time at the meetings was spent making loan payments, this was also the place that women learned how to conduct their presentations for the tour groups. Every Tuesday afternoon, Roberto and Frances would drive to Bajatepec. The ride out usually resembled a staff meeting between Roberto and Frances who had few other opportunities for conversation. The meetings took place at the homes of the women I call the house leaders: three early borrowers: Elena, Socorro, and Elizabeth. Occasionally, the first meeting started on time; however, not once during my fieldwork, did the second and third meetings begin at their scheduled times. The first meeting was at Elena's house and more participants attended the meeting at her house than at the other two meetings combined. At 6:15 pm there might be only six or seven borrowers present and by 6:30, maybe fifteen women and five young children present. Roberto would chat with the borrowers who were present about the recent election results, sales, new projects, potential new members, or members' families. Other women

present would talk and laugh amongst themselves. By 6:55, the meeting would be in full swing with almost thirty women.

When the meeting began, Roberto would sit down and open the loose-leaf binder that held the repayment record of each borrower. A team would be called up together but each member made her own payment. Roberto and Frances had recently implemented a few changes. When every member of a team paid off her loan on schedule, the team was eligible for a slightly higher amount on their next loan. As a disincentive, Llegamos initiated a very small fine of twenty pesos (US$1.65) when no payment was made. This fine worked as a further incentive because most borrowers preferred to make a twenty peso payment than have twenty pesos added to their loan balance. Nevertheless, there were still participants who fall behind in their payments and that would generate informal conversation. Sometimes, Roberto teasingly called a team by the name of "the overdue team" to the dismay of at least one team member. The collection of payments was the most time-consuming procedure at each meeting.

Besides the paper application, those repayment sheets were the only other documents that Llegamos used with the borrowers. The borrower had no copy of the loan conditions or of her payment record. There was no indication that this was an issue of concern for either the borrowers or the directors. (Roberto, or the school's accountant intern, immediately transferred the payment information into a spreadsheet, so there seemed to be little danger of losing the records.) Some borrowers were not completely literate and had a preference for verbal communication. The fact that a borrower would take a loan without demanding a document that outlined her responsibilities reflected the level of trust Llegamos had earned with the borrowers.

The fun part of the meetings was when members received a new loan. People nearly always make a joke about the money. A woman would say, "You gave me two 500 bills!" or whisper to her team member, "He gave me too much!" Roberto would remind borrowers that they must use their money to make their purchases by the following Tuesday and he would set up a time to go photograph each woman with her goods. Scheduling the tour visits was always a little complicated because all three women had to be available. A team was eligible to have a tour visit their houses when all three members had completed their first applications or had finished paying off a loan. At the end of the meeting, Roberto would explain to any newcomers the conditions of the loans and the nature of the tour visits and would ask about their projects.

Frances and Roberto were aware of the limitations of the Tuesday night meetings. "I don't think we're capitalizing on what we could be," Frances said. Both Frances and Roberto were eager to use the meetings as a place for training and sharing. Robert told a tour group that they would like to try to divide the meetings in half, where women would make their payments in one place and someone else could be giving a class on "something business oriented." Frances said to me that, "being able to spend twenty minutes at a meeting talking about how to make a budget, or how to figure out cost per item, are very simple tools that would help a lot of our borrowers a lot." In addition to business training, Frances was interested in using the time to reinforce the value of "the group thing:" "we could be using it to get a lot of benefits from the overall bigger group: brainstorming, sharing ideas, sharing experiences and we could be using it to run trainings." If implemented, those types of activities would significantly increase the

amount of time borrowers would spend talking and create a more collaborative atmosphere at the meetings, which had initially seemed to be missing to me.

Many borrowers viewed the meetings as a valuable source of information. Elena, the first house leader, explained that "…the idea is to always attend [the meetings] to see what is happening. Some just bring their money and leave." Women preferred to get information straight from Roberto, and that meant they had to be present. Emelia, a first-time borrower, said, "I think they're interesting. I like to go to all of them because sometimes Roberto comes with other ideas; like how to get a [sewing] machine. It's better to go to pay. Sometimes they say, 'you can send your money.' But for me, it is more interesting to go to hear what Roberto is saying."

Women also liked the meetings for social reasons. Elena got to see people she did not normally get to see. Carmen got "to rest." Elizabeth affirmed that when she said, "We chat about work, materials, everything; a recipe; children, sales. [Sometimes] a husband may be impatient for his wife to return, but here they get money [so the husband can't really complain]." Elizabeth's house had a more relaxed ambiance and more time to socialize since the directors always arrived late to that Tuesday night meeting. Valeria mentioned that one thing she liked about the meeting was having it at Elizabeth's house because they can chat and that she trusts Elizabeth, which reinforced Roberto's statement that borrowers prefer to attend meetings at a house where they are comfortable.

For our purposes, the most important part of the Tuesday night meeting was where participants were taught how to conduct presentations. Borrowers learned from Roberto and Frances, house leaders and other participants how to present their projects to

Llegamos tourists. A borrower was supposed to describe her project, show what she does, and explain what she would use the money for. Socorro and Patricia, who each had had three loans, and who often answered newcomer questions about the tour presentations, had a system:

> Socorro: First we greet them; make sure they're happy.
>
> Patricia: Then we introduce ourselves, tell them our names.
>
> Socorro: We do the demonstration of the dyeing, the wool, how you make a rug, what the design of the rug is called; [we tell them] what we want the money for, what we're going to buy, and what we want to do in the future.

Beyond this simple procedure, borrowers were also advised that tourists would be asking questions. While some borrowers had honed their presentation skills after a few tour visits, in practice, the presentations did not always go smoothly.

The time when Roberto or Frances would offer feedback from the tourists was always interesting to the borrowers. The feedback, however, rarely reflected what comments or questions tourists had made about the women's projects. General suggestions were routine. Roberto exhorted women to talk about where they sold their products, who their buyers were, to describe their plans for the future and to talk about how previous loans had helped them. "You must have a bigger picture; even if you're not sure." A woman's quick response, "even if it's not true," resulted in laughter. Roberto constantly reminded the borrowers to do their own talking during the presentation: "Your husband can be there, but you need to do the talking. If you are not comfortable speaking Spanish, one of your compañeras can help translate."

Specific feedback came from Roberto and Frances' observations of tourists' remarks during the tour debriefings and focused on how to improve their presentations and the

experience of the tourists, rather than the tourists' comments about borrower projects. For example, on the first tour I accompanied, Jacinta had shown us the sewing machine she used to make purses. It was in the same room of her house that housed the television and a stereo system with enormous speakers. During the discussion period, two tourists wondered if Jacinta really needed the loan if she had so much electronic equipment. At the Tuesday night meeting following this tour, Roberto told Jacinta, "I have told you before to hide that room." "They asked me," she responded with a shrug of her shoulders.

On the same tour, we also visited what appeared to be a very humble house. It was the home of a mother and a never-married daughter in her 40s, Hortensia. These women were very entrepreneurial. They bought sacks of sugar to resell in small quantities. They bought and recycled the wax remnants of candles from the church. They showed us the materials from the natural-dyes workshop they had been to. As we got into the van to leave, they gave us all a little bottle of water. During the debriefing, we talked about how it made us feel uneasy that they had offered us water because if felt like we were being bribed.

The following Tuesday, Roberto made a general announcement reminding borrowers to not offer food to the tourists unless it was part of their presentation—like tortillas, obleas, tamales or donuts. He explained that Americans have very weak stomachs and it made them feel bad when they had to say no. This did not preclude offering a bottle of water, and I doubt that the 'guilty party' knew who was being addressed. And, Roberto's comments certainly did not mention our discomfort at receiving an 'incentive' to choose their team. However, Roberto did tell Hortensia and her mother that they needed to focus on one project. They could not talk about sugar *and* candles *and* tapetes- first, sugar,

then wax, then tapetes, “then this and that; it isn’t sufficient for the tourists.” Yet, the feedback the tourists had given was that they thought that that ability to identify and exploit multiple markets was quite sophisticated, *and not* a problem. Indeed they had awarded that team the loan because of that.

There were more examples of this divergence between tourist input and the actual feedback that borrowers received, but much of the time, there was simply nothing to report to the borrowers that would help them improve their project or their presentation. Roberto would refer the borrowers’ questions to Frances who would simply say that the tourists did not have any specific comments, but that it had been a very hard decision. Frances explained that a “genuine benefit” of the choice model, when tourists were choosing which borrower group would get the loan, was when a group was really not ready to get a loan, and the tour group served as a screen. And, in that situation,

> the [tour] group didn't give them the money. They gave them genuinely helpful feedback, and then [the borrowers] were ready by the next time-or by three times! But most of the time, [that wasn't the case]. Most of the time, both groups were totally ready and deserving and great and had great ideas, so it ended up being a choice about, usually, something totally random, which isn't really fair.

Thus, the meetings served the purpose of communicating ideas to borrowers, and offered the borrowers a chance to socialize among themselves.

Most important information that went from the borrowers to Llegamos, though, occurred through informal channels. Borrowers took advantage of every chance to talk to Roberto or Frances individually. Roberto and the house leaders talked a lot before and after the meetings. This was the time that the house leaders were able to share concerns to Roberto and when he gathered a lot of information about what was going on in town, within the groups and about specific borrowers. Sometimes, during this period of

informal conversation, a borrower might pull Roberto aside to ask a question, sometimes whispered, sometimes not. It was also not unusual for a program participant to wave Roberto down when they saw him in his car around town. When the tour visited participants' homes, Frances and Roberto would take a minute to talk to the borrower. One official aspect of the program—when the directors would go to the borrower's home to photograph their purchases—turned into an informal occasion for directors and individual borrowers to speak about their projects or families. However, by the end of my fieldwork, this opportunity had been lost as the growing number of participants prompted the purchases to be photographed by a borrower's daughter who also worked in the school cafeteria.

I came to understand that much of the communication that went on between Roberto and the borrowers must have been happening during these informal conversations. In one particular situation, I made a comment about a borrower's presentation. At the Tuesday night meeting, nothing was mentioned. However, when the woman made her second presentation, the element had been addressed. On another occasion, Frances explained to Roberto that she had talked to the borrower privately.

Chapter Three: Touirst-donor-guest impressions

Chapter Three explores tourists' experiences of a microfinance tour to Bajatepec and focuses particularly on their understandings of Mexico and Mexicans; indigenous peoples and rural communities; poverty; and, their philanthropic role while on vacation. I describe tour participants' efforts to integrate their pre-existing knowledge and perceptions with what they hear and see on the day of the tour. Most tourists participated in a Llegamos tour to get a different perspective on life in Jícaltoro. This often meant poorer, more rural, or more indigenous than the experiences they were having living with a middle-class family in the apital city. Tourists talked to each other, to the guides, and to me in order to process new information they gained on the tours. They talked about the village, the people who lived there and their homes and discussed helping the borrowers and helping Llegamos.

Bajatepec, Borrowers and their homes

Llegamos participants wanted to learn something new by getting an insider's view of an indigenous town and the chance to talk with local people. They also appreciated the opportunity to help individuals get out of poverty. Llegamos played an essential role by providing interpretive commentary before and during the tour to help tourists better understand what they were seeing. Sometimes, that information helped, but other times, tourists struggled to reconcile what they were seeing with what they were hearing. To further complicate matters, it was difficult for some tourists to let go of their preconceived notions of indigenous peoples, small towns, and poverty. Many tourists began the tour with the idea that if a town was small, it must also be isolated, pre-industrial, and community-oriented. Some tourists were ready to incorporate most of the

new information and discard previous understandings but others preferred to accept just what they considered to be the positive aspects of life in Bajatepec.

The notion that small towns are isolated from the wider world proved to be the most stubborn presumption to dispel. This was evidenced by the questions that tourists asked and the conversations that occurred among the tourists, Llegamos staff, and borrowers. On the tour, tourists heard the presentations of Llegamos borrowers where they talked about connections to the world outside their Bajatepec. The borrowers discussed their trips to Jícaltoro to buy supplies and merchandise; about their teenagers who went to school in Jícaltoro; and, about their husbands, fathers, children and grandchildren who were living and working in Jícaltoro, Mexico City, Tijuana, or *el otro lado*, (the other side, or, the United States). One borrower described her project of selling Avon products, and another worked as an independent distributer for Herbalife, an American nutritional supplements company which uses a multi-level marketing approach, and whose Jícaltoro office was four blocks from the language school. "Herbalife! That just blew me away! Where the heck did that come from in this little town?" Karen asked. Her husband, James, neatly contradicted himself with the following statement:

> That might be the only thing that surprised me. The amount of isolation given how close it is [to Jícaltoro] and that there is not that much connection and that the strands of connection are commercial in most cases. Maybe they send their kid off to university if they are lucky enough to do that, or seminary, but somebody had to go in to town to get the flowers, somebody has to go in to get the lingerie, somebody has to go in to take the rugs into town.

This man's observations is a testimony to the insistence by a number of tour participants that Bajatepecos were isolated, even after learning that villagers regularly visit Jícaltoro.

The dismissal of the value of commercial ties is also evidence of the preference that some tourists had for producers of hand-made products.

This insistence that Llegamos was isolated occurred in spite of presentations by the tour organizers to the contrary. Thus Roberto talked about how Bajatepec had always taken what it wanted from the outside and "made it its own." Roberto and Frances asked borrowers where they bought and sold their materials and merchandise. However, there were some missed opportunities to further illustrate how completely Bajatepec was integrated into the global economy that Roberto and Frances were beginning to remedy. For example, in one situation, tour participants questioned the needs of two borrowers, one who lived in a large house with two Chevy Suburbans in the carport. While Roberto did mention that this house belonged to the brother of the borrower who lived there, he missed the chance to point out that the Suburbans had California license plates and to briefly mention the role that remittances played in Bajatepec.

Tourists also expressed their understanding of Bajatepec as isolated when they questioned the impact their own presence was having. Tourists did often leave Bajatepec feeling like they were seeing something that would not be around for long. Karen said: "It's wonderful to see how those indigenous traditions can live on and then I worry how much longer they can do that." On the other hand, Karen also thought that:

> …when you go into these little villages that are so indigenous…often you don't get the most warm reception, because they're wary of us, as it should be.… But… maybe they become less afraid of us. We are not coming to push our ideas on them, maybe the Herbalife person is, but we're not.

Pamela was more ambivalent about her personal impact: "The potential problem I guess, is having Western…people like me traipsing through your house. I really have no business being in there; I hope it doesn't hurt them."

Another point of confusion for some tourists was the combination of pre-industrial methods of production alongside mechanical, albeit small-scale, production. Llegamos tourists were appreciative when borrowers demonstrated how wool was carded, transformed into yarn on a spinning wheel, and tinted with natural dyes. Llegamos tourists seemed to have a preference for borrowers who did things the old fashioned way. As Gwendolyn said:

> I liked the first place we visited. They did everything from scratch: grinding, fire; the way we did it before. [I liked] to see it work from ground up. There were more questions for the first group, [we were] more involved. [At the second group], we were just there to listen like studious students. We saw [only] the end product.

Tour participants were less interested in the presentations of borrowers who purchased premade yarn to save time or that natural dyes are too expensive. A borrower who advanced those reasons in order to explain why she buys dyed yarn elicited this reaction from Gwendolyn: " [the one who] sat in her living room was a savvy business woman, but what I wanted to see was something authentic, from scratch." On one tour, tourists were treated to a demonstration of yogurt-making as well as a taste of the final product. Without this experience, it seems unlikely that, later in the tour, a tourist would have been disappointed when a vendor of dairy products responded that she bought her yogurt and cheese from a large-scale, commercial supplier.

It is not just a preference for hand-made items over mass-produced products: on two different tours, a tourist expressed more support for Llegamos borrowers who produced a product over borrowers who were merchants, despite the fact that they were only proprietors of very, very, small house-front stores. Pamela said, "We actually talked to the boys before coming [to Mexico] about what we are going to buy. We're not going to buy at markets all this little plastic stuff. 'Did somebody here make that? Is it made of wood, did somebody carve it?'"

Tourists liked to see hand-spun yarn and homemade chicken tamales. Tourists were aware that the labor-intensive nature of these enterprises was limiting, but had a difficult time reconciling how a borrower could increase her production and still maintain the hand-made nature of these products. A common question posed by the tour participants about the viability of borrower's projects was if they would be able to work enough hours a day to make sufficient money to pay off the loan.

