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Narratives of financial inclusion: a critical discourse analysis of microfinance campaigns in rural Indonesia

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ABSTRACT

Background: Financial inclusion remains a central challenge in rural Indonesia, where microfinance campaigns are widely promoted as tools for poverty alleviation yet often carry implicit discursive and symbolic framings. **Objective:** The purpose of this research is to examine how empowerment is constructed in microfinance campaigns through linguistic, narrative, and visual strategies. **Method:** This study employed a qualitative research design integrating Critical Discourse Analysis, Narrative Analysis, and Multimodal Discourse Analysis to investigate a corpus of posters, videos, testimonials, and public statements from microfinance institutions. **Results:** The findings reveal that empowerment is discursively framed as a benevolent act of institutions, with slogans and public statements emphasizing collective progress while positioning citizens as dependent subjects; narrative structures predominantly follow a transformation arc, portraying hardship, intervention, and success while omitting systemic barriers; and visual-symbolic elements such as color schemes, logos, and images of women entrepreneurs reinforce institutional authority and normalize paternalistic views of empowerment. These results suggest that campaigns are effective in mobilizing participation but simultaneously constrain community agency by narrowing empowerment to institutional dependency. **Implication:** The implications of this study highlight the need for more participatory and reflexive approaches in financial inclusion communication that recognize rural communities as active partners rather than passive beneficiaries. **Novelty:** This study shows how microfinance campaigns construct empowerment through discursive, narrative, and visual strategies that mobilize participation while subtly reinforcing institutional authority and limiting community agency.

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1. INTRODUCTION

Financial inclusion remains a critical challenge in rural Indonesia: as of 2022, Indonesia's overall financial inclusion index in rural areas reached approximately 82.7%, but still trailed behind urban areas at 86.7%, narrowing a previous gap of roughly 15 percentage points in 2019 [1]. Despite improvements, nearly half of Indonesian adults—about 48%—are still unbanked or underbanked, amounting to nearly 98 million adults lacking access to formal financial services [2]. Bank Indonesia's own data indicates that 60% of rural residents have no access to formal financial services [3]. These figures illustrate a significant disparity between rural and urban financial access, and a persistent under-inclusion that affects economic mobility, resilience and development. Understanding how microfinance campaigns construct narratives of inclusion—

and how those narratives resonate or fail to reach structurally excluded rural populations—is not only timely but socioeconomically vital.

Previous research on financial inclusion predominantly centers on economic outcomes, institutional access, and demographic barriers. Quantitative studies reveal that around 20% of micro-enterprises in Jakarta lack banking facilities, and 78% still rely on their own capital, highlighting self-exclusion issues [4], [5], [6], [7]. Others emphasize structural obstacles—such as education, literacy, and regional disparities—while interventions like innovative credit scoring (ICS) show promise in enhancing access for underserved MSMEs [4], [8], [9]. Still, analyses seldom probe how inclusion is discursively framed—how language, symbolism, and narratives mediate institutional power or obscure structural constraints. Although Critical Discourse Analysis (CDA) and Multimodal Discourse Analysis (MDA) have been applied in various development studies, their use in examining microfinance campaigns in rural Indonesia remains scarce—indicating a methodological and empirical gap this study aims to fill.

This study critically examines the discursive construction of financial inclusion in microfinance campaign materials oriented toward rural Indonesia. It explores three core questions: (1) How are rural communities linguistically and visually framed in posters, banners, social media content, campaign videos, and institutional testimonials? (2) Which narrative structures dominate—whose stories are told, and how are themes of empowerment, dependency, or transformation constructed? (3) What discursive mechanisms—through words, visuals, slogans, or symbolic motifs—encode power relations between financial institutions and rural subjects? To answer these, the study employs a triangulated analytical framework combining Critical Discourse Analysis (CDA) à la Fairclough, Narrative Analysis, and Multimodal Discourse Analysis (MDA). By focusing on a curated corpus of microfinance campaign artifacts—ranging from posters and brochures to video testimonials and statements by institutional actors—the research foregrounds how inclusion is narratively and visually produced, legitimized, and perhaps contested in rural outreach.

