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PHOTOVOICE: A Facilitator's Guide

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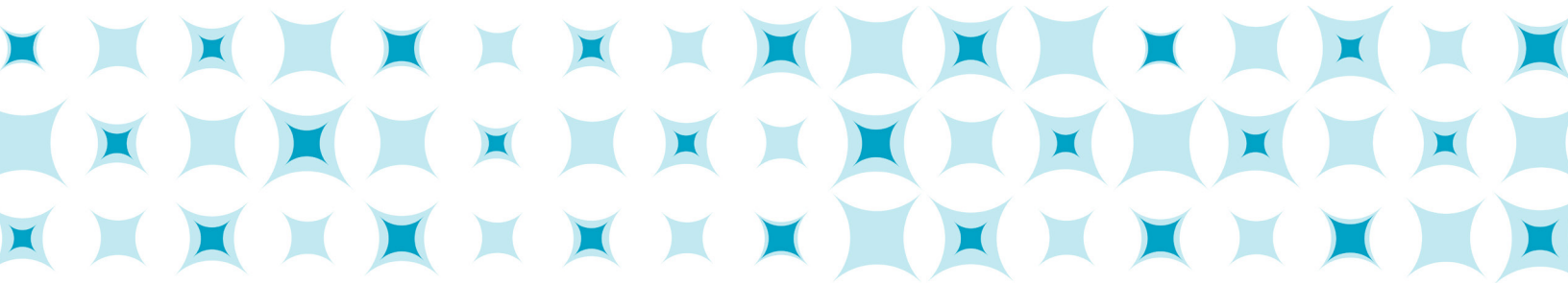


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“

Saving is not for me, but for my children, and it starts from teaching my children on how to save every penny. I saw this piggy bank, and it made me think of my country, Cambodia, which is a poor country. We lived off the land and raised farm animals. When they got bigger, we sold the pigs, so that was an aspect of how I saved money there. Pigs were a method of investing and interest.

”



COMMUNITY CREDIT PHOTOVOICE PILOT PARTICIPANT

Photovoice: A Facilitator's Guide



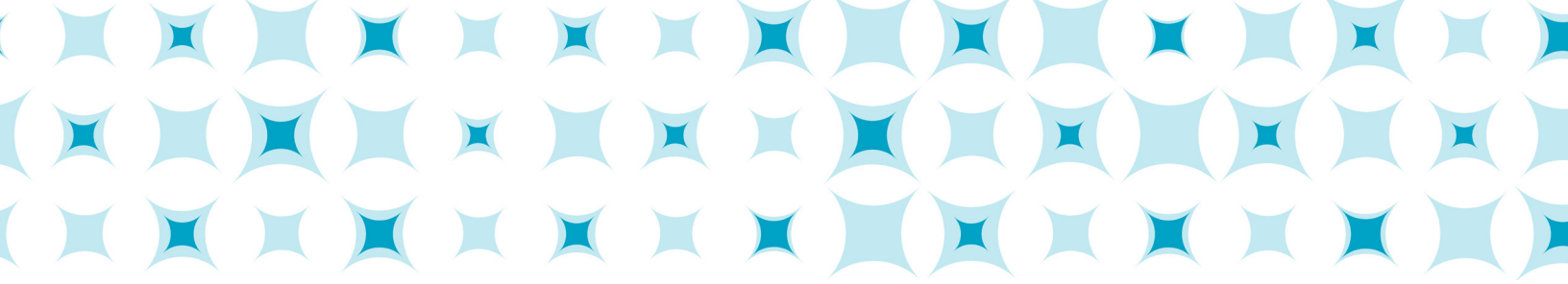
A guide for credit union professionals to implement photovoice projects; understand how to co-create; and learn tactics and best practices for eliciting participation to create growth and build solutions.

EXECUTIVE SUMMARY

This report provides a guide for implementing a new way to engage with and better understand credit union members using photovoice. Photovoice puts cameras into participants' hands so they may capture aspects of their daily lives and experiences in order to share photos with others. **Photovoice provides decision-makers with powerful data about the lives of their members and allows credit unions to identify areas for member and product growth, to tailor marketing campaigns, and to measure community impact.** Photovoice may also further inform diversity, equity, and inclusion practices by uplifting voices of historically underserved communities and surfacing insights for how to best serve them.