It was the tourists' perception of "partial authenticity" that appeared difficult to reconcile. If they make rugs, why don't they also make and dye the yarn themselves? (Two tourists asked where the sheep were, although many asked where the wool came from.) If residents use wood-fueled fires, do they collect the wood themselves? Why doesn't she grow her flowers in the empty space in her yard instead of buying them in Jícaltoro twice a week? It appears to be difficult for something to be considered authentic if the tourists' understanding of authenticity is based on the presumption that it must be the most rustic or oldest way to do something.

Finally, Llegamos' interpretations emphasized the cooperation in Bajatepec. Tourists were impressed with the ways in which decisions were made by consensus, the "fair" way that women rotated stalls at the market, or, the way that people "volunteered" time to fulfill community duties. Pamela said:

> The most helpful thing Roberto said was pointing our attention to why this community is special, how they had helped each other to make this happen. That resonated with me as important and special. He explained why and how in some communities it hasn't worked. People are competitive or they just want to keep something for themselves or they're not community-minded. I thought he was very honest about that.
>
> I was very surprised about the set-up of the community, the communal aspects of the community. No taxes. They all take part and volunteer time. I'd never seen or heard of that before. I really like it and I was very impressed with how they function as a community, they have a lot of things right, how they manage to bridge competition, while helping each other, too. … There's fairness to it.

These features were very appealing to tourists who believed that their own societies were too self-centered, and it is likely the tour interpretation focused on this for precisely that reason. Nevertheless, some tourists had difficulty integrating the notion of competition demanded by free enterprise with Bajatepec's purported communalism based on Zapotec customs. Based on her understanding that the town had a cooperative approach to things, one tour participant suggested that the house-front store owners could combat the low prices resulting from intense competition by cooperating and deciding who would sell detergent and who would sell milk, for example. Roberto responded that it might be a good idea, but who would decide? Another day, in response to a tourist question about renting a stand in the market to increase the sales of her homemade yogurt, a borrower said she would like to do so, but it was too expensive. The tourist suggested that she share a stall with someone to reduce the costs. The borrower instantly responded, "Oh, no. She will start making it herself if she sees it sells well."

The tour's emphasis on the communal and cooperative nature of Bajatepec contributed to participants' confusion about the nature of entrepreneurism in this village. As Karen said, "a little competition… [is] a good and a bad thing. So that's an interesting question especially in this town which is so kind of egalitarian." But Pamela wondered how realistic her image of the town really was, "I don't know if I'm idealizing it, but I certainly like that: they are bridging trying to better themselves without compromising someone else. It was indeed common for some tourists to idealize the community. James said, "The community is obviously conscious about, and actively trying to recycle, because it's a community that's tightly knit, and they work as a group. You think it would be a good place for that sort of thing to really take off."

A primary objective for most tour participants was the opportunity that the tour could provide a more authentic interaction with someone who lived in Bajatepec. They believed that being inside someone's home might create an intimate space where genuine contact could take place. While a lot of staging was occurring in the borrowers' project presentations, tourists were either unaware of it ("How else are you ever going to get to see that? This was an opportunity to see the real thing.") or accepted a small amount of artifice in order to be able to get a glimpse of perceived authenticity.

Despite the fact that many of the Llegamos tour participants were living with middle-class families in Jícaltoro, they were eager to see Bajatepec homes. As Linda noted, she had "…been here in Jícaltoro and it seemed so western. This view made me see another perspective." Sandra, the leader of a university group, stated that her students were initially so overwhelmed by the condition of the homes they visited—the dirt floors, the animals, the flies, the bathrooms—that it was difficult for them to think about borrowers'

presentations. "The chickens" was a topic that came up frequently. Linda said that the biggest impact of the tour was "…seeing all those chickens in the first house we went into. Even Dorothy, the most reflexive tourist I interviewed, commented how "…the chickens came in" and "the chickens were running through" and "the chickens came walking in." James demonstrated his familiarity of village life by asserting that he "…*wasn't* surprised by the fact that the animals lived with everybody."

Very few tourists were not affected by the hospitality that borrowers projected during the home visits. These visitors wanted to behave in a culturally appropriate fashion. They understood that it is one thing to be an inappropriate foreigner, but worse yet to be an inappropriate house guest. They were thankful for the opportunity to enter borrowers' homes, because as Karen stated, "We aren't going to barge into their home and start talking to them." Two tourists situated their praise within the context of the borrowers' poverty (Karen, for example, said, "They've got nothing; and they bring us each a drink of water, and seats for everyone. I felt almost embarrassed to be paid so much attention to."), but most were simply appreciative guests of a hostess who was "gracious," a word used by three different tourists. Pamela said she thought that "…the graciousness of bringing people into your home, and the willingness to do that, to be stared at, to have your picture be taken, that's an amazing thing." As that sentiment hints at, there was also a little hesitancy about the appropriateness of this desire to see inside Bajatepec homes, as well as reflecting on how they would feel if the roles had been reversed. As Pamela said:

> I really liked seeing how people live; I know that was important to me. I didn't want to go to a showroom where people had products, and they just say "Oh, here's what I make." Actually being in their homes, and

> seeing how they live and seeing who they are meant more to me than the actual product…. [It's] almost prurient on my part. That's why I said they're so gracious to let us in. It was so deeply personal.
>
> I wouldn't want people traipsing through my bedroom, and I can't believe that they would allow that…I feel like maybe I'm seeing things I shouldn't, like family pictures. And I want to be respectful like that. So I know that that was something special. If it were me, I'd probably say let's create a patio so I would see us in, but [that's all]. (We did not see any bedrooms on this tour. If a presentation took place indoors, it virtually always happened in the room used only for formal occasions.)

Echoing Pamela, Dorothy also addressed the issue of being more interested in the homes, and lives they sheltered, than the purported focus of the Llegamos tour, the women's enterprises:

> I liked the feeling of being close to the daily life of those people and being…in their household and in their setting, where the laundry was hanging and the chickens and the little children. So you could get some sense of that; it didn't seem like a commercial setting. Even the tienda—it was so tiny—but also the chickens came walking in; it was part of life. So that, to me—in some kind of subliminal way—is kind of satisfying and interesting to observe and to be part of that.
>
> We looked all around the shops, 'what do they have?' That might make you feel uncomfortable. If someone came into your house and did that, 'what books has she been reading?' I was feeling a little hesitant about whether we were barging in there, although I realize that was part of their commitment.

Their use of phrases like "barging in," " tramping through" and "traipsing through" indicated these tourists' discomfort with entering the houses, though, at the same time, they also used the word "invite" to account for their presence in these Bajatepec homes. Thus, it appears that Llegamos tourists enjoyed seeing inside the borrowers' homes, and appreciated being invited to do so, but also had a sense of embarrassment that they found this inside look so fascinating. No tourist questioned the level of desperation that might prompt a woman to participate in this activity.

A few tourists managed to make connections that they considered to be satisfyingly genuine. These types of more personal exchanges, though, happened after the borrower had officially ended her presentation and the browsing part of the visit began. In one situation, Mayra, a borrower, described how her grandmother would have explained the meaning of a traditional design on a purse. While this is certainly not a unique sales technique, Pamela counted this interaction as a highlight of the tour. Linda had tears in her eyes while I took a picture of her with the borrower who had made the rug that she bought. Dorothy's sense of connection came from a "fellow feeling with them because I have started several small enterprises. I just think how much easier it was for me in California to begin to establish a small press, and other people that I have know who tried to start up something. So I felt empathy with my fellow woman on that."

Helping the borrowers and Llegamos

Helping the borrowers

Tourists understood that their purpose was to offer feedback and assistance to the resident participants. They believed that by participating in the Llegamos tours they were helping the Bajatepecos in a variety of ways including the obvious advantage of being able to obtain a microloan; having access to the training and education that Llegamos offers them; other intangible benefits; and, importantly, the opportunity to sell their products to tourists.

The tour participants understood that by receiving an interest-free microloan, borrowers had access to a kind of buying power that they wouldn't normally have, which, as one tourist said, could "help mom be financially independent. And this will benefit the children who will, ideally, be able to stay in school longer." More than a few tourists--

and one long-term volunteer--stated their surprise that simply saving money by buying in bulk actually could make a difference in women's incomes.

James admitted that "the feedback wasn't profound or business-oriented. It was 'this is great, sounds like you're on the right track, do whatever you think.'" And Dorothy said there was "no distinct feedback from us to them, like 'oh, you've arranged this really well,' or anything that could be helpful in a practical way."

Another ever-present question was if it was the women who, in practice, controlled the money obtained from the loan. When the husband was present at the presentation, different things could happen: he might try to speak for his wife or alternatively bring out the chairs for everyone and disappear until his wife needed him to distribute samples of her product or to bring out rugs to show; he might continue to weave, or, he might stop weaving, lean against his loom and watch her; or, he might remind her of important elements of her presentation she has forgotten or add his own points at the end. It was often the physical presence of the husbands (or occasionally a grown son) that made tourists question the decision-making power that the women have over the proceeds of the loan. These concerns were made evident by the kinds of questions that tourists raised. Tourists asked simply "are the men supportive?" or "how do you know men aren't using it?" These queries developed into more complex conversations about the fact that many of the enterprises are family businesses, including not just husbands, but sometimes grown children and parents or in-laws. Terry explained the conversation he had had with Frances:

> …the male presence in those first three women's home was very prominent. [I wondered] if there was a way to ensure that the women

> were actually the ones in control of the money. But as the discussion went on, we talked about the fact that the women have to present, and [the fact that] the women go to the meetings is very empowering; so it is a valuable exercise. And that it also may be [that] those businesses are family businesses anyways, so inevitably the males are going to be part of that decision-making of how the money is spent.

During the orientation, Roberto or Frances never explained the rationale behind the international preference of choosing women instead of men to receive microloans. If a participant asked, and one usually did, they would answer that women usually had a higher rate of return on the investment: women were more likely to reinvest earnings back into the business and more likely to divert profits to their families, and, had better repayment rates than men, or as Roberto said on more than one occasion, "women invest more money in the business instead of spending it on getting drunk." A tourist was quick to retort, "that's not fair!"

It is not surprising that Llegamos--which tries not to bog down the tourists with too many details, and certainly wants to reinforce their own program choices--does not address the question of gender and household roles more fully. However, it is clear that there could be a contradiction between what tour participants were seeing and what they were hearing. When the choice model was used, this misunderstanding resulted in a preference for women whose husbands were absent from, or quiet during, the presentations. The following exchange occurred on a tour as Roberto translated for Adriana, a smoothie vendor:

> Roberto: She makes purchases on Mondays and Thursdays, which is when the big trucks come from Mexico City and Puebla to the central [Jícaltoro] market. It is the cheapest price you can get. Her husband already went to the market. The [trucks] arrive around this time on Thursdays.

Tourist: Do you work alone? (in Spanish)

Adriana: Do I work alone? Yes. Yes. But my husband has another comedor. (in Spanish)

Roberto: He has a juice store in the market.

Adriana: We have two. (in Spanish)

Lena (volunteer): So, there are two businesses?

Adriana: Yes, but this money is mine. (in Spanish) Laughter.

Roberto: So, I asked if her husband lets her run her own business herself; if she decides where to use her money or what she uses it for or if her huband has some kind of influence in the use of the money.

Adriana: It's mine. (in Spanish)

Roberto: Just yours? (in Spanish)

Adriana : Yes. (in Spanish)

Adriana and her husband had two stalls in the village market that both sold licuados and fruit juices. Her husband would make the trip into Jícaltoro to buy the fruit for both of them. Nevertheless, when someone asked who she worked with, the felt obligated to explain that she keeps her money separate, and Roberto went so far as to confirm this.

So, even if the business was a family affair and women did not have complete decision-making control over their loan monies, tourists understood that they may be getting intangible benefits from the program. As Terry said before, "we talked about the fact that the women have to present, and [the fact that] the women go to the meetings is very empowering; so it is a valuable exercise." However, in at least one case, it seemed unlikely that the borrower was empowered.

Francisca was a teammate of Adriana, the juice stand operator discussed above. During the two presentations I saw Francisca make, her husband stood by her side,

answering questions. She identified herself and within the first minute of her presentation explained "my husband sells these things, and I help him. The help you give us helps us buy more rugs." She proceeded to use the pronoun 'we' throughout the rest of the presentation: "[The loan] is helping a lot, and now with the little bit more you're going to loan, we'll buy more things." "We are making the bridge you're giving us. I am helping my husband get by." Not only did this catch my attention, but Gwendolyn, a tourist, identified Francisca as the "lady [who] talked about buying the [finished] articles to sell to help her husband" and then she mentioned the one "who helped her husband [was] true and honest about what she was doing, and that's good." I asked Gwendolyn, "What did you think about the woman who said "I am helping my husband?" She replied:

> I thought it was like women--in other cultures--have been and have done; women helpmates, you know. So much in our culture, especially in the US; we're all about promoting ourselves, but hers was a different stance, she was helping her husband. And I thought 'that is where she was.' Most of us, as women who are very independent, would think 'hey, let me get out and do this for myself,' but she was helping her husband and I thought that was pretty cool. I hope it works for her.
>
> My only concern was if he's always present, was it a matter of controlling? I was concerned about that. I have a personal issue with the control thing. But if she's freely giving and freely feels that way, I think it's great.

It may be that a subtext of skepticism about the loans' impact on increasing financial security or women's financial independence prompted tourists to look for the indirect benefits that the women might derive from participating in the program, such as training courses.

A common question posed to Roberto or Frances concerned the existence of business training programs that Llegamos could offer the participants in the loan program. "Do you give business model help?" "How are women trained to do business?" tour participants asked. This question came up, without exception, on every tour; during the orientation or at the debriefing, or at a borrower's home, but never in front of the borrowers. The tour participants wondered if residents had "any idea about marketing" or how to "differentiate their product from others." Questions about training reflected a principal philanthropic concern: How do you teach a man to fish instead of just feeding him once? The high number of educators that participated in the Llegamos tours may also have motivated these tourists to discuss the value of education and training.

When these questions about learning opportunities for the borrowers came up, Roberto or Frances would explain that they did want to offer training courses for the women, but that it was quite complicated, and that most advice was informal at this point. Roberto acknowledged that it "is easy to give money to women" but that they are trying to figure out how to give training. They had begun free English classes six months earlier, but most of the participants were the children of borrowers, not the women themselves. One of the biggest challenges they faced was finding people that were qualified to offer training that would be relevant for the borrowers' market. Roberto had an MBA, but he and Frances would talk about how it was women from Bajatepec who could train each other because they knew the market best.

To illustrate the marketing savvy of some Bajatepecos, Roberto and Frances always told the tourists the story of the tomato vendor. This borrower would create several kinds of baskets of tomatoes: some for people who wanted big, red tomatoes and some baskets

for those who could afford only small, not-so-red tomatoes. Roberto had approached Manola, the tomato vendor, and asked if she would talk to some of the other women about marketing. While this might have made sense to some tourists, Dorothy immediately asked, "But what about the dynamics of competition? Would people share their knowledge if they know 'so-and-so is a real go-getter' and might just get more of the town's business? Jícaltoro wood carvers don't share their ideas or designs. It's a basic human instinct." Dorothy understood the need of finding someone who could give local advice, but was doubtful that many people would be interested in offering that information. Lena, the long-term volunteer, told me that Manola had laughed when Roberto had asked her to help with marketing and replied that no one would understand what she was talking about. (Manola had also explained to her that the other women did not like her because she was so successful. When they had placed her at a stall in the middle of the market, she began to go outside to get her customers before they even entered.)

The tour participants seemed to believe that being a member of Llegamos could help the borrowers in non-financial ways. Tourists often said making a presentation was "good practice," although it was unclear what it was training for. Dorothy agreed with this sentiment, but was able to articulate more precisely why the presentations might be a positive experience:

> I think it is very valuable if you can describe [your project and explain] and why you're doing it. It is a help in self-awareness and confidence-building by talking to people who aren't familiar; [it] helps them express what they are doing and why, which is always valuable for any of us.

Linda, a tourist, stated that it "provided motivation to the women." When I asked for clarification from the tourist who agreed with Linda's assertion, Ronna said:

> It would help their self-esteem. Their children see them treating us with respect, with extraordinary grace. Somehow, this might impress their children. For example, Eliana's son was sent to take us to Anahi's house. They might think my mom is so important and so interesting that foreigners want to see what she is doing—'my mom's amazing.'