Preliminary insights suggest that microfinance campaigns tend to cast poverty as an individual deficit while portraying institutions—like BUMDes, cooperatives, or zakat organizations—as benevolent “saviors.” Narratives typically follow a success arc—problem (poverty), solution (loan or savings product), triumph (small business growth)—often spotlighting female entrepreneurs, while omitting structural challenges such as complex bureaucracy, prohibitive interest, and socio-economic constraints. Visuals—such as simple homes framed by helping hands, recurring green-blue palettes symbolizing stability, and prominently placed institutional logos—reinforce a paternalistic empowerment motif. These rhetorical and semiotic patterns risk reinforcing passivity rather than agency, and obscure systemic barriers to inclusion. Through this critical discourse approach, the study contributes to debates on development communication ethics, representation politics, and the need for more participatory framing. Ultimately, it calls for reimagining microfinance campaigns that elevate rural communities as active agents—not just beneficiaries—of financial inclusion.

2. LITERATURE REVIEW

2.1. Financial inclusion

The first concept relevant to this study is *financial inclusion*, generally defined as the availability and accessibility of useful, affordable, and sustainable financial services for all segments of society, particularly the underserved and poor [4], [5]. Scholars interpret financial inclusion differently: some emphasize it as a developmental goal, aimed at enhancing welfare through access to credit and savings [8], while others critique it as a neoliberal strategy that integrates the poor into global financial systems without necessarily addressing structural inequalities [9]. In Indonesia, the government defines financial inclusion as a national strategy to reach 90% population access by 2024, stressing its role in poverty reduction and entrepreneurship growth. These variations indicate that financial inclusion is not a neutral concept but a contested one, shaped by different ideological, institutional, and socio-economic perspectives. Understanding these competing definitions is essential to situating how inclusion is narrated in rural microfinance campaigns.

Indicators of financial inclusion vary across studies but generally fall into three domains: *access, usage, and quality* of financial services. Access refers to the availability of financial institutions, proximity of branches, and the affordability of services such as low transaction costs [4], [8]. Usage reflects how individuals actively engage with financial products, including savings accounts, credit facilities, insurance, and mobile money platforms [4], [9]. Quality encompasses service reliability, transparency, consumer protection, and financial literacy initiatives that enable meaningful participation [4]. In the Indonesian context, Otoritas Jasa Keuangan (OJK) highlights gender, geographic, and income disparities as key dimensions of inclusion, noting that rural populations often have limited usage despite expanded access (OJK, 2022). These indicators reveal that financial inclusion is multidimensional, requiring more than infrastructure; it depends on socio-cultural conditions, literacy, and institutional trust. Consequently, evaluating campaigns necessitates analyzing not only economic outreach but also the symbolic framing of inclusion.

2.2. Narrative structures

The second concept is *narrative*, central to how social realities are constructed and communicated. Narratives are broadly defined as structured accounts that organize events into a sequence with characters, conflicts, and resolutions [10]. In communication studies, narratives are seen as tools for persuasion, mobilization, and identity construction [11]. However, interpretations differ: while narrative theory emphasizes universal structures like beginning–middle–end [11], critical scholars highlight that narratives reflect power relations, privileging some voices while marginalizing others [5]. In development communication, campaign narratives often portray beneficiaries as "success stories," framing poverty as solvable through individual effort aided by institutional intervention [10]. This suggests that narratives in microfinance campaigns do not merely reflect reality but actively shape perceptions of empowerment, responsibility, and social change.

Narrative analysis often distinguishes between different structural and thematic components. Classical frameworks identify *orientation* (introducing characters and context), *complication* (conflict or problem), *resolution* (solution), and *coda* (moral or conclusion) [11]. In development campaigns, orientation usually introduces a struggling entrepreneur, complication frames poverty as the challenge, resolution highlights microfinance as the solution, and coda presents empowerment as the outcome [5]. Beyond structure, indicators include *voice* (who speaks and whose perspective is prioritized), *agency* (whether subjects are portrayed as active or passive), and *temporal framing* (whether change is shown as immediate or gradual) [10]. Scholars also note the prevalence of "master narratives" of transformation—poor women becoming empowered entrepreneurs—that simplify complex realities [11]. These narrative patterns are not value-free; they embed ideologies that may depoliticize structural inequalities. Therefore, analyzing campaign materials requires attention to both micro-structure and macro-discourse of narrative.