Hosting a photovoice project allows credit unions to:

- ➔ **Elevate their marketing** through direct testimonies from their members.
- ➔ **Identify systemic problems** faced by their members and potential members that inform product innovation and opportunities for further product penetration.
- ➔ **Build community presence** to increase brand awareness for membership growth and find strategic philanthropic partnerships.



1

INTRODUCTION: What is Photovoice?

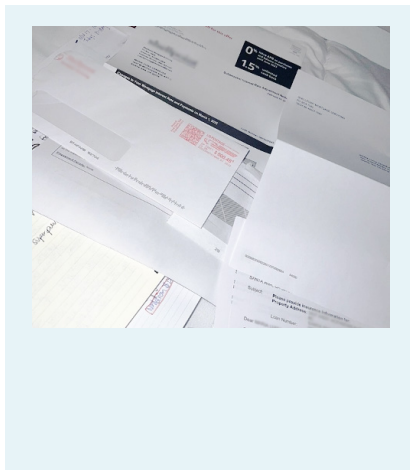


WHAT IS PHOTOVOICE?

Frequently used to assess a community's needs, photovoice represents a highly customizable research tool that allows participants to capture aspects of their daily lives and experiences. Alongside taking photos, participants in a photovoice project typically meet with a facilitated discussion group on a regular basis to show, caption, and discuss their (and others') photos. This generates rich, first-person testimony and insights that function as powerful pieces of data for decision-makers.

Additionally, photovoice provides an opportunity for community members to simultaneously document their concerns in a creative manner and act as "catalysts for change" (Wang and Burris, 1997). Connecting through photos breaks language and communication barriers that often prevent members of a group from expressing their feedback and concerns. Photovoice sessions further provide real-time marketing content and highlight systemic problems within communities. This method of connection has been used for numerous studies. Figure 1 provides an example of a participant's photovoice reflection on mortgages.

FIGURE 1: Example Photovoice Response on Mortgages



Source: Community Credit pilot.

“New to a mortgage situation, learning new financial words. Education didn't provide background for financial matters. A lot of paperwork, mail; planner is filling up. Need to pick up the ball to support parents. Learning responsibility as a young adult. Want to be financially stable at 30 or 40 years old. Having a daughter at a young age and losing her led to needing to mature quickly.”

WHY IS THIS RELEVANT TO CREDIT UNIONS?

Photovoice allows credit unions to receive thoughtful, real-time commentary and data from their members. Credit unions can adapt

and customize photovoice to fit their objectives and goals. Specifically, credit unions can use photovoice to:

- **Understand** members' financial needs and preferences to aid product development.
- **Identify** systemic problems and or barriers their community faces and address these problems and barriers, which can lead to membership growth and greater product reach.
- **Elevate** their community outreach and member connection with well-crafted marketing language and visuals based on the insights gained from photovoice participants.
- **Create and measure impact** in historically underserved and underbanked communities.



Both credit unions and local communities may benefit from a photovoice project. While photovoice projects are customizable, there are several guidelines in the next chapter that credit unions should follow to implement a successful photovoice project.

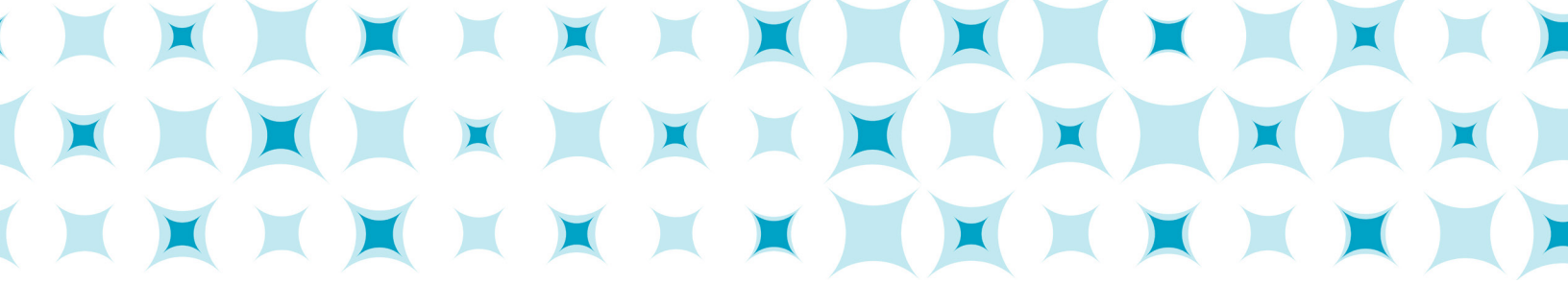


WHAT IS COMMUNITY CREDIT?