Other tourists agreed that the interaction with visitors like themselves had a significant impact on the lives of the borrowers. One hoped that by caring enough to go on the tour, she had increased the self-esteem of one borrower. As Karen said, "The world is changing so rapidly, it probably doesn't hurt them to see—it's a very insular community—to have some feedback". Gwendolyn felt that "…there's kind of a cultural interchange. We get to see and understand a little better and I think that helps everybody. It helps us, it helps them." Not only did tourists get to learn something on the tour, the residents did, too.

The Llegamos tour participants were happy to buy borrowers' products and viewed it as another way to contribute to the improvement of a Bajatepeco's life. Most tourists went to Bajatepec with the desire to see how the rugs are made and they asked questions about rug exports and about relations between weavers and resellers. But, they also hoped to buy some type of example of the work. At the first home on one tour, Linda, a tourist, asked Frances if we would be seeing any more tapetes so that she could "pace herself." At Fernanda's house, where Linda was planning her shopping for the day, not only did the tour participants buy three rugs, Frances herself bought one as a birthday present for her sister. Unusually, a bit of a shopping frenzy ensued that day as the tourists bought at least one item from every weaver that we visited. Debbie, who had

bought two rugs at the first home, and one at the second, announced, "Someone else has to buy something at the next place." Because of the dynamics that had developed that day, she seemed to feel an obligation to make a purchase, but that was an unusual response. Or, perhaps she was simply the only tourist who was willing to voice this sentiment aloud.

Mitch, another tourist, had suggested that all borrowers should "stockpile for tourists," even those who have products like donuts or yogurt for sale, and several tourists agreed they would have purchased some of the homemade food they had sampled that day. Maureen encapsulated the synthesis of these beliefs in the following statement:

> I would have liked to have seen more people buy things. I didn't feel obligated to, but I was glad to. Knowing that I wanted to buy some gifts for my family, I had specifically thought about that. My intention was to buy something there rather than buy it down in the market in Jícaltoro. [I] was sure I would see something that I would like and even if I felt like it cost more, I would have been glad to [buy] it. [I had been to another market and] it seemed nobody was doing much business. That bummed me out.

This was curious, because Maureen has also told me she liked the tour because "…it wasn't about consumerism. That's just the big battle I fight." And, while shopping on the tour, she responded to another tourist, "Of course I am [buying something]. That's why I came! I'm going to leave all my money in Jícaltoro."

The tour participants wanted borrowers to sell more rugs: several times participants asked if the rugs could be sold online, either through independent websites or online crafts stores. Tourists wanted to buy their rugs or purses from Llegamos borrowers to show support. One tourist said that even though the rugs did not match her décor, she

wanted to buy one to make the borrower feel "empowered." In another situation, to be fair to the two weavers in one group, Linda wanted to buy a rug from each of them. And, tour participants were happy to buy the item at whatever price the woman asked (generally a fair price for both the weaver and the buyer) instead of bartering. Sandra, the leader of a university group, said she did not barter in order to explicitly model this kind of behavior for her students.

Despite the enthusiasm tourists demonstrated for buying items from the borrowers, Llegamos is ambiguous about the sale of borrower items on the tour. Tourists often arrived in Bajatepec with little cash because it was unclear that were going to have opportunities to make purchases of handicrafts on the tour. When they found out there is no bank machine in the village they could not make any purchases, and, on at least three occasions, they borrowed US$100 from Frances or me to make a purchase. Countless times tourists borrowed cash from their travel companions to buy rugs or purses.

I did not realize how clearly these tourists conflated shopping with helping until I asked two of these visitors whether they had bought something on the tour. They responded:

> I think if there had been more of an opportunity [to buy], maybe people would have seen that—and I might have seen that—as a way to invest; a way to help. I think I will send a contribution to Llegamos, so that will be my way, but I didn't really see anything I wanted to buy. (Dorothy)

> I wasn't sure about buying the rugs; does that help the business? I guess maybe that is what I was unsure about; will this help? So I was thinking, in my own mind, that that helps them. Also, I made a donation later. I plan to be in contact. So I think all that helps. (Gwendolyn)

In their responses, both women made the connection between buying items and helping women. More interestingly, they linked buying products from the women with making a donation to the organization.

Helping Llegamos

Tourists who went on Llegamos tours wanted to help the borrowers. And, they wanted to help Llegamos help the borrowers. Despite the understanding that they wanted to raise more funds for the organization, there was confusion over who was the beneficiary of the charitable gift. To go on a tour, a tourist paid US$50. Or, viewed in another way, this tourist was making a donation to Llegamos. Then, Llegamos provided a microloan to a woman who was, of course, required to pay this back. Pamela said she "…was amazed at how grateful they seemed about the help. They were working so hard and this gave them a little help without them losing their dignity." Like many tourists, Pamela misunderstood where her donation went: she did not make a charitable gift to the individual borrower, but rather to Llegamos. The loan is the help being provided to the borrower, not the donation. It seems unlikely that we would consider a mortgage as a potential threat to someone's dignity. Philanthropists want to be appreciated and it appeared that Llegamos donors want to be appreciated by the borrowers rather than the organization, the actual recipient of their charity.

Like many charitable organizations, Llegamos knew that to motivate continued support, donors must trust the organization and donors must feel like they are making a positive difference. Tourists felt like Llegamos was making a positive contribution, but were divided on how significant the impact was. Karen liked the fact that "you know exactly where the money is going, and, it seems like all the money is going there. I don't know

how they do it. It's quite remarkable. You can see how what's really not very much money to us, can go so far there. I have never seen anything so immediate…when you get the photos back; [you] see what's happened." Karen was not the only one to comment that what seems so little to us could make such a huge difference in Bajatepecos' lives. The students who were members of Sandra's university group repeated this refrain. Terry was surprised that "…all they needed was some upfront money to buy the materials and they could start a business." Some tour participants believed they were offering improved economic opportunities to Llegamos borrowers, but for most, this belief was tempered by awareness of the limitations of their help. When contemplating the impact on borrowers who participated in the Llegamos program, Gwendolyn said, "I don't know the result of everything," and, as Pamela said, "It seems to be a good thing, but I don't know economically if this is a model that is going to work. A percentage of very little is still very little."

Few Llegamos tourists knew much about microfinance: what microfinance was, what its conventional methods were and what it was supposed to achieve. Llegamos placed little emphasis on the elements of the Llegamos microloan program which were "lifted" or "stolen," as Frances always said, from "other successful microfinance institutions." Some of the confusion the tourists experienced on the tour was not as a result of the way that Llegamos implemented microfinance, but some of the contradictions in the approach itself as an anti-poverty tool.

There was a major disconnect between the practices of microfinance and the tourists' preexisting understandings of how to define an enterprise. Llegamos tourists often were incredulous that some of the very small enterprises that women operated were businesses.

Another tourist was surprised, at how "such a little bit of money could make such a big difference." Dorothy said, "Her shop was so small. Is it really viable?" Another participant said she liked "how they had bigger projects in mind, like the bread oven." This observation leads to another key misunderstanding, summed up by an older man on that same tour:

> I was wondering if we were going to see business plans, like in North America. Back in Canada, if someone owns a business and wants a loan, they have to come up with grandiose [plans], whereas here, it's very simple. All they needed was some upfront money to buy the materials and then they could start a business.

Lena, the long term volunteer also worried about the women buying basic materials instead of expanding their businesses. Together, we could only think of a few long-term investments; a tortilla press, an oblea press, a sewing machine repair.

Tour participants were also unclear about the long-term goals of microfinance. Several tourists asked how progress was measured and about dependency on the loans. Dorothy related a conversation she had with Frances. [I told her]:

> There was this sense of pride: if this person and her group have paid back the first loan, she can get the second loan, and once they paid that back they can get the third loan. So, I was thinking will they be dependent on these loans or is this a way for their business to rise out of the borrowing framework into independence? Will they become dependent on getting another loan? Or, maybe three is the limit and after that they should have firm-enough footing to keep going?
>
> Noelle: Did she answer that question?
>
> Dorothy: Not really, but I don't think she was evading; it just might have been too brief [of a conversation].

On the odd occasion, a question would come up about how Llegamos measures the progress of the borrowers. When it occurred on the tour, Frances would refer to the

Grameen Progress out of Poverty Index (PPI) and how they had initially used the tool and hoped to begin using it again soon. During our interview, Gwendolyn wanted to know if Llegamos had "established any benchmarks. How will they know, and what is the ultimate goal; to get them out of poverty? What are the benchmarks they expect to see? I don't know... How their lives have been made different before and after? I don't know what the measure is of that." Dorothy wondered the same thing:

> Five years from now, will those families be better off? Will they be lifted out of, I mean, Llegamos says 'lifting from poverty.' That would be a good outcome, but it's hard to know from here. Will these three groups or enterprises [that I saw] still be going? Are they on an upward growth path or not? I was trying to get a sense…of how this is going to be evaluated and measured. Are the women going to be tracked in some way? And what future do they hope for these women? The typical thing in philanthropy in the United States is the narrative report and the financials. How would this project be evaluated in a really kind of hard-headed way not just the good feeling of 'being there with my fellow woman.'

Despite understanding the potentially limited impact of a microloan, some tour participants still mused about what intervention in Bajatepec should look like. Karen and James, two of the tourists I interviewed, were a husband and wife who had been on the tour twice. Karen said:

> I see [Llegamos] as the bridge primarily [between tourists and residents] but also just being able to offer them whatever they need—whatever they are asking for—without imposing anything on them. That is really nice, because most times, there's a huge amount—whether its interest, or whatever—it comes with all kinds of conditions attached. This just seems so much about helping in a way that's going to help them.

Later, Karen added: "We are not coming to push our ideas on them. Maybe the Herbalife person is, but we're not. We don't want to impose our way of doing business on them; however this woman is clearly buying into some completely foreign way of doing business." They didn't want to interfere, but they didn't want Bajatepecos to suffer the

same ills as the more-developed world, either. James said, "In Mexico I don't think it's necessarily a bad thing their interest rates are high. Karen and James didn't seem to have reflected very much on the contradictions inherent in many of their statements, but they were unusual Llegamos tourists in this sense. Most tourists tried to reconcile what they expected to see and hear with what they saw and heard.

Processing understandings

Learning

Sometimes tourists were plainly there to learn. Dorothy worked hard to listen to a presentation that was "…in Spanish, by a person from the community. We were trying to listen, to catch it, because that's what we're here to do." Others simply indicated their desire by asking plenty of questions. During a single borrowers' presentation there were generally from six to ten questions posed by tourists. Much more interesting than the effortless quest for more information was the ways that some tourists worked to integrate what they were learning with what they thought they knew. As Wanda said,

> Like the [purses], the ones that Maggi was making. I never thought about a woman sitting at a sewing machine sewing up these bags. To see, 'here's her pile of rugs, she needs thread.' It puts things into perspective when you are bartering at a tienda. This went through four hands and maybe a fifth at the store.

Sandra wanted a longer orientation with a more holistic introduction to the community including information about population, education, and the government. She suggested the microfinance component could better address why it is offered to women and why in this community. Dorothy imagined some optional reading that people could read before the tour that discussed not only the economic context of the women's businesses, but also the "family and human dynamics in the village."

Most Llegamos tour participants tried to resolve dissonance by asking questions and conducting conversations with borrowers, Roberto or Frances, other tourists, or the resident anthropologist. To find ways to understand difference they tended to use one of three methods: they attributed the difference to culture, to personal disposition or to a lack of information.

Most of the time, tourists proposed culture as the reason that a Bajatepeco might behave differently than they would. As Dorothy said, "The size of the town, the number of shops, was that really filling a niche or were there many, many little storefronts like that? Maybe that is the custom in this Bajatepec way of life? To have many, many small storefronts?" And, Pamela, who was a little uncomfortable going into borrowers homes said, "If it were me, I'd probably say let's create a patio so I would see us in [that far]. But maybe that's an American thing? Is that my value?" Gwendolyn was less concerned about how something was done in Bajatepec than in differentiating herself from tourists who might behave badly:

> I had concerns about how people might feel about accepting the hospitality when there were, of course, flies. Because of my upbringing—I was raised poor—we went into homes of people who had less than we did. I'd been taught that when you go into a home, you just accept whatever that person has to offer. A lot of the younger people had been very entitled, what they might feel or what their reaction might be, so I didn't know if it would ever be a problem. It depends on your background.

The tourists might have had different motivations, but they attributed behavior that puzzled them to varying cultural norms.

In other situations, tourists ascribed baffling activities to the notion of personal preference. Gwendolyn said: "I like it when someone does what works for her. The one who makes fruit licuados, she followed it and it works. I think it's all very good, but I just had a personal preference for the first group." Some tourists attempted cultural relativism and deflected any responsibility for understanding difference by just asserting their own limited knowledge. During a tour debriefing, one tourist said she had no basis for a judgment because she didn't live there: she might think there are more efficient ways of doing things, but there was no way for the tour participants to know.

Other tourists resisted integrating new information. Some of this resistance seemed to reflect their prior perceptions of Mexico, of indigenous communities, small towns or other tourists and what was appropriate behavior for members of those different communities. One particular tourist, Nicole, stuck out in the crowd as a person who thought that indigenous communities were authentic only when they did things in the oldest way possible and used materials that were native to the area. Nevertheless, what she considered regional was based on national and international borders. When she asked if the wool was local, Roberto explained that it was from about four hours away, by car. "But it is still Jícaltoro right?" Nicole asked. When she found out some weavers blended their fibers, she asked Mayra if she had considered using hemp, "There's a lot of hemp in the Yucatan (another Mexican region)." Finally, when Nicole was told that wool was not used before the Spaniards arrived, she asked why the weavers didn't go back to using the flax-cotton blend, as they did then. Here is another conversation in which Nicole participated:

Roberto: They also make pizza in the oven...

Nicole: Pizza is from Jícaltoro?

Pamela: I've seen pizzas all over.

Roberto: I read that it was invented by Italians in New York.

Noelle: Yeah, I read that, too.

Nicole: I didn't know about that. Chicago has a pizza tradition, too. The pizza in New York is very different.

Roberto: I have travelled a lot…tourists eat it everywhere.

Nicole: Eleven years ago when I was here, I didn't see pizza in Jícaltoro. They had bagels; it really kind of upset me, to be honest.

Roberto: Yes, those are new things.

Nicole: I want the traditional food, right? Why do I travel to have a bagel?

However, Nicole, an artist, was delighted that the innovation in rug design "helps keep the arts alive. They are not dead: people can make personal designs and colors and patterns." She seemed to appreciate innovation on the individual level, but wanted to limit it on a cultural level. In either case, appropriate behavior was determined by what best fit her own desires.

Finally, when discussing her reservations about the tour, Dorothy said:

> But I felt like I had so many questions and we were just touching the surface of what really going on in that community…[The only bad thing about this is] unless it gives a superficial sense where people go away saying well I know, I already know what it's like in that town, I spent half an hour in a lady's patio, so now I understand it. I mean if we assume too much when we really just have a surface look; that might be bad.

Authenticity

As noted earlier, many of the tour participants felt like they had authentic interactions with the women of Bajatepec and they "appreciated the intimacy and the genuineness."

The importance of the authenticity of the experience however varied between individual tourists. On one tour, after visiting the three women in the first borrower group, a participant asked Frances if they changed the order of the tour on different days. Clearly, she had mistakenly understood that the tour went to the same six women week after week and they made their presentations. This participant had simply assumed that the presentations were staged, to be repeated tour after tour.

Other tourists believed that they were seeing "the real thing," but did not think it would last for long. Pamela said:

> I kind of feel bad about [the visit] at the same time. I think it was a window of time. I don't think that window is going to be there for long. Because, if it continues then it'll be fake. I feel like it's the ground floor. I got to come in and see it at its inception. But over the years, say, 'come see people in their own home who are weavers,' it is going to be a fake-o thing. Like growing up in Seattle, you go to Ivar's Salmon Bar, and they have people dressed up like Indians, but then they go take off their costumes and go home. I thought that this was real. I felt it was an authentic experience, as opposed to contrived. So my fear was that at some point it will have to be contrived. Because you can't control the way the world develops.

About the presentation by one of the youngest Llegamos borrowers, Pamela said, "The bread thing blew me out of the water! The industriousness of a person and so young; like, 'I have my own business!' I could not bear to tell Pamela that Monserrat did not have a bread business at all, although she does know how to bake delicious bread in a wood-burning oven. Monserrat worked as a maid at a hotel in Jícaltoro when there was work and she had participated in the presentation because her mom wanted a double loan for her store.