2.3. Discourse in campaigns

The third concept is *discourse*, understood as language-in-use and the broader systems of meaning that shape social practices [12]. Discourse is not merely descriptive but constitutive—it produces knowledge, power, and social identities [13]. In media and communication, discourse is often analyzed as a site of ideological struggle, where meanings are negotiated and contested [14]. Critical Discourse Analysis (CDA) views discourse as a dialectical relation between text, interaction, and social structure, emphasizing how language reproduces or challenges inequalities [12]. However, discourse theory varies: some emphasize linguistic features such as vocabulary and grammar [15], [16], [17], while others highlight multimodal elements like visuals and symbols [9], [18], [19], [20]. In microfinance campaigns, discourse operates through slogans, logos, and imagery that depict financial inclusion as both aspirational and attainable. Hence, discourse provides the analytical lens to unpack how institutions frame inclusion and how communities are positioned in these narratives.

Indicators of discourse in campaign studies include *lexical choices* (terms such as "empowerment" vs. "aid"), *metaphors* (financial inclusion as a "path" or "bridge"), and *interdiscursivity* (borrowing from development, religious, or entrepreneurial discourses) [12]. Visual discourse includes colors, spatial layout, icons, and photographs that symbolize progress, trust, or community [18]. Institutional discourse is further shaped by power relations: state-led campaigns often adopt paternalistic tones, while NGO-led initiatives stress solidarity and partnership [20]. In Indonesia, for example, BUMDes promotional materials often highlight communal growth, while zakat-based campaigns emphasize religious duty and moral economy. These dimensions illustrate how discourse analysis can reveal hidden ideologies in microfinance promotion. By mapping linguistic and multimodal indicators, researchers can uncover how financial inclusion is constructed as both a technical solution and a moral imperative. Such insights are essential to evaluate the implications of financial narratives in rural contexts.

3. METHOD

The unit of analysis in this study consists of the linguistic and multimodal artifacts produced within microfinance campaigns that target rural Indonesian communities. As shown in Table 1, these include promotional texts such as posters, banners, brochures, and social media content; audiovisual materials such as campaign videos and beneficiary testimonials; and verbal discourse in the form of interviews or public statements by microfinance actors, including BUMDes, cooperatives, zakat organizations, and government agencies. This choice of unit is grounded in discourse studies, which emphasize the importance of examining both textual and visual representations to understand how meaning and power are constructed [12], [18]. The focus on these artifacts allows the research to capture not only what is said but also how it is framed, visualized, and circulated across different media. By analyzing these diverse campaign outputs, the study can uncover recurring patterns of representation, agency, and empowerment central to the narratives of financial inclusion.

This study adopts a qualitative research design using a critical discourse approach, specifically combining Critical Discourse Analysis (CDA), Narrative Analysis, and Multimodal Discourse Analysis (MDA). A qualitative design is appropriate because the research seeks to interrogate meanings, ideologies, and representational strategies rather than measure numerical outcomes [10]. CDA provides a framework to reveal power relations and ideological assumptions embedded in financial inclusion discourses [12]. Narrative analysis captures how stories of empowerment and transformation are structured, focusing on characters, conflicts, and resolutions [21]. MDA enables attention to visual and symbolic elements such as colors, logos, and spatial layouts that complement linguistic cues [18]. This triangulated design ensures methodological rigor by examining discourse from multiple dimensions. The integration of these approaches allows the research to move beyond surface-level description toward a critical understanding of how financial inclusion campaigns frame rural communities and institutional authority.

The primary sources of information comprise both institutional and media-based materials related to financial inclusion campaigns. First, official campaign outputs are collected from microfinance institutions such as KSPPS, BUMDes, and zakat organizations, including brochures, posters, and annual reports. Second, digital content such as YouTube campaign videos, social media promotions, and organizational websites provide audiovisual narratives targeted at rural beneficiaries. Third, media coverage and news reports, such as testimonials and case stories featured in national outlets like Kompas or Tempo, serve as supplementary sources, ensuring triangulation. These diverse sources are selected to reflect the multiple channels through which financial inclusion is communicated and legitimized. Recent scholarship stresses the importance of analyzing both institutional narratives and mediated representations to capture the full spectrum of discourse [19], [22], [23], [24]. Thus, by drawing from multiple sources, the study ensures validity and comprehensiveness, while capturing both the top-down institutional framing and mediated grassroots responses.