From 2021–2023, Filene has been working with a team of researchers at the University of California, Irvine (UCI) to explore new possibilities for collaboration in cooperative finance. Supported by a National Science Foundation grant, the interdisciplinary team known as “**Community Credit**” works to create a platform for dialogue and trusted exchange between credit unions and the communities they serve. The Institute for Money, Technology & Financial Inclusion (IMTFI) at UCI was part of the interdisciplinary team that conducted the photovoice pilots associated with Community Credit. IMTFI is a research center focusing on peoples' everyday uses and meanings of money and finance, spotlighting community voices in its research.

As part of Community Credit, researchers have piloted the use of photovoice, a photography-based research action method, to foster trusted dialogue on financial matters. Working with trainers at Photovoice Worldwide—a global organization that specializes in photovoice—Community Credit completed two pilot photovoice projects in partnership with community-based organizations in Southern California. This guide distills key insights from these pilots for credit unions seeking to learn about ways to deepen partnerships within the communities they serve.





2

LOGISTICS & MATERIALS: How Can Your Credit Union Plan a Photovoice Project?



Because hosting a photovoice project is more involved than simply taking pictures and discussing them in a group, credit unions must consider a number of questions to decide the project's shape, scope, and details. To aid credit unions in planning and organizing a successful photovoice project, this chapter provides a list of questions related to the structure of the project; the team that will facilitate the project; and the project's participants. Additionally, a brief overview of how to facilitate group dynamics is explored.

DECIDE ON STRUCTURE

Photovoice sessions may be tailored to a credit union's specific goals. The study can be held as an intensive workshop over a single weekend or two, or it can last weeks to months. If the project is expected to answer questions about change over time, longer durations are optimal. For sessions of moderate length, four to six one-hour sessions that are held weekly is the average.

- What are the dates, times, and locations for meeting regularly with participants for facilitated group discussions?
- How long will the meetings be? Will they be virtual or hybrid discussions?
- What kind of financial resources are needed to carry out a potentially weeks-long or months-long project?
- What kind of access to necessary equipment and supplies will be provided? If sessions are conducted virtually, will participants have access, troubleshooting support, and computing technology required to join a virtual session?

ASSEMBLE THE TEAM

Because photovoice is a high-touch activity, sharing the organizational work among several team members can help ensure the project runs smoothly. If the team is not familiar with cameras and photographic techniques, training should be provided.

- Who, in the credit union, will help plan and organize photovoice project?
- Who will facilitate the project and group discussion? Are there employees within the organization to organize and facilitate the project, or are external volunteers or contractors needed?

RECRUIT & PREPARE PARTICIPANTS

With regard to recruitment, credit unions should consider whether they want the participant group to represent a sample of their current membership or a potential membership group. Avoid vague calling or texting to recruit, as it may appear fraudulent. In terms of the number of participants, 8 to 12 people is common because this amount allows for optimal participation in group discussion.

Credit unions should be transparent at the start on how the photos will be used and what level of privacy participants are guaranteed. Additionally, participants should be provided training on camera use, photographic techniques, and the ethics and safety of photography (this topic will be discussed in depth in the next chapter).

- Who are the ideal participants? How many participants should be included in the project?
- How will the participants be compensated to show appreciation for their time, efforts, and insights?

