

A Fotonovela on Predatory Lending

August 13, 2012 By LeighAnna Hidalgo During my undergraduate years at Arizona State University I worked on a diverse range of research projects for the South Phoenix Collaborative, studying current and historic risk factors such as migrant status, poor quality of neighborhood amenities, lack of access to affordable healthcare and healthy food, and erratic income. My commitment to South Mountain families led me to become a politically active researcher in solidarity with the segments of the community most affected by anti-immigrant legislation. I became painfully aware of the differential socio-spatial distribution of banks and predatory lenders in Phoenix area urban spaces. Under the tutelage of Dr. Seline Szkupinski Quiroga, I undertook a historical and spatial analysis on the access to credit and finance in South Phoenix for an undergraduate seminar class. This work demonstrated how space in the city is constructed and functions to produce economic and social inequality. After graduating from ASU, I entered the Applied Anthropology Masters of Arts program at California State University Long Beach (CSULB). While there, I expanded on my undergraduate thesis research on fringe financial services and followed my principle of democratizing anthropology by designing a multimedia interactive fotonovela using maps generated from GIS, archival and contemporary photographs, and video taped interviews in order to make my research knowledge accessible to the public and provoke dialogue on salient economic and immigration issues. My *fotonovela* comes from the tradition of *rasquachismo*, relying on resourcefulness to learn 'just enough, but not too much' GIS & Final Cut Pro and repurposing and reinventing western technologies like YouTube and Calameo from their original intent or function into a creative improvisation. My next goal is to recreate this *fotonovela* in Spanish and make it available for illiterate Spanish speaking populations. Currently I am experimenting with a printed version of the *fotonovela* with embedded videos procurable for those with smart phones. This *fotonovela* has been requested by ASU's Morrison Institute for Public Policy, it has been presented in undergraduate level courses at ASU and CSULB, and in the future I hope to share it with the civil rights and advocacy organization Arizona Hispanic Community Forum. [calameo code=000553314fbaac851f9af width=420 height=272] LeighAnna Hidalgo is a first year Ph.D. student at UCLA Cesar E. Chavez Department of Chicana/o Studies. This is her fourth year as a MALCSista. **Comment(s):**

1. Sara Ramirez August 14, 2012 at 10:20 AM Wow! This is a fierce project can certainly bring attention to systemic reproductions of economic inequality. I appreciate LeighAnna's care and thoughtfulness to provide access to those who don't have computers and/or smartphones as well as those who can't read. I'm super excited that I'm part of a generation of Chicana/Latina thinkers who understand the value of multi-media to effect change. I wonder in what other ways today's generation of Latina/o feminist dissertators can make our work accessible to those subjects about whom we write. Best of luck to you, LeighAnna. I'm in your cheering section!
2. La Chica Mas Fina August 14, 2012 at 3:29 PM Thank you very much for your thoughtful and encouraging comment Sara Ramirez! I really appreciate it! Auto-title loans and the predatory nature of these businesses is something that affected my family and me personally when I was a chamaca. I too am very excited by the possibility of multi-media for effecting change and I hope that more Chican@s will start to think about how we can start democratizing our research, so that it truly serves the communities where we come from. Writing an article or a thesis is not enough when what we want is justice for our communities! Not only does it benefit our communities when we work hard to create accessible research, but it also benefits us as researchers to be humbled, to remember our own humanity, and give back to the places that raised us.
3. Theresa (Mujeres Talk Co-Moderator) August 14, 2012 at 1:03 PM LeighAnna, Thank you for sharing this careful work in interviewing community residents and collecting and analyzing data to show trends in financial services available to minority communities. Hope this finds

many, many readers! A few years back there was a campaign here in Ohio to limit the amount that payday lenders could charge in interest which I believe was successful, but your research points to a deeper problem of inequalities in financial services more broadly.

4. Sandra D. Garza August 15, 2012 at 8:09 PM I love this Fotonovela! What a creative use of technology! Have you thought about submitting some of your written work to the MALCS journal?
5. La Chica Mas Fina August 16, 2012 at 11:13 AM Thank you Dr Delgadillo! Thats great to hear about the law that passed in Ohio. In Arizona a law passed in the summer of 2010 making payday lending illegal, but since then all the payday loan places turned into auto-title loan or income-tax loan outlets. My data was collected before this change occurred, so I would like to do a re-study to reflect all these changes. You are right that there is a deeper problem of inequalities that allow these financial service disparities to continue multiplying and mutating and I am glad that was clear in my fotonovela. Gracias for letting me share my work. -LeighAnna Hidalgo
6. Theresa (Mujeres Talk Co-Moderator) August 16, 2012 at 4:36 PM Yes! The same thing happened here: they morphed into other "financial services" that weren't covered by the changed legislation. I wonder if banks that got bailout money could be required to provide services in low-income areas?
7. Theresa (Mujeres Talk Co-Moderator) August 17, 2012 at 12:49 PM I agree with Sandra, too, the Chicana/Latina Studies Journal will be a great venue for dissemination of your research work!
8. Monica Russel y Rodriguez August 23, 2012 at 1:03 PM LeighAnna, Thank you for sharing your excellent work with us. I find the nature of your work and the mode of communication fierce indeed. I am so encouraged by the possibility of a broad readership here. That is to say, getting our research into the hands of people who can use the information powerfully. Additionally, I am encouraged by the possibilities of moving away from the narrowly constructed essay. Your work and this blog (props to Theresa!) move us in a better direction.
9. La Chica Mas Fina November 12, 2012 at 12:29 PM Monica Russel y Rodriguez, Thank you so much for your encouragement! I apologize for responding so late to your message. I am only now seeing it. I am very excited about the possibilities of using this digital fotonovela methodology in my other research projects, specifically my work with taco vendors in Arizona. As you say, these methodologies can allow us to "get our research into the hands of people who can use the information powerfully". Exactly! Gracias por tu apoyo!
10. Alicia Gaspar de Alba November 6, 2012 at 11:40 AM LeighAna, I think this would make a fascinating subject for a lecture in 10A, and hence your final paper in 200. Let me just clarify, however, that the name of our department is the Cesar E. Chavez Department of Chicana and Chicano Studies. We do not have Latina/o Studies in our title, and we are very proud of the Chavez name. Profe Gaspar de Alba
11. La Chica Mas Fina November 12, 2012 at 12:21 PM Thank you Dr. Gaspar de Alba for reading and commenting on the digital fotonovela and for welcoming me into the Cesar E. Chavez Department of Chicana/o Studies program. I really value your work and look forward to incorporating the Alter-Native perspective into my final paper. Gracias!

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