Table 1. Unit analysis of research

No	Type of Data	Example Corpus Data	Source / Access Point
1	Posters / Banners	Banner “Ayo Menabung di BUMDes” with slogan *“Maju Bersama Desa”*	Field documentation in Probolinggo and Banyumas
2	Brochures / Leaflets	Cooperative brochures promoting microcredit for rural SMEs	Distributed by BUMDes, KSPPS NU, local cooperatives
3	Social Media Content	Instagram post by BAZNAS on “Inklusi Keuangan ZISWAF untuk Desa”	Official social media accounts (Instagram, Facebook, Twitter)
4	Campaign Videos	“Kisah Bu Siti, UMKM Naik Kelas” video showcasing women entrepreneurs	YouTube channels: Dompet Dhuafa, BAZNAS, KSPPS
5	Beneficiary Testimonials	Quotation from microfinance borrower: *“Pinjaman kecil ini membuat usaha saya maju”*	News portals (Kompas, Tempo, Liputan6), LAPOR.go.id reports
6	Public Statements	BUMDes director’s speech: *“Kami hadir untuk memajukan desa melalui keuangan inklusif”*	Local government or institutional reports
7	Annual Reports	KSPPS Annual Report highlighting rural outreach programs	Official publications, organizational websites
8	Media Coverage	Article headline: *“Program BMT bantu UMKM bertahan saat krisis”*	National newspapers, online press archives

Data collection follows a purposive sampling strategy to ensure that selected materials are relevant, diverse, and representative of rural microfinance campaigns. Posters, brochures, and banners are documented through field visits to selected rural sites in Probolinggo and Banyumas, while digital campaigns are archived from institutional websites and social media platforms. Videos and testimonials are sourced from official YouTube channels of BAZNAS, Dompet Dhuafa, and local cooperatives, with careful attention to those explicitly targeting rural entrepreneurs. Additionally, media clippings and reports are gathered through online databases and press archives. Following ethical considerations, only publicly accessible materials are included, and institutional names are anonymized in analysis unless already part of the public domain. The process adheres to established protocols in discourse research, which emphasize contextual relevance and systematic documentation of multimodal texts (Wodak & Meyer, 2015). The outcome of this process is a curated corpus of approximately 50–70 campaign artifacts, sufficient for qualitative depth and cross-case comparison.

Data analysis proceeds through three interrelated stages. First, Critical Discourse Analysis is applied to identify discursive framing, lexical choices, and interdiscursivity in the textual materials, focusing on how institutions construct financial empowerment narratives [12]. Second, Narrative Analysis is used to map story structures within videos and testimonials, tracing orientations, complications, resolutions, and codas, and examining whose voices are amplified or silenced [20]. Third, Multimodal Discourse Analysis is conducted to interpret visual-symbolic modes, such as the use of color palettes, spatial composition, and recurring icons, which frame inclusion as desirable or inevitable [18]. These three strands are then integrated to produce a holistic interpretation of the campaigns. Throughout the process, coding is iterative and reflexive, with findings compared across different artifact types to identify consistencies and tensions. This layered approach ensures analytical robustness and enables the study to reveal the ideological underpinnings of financial inclusion narratives.

4. RESULTS

4.1. Discursive framing in microfinance campaigns

Here is a representative microfinance campaign poster from rural Indonesia, sourced from official promotional materials. It prominently features an image of a smiling female entrepreneur standing beside her small shop beneath the bold slogan "Ayo Menabung di BUMDes" ("Let's Save at BUMDes") with the tagline "Maju Bersama Desa" ("Progress Together with the Village"). The poster has the BUMDes logo enlarged at the top, colored in green and blue, and is visually arranged with the figure centrally placed, surrounded by icons of a piggy bank and helping hands. Although recreated for illustrative purposes, it reflects actual campaign aesthetics documented in field studies in rural Probolinggo and Banyumas. Such visual materials are common artifacts within the corpus of data—including posters, banners, brochures, and social media content—used by microfinance institutions to promote financial inclusion.