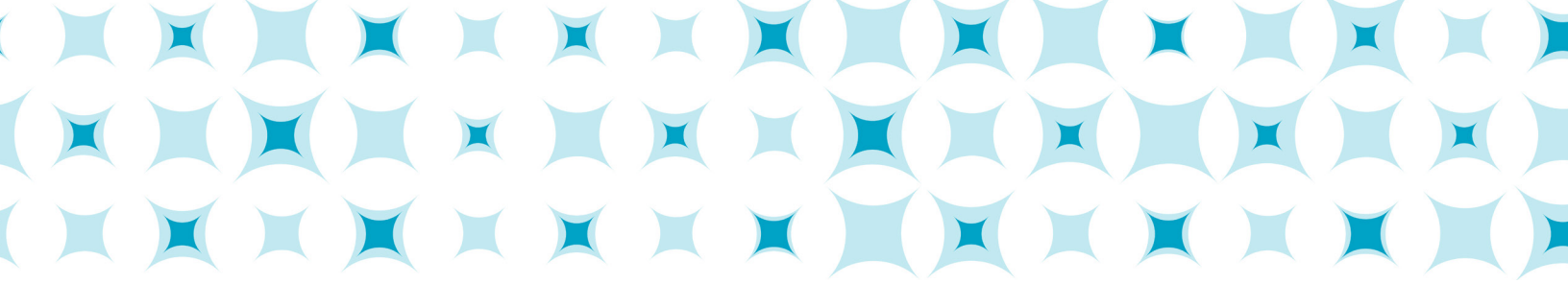
FACILITATE GROUP DYNAMICS

The goal is to encourage natural conversations on the images, balanced by structure to allow everyone time to reflect. A useful framework to guide group sharing sessions is to take turns sharing images and thoughts among participants, and sometimes the facilitator. Then, ask if anyone has a follow-up question or a comment. This helps generate shared discussion. Sometimes, as a facilitator, if you think a participant would be comfortable speaking or might have something to share, you could call on them and ask if they have any questions or thoughts, or even point out a shared commonality you see.

Consider setting up a community agreement to determine valued qualities for being in a community with photovoice participants. These might include:

- Speak from the “I” perspective, not for others in the group
- Respect others in your actions
- Listen actively, and generously
- Respect silence
- Dialogue, not debate
- No fixing, no saving

- Expect and accept non-closure, difficult conversations, and discomfort
- Uphold confidentiality



3

DESIGNING CURRICULUM: Answering Questions & Finding Insights with Photos



ANSWERING QUESTIONS & FINDING INSIGHTS WITH PHOTOS

To begin the process of getting participants to think about visually representing ideas, thoughts, and feelings, it is important to communicate the concept of answering questions with photographs in the very first group meeting. Figure 2 offers tips for writing photovoice questions. When designing the curriculum for your participants, the following can inform your steps:

- Ask participants to bring a photograph to the first session, which they can use to introduce themselves. Ask them why the image is important to them.
- Use broad metaphors to create discussion and interaction, prepare example images, and ask participants to think about what the images mean to them.
 - For example, if you show participants a photograph of a mountain, you might say how it represents to you a challenging time you had to overcome, and the reward at the top of it. This begins to establish a sense of group trust, creativity in thought, and baseline for responding to questions with images.
- For the following session, give participants an assignment of questions or themes to respond to with photographs. Encourage participants to be thoughtful and intentional about what images they bring, so they are able to share how they perceive the question through a visual in their life.

Facilitators should decide: can participants reproduce other images, authored by someone else, to answer questions? It is generally best practice for photographs to be the participants' own work. As a guideline, one might discourage participants from anything that might be interpreted as a reproduction of another's work (such as a photograph of a photograph or of a painting), and encourage participants to produce new images.

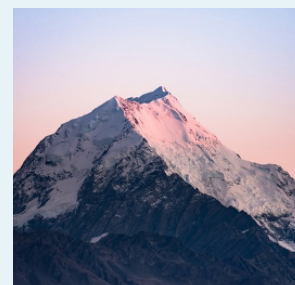


FIGURE 2: Tips for Writing Photovoice Questions

- Think about words that can prompt participants to see their environment in a new way, or seek out something you would like them to visualize.
- Think of the who, what, when, where, how, or why with respect to visual evidence, as in “Who do I see?” “When do I see?” “Why do I see?”

For example, in a photovoice session about trust in institutions, the Community Credit pilot asked questions like: “Who or what do you trust?” and “How is trust built or broken for you and your community?”

- Think about other senses or feelings besides vision. You might ask participants to take a photo which visualizes how they feel in particular situations. Example topics include visiting a financial institution, or envisioning their financial futures.
- After initial sessions in which questions are provided to participants, it can often be fulfilling for participants to generate their own photo-taking questions. This exercise can guide the photovoice sessions, becoming more tailored to participant’s own experiences.
- Consider using themes as an alternative discussion-leading tactic. This may be more easily understood by some participants. As a facilitator, you can guide these themes or encourage participants to explore their own theme ideas.