Llegamos

Tourists were almost always impressed with the methods and mission of Llegamos. Dorothy thought it was "an interesting example of one way that people in the more developed world can help." Gwendolyn said, "[for the] residents, I'm not sure. For the tourist, I think they're doing great." James said:

> I think that that the organization has done a really good job of providing a very strong bridge between two very different worlds, where we can come and we're sitting in their living room.
>
> They do so much work out there with these people to build their trust in the first place on an ongoing basis. That sense of communication is really important. It seemed apparent that there was a lot of communication between the groups; a lot of interaction between presenters and audience and that there had been a lot especially between the presenters and Llegamos leading up to this.

While James thought they were doing a good job, he was also disappointed that the tour he was on did not get to discuss the women's projects more thoroughly. As he described it, "you have this captive audience, that's why we all went." And, a university student was disappointed because she "thought she'd hear more of women's own presentations, not the words of Roberto." In this particular situation, the participant, who was a native speaker of Spanish, commented that "the translations weren't direct."

Changing the loan distribution model

Until the summer of 2010, the individual tour group decided which team was going to get the loan. On the day of the tour, two teams would present their projects, the tourists would ask questions, and at the end of the day, the members of that day's tour would select the winning team. A team was allowed to have up to three tour visits and if they were not selected, would automatically receive the loan after the third visit. Llegamos

called this the "choice model" with tourists and the "competition" system with borrowers. Under this model, tourists would have a discussion to choose the winning team after the group had seen all the presentations for the day.

The participating tourists would provide feedback about the projects of the losing team to Roberto or Frances, with the purpose of having these suggestions passed on to the team members. Frances or Roberto would ask tourists to consider a few things when deciding which group would get the loan. The first thing was the need and the timing: would a particular team have more to gain by getting the loan sooner? Another thing to think about was if their project was sustainable; profitable enough to be able to pay the loan back: "We don't want to make life harder for the borrower," Frances or Roberto would say. Frances mentioned that she had originally suggested that tour participants think about the need of the different teams, but had begun to deemphasize that when borrowers began to exaggerate their need in their presentations.

It was easier for some tour groups to come to a decision than others. One group made their decision by consensus before the van even reached the main highway back to Jícaltoro. As Mitch said, "The risk of making a bad decision is not big because they will just get it later. Another tour group did not conclude their discussion until they were one block away from the school. They asked for a review of the loan process and did multiple calculations: if a woman sold x number of products per day with a profit of x pesos per product, what was her income? Would sixty more tortillas a week generate enough earnings to meet the loan payment? Why did such a "go-getter" like Araceli choose such weak teammates? "This is hard," Monica repeated four times during the discussion. The discussion continued for another ten minutes with the youngest tourist, a

15-year-old girl, plaintively mentioning three times that Araceli, a compelling presenter, had no yarn with which to weave. In the end, the decision was made, by majority vote, to give the loan to the borrowers with established enterprises (and more experienced at presenting) with Monica rationalizing, "If [the other team] has a better plan to make a better presentation, it will help them in the long run. We don't want to burden them with loans [they can't pay back]. We don't want to cause stress and 'make life more difficult.'"

Llegamos tourists were repeatedly told that the borrowers had the skills and the dedication to expand their businesses: all they needed was the capital. Borrowers needed seed money, which tourists could provide, and it would be up to the residents of Bajatepec to decide who was trustworthy enough to pay back a loan, and whether a proposed project was viable. This philosophy was reinforced by the explanation that Roberto or Frances did not personally screen who was allowed to participate in the program. It was clear that the participating tourists would not have much to offer but financing and Llegamos would act as a broker in accomplishing this exchange. A young, male tour participant said:

> I think Frances said it [earlier]. They know what they want already. They need those simple necessities to do what they need to do. We could go,' supply chain and that all that other stuff', but they're just very simple about it. So, I don't think there's anything we could really tell them, like, 'I think you should try this or put it on you-tube, or you know.' It's pretty straight-forward.

This tourist had understood the Llegamos message that they were not qualified to evaluate borrowers' projects.

Frances conceded that she had initially thought the choice model was "crazy," but explained some of the reasons they had decided to use it. On one tour, she explained to the tourists that "the initial logic was that *someone* has to decide [who will get the loan]" and that [Roberto and Frances] had to appear to be neutral towards borrowers. "[If they were not seen as neutral], that would have a negative reaction from borrowers," she continued to explain. "For example, Roberto is the godfather of one borrower's child. It has to be clear to borrowers that we do not influence the choice." Another reason, Frances said, was that in the early stages of the organization, David and Roberto had had the experience of tourists being "much more engaged and asking more questions" when they were required to choose the team who would receive the loan. "We also thought it made for a better borrower presentation. I don't think that was the case, though. I actually think the borrowers do a good job with their presentations because they're proud of their project and they're proud of their idea." This was clearly a concern for Roberto, who quipped "I guess they forgot they aren't competing anymore" after the first team completed their presentation under the new model.

The tremendous benefit of the choice model, according to Frances was the discussion at the end which created an environment for tourists to process their experience and to think critically about poverty and privilege. Frances said:

> A tiny percentage of our tour alumni loved the fact that it was this kind of radical in-your-face uncomfortable; the fact that we were all born very, very privileged people. I loved when it happened that way. People got to the point that they figured out that they were really uncomfortable about this thing; that they should be. I think that was really valuable.
>
> A couple of people ended up getting that radical experience, 'Oh, I should be uncomfortable here because I was born with a lot of money and privilege and these people weren't. Geez, I really *shouldn't* be the person

> making this decision. *Of course* I shouldn't be the person making this decision because I don't know anything about it. And there's no reason that I should be making the decision except that, geez, I was born into this position of privilege and power and these people weren't. And, oh yeah, that's just kind of fucked up about the way the world works.'

If this was one of the objectives of the choice model, it did work to a certain extent. Every tour in which I participated that used the choice model someone eventually said, "Clearly we're not qualified to do this." "But," Frances said, "It only happened a tiny percent of the time. So, in the end, making everyone else uncomfortable and not having them get that [experience] is not worth it." In response to solicited and unsolicited tour participant input Frances and Roberto changed the model. Tourists would no longer choose the winning team and borrowers would simply make their presentations for two tours and then receive the loan. Tourists no longer had to "feel icky about the judging process," as Karen had, or feel like they had "too much responsibility," as Sandra said , or "feel like it maintain[ed] the power structure of foreigners determining how locals spend money," as Ruth had.

There was an advantage for Frances, however, of not having the choice model when she was leading tours. She was then "free to talk about the differences in poverty levels within our borrower groups." This increase in directness might have helped tour participants understand that not all people are equally poor, but the change in the model had a larger impact on the tour. Taking away the decision-making power from the tourists dramatically reduced the amount of critical discussion that occurred on the tours. On one tour, Francis asked me to lead the debriefing. I was not prepared for this, and asked what *I* wanted to know, not what Frances might have wanted to know.

I asked "What surprised you about the tour? Was there something you didn't expect to see and you did? Or, something you thought you were going to see, or hear, that you didn't?" One tourist said that she was surprised about the discrepancies in income between different people on the tour, almost a verbatim repetition of Frances's comment during the orientation. Terry said he was most surprised by how easy it was to communicate with everyone- he understood them and they understood him. Carol, Terry's wife, was particularly engaged and had a lot to say during the discussion. After admitting that the biggest impact for her was "getting out of the van and seeing all those chickens at the first house," she expressed the view that the loans might provide some type of motivation to the women and gave a specific example of how a woman's participation in Llegamos might improve her image within her family. She thought the presentations were good training. She added that she thought she would have seen more start-ups, but that it made sense that most of the loans were going to someone who already has an understanding of a business and how that approach might be more effective. Carol liked the "local-to-local" connection that happened, and being able to "interact authentically with people we wouldn't normally have a chance to." She commented that Elizabeth's presentation was excellent and asked if she was a leader. Carol said she could see how hard Roberto and Frances had worked to gain the trust of the borrowers and added how difficult it is to maintain rapport with people as you get "further and further up and away from them." Carol's comments mirrored many of Frances's key points during the tour and orientation. For me, her answer abundantly demonstrated that she had paid attention to the things that Frances had suggested. This was a clear example of how successful Llegamos could be in framing the experience for

the participant. However, my initial question plainly did not engage those tourists in a critical discussion about poverty.

As the descriptions of the post-tour discussions indicated, tour participants primarily parroted Frances's interpretation of their role in the loan-granting process. Frances missed "being able to get people thinking about [poverty] and talking about it. That is the thing I'm bummed about." She continued:

> I think there's ways to get people to think about what we actually want them to think about. *The choice model was setting people up to think about this in a totally false kind of dynamic.* Instead, by taking away the false dynamic, we can still get people to think critically about their experience; we just have to work harder to get them to. *It's a more genuine reflection, a more valuable reflection, actually, but we have to figure out how to do it. (My emphasis)*
>
> I think is better for the tourists because we're not setting them up to make them think that there is something that they're supposed to be able to decide about, when there's really not. Or, the false expectation, for that matter, that one group deserving and another isn't.

As Frances's comments make clear, her primary concern with the change in model was how to get Llegamos tourists to actively participate in the tour once they no longer had the pretext of gathering information to make a decision. Thomas, a full-time volunteer, was working on a question sheet in Spanish and English to provide for tour participants to "get them thinking about questions." Frances said Thomas "basically wrote down questions that tourists asked" on the tours, which, of course were the same questions that tour participants were always encouraged to ask such as "What are you going to use your loan for? Where do you sell your products?" she said. "It *is* a different level of engagement, but I think there can still be plenty of engagement." By changing the operating model, tourists were relieved of the expectation that they would make a

decision they were, by all accounts, not qualified to make. This did make the tour format more candid, but complicated Frances's desire to engage tourists in a critique of global poverty.

Any questions that were still left by the end of the tour usually highlighted issues tourists were having a difficult time working out, like the participant who worried that a prospective borrower did not make her cream cheese from scratch. Some of these issues might have been gnawing at a tourist because she detected inconsistencies in the tour interpretation or the Llegamos program, or simply because she was unable to integrate the day's experiences into her previous understandings. The topics that came up usually concerned the contemporary realities of Bajatepec or showed a limited understanding of microfinance and confusion about the ways that Llegamos chose to administer their microloan program. These were also the same topics that emerged in interviews with tourists.

In conclusion, the underlying contradictions in tourists' motivations limit their abilities to meet their own goals- an authentic, intimate, educational experience. And, the primacy of tourists' needs in the tourist-resident exchange illustrates the difficulty in establishing an egalitarian base that is necessary for mutual exchange to take place between tourists and residents. The chapter concludes with a look at a significant change in the tour format that while primarily benefiting borrowers, came about as a result of tour participant input.

Chapter Four: *Resident-borrower-host impressions*

This chapter focuses on how residents perceive the intentions and behaviors of Llegamos tourists and manage the tour visits to their homes. I explore borrowers' perceptions of the Llegamos program and directors and examine the ways and extent to which they are able to adjust the requirements of the program to meet their specific needs.

Questions

Frances and Roberto encouraged tourists to ask borrowers a lot of questions. I begin with the borrowers' perceptions of the questions that tourists asked to highlight their impressions of tourist interests and to demonstrate their comprehension of tourists' desires to learn. The women of Bajatepec offered that Llegamos tourists asked a lot of questions.

> How did I find out about the loan? How long have I made rugs? How do I do it? What material do I use? How many purses do I make per week? Where do I sell them? How much do I sell them for? How much will I earn? What am I going to buy? What are you going to do with this loan?
>
> How many kids do you have? What are they studying? Do they help you—do they make rugs? How old are you? What grade had I finished?
>
> A lot of people asked me *a lot* of questions! They asked me if I wanted to expand my business and I said yes; …where I learned to make tortillas and I told them the process;… if I thought my business would make me rich--that was the only funny question. "Maybe, one day," I said. (Veronica)

Borrowers did not seem to mind the questions. Socorro said, "[The questions] relate to what we do. It makes sense to ask because they don't know. So, we tell them: how we buy it, how we make it, how long it takes." Homero, Valeria's husband, added:

> We are used to visitors; therefore, nothing they ask surprises us. Sometimes, there are things that are a little difficult to understand. Each

> one of us has a different job. Possibly, you know nothing about the country, so you'll ask 'Why is this like that?'

He went on to say that it was nice to share information when he knows when a tourist was interested. Fatima echoed that, "I'd like it if they'd ask me more. They are surprised at our work. [It's] the same as if I went to another place. I'm going to look at what they are doing. I love it when they come because they ask me questions."

Most borrowers did not seem visibly irritated by the questions, but some questions were considered inappropriate. During my penultimate interview, Homero, who said he usually enjoyed talking to visitors, finally gave an example of what he considered to be an irritating question. He said that a Llegamos tourist once asked, "What do you do with the money if you have all this merchandise?" It is not surprising that this anecdote was offered by a family member of a participant, rather than a participant herself, since she might not want to criticize the people giving her money.

If borrowers did not want to answer a question, they evaded it by giving an incomplete answer. Elena even evaded my question about tourist questions. She did not address whether they were inappropriate, but just explained how she answered and redirected her presentation:

> [Their questions don't] bother me because I think they are asking me in order to be able to help me. So I let them know that I have a son in secondary school, a daughter in Jícaltoro, and two in primary. So, I have a lot of expenses. I tell them and say, 'please support me so I can buy my materials and *seguir adelante* with my children.' And that's it."

Before answering the questions posed by the tourist visitors, borrowers sometimes consulted with their teammates or family members. Once, a borrower consulted with her husband, son, sister-in-law and Socorro, who was translating for her, before she provided an answer to the question of how much a kilo of dye made from cochineal cost.

Most of the time, though, the questions were straightforward and the women knew how to answer them. And, to make it easy, even if a tourist were skeptical of an incomplete or vague response, she never challenged the borrower, but rather asked Frances or Roberto about it at a later time. Only rarely would a tourist would ask a potentially prickly question, such as, "Are you sure you can make enough extra money to repay the loan?"

Perceptions of tourists

It has been suggested that local residents may view alternative tourists as different from other tourists or outsiders, which could contribute to increased intercultural understanding, but Llegamos borrowers did not show the same level of interest in tourists. Borrowers had significantly less questions for tourists. Most said they usually asked tourists where they were from, and, perhaps how long it took them to get to Jícaltoro. One asked the heritage of an Indian woman who said she was from Australia. Other questions were related to borrower projects:"Do you like my work?" "Do you like my tortillas?" "Can you help us find a place for us to go out and sell our artesanía?" Some used tourists for input. Veronica asked one group if they could help her come up with a label design. Elizabeth longed for the both the moral and practical input she got from Llegamos tourists:

> You have a chance to see if your work is going to flower—that the Americans, the tourists, realize that your work has a future. And this

> makes you have more enthusiasm. [The tourists] come and if they give preference to your group, it's because they saw something good. And this makes you feel like [working]. If there was something lacking, maybe something you can improve, they can tell us.
>
> Sometimes they give me tips. 'Take this away, add this, take away this color, it will be better.' 'Use another color, rearrange in non-lines—random placement.' And now I do it. I am successful with this [design].

Elizabeth also used the tourists in her shop for market research. She kept an eye out for which items they looked at and showed to their companions.

Despite the fact that Llegamos tourists talked about having intimate conversations with these women, the women I spoke with did not identify any special interest in the tourists, apart from Fatima. Fatima had not had any experience with tourists before participating in the Llegamos program because she had always sold her rugs to wholesalers or resellers. The fact that tourists were a novelty for Fatima, however, might have contributed to her desire to know more about them and her wish that they would stay longer at her house during tour visits, because nobody else indicated such an interest.

Most borrowers didn't look for any real input or relationships with the tourists. As Patricia said, "What we always ask them is what's their name and 'where do you come from,' but normally, that's it. Besides that, I think, for me, nothing else [I'd ask]." As a matter of fact, Frances said that she thought that there were a few borrowers who were so disinterested that they did not realize it was a different group of tourists that visited each time. This might have been the case with Remedios, who simply stated, as the complete body of her tour presentation, "It is for the same thing as last time."