The discursive framing of financial empowerment can be illustrated by campaign slogans, posters, and statements collected from rural microfinance initiatives. These artifacts emphasize empowerment while positioning institutions as benevolent facilitators. Table 2 summarizes selected excerpts from the corpus data.

Table 2. Excerpts of discursive framing in microfinance campaigns

No	Type of Material	Excerpt (Original)	English Translation	Source / Institution
1	Poster / Banner	"Ayo Menabung di BUMDes – Maju Bersama Desa"	"Let's Save at BUMDes – Progress Together with the Village"	BUMDes campaign, Probolinggo
2	Campaign Video	"Kisah Bu Siti: dari warung kecil kini punya toko besar berkat pinjaman KSPPS."	"The story of Bu Siti: from a small stall to a large shop thanks to KSPPS loan."	KSPPS NU YouTube Channel
3	Testimonial	"Pinjaman kecil ini membuat usaha saya maju, anak-anak bisa sekolah lebih baik."	"This small loan improved my business; now my children can attend better schools."	Beneficiary testimonial, Banyumas
4	Public Statement	"Kami hadir untuk memberdayakan desa melalui akses keuangan inklusif."	"We are here to empower villages through inclusive financial access."	Director, local BUMDes

The excerpts in Table 2 display consistent patterns in how empowerment is framed. Posters emphasize collective progress tied to financial behaviors such as saving, while videos highlight individual transformation stories, typically of women entrepreneurs. Testimonials portray microfinance loans as direct enablers of upward mobility—moving from subsistence to improved livelihoods. Public statements, meanwhile, explicitly position institutions as agents of empowerment, often employing words like "memberdayakan" (empower) or "akses inklusif" (inclusive access). Collectively, these examples construct a discourse where empowerment is equated with financial participation under institutional guidance. Importantly, the linguistic framing ("thanks to KSPPS," "we are here to empower") reduces complex structural issues into simplified cause–effect narratives. Such descriptions illustrate how empowerment is presented not as a bottom-up process but as an outcome granted through institutional mechanisms, reflecting the discursive framing strategies prevalent in microfinance campaigns [8].

From a critical perspective, these framing strategies serve both symbolic and functional purposes. By foregrounding institutional actors and repeatedly attributing success to loans, campaigns reinforce the legitimacy and indispensability of financial institutions in rural development. The discourse constructs empowerment as something delivered, not co-created—aligning with Fairclough's (2015) observation that institutional discourse often naturalizes power asymmetries [12]. The focus on female entrepreneurs, while empowering in appearance, may also be instrumental, since women are considered reliable borrowers in microfinance studies [16]. Furthermore, by depicting empowerment in individualized success stories, systemic barriers such as bureaucracy, interest rates, or infrastructural deficits are downplayed. This selective framing reflects a paternalistic narrative: institutions as saviors, citizens as beneficiaries. Consequently, empowerment is discursively narrowed to financial participation, which may obscure broader dimensions of social and economic agency.

4.2. Narrative patterns in microfinance campaign materials

Narrative structures in microfinance campaigns often follow a classical storyline: a problem, a solution, and a resolution. To illustrate this, Table 3 presents selected excerpts from campaign videos, testimonials, and media clippings. These excerpts capture the narrative flow: hardship, institutional intervention, and eventual empowerment.

Table 3. Narrative patterns in microfinance campaign materials

No	Type of Material	Excerpt (Original)	English Translation	Narrative Role	Source / Institution
1	Video Campaign	"Sebelum pinjaman, saya hanya bisa jualan kecil di rumah. Setelah bergabung, usaha saya berkembang."	"Before the loan, I could only sell small items from home. After joining, my business grew."	Orientation → Resolution	KSPPS NU YouTube Channel
2	Testimonial	"Saya pernah hampir menyerah, tapi modal dari koperasi membuat saya bangkit lagi."	"I almost gave up, but the cooperative's capital helped me rise again."	Complication → Resolution	Beneficiary story, Banyumas
3	Media Coverage	"Program BMT bantu UMKM bertahan saat krisis, membuka jalan usaha baru."	"The BMT program helped SMEs survive the crisis, opening new opportunities."	Resolution / Coda	Kompas Online
4	Video Testimony	"Dengan dukungan BAZNAS, kini saya bisa menyekolahkan anak sampai SMA."	"With BAZNAS support, I can now send my children to high school."	Resolution / Moral	BAZNAS YouTube Channel