PHOTOVOICE SAFETY AND ETHICS

The wellbeing of your participants is a critical part of facilitating photovoice groups. Facilitators should be aware of risks that might result from participation, whether those are risks of participants being out in the world taking photographs, privacy risks to the photographer, or the subject in the images. Facilitators should advise their participants on relevant privacy and publicity rights in their state.

The first workshop (or orientation) should include a discussion centered on cameras, the power of crafting images, and the ethical uses of photography. Facilitators should:

- Open a discussion on participants’ responsibilities when using a camera to respect the privacy of others.
- Encourage the group to establish ways to respect others’ privacy and rights through dialogue.

- Emphasize that no photo is worth taking if it puts the photographer at risk or will create a precarious confrontation.

To encourage your participants to think about ethics when crafting photos for later sessions, facilitators might begin with questions in the first session such as:

- What is an acceptable way to approach someone to take their picture?
- Should one take pictures of other people without their knowledge?
 - The answer is no! If you are taking identifiable photos of people, you must obtain their permission and have them sign a photo release form.
- What responsibilities does having a camera evoke?
- What is the difference between a photograph taken from a position of authority or control, like for example, a passport photo, versus one from an every-day perspective?
- What would you not want to be photographed doing?
- When a photograph is released out into the world, is it possible to control the narrative around it?

While photovoice facilitators should have already obtained consent during the intake process to use or share participants photographs, it is a good practice to mention consent again in the initial and final sessions. Alternatively, some photovoice groups avoid taking identifiable images of peoples' faces as a rule to avoid the need to ask for permissions.



COMMUNITY CREDIT CASE STUDY

In the Community Credit research project, researchers piloted the use of photovoice to discuss financial topics. We asked participants not to photograph other people for various reasons. Not only did this reduce the need to obtain and track consent of those outside the photovoice group, but this method allowed for increased safety. Amid the COVID-19 pandemic, asking participants to approach other people and strike up a conversation was not in either party's best interest. Nonetheless, the pilot still generated a rich collection of images.

CAPTIONING

Captioning images bolsters participants' agency in crafting their image's narrative and elicits group conversation around interpreting visual images and sharing stories of common experience. Therefore, participants should also write their own image captions.

To build captioning into the project's curriculum, facilitators can ask participants to take turns generating captions to describe a photo in the first session. Then, in future sessions, facilitators can ask participants to caption each of their images. Additionally, the group could also collectively generate captions.

One tool photovoice facilitators use to encourage their participants to caption their images is the SHOWeD process—a process, which has been adapted for use in photovoice, that responds to a series of questions designed to facilitate participant-led conversation. (Wallerstein et al., 1988).

SHOWeD stands for:

- What do you **S**ee here?
- What's really **H**appening here?
- How does this relate to **O**ur lives?
- **W**hy does this problem or strength **e**xist?
- What can we **D**o about it?

For example, using SHOWeD to discuss the image in Figure 3, participants may describe seeing several beds stacked on top of each other (“What do you See here?”). This may lead the group to speculate about whether multiple beds in a single room signify a close-knit family or socio-economic implications (“What's really Happening here?”). Or maybe the image might lead to a reflection from another participant on their upbringing as a child (“How does this relate to Our lives?”).

FIGURE 3: “My Children’s life is like a Jenga.”



Source: Community Credit pilot.

THEMES AND ANALYSIS

As mentioned in the previous section, participants will start to develop themes through their discussion of the photographs. Figure 4 illustrates two example themes that participants in the Community Credit photovoice pilot developed.