Llegamos borrowers had different notions of who these outsiders were and why they were there. Fatima said, "I took the students [who came] with Roberto…" emphasizing

both her impressions of Llegamos-as-Roberto and tourists-as-students. In Bajatepec, tourists were generally considered to be American, and the two words were sometimes interchanged, including Roberto who sometimes called the tourists, "los americanos." They also were viewed as 'Roberto's tourists" or "the tourists who come with Roberto." Petra said that the person who told her about Llegamos told her that 'it is a group of foreigners and they give the loan, simply to help; to help people get ahead." In that situation, they were not tourists at all. Some borrowers assumed all the tourists were students enrolled at the school, which was not far from the truth, but the women sometimes called them students, not tourists. When tourists did not buy something, Veronica attributed it to the fact that "the students come with a limited budget, so they can't spend much." This impression shaped Fatima's understanding of why the Llegamos tourists came:

> I think that they come in order to help us. They are seeing what the needs are in our town. They are validating their studies. They come with the hope of learning and they do it with pleasure. I think that they come to see us; this work that we do, and they feel proud to [learn this]; just how we feel proud to have our own work in our houses, they also feel proud to do this.

Petra also thought Llegamos tourists came to learn about the village, "I suppose they go to every *tianguis* (traditional, weekly market), right? They come to see the places." Carmen, her teammate said, "They come to see the [craft] work." But Petra said, "The work and the people, too. We are very different." Veronica said she trusted Llegamos tour participants more than other tourists. "The majority are in the school. Roberto knows them and Frances too, so there's more trust [because they know something about the tourists]. And with the others, I don't have as much trust."

On the other hand, every tourist was viewed as a potential customer. An outsider was probably there to buy a rug. The tourist might just be buying something for herself, she might be someone looking to make a wholesale contract, or she might just know someone in her hometown who would like to retail rugs.

Borrowers on helping

Patricia, and others, talked about how Llegamos tourists helped them.

> The tourists we meet in the market come to buy, to visit Bajatepec. The ones from Llegamos come to help. They come to see us, to help us, to give us a loan; this is different. Compared to the tourists in the mercado, who come, they look, and they admire the market, the museum, the church; they are not here to help us; they come to [have a nice outing.]

Elizabeth said:

> I think if they come, it is because they are interested in the program. They pay attention. They look around and walk around. Every one that has come has been very interested. This is why they come and this is why they contribute and spend their time.

Some participants thought that Llegamos tourists were different from others, but from a more practical standpoint. Homero said:

> Some are [different].The ones that come with Roberto accept a little more about what's real about a business: it's not luxurious. There are tourists that prefer to go to an expensive restaurant, even though they serve them food that isn't fresh. It's not this way with the tourists that Roberto brings. They accept [us] how we are; how simple the place is. They accept that it's simple, it's real.(But we serve fresh food, his wife added.)

Homero was probably referring to their restaurant's toilet which was outside, behind a curtain and required a bucket to flush, and which baffled many tourists because there was no sign that said 'please flush with bucket.'

Elena, after a moment of consideration said, “No, they’re the same [as other tourists]. What I like more is when I sell to them here; they give me a fair price. When I go offering them house to house, or at the market, they give me an unfair price.” Socorro and Patricia discussed the distinction between domestic tourists and any kind of international tourists.

> Patricia: We prefer foreign tourism. We like it better because they appreciate what we do and the Mexican [tourist] doesn’t. There are very few Mexicans that appreciate what we do. Foreign tourists love it; they really appreciate it.
>
> Me: Do national tourists buy rugs?
>
> Socorro: Very few. Very few.
>
> Patricia: Very few. Very few. They come, they look at something—they look at a rug. They hear the price, but it sounds expensive to them even though they come from money.
>
> Socorro: Because they don't appreciate them. They don’t know about them, or don’t want to. Or, they know about them, but don't appreciate them, so they aren't interested. The foreigners come, [and they say it’s] so pretty, what a beautiful color—what's it called? How do you make them? What does that mean? It's so nice.

This perception was reinforced when I heard a man from Mexico City talking about Bajatepec’s rugs. In response to his Mexican-American companion’s desire to buy a tapete, he said, “They just don’t attract me. They are too old-fashioned for modern houses.” On the other hand, Araceli said that at the fledgling artesanía shop that and her husband have just opened, “The majority of our customers are Mexican. There are more Americans in the market. But, here at our house, there are more Mexicans. [Because they come in a car, [they can] stop.” Socorro also emphasized that most American tourists visited only the market, not the small shops in residents’ homes. So, the tourists that

Llegamos brought to their homes provided a real service. So Mexicans were not as likely to buy, but more likely to stop in a small storefront.

Borrowers expressed gratitude for the help that Llegamos offered them. Pilar, a new borrower, said, "[The loan] *es una ayuda muy grande* (is a very big help). We invest it. It is difficult to put together money to invest and buy more things. This is hard and this is how it helps us. The most important thing is that they loan it to us without interest." Veronica said, "Llegamos came to me at a very difficult moment because my baby had an accident, so I had spent a lot of money and didn't have any to invest. [Buying in bulk means] more money for me. It's better. And in my case, the father of my child very rarely supports me, so I can *seguir adelante* with this money."

A few borrowers talked not only about how the loan had helped them, but how Llegamos was helping other people in the village. Elizabeth, a house leader, talked about when Llegamos first came to the town:

> When we saw Roberto arrive and that he was worried about us, we said 'thank you.' And me in particular, I try to do my very best. Now I have a lot of work: to sew, to finish my purses. Look, I just finished these.
>
> Roberto comes very eager to work with the señoras and the señoras with Roberto because he's a *joven* (young man) who is interested in us. It's late, it's dark, it's raining, it's cold, and Roberto is here. He's a joven who could be doing other things, so we are very grateful to Roberto. And now, to all the people who are involved. Before, we didn't know there was a group like you guys.

Veronica told me:

> The program is very good. The truth is that *hay muy poca gente aquí en Jícaltoro, que apoya a los demás--que apoya a los otras para salir adelante* (there are very few people here in Jícaltoro that support everybody else; that support others to get ahead). There are many señoras who make corn

> tortillas. For example, this señora, her husband drank a lot, and it was very sad because sometimes, she didn't have any money. [She has] just began making bread and it's some extra money. With the support of Llegamos, she received this money and makes her bread and has extra money for her kids. So, I really admire the person [Roberto] that started this program, I am thankful to him because it is benefitting a lot of people.

And, Fatima said, "This is what I really like [about the loans]. Without interest, they really help the neediest people, the poorest people. This is what I really like."

Borrower disappointments

Borrowers complained about two things: the challenge of selling their products to the Llegamos tourists and the waiting that was involved at every stage of the loan process that resulted from the Llegamos focus on long-term poverty reduction and forced collaboration.

Es cosa de esperar

"It's a thing of waiting" Elizabeth said. Waiting was a key component in how Elizabeth would describe the program to interested villagers:

> A group comes, a young man comes, to loan us money, but he doesn't loan the money. It depends on the Americans. When there's tourism, it comes fast; when there's no tourism, you wait longer. The meeting is here on Tuesdays, and it's a thing of waiting. First, second, third, maybe the fourth week you get the money, but by then you know the dynamic, so it's easier [to wait].

The original competition system had also exacerbated the unpredictability of the process. After a team hosted a tour visit, they had to wait until the following Tuesday night meeting to find out if they had been awarded the loan. They would have to wait till the end of the meeting to find out, and again, all three members had to be present. If they did not win, they were told they had another chance. In the high tourism season, they might

be able to schedule another tour visit that night. In the low season, they could wait for four to eight weeks and were required to attend the meeting each week to see if there were any tour groups coming. And, when finally scheduled for a second visit, there was no guarantee they would receive the loan from that tour. Fatima described her experience with the competition system:

> The first week we were waiting, [thinking] 'are we going to get it? and nothing!' Roberto said, 'You are going to have to have them pass again.' Second time, nothing; third time, 'there's no hope.' *Hay que tener paciencia* (You need to have patience). The hope that we had!
>
> As they came, we were learning about them. [On the second loan,] we got it the second time. Thank God they came three times [for the first loan] because then when they came the next time, it didn't take as long. We learned. Because if they had only passed once the first time…Now, [my teammates] have patience.

Elizabeth added, "When they finally choose [you], it's exciting. It's good when [you're] chosen. For a while you think it's not true, so [you don't] believe [it until it finally happens]."

Roberto and Frances were acutely aware of the risks of relying on unpredictable tourism revenue to fund microloans, particularly in a town that was already economically dependent on tourism. Once the organization was incorporated, it would be able to apply for grants and other steadier sources of funding, but in the meantime, they were working to addresses this problem in other ways. They had considered offering a very low interest loan for borrowers who did not want to wait for a tour visit to be available. For borrowers, the elimination of the competition model had offered a significant improvement. It not only reduced the number of teams "getting chosen or not getting chosen based on completely random factors," as Frances said, a team knew they would

receive the loan after the second tour visit. It allowed women to better anticipate when they would receive their loan monies and make their plans accordingly. Frances said:

> It is just fairer to the borrowers in terms of actually being able to schedule things. We still can't 100 % schedule things because we don't know exactly when we're going to have a tour, but I think it is more fair to be able to put out as part of the application process for the loan: 'you go through two tours' and it's a thing they can count on versus they might have to go through one, they might have to go through three, which, especially in the low tourist season, they could get next week or [have to wait] a month and a half.

Some borrowers preferred the new model, but the house leaders, who had more experience, were ambivalent. Elena said, "I would like them to come more so they buy more, but when they come, they choose us the first time!' So, yes, [I prefer that] it's guaranteed that they will come two times and they may buy [more]." Socorro and Patricia also said they liked the new system, but with reservations. "It's good; it's faster," Patricia said. "The old way was many visits and we had to wait weeks. But it was also good for us because when they came up to three times…they [might] buy tapetes." Elena liked the change because it gave her more chances to sell and Socorro and Patricia liked it because they knew how long it would take to get the money.

There was waiting at every stage of the borrowing process. On the day of the tour visit, borrowers had to wait for the tourists. Usually, the tour ran behind schedule. The mother-daughter cheese vendor team waited at the market forty-five minutes after closing time for the tour to show up, but finally took all their merchandise home because they needed to get it in the refrigerator. Pilar said: "I wasn't here when they came. I had waited a long time, but I had a course for tapetes and I go there at 2:00. Then it was 3:00 and they hadn't come, so I had to leave. But my daughter [did my presentation]." More

experienced presenters seemed to know better. On one tour, a daughter called her mother on the cell phone when the tour arrived and then gave her own presentation. By the time she was done, her mother had arrived to give hers.

Then, there was the waiting at the meetings: waiting to make a payment, waiting for your entire team to be present to receive the loan money, waiting till the end of the meeting to schedule the tour visit. I would hear borrowers asking "can we go now?" Women at the second and third houses had to wait to make their payments and get their loans until Roberto and Frances showed up. "Well, I love the days they give us the money," one house leader said. "We have to wait and some of the señoras get mad, but I tell them, '*es paciencia* (it's patience.)' If I were Roberto, I'd think 'well, I wouldn't be so late,' but we have to wait for him to come." Issues such as the tours showing up late or miscommunication about tour times and Roberto and Frances' late arrivals at Tuesday night meetings were operational issues; they could be resolved or reduced with a concerted effort on the part of Llegamos and the borrowers.

However, a large part of the waiting that took place over the course of the borrowing process was due to the focus on collaboration both within microfinance and the way that Llegamos chose to implement it. A potential borrower could not apply for a loan until after she attended a meeting and had formed a team of three women. Her team was not eligible for a tour visit until all the teammates had submitted an application and teams were visited in the order they had submitted their applications. They could only be scheduled for a tour visit when all three members were present at the meeting when the scheduling occurred. It took Veronica a long time to find a teammate who she wanted to work with besides her mother. When she finally formed a team, it was the low tourism

season so there were no visits being scheduled. Her group attended the meeting every week hoping to hear that a tour was coming. The Tuesday night they found out there would be a tour; however, her third partner did not show up, so she missed her opportunity. Once she found a new partner, Veronica and her team began going to the meetings again. Finally, they had a chance to host the tour under the competition model, but lost. Veronica waited five months between the time she went to her first meeting and received her first loan, and every week she had to go the meeting. This was the longest wait I heard about, but illustrates each stage that could delay a woman's ability to get the loan.

A borrower also had to wait until all her teammates had repaid their loans in order to be eligible to apply for the next one. Fatima, who had participated with the same team for three loans, was considering finding new partners for her next loan. She was almost finished paying off her third *loan.* Her partners had been making payments, but they were behind and she could not apply for the next loan until they were done. Elena was in the same situation. It was nerve-wracking for both of these women because they wanted to make sure they were ready to host another tour before the high season was over, and, in this case, the collaboration generated negative feelings amongst the team members rather than solidarity.

"Many want the loan, but nothing else. They don't want to come to the meetings; only the day they receive the money. 'I want money!'" Socorro said, disapprovingly. Araceli talked about people talking about the waiting:

> [My team] waited for a long time. [My sister] said, 'don't despair, I waited seven months.' She waited seven months because they were

> always missing a person. Sometimes [my sister and I] wonder why there are people who complain why they have to wait for a loan. They say 'don't let it bother you. Don't despair because thanks to them, we have, each one of us, our own project, with which we are using the money. There are people that say to the other compañeras, 'don't let it bother you because one day Roberto will get mad and then he won't want to help us.'

Araceli's sister's team waited seven months because "they were always missing a person." (Being an early borrower there were also very, very few tours.) But, even though Araceli's sister attributed her wait to not having a partner, she chided those who complained about wait instead of about the requirement that they work in teams of three. Similarly, Elizabeth above, derided those who did not want to come to spend their times coming to the meetings on a regular basis, rather than acknowledging that it might be inconvenient to spend every Tuesday night waiting to hear if you were going to host a tour visit. Borrowers were not as accepting of Llegamos vague policy regarding sales on tours.

Sales

The first tour I went on I participated as a tourist, albeit with my anthropologist's lenses polished. I felt uncomfortable because I was unsure if we could ask the women about the products that seemed to be displayed for sale. At the house of a weaver, she had rugs displayed. At the house of a woman who was getting the loan for a shoe business, there were rugs displayed on the looms as we walked into her sala. I did not ask whether I could buy something, Roberto had not addressed it, and no borrower verbally offered any of their products for sale. This ambiguous position was an ongoing concern for the residents. Increased sales was the most common topic brought up by borrowers when I asked if there was something Llegamos could do which would help them more. It also

came up when I was asking questions about other things, such as when I was asking Veronica if residents were apprehensive about having visitors inside their homes.

> Noelle: Are there some people who aren't interested because they don't want people coming to their house?
>
> Veronica: No, in fact, this has benefited us because in the two tours, I sold tortillas. And my mom sold a tapetes and some bags.
>
> Noelle: And, everyone knows this can happen?
>
> Veronica: Yes.
>
> Noelle: Is it clear that you can sell things or that you cannot sell things?
>
> Veronica: Well, obviously, you are not always going to sell something.

Socorro, though, believed that some Llegamos tourists were unsure if they could buy things. That many tourists did not know they could buy merchandise was repeatedly demonstrated by the fact that Llegamos tour participants arrived in Bajatepec without sufficient cash. After responding, in unison, that they had "not thought about this," Socorro and Patricia described their plan to increase sales to Llegamos tourists.

> Patricia: [They could help] by bringing more tourists; or that they would help us sell our rugs somewhere.
>
> Noelle: Have you talked to them about this?
>
> Patricia and Socorro: No, we've just thought about it.
>
> Patricia: When the tourists come; if every week, or every other week, at least they could bring a bunch of tourists.
>
> Patricia: This is our opinion. This is what we think sometimes, it crosses our minds, but Roberto and Frances have a lot of work and they can't bring tourists to us…it's impossible.
>
> Noelle: What do you think Llegamos could do? They bring all the tourists they have…

> Socorro: [Ignoring my interjection]. Everyone talks about [how to bring more tourists.] I don't know how it would work, how they could do [it].
>
> Noelle: If you think about it, tell them. Frances is very interested in helping you sell more.
>
> Patricia: What is the best form they could help us with? We could take turns.
>
> Socorro: First, a list of persons. Then, three this day, three this day… [Have a] schedule like the tour, but different groups—
>
> Patricia: But, different groups so that they can buy…come here to buy. This is one idea.