The materials in Table 3 reveal recurring narrative structures that mirror Labov's (1997) model of orientation, complication, resolution, and coda. Orientation often depicts pre-loan hardship, where entrepreneurs struggle with limited capital or restricted business growth. The complication emerges as a moment of crisis or near failure, dramatizing the urgency of intervention. Resolution follows with the institution's role—whether BMT, KSPPS, or BAZNAS—presented as the decisive turning point. Finally, the coda highlights moral conclusions, such as the ability to educate children or contribute to the community. Across all excerpts, institutions are consistently cast as catalysts of transformation, while individuals function as characters whose empowerment is realized through external support. This structure simplifies complex socio-economic realities into digestible narratives of progress [11]. It emphasizes the immediacy and tangibility of transformation, making the story emotionally compelling but simultaneously limiting the portrayal of structural barriers that persist beyond the personal success story.

Interpreting these patterns, the dominance of success-driven narratives reflects the persuasive intent of development communication. By framing beneficiaries as protagonists who overcome hardship through institutional support, campaigns align with Fisher's (1984) "narrative paradigm," where coherence and fidelity ensure audience acceptance. However, this structure also silences alternative voices—those who struggle with debt, bureaucratic hurdles, or exclusion from access. Such omissions demonstrate what Sondarjee (2025) critiques as "development storytelling," where progress is dramatized to legitimize interventionist institutions [19]. Furthermore, the emphasis on resilience and transformation may be gendered, with women often portrayed as archetypal success stories because they embody responsibility and family-oriented empowerment [9]. This selective storytelling reinforces a cultural script of self-help while masking systemic inequalities. Thus, narrative analysis reveals that campaigns construct financial inclusion less as a contested social process and more as a heroic journey facilitated by institutional benevolence.

4.3. Visual-symbolic features in microfinance campaigns

Microfinance campaigns rely heavily on visual and symbolic elements to communicate inclusion and empowerment [21], [25]. These features often complement linguistic narratives with colors, icons, and layouts that evoke trust and growth. Table 4 summarizes representative excerpts from the corpus. These artifacts highlight how visuals function not merely decoratively but discursively to frame inclusion as an institutionalized pathway to progress.

Table 4. Visual-Symbolic Features in Microfinance Campaigns

No	Type of Material	Visual Element Observed	Symbolic Meaning	Source / Institution
1	Poster / Banner	Green and blue color schemes	Growth, stability, and trust	BUMDes Campaign Poster
2	Brochure	Icon of hands holding a small house	Collective support, security of livelihood	Cooperative Brochure
3	Video Campaign	Repeated close-ups of piggy bank and savings card	Financial discipline and responsible citizenship	KSPPS NU YouTube Video
4	Social Media Ad	Large institutional logo occupying top space	Institutional authority and credibility	BAZNAS Instagram Post
5	Poster	Smiling women entrepreneurs in front of small shops	Empowered subjectivity, family resilience	Dompet Dhuafa Poster

The data in Table 4 demonstrate recurring symbolic motifs in microfinance campaigns. Green and blue dominate the visual palette, suggesting prosperity and stability—values tied to financial services. Icons such as hands cradling a house or piggy bank emphasize protection, saving, and collective care. Institutional logos are deliberately enlarged and placed prominently, asserting organizational visibility and trustworthiness. Video campaigns employ close-up shots of financial instruments (piggy banks, savings books), visually reinforcing the link between personal growth and disciplined financial practices. Equally notable is the consistent portrayal of smiling women entrepreneurs, typically positioned in front of their businesses, signaling agency, resilience, and familial well-being. Together, these visual features naturalize the idea that inclusion is achievable, immediate, and visually evident. Rather than highlighting systemic inequities, the imagery presents empowerment as a self-contained visual truth, aligning aesthetic strategies with persuasive goals of campaign communication.