FIGURE 4: Photovoice Thematic Examples

THEME: SACRIFICE/CREATIVITY


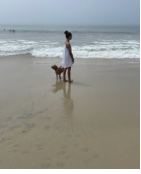




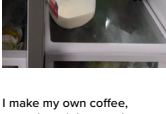

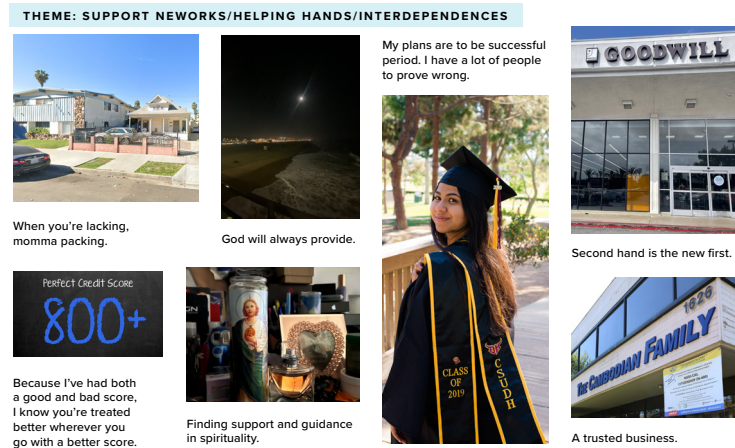
 <p>It's free. It's affordable: it's one of the best entertainments.</p>	 <p>True SUCCESS requires SACRIFICE.</p>	<p>Higher prices = Less product</p>  <p>Usually cheaper but more days of cooking.</p>	 <p>Usually cheaper but more days of cooking.</p>
 <p>Caring for kids. No money for amusement parks. Public parks.</p>	 <p>I make my own coffee, even though it sometimes tastes better when someone else makes it.</p>	 <p>The FRESHER the LESSER.</p>	 <p>The FRESHER the LESSER.</p>

FIGURE 4: Photovoice Thematic Examples (Continued)



PHOTOVOICE MODALITIES: IN-PERSON OR ONLINE?

While photovoice is perhaps best experienced by the richness of in-person interactions, illness, busy job schedules, and transportation sometimes necessitate the use of internet-based communication as a meeting platform. Conducting photovoice online can provide accessibility benefits, but also pose accessibility challenges. Organizers must consider whether their participants have access to computers, stable internet access, video conferencing software, and the skills to comfortably use this technology. A survey of participants conducted before the start of the photovoice project can help pinpoint gaps in access, whether participants may need a workaround (like a loaner laptop), or if special technology tutorials may be necessary.

Photovoice can be conducted over many synchronous platforms, such as Zoom or Skype, or asynchronous online platforms such as Wikis, Google Docs, Slides or Jamboard, discussion forums, Padlet, VoiceThread, email, and many others. Almost any platform that allows for the uploading and viewing images, and the writing of text, can be used for sharing images asynchronously. Having both a synchronous component for real-time conversations and an asynchronous component for uploading and commenting on images between sessions can be beneficial. When selecting the online platform, consider the platform's data privacy, technology requirements, and the ease of use.



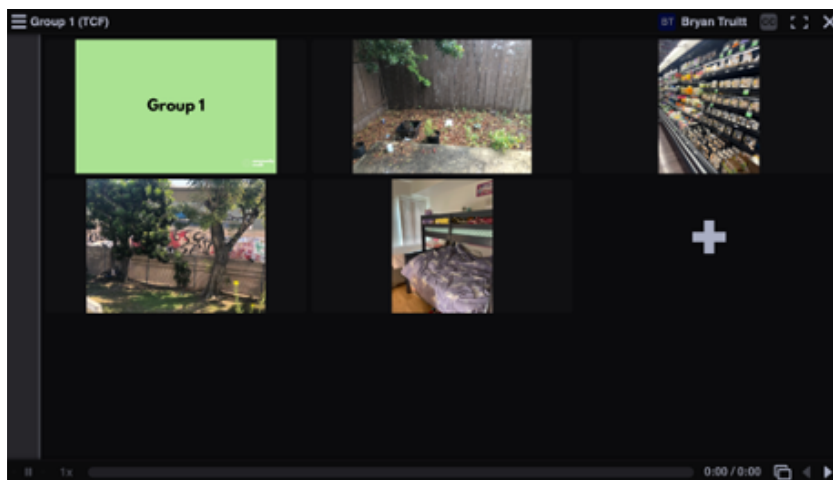
Community Credit Case Study: Online Photovoice

The Community Credit pilot project was conducted fully online, with synchronous meetings held over Zoom and asynchronous photo sharing, commenting, and captioning over the platform VoiceThread. This asynchronous platform, and the online-based interactions in general, provided unique opportunities and challenges. Benefits included:

- Ease of attendance for participants between work or childcare schedules.
- Extended time to engage outside of sessions.
- Ease of uploading and curating their gallery.

However, Zoom and VoiceThread were not always intuitive for all participants. At times there were technical issues, such as a participant being unable to hear others or be heard. These issues would usually be resolved by giving technical support over chat or asking the participant to leave and re-join the meeting. Figure 5 below depicts the sharing of photos on VoiceThread.