They had indeed thought about it enough to have a list and a schedule. Homero, Valeria's husband, also had a plan. When Homero talked to me about it, it was evident that he was reporting on an ongoing conversation among the borrowers and their families:

> Homero: [There is] the idea, possibly…, that when there are visits…, there are many producers of artesanía. We hear that Roberto or Frances mentions to some compañero, mentions that [tourists] bought a piece of artesanía [and they say], 'How come I didn't sell it?'… I think they should just put out their products when the visits come. This is what I would recommend. If you want to sell your products, you need to exhibit them.
>
> Noelle: Is this what most people do?
>
> Homero: No not everyone, but some.

He also wondered aloud how to help the borrowers whose projects were consumable items, like bread or tortillas sell more. Homero had a list of ideas:

> I hope that Roberto—or the organization—asks other organizations, to incorporate the idea of Roberto to help the people, more than anything. What I don't like right now is that the [big] hotel owners [in Jícaltoro] have tourist packages, and the tourist doesn't have time to buy in the market. The packages are in the hands of the government and give a commission to the operator. [Tourists should] have a little more time to go shopping in the communities, in the houses. For example, this idea of Roberto, how it is now, is good. It brings tourists to the communities.

> While there is economic activity in the communities, it's good. It's not just good for me. It's good for everyone.

A few borrowers identified other concerns. A few borrowers wished for larger loans. This was also an issue that Roberto and Frances had attempted to address by implementing a system where women could increase their credit limits and apply for larger loans if they had a specific project, such as the oft-discussed industrial sewing machine. Isabel suggested that Llegamos help those who were *really* "*humildes"* (humble), those who did not have enough to eat: they could help the people who were already being helped by those in the village. This sentiment reflected the desire of Llegamos to expand the program to needier individuals and to provide different services to different populations within the village. Borrowers rarely complained about the Llegamos program. As described above, they were grateful for the help and reluctant to criticize the program or Roberto or Frances.

The challenges of competing interests

The goals of Llegamos and the goals of the borrowers were not always perfectly aligned. Llegamos gave tours and collected tourist fees with a primary objective: to help support women entrepreneurs' efforts to increase their households' long-term financial security by offering microloans and training. A borrower accepted a microloan and invited tourists into her houses in order to augment her household's income. While individuals in both groups had other ambitions, their primary motivations were economic. However, it was not two, internally-homogenous entities that were participating in this program. It was individuals with personal motives who were providing and taking these

loans. The sequence of vignettes described below illustrates many of the issues that frustrated both parties' abilities to achieve their goals.

A collection of vignettes

It is Saturday and I am on my first Llegamos tour. To reach the circle of chairs arranged for us in the presenter's sala (formal living room), we must walk past two looms with tapetes of assorted designs and sizes draped over them. After we sit down in the small wooden chairs and introduce ourselves, Valentina begins her presentation. She explains her business is the sale of shoes. She motions to the stacks of shoes boxes against the wall and explains that she does not have a stall at the market, but rather takes a large basket of shoe samples, several mornings each week, to sit under the portico, the informal part of the village market. When customers are interested, they follow her back to her house, which is quite close to the market, to find their size. It is the time of the village fiesta, she says, so many people are buying new clothes and footwear. Valentina mentions that she used a previous loan to increase her selection of shoes and that she now wants to buy a display case. That way, she could have her shoe shop in her house so clients could see all the shoes she had for sale without having to dig through the basket. A tour participant suggests that she use a rope to hang them on behind her at the market. This was one of the very few times on the tours I observed that a tour participant attempted to make a practical suggestion and that the suggestion was offered directly to the borrower.

Valentina's team was not chosen to get the loan that day. Tour participants were puzzled that she did not know the price of a display case, and a little confused as to why she would not want a stall at the market instead. She had not mentioned that by being

able to stay home, she would be able to devote more time to other tasks, such as weaving and housekeeping. Furthermore, to some tour participants, the home of one of her team members seemed too opulent and her other team member, although a veteran presenter, made a very weak presentation. One week later, Valentina's team was again visited by a Llegamos tour and her team was chosen as the loan recipient.

At the Tuesday night meeting where Valentina and her team are due to receive their loan monies, Roberto encourages all the women present to "think big." If they hurry and pay off their loan, they can get a larger one. He proudly tells the women of the freezer that another borrower purchased with her second loan. Some women loudly dismiss the news with comments that hers is no small business. Roberto says it's just an example. He looks at Valentina and says "What do you want to do with this loan?" Valentina mentions shoes, but says she wants to focus on her weaving, too. When the spotlight is off her, she says to the person sitting next to her, "I don't want to lose what they have taught me since I was a child."

After the money has been distributed at the meeting, Jacinta brings up what she has been talking about with some other women. They would like to have a gathering of all the women in their group to sell their products during the fiesta. Roberto is initially down on the idea because he thinks their houses are too far away, but Jacinta tries to explain to him it is a house near the church and village center. They talk about it some more and it seems like Roberto keeps throwing up obstacles. In the end, he says he will help them figure something out. At some time during the next few days, when I am not present, it is decided that Elena will host a function at her house where the borrowers

can sell their products and Roberto will bring several vans of students (not paying tour participants) from the school.

One week later, as scheduled, I go with Roberto on Tuesday to take photos of the purchases that Valentina used her loan for. Like most borrowers do, she works to create a visually appealing image. She arranges the shoe boxes in two stacks, five or six boxes high, and carefully places a few pair of shoes around the bottom. Roberto indicates his surprise at how few pairs she has to show. She explains that she has sold some already due to the fiesta, and then grabs a few more pairs from her inventory to increase the number of shoes in the photo. I notice about fifteen comales (commonly-used stoneware griddles) of varying sizes propped up against her wall that had not been there during the tour. "Do you sell comales, too?" I ask. When she says yes, Roberto asks her if she used part of the loan money for that, and she says yes. Roberto asks her if he can take photos of the comales, but she says no. Then, Valentina says she has been waiting to ask Roberto about who is invited to bring their tapetes to the extravaganza the following day at Elena's house. Someone has told her she cannot participate because her Llegamos project is shoes, not tapetes. He says that of course she can come, but this whole conversation makes him a bit irritable. Back in the car, Roberto talks about the difficulty of responding to the residents' requests to bring tourists directly to them. He explains that when he brings other tours (those organized through the boutique tour company he co-owns) to Bajatepec, he has an arrangement to take them to the house of an internationally-renowned weaver. He adds that he doesn't really want to do it, but Frances thinks that they should do whatever they can to help the women.

At the meeting that night, Roberto tells the borrowers that he's heard that there's been some fighting between them. He says he really doesn't want to hear it; he'd rather work with women who don't fight amongst each other. Elena explained that they were waiting for him to decide. I heard borrowers wondering if they could bring anything to the event or just tapetes, but nobody asks. Later, when someone finally asks, he says they can bring what they want, instead of asking what they think, despite the fact that they are the ones who initiated the event. When Roberto asks how many women will be selling at Elena's house the following day, about nine women raise their hands. He asks them to make a presentation: how to card the wool, how to dye the wool, spin the wool, and show the cochineal. Roberto says that the tourists want an experience, and one woman shouts, "I have experience!" to the laughter of others. Roberto asks them to make themselves 'pretty' by putting up their hair in braids and wearing the traditional costume. There seems to be a bit of reluctance on the part of the women as it is a main day of the fiesta and there is also a graduation taking place, but they figure out who will do the different tasks.

I am flabbergasted when I arrive the following day to see that they have laid out an extraordinary spread under the large tarp hoisted at every Bajatepec event. There are tables of tapetes, food, beverages and other artesanía, most staffed by women wearing traditional dress with their braids wrapped in a crown on their heads. Quite a few husbands are present. The husbands have helped carry the merchandise, set up the tent and bring wood for the fires under the grills. They stay out of the way, but when I complement them on the amazing extravaganza they have helped put on, they say to me, "Tell Roberto that this is what we could do every fifteen days."

A few days later, I ask Frances if it is common for women to tell tourists they are going to buy one thing and then to buy something else. I tell her about the comales that Valentina bought with her loan monies and what she said at the meeting about weaving. When I explain that, in her presentation, Valentina had said her loan was for a shoe display case, Frances' immediate reaction has nothing to do with the comales. She blurts out that Valentina has to stop telling tourists she is going to buy a display case—that is a long-term goal, not what she is going to invest this loan in. Then Frances tells me that this is the first time she has heard Valentina speaking of weaving. She said that Valentina had said, "'we used to weave, but nobody buys tapetes anymore.'"

More than a month later, Elena was explaining to me how much she hated any kind of trouble at the Tuesday night meetings. She related her account of that Tuesday night meeting and its after effects:

> *When Roberto got here, he was very mad. He wanted [us] to straighten it out but I didn't even know about it. 'How come this is happening? I don't like to hear this,' [he said.] 'But, who said it?' I asked. For me, I like to clarify things. If I'm not responsible, why are you assigning me blame?*
>
> *It was raining hard that night. We were all inside that night, and when Roberto left, I told them, 'Do you know what? Nobody leaves from here until this is straightened out.' 'If it was you,' I told them, 'you have to straighten it out amongst yourselves.' I didn't have anything to do with this. 'Why,' they said, 'we didn't do anything.' 'But we need to fix this because I don't like problems.'*
>
> *The following week when Roberto came, he said "Do you know who it was yet? "Yes, I do.' And he said, 'I don't like this. Is the señora here or not?' This señora would always come and would sit, and sit and not go. So she had heard everything. After this, the woman just came to leave her money and left. She's embarrassed so she doesn't come.*
>
> *'If you're fighting, whatever, [I told them,] but not about Roberto. You can say whatever you want, but don't let it get to Roberto.'*

Araceli, in another interview, concluded her version of this incident with the concluding words, "But that lady stopped coming…If Roberto gets mad, it's bad for all of us."

This series of events addresses almost every challenge that Llegamos faced in working to achieve its organizational goals with the women of Bajatepec: the compulsory focus on a single income-earning project, the ambiguous status of artesanía sales to tourists, and the limitations of empowerment when one person is perceived as all-powerful.

Focus on a single project

Roberto was visibly delighted one afternoon to find out that one borrower had used her loan to buy a one half-share of a freezer for the chicken resale business she operated with her mother-in-law. After he took photos of it and we left the shop, he enthused that if the business continued to grow, she might even need to hire an employee. "This," he said, "is the kind of thing that will help the whole community prosper." At meetings, he often encouraged borrowers to "hurry and pay off your loan so you can get a bigger one" to expand their businesses.

Llegamos had some compulsory and suggested guidelines in place to help participants reach this long-term goal of increased financial security. A borrower was required to use her microloan for a productive project. Llegamos encouraged women to try new projects, but also readily supported ongoing activities. And, the directors encouraged a borrower to pay off each loan so she could get a larger one, and as a result, expand her business even more. The combination of these suggestions resulted in the

seemingly sound advice that a borrower should focus on one income-earning enterprise rather than many if she hoped to increase her long-term financial stability. However, as mentioned before, borrowers appeared to be less interested in Llegamos' long-term objectives than in the short-term, financial needs of their households.

When Llegamos first started going to Bajatepec, Frances estimated that about 75% of the borrowers applied for a loan with the intention of buying raw materials to produce tapetes. She said that they had encouraged participants to try other projects, and that, now, about 50% of the women used it for tapetes. According to the application data, around one-third of the borrowers identified their project as something related to artesanía, in August, 2010. Llegamos wanted to support borrowers' projects that had a faster turnover than tapete sales, which seemed to contradict their own goals of long-term growth over short-term gains. When a new borrower said she was using her loan to buy weaving supplies, Roberto would ask her what kind of rugs sold fastest, and tell her to make those. During a tour, he explained that the licuado project was a good one because it produced a fast turnover.

As mentioned before, Bajatepecos were used to pursuing diverse income-earning activities in an effort to reduce their dependence on any specific source of income. For people used to engaging in a few different occupations, an interest-free loan that encouraged a borrower to try out another venture was welcome. But, almost all of these activities were secondary to weaving. Multiple borrowers told me they had started their businesses—the comedor, the housewares stall, flour tortillas—as a result of very low tapete sales after the "Twin Towers incident in 2001," "the collapse after the social

problems" in 2006, and the unpredictable protestors' blockades that now kept vehicular traffic from getting out of Jícaltoro.

Women did not want to commit a significant amount of time to one project. Even if borrowers did not view their Llegamos projects as less important than tapete production, they certainly did not view them as more important, thus Roberto and Frances' emphasis on their specific Llegamos projects was not a change many women were willing to make, as Valentina indicated above. However, the expectation that that a single project be given priority prompted borrowers to be less than candid about what they were going to be using their loan monies for, as again, demonstrated by Valentina, above.

When I asked Roberto about the dissonance between the Llegamos focus to choose a singular enterprise and the evident reluctance on the part of their borrowers, he said:

> If someone has time to do three things, she will continue doing three things. But, if suddenly one activity pays her sufficiently, she will spend more time doing this. This is a decision for them. [They decide] how far they want to grow in each part of their life. I am only there to help them with the part that they want [to grow]; if this is the same part, great. They can dedicate more time to this.

One borrower seemed to specifically validate Roberto's position on this issue. Veronica's flour tortilla business had taken off, and as a result, she explained that she decided to invest less time in weaving and more in tortilla production.

Sales

The people of Bajatepec make rugs. Generally, when an outsider comes into town, foreigner or national, it means he is looking to buy a rug: maybe just one rug or maybe he is looking to set up a long-term contract. Llegamos tourists were a little different, as

the residents suggested previously, but they were still foreigners, and, that meant they might buy a tapete. What made Bajatepec an easy place to begin the Llegamos program—the villagers' comfort in dealing with tourists—also made it easy for borrowers to ignore the focus of the Llegamos program. However, some Llegamos tourists explained that when they bought a tapete, it was another way to help the seller.

Elizabeth, a house leader, reinforced the idea that tourists helped when they purchased merchandise. She said, "[When they are here, I think,], 'are they pleased by my work? How can they help me by buying? Or, how can they spread the word so that I can sell [more]?' I try to explain it well so they can understand." "They always buy something. I always try to sell [to provide] some manner of support. I always have [merchandise] when they come and they always buy. Sometimes one, the most was four."

The two directors of Llegamos have conflicting opinions about this. Frances believed that they should be able to sell their products. That was not the purpose of the program, but was a great "benefit of participating." It's tricky," she said, "because you don't want them to say, 'taste my yogurt, but buy my tapetes.' If they have them displayed, it is fine, but it can't be the focus of the presentation." Frances had also begun to address this issue for the tourists in her etiquette tips. Upon arrival in Bajatepec, tour participants would learn that it was okay to buy merchandise from presenters. However, since they had not been told in marketing presentations, it was not unusual for Llegamos tourists to have insufficient funds when they arrived in Bajatepec.

Roberto did not want people to participate in the Llegamos program just because they want the tourists to come. He had other objectives for the program and would become

irritable when the topic came up. Nevertheless, he was always friendly in his negative responses when new borrowers asked him about it. Once, Thomas, a volunteer, asked Roberto if anyone had ever "taken advantage" of the program. Roberto responded that it was when they just wanted the tourists to come and did not want to make the commitment to the program. There was evidence, however, that he knew this happened, as he had related a story of the man who wanted to know how he could get "the van of tourists to stop at his house," and whose wife showed up at the next Tuesday night meeting.

Roberto as Llegamos

For the borrowers, Roberto was the hub of the Llegamos wheel. Some women talked about "Roberto's loans" and "Roberto's tourists." The women would look past the participants in a tour to see if he was bringing up the rear. The meetings revolved around him. When he arrived, someone would stand up if there were no available seats for him. When a particular defaulted borrower said she wanted to begin repaying, it was Roberto she wanted to pay back, not Llegamos. When the women had questions, they went to him. They liked Roberto, and Roberto genuinely liked them. Some flirted with him at meetings, one put on perfume before he came to take photos of her purchases, and Fatima related how he talked about her smile.

The women who participated in Llegamos were grateful to Roberto. They were also intimidated by him. After Roberto saw two of them being interviewed by me, they furtively asked if he knew I was talking to them. They deferred to him. They regularly modified their behavior in order not to anger him. House leaders were motivated to monitor the actions of 'their' participants so as to not lose face. It is understandable that

the women did not want to alienate Roberto—they were appreciative of the loans he facilitated for them and the access to tourists that he provided. He acted as a mediator between the women and the tourists. Roberto, however, did not provide the loans and bring the tourists. Llegamos did that.