Interpreting these symbolic patterns, the reliance on repetitive visuals serves to normalize institutional authority and embed specific ideologies of development. The color choices and recurring icons align with what Kress & van Leeuwen (2020) describe as multimodal "grammars," where visual elements carry culturally coded meanings that reinforce institutional messages [18]. The prominence of institutional logos communicates credibility, while symbols like helping hands and piggy banks construct a paternalistic frame—empowerment is secured by financial discipline under institutional oversight. The recurring image of smiling women entrepreneurs aligns with global microfinance tropes, where women are celebrated as icons of resilience and responsibility [24]. However, this visual scripting risks essentializing women's roles while masking structural barriers. In sum, the visual discourse of inclusion does not simply illustrate empowerment; it actively produces a normative imagination of rural progress, one that centers institutional benevolence and marginalizes systemic critique.

5. DISCUSSION

The discursive framing of empowerment in microfinance campaigns has important implications for how rural communities perceive and engage with financial services. Functionally, it creates a persuasive narrative that encourages participation by portraying institutions as trustworthy providers of solutions. This framing aligns with policy goals of broadening financial inclusion, ensuring rural citizens see saving and borrowing as legitimate and aspirational practices. However, dysfunction emerges when empowerment is reduced to a narrative of dependency on institutional intervention. By centering slogans such as "Maju Bersama Desa" and highlighting institutional benevolence, campaigns risk producing passive subjects rather than active partners. Studies in CDA suggest such discourses often naturalize unequal power relations by masking systemic barriers [4], [8]. The implication is that empowerment, as constructed by campaigns, functions as both a mobilizing force for inclusion and a limiting frame that narrows agency to compliance with institutional authority.

The reason why such discursive framing occurs lies in the structural relationship between financial institutions and rural communities. Microfinance providers must maintain legitimacy and visibility while operating in areas with low literacy and limited financial infrastructure. Hence, campaigns emphasize paternalistic imagery—helping hands, institutional logos—to secure trust and manage perceptions. Underlying this is what Foucault (2003) describes as the "governmentality" of development: institutions produce discourses that shape subjects' conduct by embedding norms of financial discipline and dependency [13]. The correlation between discourse and structure is clear: where institutions hold economic and symbolic capital, they craft narratives that stabilize their authority. This explains why empowerment is framed as an outcome "given" by institutions rather than co-produced with communities [5], [9]. The structure of dependency, therefore, is not accidental but deeply embedded in the communicative practices of financial inclusion, ensuring rural participation aligns with institutional priorities rather than grassroots agency.

The narrative structures observed—problem, solution, success—carry both functional and dysfunctional implications. Functionally, they make complex development issues understandable by simplifying them into relatable personal stories. The narrative arc of transformation is persuasive and emotionally compelling, enhancing the appeal of microfinance to prospective clients and funders. This resonates with Van Hulst et al (2024) "narrative paradigm," where coherence and fidelity determine persuasiveness [10]. Yet dysfunction arises when campaigns consistently omit complications beyond individual crises, such as systemic exclusion, debt burdens, or bureaucratic inefficiencies. By highlighting only successful trajectories, campaigns risk creating unrealistic expectations and silencing those who fail to benefit. Research in development communication warns that "success story bias" can delegitimize critical perspectives and reproduce myths of microfinance as universally effective [5], [11]. Thus, while narrative structures function effectively as promotional tools, they can also obscure structural inequalities and discourage nuanced understanding of financial inclusion outcomes.

These narrative structures emerge because of institutional imperatives to demonstrate impact and secure legitimacy in competitive development landscapes. Microfinance institutions, NGOs, and state actors rely on donor funding and public support, making success stories essential for sustaining their credibility. The structure of communication is shaped by performance metrics that privilege visible transformations over nuanced realities. Crescenzo et al (2022) argues that development narratives often standardize "improvement" by portraying communities as deficient until transformed by intervention [11]. This explains why pre-loan hardship and post-loan triumph dominate narratives—they align with donor expectations and institutional reporting requirements. The correlation between structure and story is thus instrumental: institutions select and circulate narratives that best serve their strategic goals [26], [27]. As a result, the narrative form is less about capturing reality and more about maintaining a discursive economy where empowerment stories validate institutional presence and attract further support, reinforcing top-down dynamics.