FIGURE 5: VoiceThread Platform



Source: Community Credit pilot.

In Person

Of course, if it is appropriate for your community, do not hesitate to conduct photovoice in-person. The ability to pass photos around, opportunity for more natural dialogue, and gathering as a group can be invaluable. In many ways, the mere act of “showing up” may elicit greater participation and follow-through with assignments.

When meeting in person, also consider the arrangement of the room and the participants. Ways to craft this environment include:

- At the beginning or end of the session, post photos up on a wall so you can view all the photos at once. Then, during discussion time, pass around the photo which is currently being captioned. Placing sticky-notes under a photograph with suggested themes and comments can further provide more member insights.
- Utilize the opportunity to take photos together during your session; consider going on a group photo-walk together.
- Create purposeful seating arrangements. Consider trying to sit in a circle to avoid a formal seating arrangement, which may suggest a hierarchy.

NEW OR OLD PHOTOGRAPHS?

Should participants be asked to create new photographs to answer prompts, or should they also be encouraged to use their own photographic archives?

There are certainly advantages to taking a photograph with the specific intention of answering a question. By capturing moments in the present, participants will be more aware of their environment and your data will be more current. However, there can also be many advantages for participants to engage with their personal archive of images. Through this reflection, the photos offer evidence of formative events in participants' lives and an understanding of how they interpret them. As a facilitator, consider explaining the distinction between taking new photos and using existing photos. Decide ahead of time which approach you prefer for your study. For example, ask participants to answer a question using two new images and two archival images. Use their juxtaposition to guide discussions on what it means to engage questions with images in the present moment versus past moments. Additionally, a facilitator may also choose to build in a question that asks specifically for an existing photo.

ACCESSIBILITY & INCLUSION

Consider what approaches you might take to make your photovoice research more accessible. As credit union researchers, we might consider the ways some forms of identity may intersect with financial exclusion, such as demographics, that might be more likely to be underbanked,

dependent on payday loans, or have a poor credit score. The approach you take will depend on who is in your community and who you intend to include in the research process.

Alternatively, accessibility and inclusion may mean something else besides exclusively financial matters when considering broader forms of marginalization that many people face. Think about how your photovoice session could be made more accessible to individuals with disabilities, to individuals who speak different languages, and to individuals with varying levels of technological experience.



Community Credit Case Study: Bilingual Photovoice

In the first Community Credit pilot, researchers partnered with a community-based organization that works with Cambodian and other refugees living in Orange County, CA. For the Cambodian participants who learned to speak English as a second or subsequent language, participating in Khmer (Cambodia's national language) was provided as an option. To facilitate this, a local organization was generous in providing volunteer interpreters who translated participants' Khmer to English. In the second Community Credit photovoice study, researchers partnered with another local community-based organization to host bilingual photovoice sessions with simultaneous interpretation in English and Spanish.

Our multi-lingual sessions worked very well, even with the use of non-professional interpreters. Although a simultaneous interpretation would have afforded a welcome increase in time for our conversations, we still made the most of this opportunity; in fact, oftentimes the time taken for interpretation gave participants more time to reflect and helped give them space to speak up. In both pilots, we also used language-specific breakout groups to create a more intimate space for discussion and larger plenary share-outs to the whole group to facilitate cross-cultural conversations about participants' financial lives.

"I'm Latina—I'm not Cambodian. But during this experience, we shared our personal lives and learned how we are all similar in a way, no matter what color we are, no matter what race, no matter where you live."

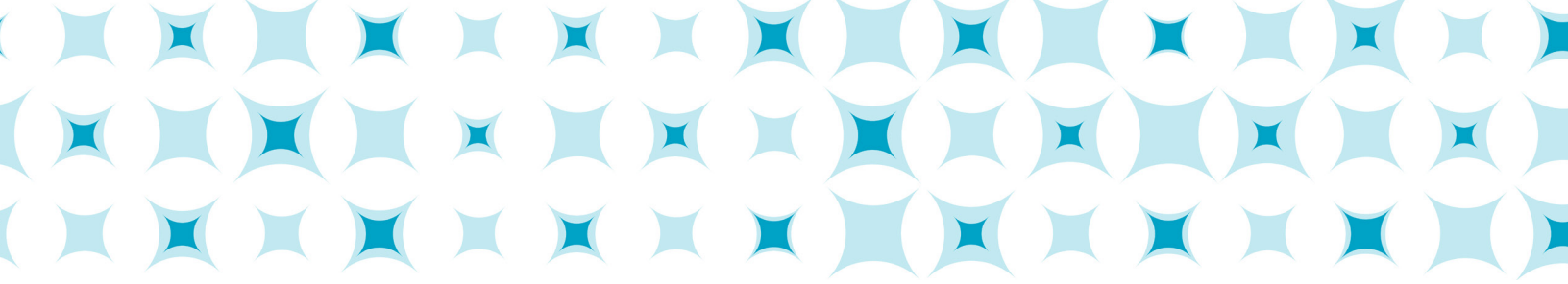
— Photovoice participant in Community Credit pilot