It often seemed as though Roberto personally decided many issues. At times, he seemed to simply behave pragmatically—how could he get more loans to more women? As mentioned before, he was significantly less interested in educating the Llegamos tourists than helping the borrowers of Bajatepec. However, his pragmatism was subject to personal biases. He was adamant that people should not participate in the program if they just wanted tour visits, yet he was aware of situations where that was definitely the case, and still encouraged those people to participate. In other situations, he seemed to focus on some rules, but dismiss others. For example, borrowers were required to form a group of three and all three members were required to attend the same Tuesday night meeting. As was occasionally the case, there were borrowers who needed to find one or two partners. In this particular situation, there was a team preparing to apply for their fourth loan that did not have a third partner. "Find someone to work with," Roberto said. "Ask you mother. Does your daughter want to do it? Just say she is working the store with you." Frances mentioned that there might be a third person who needed a team at the second house, but Roberto reminded her that all team members needed to go to the same meeting house. In this situation, Roberto was ignoring the policy that said all borrowers had to have a productive project and possibly reducing the number of spots available to other women who wanted to participate in the program.

This type of informal comment reinforced the impression that Roberto made all the decisions and weakened the borrowers' understanding of Llegamos as an organization. It is not surprising that Valentina waited until Roberto arrived to find out whether she could take her tapetes to the sales event even if that was not her Llegamos project. When I asked Roberto about his central role in the organization, he said, "If it weren't "Roberto's loans, it would be some other Pablo or Luis. People don't trust an organization, they trust an individual."

Roberto had had a tremendous impact on the organization. Arguably, it would not exist without him, and certainly, it would not look the same without his influence. Roberto was trying to do something new, and he was succeeding. He had worked to develop the first organization in the world that used tourist fees to fund microloans. And, he had a vision of how that would look and wanted the people who participated to have the same vision. Roberto's comments over the course of the summer to borrowers, tourists, volunteers and me gave a good indication of who he thought should participate in the program. Beyond the official requirements, a good candidate would be a woman who did not just want to sell her tapetes to tourists (or, knew how to disguise that fact); who did not find her time more valuable than the loan and was thus willing to come to the meetings and to host tours at her house; and, who was not too presumptuous to ask for too large a loan. Thus, while it seemed fair that certain requirements existed for participation in an elective program, the expectations were often derived from Roberto's personal objectives rather than the putative objectives of Llegamos. Frances explained:

> Ultimately, it's Roberto's organization; Roberto's school that has put all the resources behind it; Roberto's reputation. He's the person that the borrowers are trusting and counting on. I'm the person that, I think, our

> tour alumni and donors are trusting and counting on. But it's essentially his risk that he's taking so as the executive director, he's the base, bottom line. So, we both talk about, and make decisions, about strategy, and how to do the marketing better, and how to do the microfinance better, how to make the meetings better, how to do everything better. But the bottom line is that he gets to make the final decision.

What Frances said was true. It was Roberto's name on the line. However, his proclivity to make decisions for the women, as in the vignette above, actually reduced the chances of achieving one of the organization's goals, which was to develop leadership and decision-making skills. And, finally, it also limited the participants' ability to reduce their dependence on Llegamos.

In conclusion, the women who participate in the Llegamos program appreciated the help they get from the microloans and occasional sales of artesanía. The combination of a charismatic leader who inhibited the development of decision-making skills and tourists' expectations that shaped the borrowers' performances, however, limited the potential of the program as a tool of empowerment.

In this thesis, I examined three of the claims that many alternative tourism organizations, including Llegamos, include amongst their objectives. Advocates maintain that alternative and philanthropic tourism can minimize the negative impacts of conventional tourism while promoting positive outcomes for both tourists and residents. Can philanthropic tourism offer benefits to residents? Can it generate a more egalitarian exchange between tourists and residents? Does it transform tourists' understanding of local and global issues in a way which encourages social change? And, to explore the significance of mediation in alternative tourism, I paid special attention to the role that the tour operator played in mediating the interactions between tourists and residents.

My research indicates however, that there may be significant limitations on the capacity of philanthropic tourism to catalyze long-term economic or social change. International tourism is part of the global system. Tourism in Bajatepec and Jícaltoro is driven by extra-local economic and social factors. Lacking the power to set their own economic development priorities, these regions rely on the tourism industry. Thus, the first priority of the residents who serve tourists is to meet tourist needs, not to challenge the political and economic privileges that reinforce global economic and political inequalities. Furthermore, instead of creating an environment where residents and tourists can interact on an egalitarian basis, philanthropic tourism is doubly oppressive. First, the tourist-donor/resident-recipient relationship is inherently hierarchical. Second, tourist-donors claim to respect local traditions while at the same time they unproblematically assume that their own societies' patterns of development will benefit local residents. This is *not* to say that residents did not experience material and social gains through participation in the Llegamos loan program. Nor does it preclude the

genuine empathy that some tourists and residents developed as a result of their interactions. However, these impacts of participation do not necessarily activate either long-term social change or increased intercultural understanding because the participants are acting within a system which is operating to sustain rather than weaken itself.

Benefits for residents

The primary objective of alternative tourism is to reduce the negative impacts of tourism. One recurring criticism of tourism development is that it does not evenly distribute economic benefits to all residents. Llegamos has chosen to address this concern through a dual strategy: a philanthropic approach to tourism and a programmatic approach that uses microfinance. Thus, when considering the results of Llegamos' program, it is important to consider both elements. Llegamos also seeks to empower residents through its programs. In this section, I will briefly outline the short-term impacts and the long-term potential of Llegamos' approach to positively effect economic development and empowerment.

Access to the economic benefits of tourism

Llegamos successfully redirected tourism dollars to poorer residents. And, participating in the Llegamos microfinance tourism program helped women increase their household income. First of all, the fact that the loans were interest-free suggests that they were more likely to benefit women than conventional, high-interest microloans. Economically, the microloans allowed women to buy in bulk which increased their income by reducing the cost per item and, when a minimum purchase activated free delivery, cut down the time and expense involved in traveling to the capital city. Other borrowers used the monies to expand their selection of retail products or to buy wool they

could not afford in any other way. And, of course, participants occasionally earned a few pesos when they sold a tapete during a visit by tourists. There was less evidence, however, that Llegamos was contributing to a more secure long-term financial security for most of the borrowers due to the disjunction between borrower and organizational goals and the inherent weaknesses of microfinance.

Llegamos promoted microloans as a strategy to increase long-term financial security and they encouraged borrowers to use the loans to develop projects that were not necessarily related to weaving. There were a few cases of borrowers whose goals reflected those of Llegamos: they chose to start a new business, carefully reinvested their earnings back into the project, and worked to expand the market for their product. Nevertheless, many borrowers were reluctant to dedicate too much energy to a single income-earning project and few used the loan to start a new, untried enterprise. Most borrowers participated in the program to satisfy short-term goals. It was unclear how many borrowers reinvested their earnings back into the microenterprise. Very, very few borrowers purchased durable goods with their loan monies. It was also unclear how often residents used the loan to fund one-time ceremonial, medical, or construction costs. And, frankly, for some residents, the interest-free microloan was a nice windfall that accompanied the opportunity to have direct access to tourists. On the other hand, the fact that most residents did not use the loans to start new businesses may have reduced the cumulative negative impact on the community that often occurs when the entry of new entrepreneurs simply divides the existing sales of a particular product and causes an income reduction for all other vendors, as suggested by Bateman (2010).

Participation in the microfinance tourism program helped women to expand their social networks and challenge some local social hierarchies. At the Tuesday night meetings, borrowers enjoyed socializing with women outside of their family or social circles. And, when 'strangers' had to form a team of three, there was some evidence that they also began to interact outside the Llegamos environment. In some cases, borrowers used their access to Roberto to expand their economic activities by participating in events at the language school. Resident participants also hoped to exploit the presence of tourists to expand their sales networks. According to follow-up information provided by Frances in 2011, four Llegamos borrowers had successfully converted tour participants into international sales contacts. Finally, Llegamos participation seemed to challenge some gender and ethnic hierarchies within the village. Having access to the loan monies seemed to give some women a little more power in the home. And, in one case, a borrower used her position as house leader to partially overcome her outsider status among the village women, but at the same time, the power she gained as a result of this contributed to the further strengthening of the dominant economic position of her husbands' family. Thus, while there were clear benefits to participating in the program, it is clear that some of the impacts effectively curtailed the possibility of empowerment.

As an organization that promotes both microlending and tourism, it is not surprising that there might be some limitations to Llegamos' ambitions to promote long-term social change. First of all, for reasons outlined in the literature review, microfinance reinforces the global, capitalist system by favouring individual solutions over collective action and discourages systemic change. More specifically, however, the power relations of Llegamos reflected the traditional patron-client relationship so common in Latin

America. Most borrowers were fearful of alienating Roberto and did what was necessary to avoid that. Borrowers usually publicly deferred to his decisions, stifling the leadership skills of particular participants. Even with the respect accorded to one borrower by residents and with the gratitude that the directors showed her for her crucial role as a house leader, Elena was apprehensive to challenge Roberto because she did not want to risk losing access to future loans and the benefits that came from being a house leader. These situations questioned the long-term potential of the organization to promote empowerment among its members.

In the next section, I will discuss how the prioritization of the objectives of Llegamos and the tourists over local residents further limited the ability of women to be candid about their own needs and objectives. And, I will identify some of the ways in which borrowers worked to circumvent the organization's guidelines.

Cross-cultural communication as a tool for intercultural understanding and social change

Elective travel has long been associated with the aspiration that exposure to different places and peoples reduces prejudice and generates cross-cultural understanding. Evidence began to mount, however, that this was not the case in most examples of mass tourism, so the goal of promoting equal exchange between tourists and residents became a primary objective of alternative tourism. Furthermore, advocates of alternative tourism suggest that tourists' consciousness-raising experiences can motivate them to take part in political action that results in social change. I suggest that Llegamos was able to generate cross-cultural communication between tourists and residents and provide a consciousness-raising experience for tourists. At the same time, these interpersonal

exchanges did not necessarily promote intercultural understanding, nor did the tour experience always increase a tourist's awareness about issues that were of primary concern to residents.

Llegamos did not identify intercultural exchange as a primary objective but their marketing discourse suggested that the tours offered an intimate look at local communities where tourists could learn about different trades and crafts and where they might have an "authentic cultural experience." This was the primary motivation for many tour participants, especially those who were recruited from the school's student body. Llegamos did, however, also make the claim that tourists could learn about the challenges and promises of microfinance by participating in the tour.

Cross cultural communication

Many tourists felt that the Llegamos tour did give them an opportunity to have a genuine exchange with local residents. And, while the participants in Bajatepec were not necessarily looking to have a cross-cultural experience, there is evidence that they did perceive and interact differently with Llegamos tourists than with other tourists. I suggest that Llegamos was able to minimize the three issues that normally hinder tourist-resident communication: the ephemeral nature of the exchange, the difficulty of finding common ground due to cultural and socioeconomic barriers, and the commercial character of most of these kinds of interactions.

First, Llegamos cultivated a long-term relationship with borrowers and there was evidence that the trust borrowers felt towards Roberto and Llegamos transferred to "Roberto's tourists." Despite the fact that the individual tourist-resident exchanges were fleeting, residents' enduring relationships with Llegamos might have caused less

wariness than normally occurred when dealing with Llegamos tourists. Additionally, some residents did relate empathically to Llegamos tourists as visitors to a new place who want to learn about it. And, many expressed gratitude, coupled with slight confusion, about the "help" that Llegamos tourists offered. Second, while there was an abundance of communication barriers posed by linguistic, class, and cultural differences, Llegamos tour participants and borrowers interacted within the narrow behavioural and conversational boundaries established by Llegamos. Borrowers and Llegamos tourists treated each other as one would treat the friend of a friend, being careful not to embarrass themselves. The guidance that Llegamos provided tourists and residents before the visits was central. Tourists were on their best behavior and followed the suggested rules while residents talked about a subject they were proud of and expert in, their income-earning projects.

The third impediment to tourist-resident relationships is the instrumental, commercial nature of most interactions. I believe that one reason that tourists felt they were able to have an authentic interaction with borrowers was that the commodified nature of this guest-host relationship was obscured. Tourists paid their fee before the tour and borrowers received their 'compensation' after the tour in the form of an interest-free loan, removing the direct commercial exchange between those two parties. And, while residents were eager to sell their artesania, most were subtle in their approach and tourists rarely expressed a sense of obligation to make a purchase. Furthermore, when a purchase was made, the tourists never negotiated over the price of a tapete, further reducing any discussion of money. The non-commercial premise of the interaction was further emphasized by the fact that most presentations took place in borrowers' homes, a setting

that Euro-American tourists associate with the private sphere and intimacy, not commerce. Therefore, as the mediator, Llegamos was able to lower some of the barriers to conventional tourist-resident communication. It was less clear, however, if these interactions succeeded in reducing cultural stereotypes or improved tourists' understanding of pressing local issues.

Intercultural understanding and consciousness-raising

Tourists wanted to have interactions with local people that were more 'authentic' than a commercial exchange or a staged performance. It is this perception that supports the idea that interpersonal exchanges result in softening stereotypes and contribute to enhanced intercultural understanding. This presumption rests on the ideas that an individual exchange can reduce the reliance on group stereotypes and that what tourists and residents are learning and talking about is represented candidly. Thus, while some of the limitations of tourist-resident interactions were overcome and Llegamos residents and tourists were able to see each other as individuals, it did not necessarily make either group more empathic to tourists, or poor people, as a broader category of humans: their new understandings did not extend beyond that specific interaction, i.e. beyond the Llegamos tourists who behaved in a particular way and the Llegamos borrowers who were working their way out of poverty with dignity. The interpersonal interactions led to increased inter*personal* understanding, not to improved inter*cultural* understanding. More interesting, these intimate guest-hosts interactions did not necessarily generate better tourist understandings of local residents' concerns because it was rarely the primary interests of local residents that were foregrounded.

Llegamos needed to create an environment that would facilitate their goals of directing tourism dollars to poorer residents and of promoting microloans as a tool to fight poverty. To maintain their funding source, Llegamos needed a steady stream of satisfied tour alumni who would spread the word; and, to meet the goal of using microloans strategically, they encouraged borrowers to focus on one income-earning project at a time. At the time of my fieldwork, the most common feedback to borrowers was how to improve their presentations, not how to improve their projects. Thus, to be more appealing to tour visitors, and to reflect the Llegamos focus on promoting long-term economic independence, borrowers usually, but not always, followed suggestions for presentations that were offered by Roberto or Frances.

By compelling residents to first meet the Llegamos' philosophical approach and to offer an experience that met the expectations of tourists, residents' priorities implicitly assumed a subsidiary importance. Borrower presentations were carefully crafted to meet the requirements of Llegamos and the expectations of tourists as these were communicated to them via Roberto or Frances. Following directions, I saw borrowers engage in all the following behaviors at least once to please the tourists (and, in turn, Roberto, who had told the borrowers these things had a positive impact on the tourists): wear a traditional costume with beribboned hair instead of her everyday clothes; demonstrate how to spin wool when she bought yarn by the skein and how to dye yarn when she bought it pre-colored; claim that she operated her business without the interference of her husband when it was plainly a family enterprise; deliver a presentation on a non-existent enterprise so her mother could have access to a greater amount of money; describe the yarn she had bought with her previous loan when she had actually

used it for her son's wedding; outline her plans for expansion when she had none; and refer to the high price of the natural dye, cochineal, when she only used chemical dyes. To meet the microfinance expectations of Llegamos, a borrower would identify a single project when she used loan funds for several activities and would silently display her family's tapetes on clotheslines although her identified project was smoothies. Actually, to my knowledge, almost all of the information offered in each of the vast majority of presentations was true. Nevertheless, the content of these carefully constructed presentations limited some tourists' capacity to distinguish between on the one hand, the kinds of issues of importance to Llegamos or to the tourists and on the other hand, the concerns that were meaningful to the residents.

Tourists usually accepted the information presented by residents as accurate, following the presumption that these kinds of more intimate interpersonal exchanges were 'authentic'. Tourists usually did not seem to consider the fact that borrower presentations were shaped by the expectations of Llegamos or by other tourists that came before them, or imagine that the priorities of Llegamos might differ from the borrowers' preferences, especially because of its non-profit status.