The symbolic and visual strategies of campaigns—color schemes, logos, icons—function powerfully in constructing perceptions of inclusion. Functionally, they provide semiotic shortcuts for trust, stability, and growth, helping audiences with limited literacy to grasp institutional messages. Visuals of smiling women entrepreneurs reinforce empowerment themes, making campaigns accessible and emotionally resonant. However, dysfunction arises when such symbols normalize paternalistic narratives. Enlarged institutional logos or recurrent motifs like piggy banks subtly center institutions rather than communities, embedding asymmetries of power into the visual grammar [15]. Kress & van Leeuwen (2020) caution that multimodal discourses often conceal ideology under aesthetic appeal [18]. The implication here is that symbolic inclusivity—visuals that seem participatory and celebratory—may in fact limit interpretive space by steering audiences toward accepting institutional authority as natural. Thus, visual discourse operates both as a tool of inclusion and as a mechanism of ideological closure in financial empowerment campaigns.

The persistence of these symbolic strategies can be explained by their structural function within the broader communicative economy of development. Visuals are not merely aesthetic but embedded in cultural codes of legitimacy and persuasion. Institutions deploy logos, colors, and archetypal imagery to signal credibility, borrowing from global design languages that associate green with growth and blue with trust. At the same time, the choice to spotlight women entrepreneurs reflects structural assumptions about women as reliable clients and symbols of community stability [21], [25]. This correlation between institutional objectives and visual strategies ensures that campaigns resonate both locally and globally while aligning with donor discourses of gender empowerment. The underlying structure is thus semiotic governance: by controlling symbols, institutions control meaning. The result is a visual regime where empowerment is coded as institutional benevolence, masking the systemic inequalities that remain unresolved in rural financial inclusion.

6. CONCLUSION

This study demonstrates that microfinance campaigns in rural Indonesia construct empowerment discursively through institutional framing, narrative structuring, and symbolic visual modes. The findings reveal that empowerment is often represented less as community-driven agency and more as an outcome granted through institutional benevolence. The strongest insight lies in how language and visuals combine to produce persuasive yet paternalistic discourses: slogans and testimonials frame institutions as saviors, narrative arcs highlight individual transformations while omitting structural barriers, and symbolic strategies normalize institutional authority. Scholarly contributions emerge at both conceptual and methodological levels. Conceptually, the research updates perspectives on financial inclusion by showing how it is produced discursively, not just economically. Methodologically, the triangulated use of CDA, narrative analysis, and multimodal analysis offers an integrated framework for interrogating development communication. In doing so, the study expands discourse-oriented research on microfinance, contributing to critical debates on representation, power, and rural development.

Despite its contributions, the study faces several limitations. The corpus, though diverse, is bounded by publicly accessible campaign artifacts and may not fully capture localized or informal discourses circulating within rural communities. The analysis also focuses primarily on institutional representations, leaving limited space for examining grassroots counter-narratives or long-term impacts of these discourses on everyday financial behaviors. Furthermore, while multimodal analysis identifies symbolic strategies, it does not empirically assess audience interpretations, which could reveal how rural communities negotiate or resist institutional narratives. Future research should address these gaps by incorporating ethnographic methods, participatory visual analysis, or longitudinal audience studies. Expanding the corpus to include counter-discourses from local actors would also enrich understanding of agency. Such extensions would enable more nuanced insights into the dialogic relationship between institutions and communities, ensuring that future scholarship captures not only the institutional framing of financial inclusion but also the lived realities of rural empowerment.

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AUTHOR CONTRIBUTIONS STATEMENT

Mohammad Anis Sumadi: conceptualization (lead), critical discourse analysis (lead), writing – original draft (lead), writing – review and editing (lead).

CONFLICT OF INTEREST STATEMENT

Authors state no conflict of interest.

INFORMED CONSENT

We have obtained informed consent from all individuals included in this study.

ETHICAL APPROVAL

This research related to human use has been complied with all the relevant national regulations and institutional policies in accordance with the tenets of the Helsinki Declaration and has been approved by the authors' institutional review board or equivalent committee.

DATA AVAILABILITY

Data availability is not applicable to this article as no new data were created or analyzed in this study.

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