SHARING RESULTS

Photovoice projects often end with a share-out session. This is a final meeting with the wider community, credit union leadership teams, and other relevant stakeholders. However, these events may also feel more intimidating to participants because of their more public nature and the perceived stakes. If you choose to host a share-out session, we recommend hosting a practice session with participants to help them get a sense of the format, gather their thoughts, and give them an

opportunity to ask questions beforehand. Another option would be to allow the group to choose “representatives,” who are comfortable with public speaking, to share their experiences and provide an overview of the photovoice sessions.

Once your photovoice project is complete, an additional celebratory event can be a great way to thank participants (in addition to compensation). At this event, briefly share how the participants contributions will impact your credit union and or the community as a way to remind attendees of your appreciation. You must also decide if the event will be public or private. If a public display is more suitable for your team, an exhibit of the photos or a short, programmed presentation is a good way to combine a share-out with a celebration.



4

NEXT STEPS & PHOTOVOICE TIMELINE



SAMPLE PHOTOVOICE TIMELINE

Photovoice projects offer an effective method for credit unions seeking to not only grow their markets, but also directly interact with and impact their local communities. Real-time insights gained from these discussions can be used to build brand awareness, drive membership growth, provide new financial products and solutions to underserved communities, and create relatable marketing content. For credit unions interested in implementing such projects, Figure 6 offers a number of inspirational examples of photovoice projects. Additionally, the timeline below offers a basic outline that credit unions can use to start planning for a photovoice project.

FIGURE 6: Example Photovoice Studies

Looking for Inspiration?

A few examples of organized photovoice sessions:

- [Linking African American Mothers Across Life Stage and Station Through Photovoice](#) (Killion and Wang 2000)
- [Realidad Latina: Latino Adolescents, Their School, and a University Use Photovoice to Examine and Address the Influence of Immigration](#) (Streng et al. 2004)
- [Modifying Photovoice for Community-Based Participatory Indigenous Research](#) (Castleden et al. 2008; Krieg and Roberts 2007)
- [“We’re Still Here”: A Photovoice Study of Mothers’ Perspectives 6 Years after the Flint Michigan Water Contamination Event](#) (Craft-Blacksheare et al. 2021; Radonic et al. 2022)
- [Through Our Eyes, Hear Our Stories: A Virtual Photovoice Project to Document and Archive Asian American and Pacific Islander Community Experiences During COVID-19](#) (Huỳnh 2022, To et al. 2022)

Sample Timeline



Planning & Intake Phase:

A. Planning

Determine goals and objectives of the photovoice project.

Prepare visual themes, questions and topics to engage with those themes.

Consider the demographics you want to participate and how you can reach them.

B. Recruitment

Consider scheduling an orientation/informational meeting to meet potential participants.

Add participants individually, acquiring all releases for informed consent.

Whole Group Sessions:

1. Introduction to Photovoice

- Facilitators present a brief explanation of the photovoice method
- Group discussion on ethics and safety in photography
- Participants bring a photograph and explain why it's important to them
- Group analysis on the meaning of sample images
- Facilitator introduces questions for next session

2. Photovoice Working Session

- Participants present photographs they took in response to questions
- Participants work on captioning their photographs to develop shared meaning and begin to develop deeper dialogues on images
- Ask participants to craft their own questions
- Introduce participants to theming (can be postponed to next session(s) if there is insufficient time)

3. Additional Working Sessions

- Continuation of question writing, captioning, theming, and discussion
- These sessions may be continued for as many meetings as participants would like or have agreed to

4. Photovoice share-out to leadership or stakeholders

5. Photovoice exhibition of celebration

THANK YOU

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**PHOTO
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