Additionally, tourists' other objectives contributed to a misunderstanding of their experiences. Tourists were looking for authentic representations of ideas, not authentic objects. Thus, a tourist's focus on the chickens which were running through the house distracted her from seeing the rest of the house which did not match her expectations of authenticity. Secondly, the need to distinguish him or herself by seeking out different experiences resulted in a tourist's gaze being drawn towards what was different rather than what might be familiar. Finally, the assumption that local residents would benefit

from the same path of development as a tourists' home society demonstrated that the exchange was not equal to begin with since the tourist was assuming the superiority of his or her own values. Therefore, a tourist may very well have *felt* that she had had a consciousness-raising experience after the interaction with a local resident. That experience might even motivate her to engage in political action upon her return home. However, it is likely that the activities she would choose to support are ones that reinforce her own interpretation of the experience, aided by the mediation of the tour operator, instead of the position of the local residents.

On the other hand, tourist understandings of the value of their contribution were mixed. While some tourists did believe they were making a difference in the lives of others, the majority were skeptical of the value of their contribution. This skepticism was reflected in their search for other intangible benefits borrowers might get from participating in the Llegamos program such as increased self-esteem or increased esteem in the eyes of their family members, practice with presentation skills, or a vague understanding of empowerment.

The role of the mediator

The role of the mediator can be substantial in shaping the tourist-resident experience, but is not definitive. The power of Llegamos is seen in the way it framed the tour in order to meet its long-term, organizational objectives. On the other hand, both tourists and residents chose to participate in the program for a variety of reasons, some of which did not match the aspirations of the organization. Llegamos sought visitors who wanted to learn about microfinance and ended up hosting tourists who wanted to see inside someone's house. Llegamos aimed to promote long-term financial independence

and ended up collaborating with local residents who wanted someone inside their house to buy a rug. Despite the fact that Llegamos may have needed to prioritize its own objectives, there was evidence that they could provide better interpretive commentary for tourists, especially since tourists especially desired to have more knowledge about the community. A start in this direction would have been an acknowledgement of the weaknesses of microfinance and a de-emphasis of the collaborative nature of the community.

Update on Llegamos

Since my period of fieldwork in 2010, there have been many changes. There are now four organizations around the world that offer a day tour where the fee is used to fund microloans for participating residents. In 2011, Llegamos gained civil association status in Mexico, which allows it to apply for other sources of funding. Frances returned to the United States and Llegamos is running with a full-time, volunteer director of operations. The organization expanded their operations into two more villages which are significantly poorer than Bajatepec and completely lacking in attractions that would normally attract tourists. Business education classes have begun, and while initially voluntary, have now become a required component of the loan program. The free English program is now operating in a second village.

Frances reported that there has been continued support for the organization from tour alumni. Two participants returned to volunteer as English tutors, many people have made additional donations upon their return home, and four tour alumni have set up relationships to market a borrower's rugs. This admittedly limited information suggests that Llegamos tour participants, like other alternative tourists may gain an increased

awareness of the tour operator's targeted concern, but they continue to support projects that promote the current system, rather than challenging it. It is particularly interesting to note that for some residents, the objective of finding a broker in a tourist has materialized, despite the fact that Llegamos discouraged the use of the program as a vehicle to promote their artesanía.

These changes prompt a few questions. Has the expansion of the program caused Llegamos to be less associated with an individual and increased the opportunities for leadership development? Will the requirement to participate in business literacy classes result in a higher number of women using their loans more strategically? Can a tour to a 'peasant village' attract as many tourists as an 'indigenous village?' Would tourists view such a village as 'more authentic' because there are not as many other tourists visiting it? How will the objectives change, and how will the experience change, as Llegamos begins to receive funding from other sources?

Final thoughts

The unanswered questions of this research suggest several areas that warrant further study. First, the conceptual framework of philanthropic tourism is new. It includes both donations of time (volunteering) and donations of cash, like those given by Llegamos tourists. However, the profiles of the two groups are radically different. Volunteer tourists are young and depart with the intention of volunteering, the assumption they will be able to make a contribution, and the hope of having a life-changing experience. Most other philanthropic tourist experiences are unplanned, of short duration, and entered into by wealthier, older travelers with little expectation of the experience except an interest in seeing another (poorer) side of life at their destination

and the willingness to pay for the opportunity. If they sound more cynical, they were. Llegamos tourists, while satisfied with their tour experience, were more skeptical about the impact their donation might have. It will be interesting to see how differences in motivations between these two groups will be teased out over the course of future research.

Second, there is an increased interest on the part of tourists to visit a local resident's home. Bed and breakfast accommodations are marketed as a way to meet local residents, but this still remains a commercial interaction. In the last few years, internet sites such as CouchSurfing have created a non-commoditized environment where travelers can find free lodging around the world. CouchSurfing aims for "A world where everyone can explore and create meaningful connections with the people and places they encounter" and asserts that "CouchSurfing isn't about the furniture - it's not just about finding free accommodations around the world - it's about participating in creating a better world." Thus, the idea of interpersonal exchange continues to shape travelers' expectations. There is something even more interesting about this desire to be inside a local residents' home. As travelers have spread to every corner of the world, it seems that there is nowhere that has not been explored. Thus, now tourists expand their search for the new and the different by going deeper instead of wider. This is a topic that would benefit from further research.

In conclusion, I ask, can alternative tourism achieve the goals that it sets for itself? The ongoing assumption that outside solutions are superior to ones developed at local levels allows the continued intervention of powers which reinforce global inequalities. Thus, my final conclusion is that philanthropic tourism is limited in its capacity to

contribute to enduring and comprehensive economic or social change because it attempts to address systemic problems with individual solutions. If the past is any indication, however, the difficulties in meeting the goals of the latest type of alternative tourism, philanthropic tourism, will not decrease its appeal in any discernible way. Thus, research that examines the motivations of residents and tourists to participate and the impacts that it has on both groups will be helpful to practitioners, social activists, and scholars. It will offer valuable information for tour operators who seek to increase the likelihood that a project funded by tourists' philanthropy tourism can support the goals of the supposed beneficiaries of the philanthropy and provide those motivated by social change to determine the ways in which philanthropic tourism may contribute to these goals. For scholars, the exploration of face-to-face interactions between tourists and residents offer a way to discern the ways in which global connections are produced on the ground.

Babb, F.E. (2011). *The Tourism Encounter: Fashioning Latin American Nations and Histories.* Stanford, CA: Stanford University Press.

Badone, E. and S. Roseman, (2004). 'Approaches to the Anthropology of Pilgrimage and Tourism,' In *Intersecting Journeys: The Anthropology of Pilgrimage and Tourism*. Urbana and Chicago: University of Illinois Press.

Bajde, Domen (2009). Rethinking the social and cultural dimensions of charitable giving. *Consumption Markets & Culture* 12(1): 65-84.

Bateman, M. (2010). *Why Doesn't Microfinance Work? The Destructive Rise of Local Neoliberalism.* London: Zed Books

Brewis, Georgina (2010). "'Fill Full the Mouth of Famine': Voluntary Action in Famine Relief in India 1896–190." *Modern Asian Studies* 44(4): 887–918.

Broad, S. (2003) "Living the Thai Life-A Case Study of Volunteer Tourism at the Gibbon Rehabilitation Project." *Tourism Recreation Research* 28(3): 63-72.

Butcher, J. (2011). "Can ecotourism contribute to tackling poverty? The importance of 'symbiosis." *Current Issues in Tourism*14(3): 295-307.

Butcher, J. (2003). *The moralisation of tourism: sun, sand-- and saving the world*? Abingdon, Oxon: Routledge.

Callahan, M. and S. Thomas. (2005). Volunteer Tourism: Deconstructing volunteer activities with a dynamic environment. In *Niche tourism: contemporary issues, trends and cases*, ed. M. Novelli, 181-200. Oxford UK: Elsevier Butterworth-Heinemann.

Chambers, E. 2010. *Native Tours,* 2nd ed. Long Grove IL: Waveland Press.

Crick, M. (1989) "Representations of International Tourism in the Social Sciences: Sun, Sex, Sights, Savings, and Servility." *Annual Review of Anthropology* 18: 307-344.

de Kadt, E., ed. (1979). *Tourism--passport to development? Perspectives on the social and cultural effects of tourism in developing countries.* New York: Oxford University Press.

Edensor, T. (2007). "Mundane mobilities, performances and spaces of tourism." *Social & Cultural Geography 8*(2): 199-215.

Graburn, N. H. H. (1995). 'Tourism, Modernity and Nostalgia,' *In The Future of Anthropology: Its Relevance to the Contemporary World,* ed. by Akbar S. Ahmed and Chris Shore, 158-178. London and Atlantic Highlands, NJ: Athlone.

Graburn, N. H. H. 1989. Tourism: The Sacred Journey. In *Hosts and Guests: The Anthropology of Tourism*, 2nd ed., ed. V. Smith, 21-36. Philadelphia: University of Pennsylvania Press.

Graham-Dixon, Francis. (2010). "A 'Moral Mandate' for Occupation: The British Churches and Voluntary Organizations in North-Western Germany, 1945–1949." *German History* 28(2): 193–213.

Gray, N. J. and L. M. Campbell (2007) "A Decommodified Experience? Exploring Aesthetic, Economic and Ethical Values for Volunteer Ecotourism in Costa Rica." *Journal of Sustainable Tourism 15*(5): 463-482.

Guttentag, D.A. (2009)"The Possible Negative Impacts of Volunteer Tourism." *International Journal of Tourism Research* 11(6): 537-551.

Harrison, J. (2003). *Being a Tourist: Finding Meaning in Pleasure Travel*. Vancouver: UBC Press

Honey, M., ed. (2011). *Traveler's Philanthropy Handbook.* Stanford: CREST

Jensen, O. (2010). "Social mediation in remote developing world tourism locations – the significance of social ties between local guides and host communities in sustainable tourism development." *Journal of Sustainable Tourism* 18(5): 615-633.

Lambert, D. and Lester A. (2004). "Geographies of colonial philanthropy." *Progress in Human Geography* 28(3):320–341.

Lester, Alan (2002). Obtaining the `due observance of justice': the geographies of colonial humanitarianism. *Environment and Planning D: Society and* Space 20, 277-293.

Lyons, K. and S. Wearing, eds. (2008) *Journeys of discovery in volunteer tourism: experiences that make a difference.* Wallingford, UK: CAB International.

MacCannell, D. (1976). *The Tourist: A New Theory of the Leisure Class*. New York: Schocken Books.

Magubane, Zine (2008). The (Product) Red Man's Burden: Charity, Celebrity, and the Contradictions of Coevalness. *The Journal of Pan African Studies* 2(6), 102.1-102.25.

Marshall, D. (2004). Children's Rights in Imperial Political Cultures: Missionary and Humanitarian Contributions to the Conference on the African Child of 1931. *The International Journal of Children's Rights* 12: 273–318.

McIntosh, A.J. and A. Zahra (2007) "A Cultural Encounter through Volunteer Tourism: Towards the Ideals of Sustainable Tourism?" *Journal of Sustainable Tourism* 15(5): 541-556.

McGehee, N.G. (2002) "Alternative Tourism and Social Movements." *Annals of Tourism Research* 29(1): 124-143.

McGehee, N.G. and K. Andereck (2009) "Volunteer tourism and the 'volunteered': the case of Tijuana, Mexico." *Journal of Sustainable Tourism* 17(1): 39-51.

McGehee, N.G. and K. Andereck. 2008. 'Pettin' the Critters': Exploring the complex Relationship Between Volunteers and the Volunteered in McDowell County, West Virginia, USA, and Tijuana, Mexico. In *Journeys of Discovery in Volunteer Tourism*, eds. K. Lyons and S. Wearing, 12-24. Oxfordshire UK: CABI.

McGehee, N.G. and C.A. Santos (2005) "Social Change, Discourse and Volunteer Tourism." *Annals of Tourism Research* 32(3): 760-779.

Mowforth, M. and I. Munt, (1998). *Tourism and Sustainability: New tourism in the Third World.* London: Routledge.

Nash, D. 1989. Tourism as a Form of Imperialism. In *Hosts and Guests: The Anthropology of Tourism*, 2nd ed., ed. V. Smith, 37-52. Philadelphia: University of Pennsylvania Press.

O'Reilly, K. (2010). "The Promise of Patronage: Adapting and Adopting Neoliberal Development" *Antipode*, 42(1):179-200.

Palacios, C. (2010). "Volunteer tourism, development and education in a postcolonial world: conceiving global connections beyond aid." *Journal of Sustainable Tourism*, 18(7):861-878.

Pereira, Eva. 2011. Does Entrepreneurship Drive Economic Growth? Forbes, April 25.

Poon, A. (1993). Tourism, Technology and Competitive Strategies. Wallingford, Oxon: CABI

Rankin, K. (2002). "Social Capital, Microfinance, And The Politics Of Development." *Feminist Economics*, 8(1):1–24.

Raymond, E. M. and C.M. Hall (2008) "The Development of Cross-Cultural (Mis) Understanding Through Volunteer Tourism." *Journal of Sustainable Tourism* 16(5): 530-543.

Sherraden, M.S., B. Lough and A.M. McBride (2008) "Effects of International Volunteering and Service: Individual and Institutional Predictors." *Voluntas* 19(4): 395-421.

Simpson, K. (2004) "'Doing development:' The gap year, volunteer-tourists and a popular practice of development." *Journal of International Development* 16(5): 681-692.

Sin, L.H. (2010). "Who are we responsible to? Locals' tales of volunteer tourism." *Geoforum,* 41:983-992.

Sin, H.L. (2009) "Volunteer Tourism: 'Involve Me and I Will Learn'?" *Annals of Tourism Research* 36(3): 480-501.

Smith, V., ed. (1989). *Hosts and Guests: The Anthropology of Tourism*, 2nd ed. Philadelphia: University of Pennsylvania Press.

Soderman, N and S.L. Snead. 2008. Opening the Gap: the Motivation of Gap Year Travellers to Volunteer in Latin America. In *Journeys of Discovery in Volunteer Tourism*, eds. K. Lyons and S. Wearing, 118-129. Oxfordshire UK: CABI.

Stein, H. (1984). "A Note on Patron-Client Theory." *Ethos,* 12(1): 30-36.

Stronza, A. (2001) "Anthropology of Tourism: Forging New Ground for Ecotourism and Other Alternatives." *Annual Review of anthropology* 30: 261-83.

Taithe, B. (2007). "Horror, Abjection and Compassion: from Dunant to Compassion Fatigue." *new formations* 62, 123-136.

Tsing, A.L.(2005). *Friction: An Ethnography of Global Connection.* Princeton, NJ: Princeton University Press.

Turner V. and E. Turner, (1978). *Image and Pilgrimage in Christian Culture*, Ch 1., 1-19. New York: Columbia University Press.

Urry, J. (2001). "Globalizing the Tourist Gaze." Department of Sociology, Lancaster University, Lancaster LA1 4YN, UK, at http://www.comp.lancs.ac.uk/ sociology/papers/Urry-Globalising-the-Tourist-Gaze.pdf

Urry, J. (1990). *The Tourist Gaze: Leisure and Travel in Contemporary Societies*. London: Sage Publications.

Wang, N. (1999) "Rethinking Authenticity in Tourism Experience."*Annals of Tourism Research,* 26(2): 349-370.

Wearing, S., ed. (2001) *Volunteer tourism: Experiences that make a difference.* Wallingford, UK: CAB International

Zorn, E. & Farthing, L. C. (2007). "Communitarian tourism. Hosts and mediators in Peru." *Annals of Tourism Research*, 34 (3): 673-689.

artesanía - handicrafts

casota - big house

comal - stoneware griddle

comedor - informal restaurant with a limited menu

joven - young man

licuado - a fruit or dairy smoothie

metate - grinding stone

sala - fomal living room

seguir (más) adelante - There is no exact translation for these phrases. *Seguir adelante* is understood to mean "to carry on" or "to move on (with life)." *Seguir más adelante* is usually understood to mean "to move forward" or "to get ahead" or, as one local expert suggested, "to improve even further/more one's personal situation." Roberto and Frances normally translated *seguir adelante* as "to carry on;" and *seguir más adelante* as "to move forward." They understood "to get ahead" as implying success at someone else's expense.

oblea - plate-sized, crispy wafer

otro lado - the other side, or, the United States

sapote - a tropical, fruit-bearing tree

tapete - rug

tamales - corn dough and filling wrapped in a leaf and steamed

tianguis - traditional, weekly market