

The International Handbook of Gender and Poverty

Concepts, Research, Policy

Edited by

Sylvia Chant

*Professor of Development Geography, London School of Economics
and Political Science, UK*

Edward Elgar

Cheltenham, UK • Northampton, MA, USA

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Caroline Sweetman

Introduction

Feminist thought on the empowerment of women emphasises the importance of women being able to perceive their interests as individuals. Some see the attainment of autonomy from relatives and the household as virtually synonymous with empowerment (see, for example, Jejeebhoy, 1996). Feminist debates about awareness of oneself as an individual possessing distinct interests are matched by debates about the importance of women independently controlling resources, enabling them to put choices into action (Kabeer, 1999).

Development from a feminist perspective typically tries to expand women's awareness of the potential choices open to them, often through dialogue with outsiders and with each other. It also typically boosts women's livelihoods activities by channelling material resources to them. It is important from the point of view of fostering female autonomy that women invest in their own independent activities, in order to attain economic independence from men in their families and communities.

This chapter draws on research into the impact on women's livelihoods, poverty and empowerment of a microfinance project in Kechene, Addis Ababa, Ethiopia, implemented by the international religious charity the Daughters of Charity, and funded by Oxfam GB. The research took place in 2002 and 2003, with a follow-up visit in 2006.

Craftwork and its importance in Kechene

Kechene is a hilly location on the northern outskirts of Addis Ababa. Its inhabitants are first- and second-generation rural-to-urban migrants: Amhara people from Northern Shoa, and Dorzae from the south. These are craftworkers, whose skills offer them an economic comparative advantage in the city. Historically marginalised and stigmatised, craftworkers have been described as an Ethiopian 'caste'. In the city, traditional clothes production provides a relatively decent living as compared to most other informal activities.

Women's considerable contribution to traditional clothes production is undervalued, as witnessed from the activity being referred to as 'weaving', by both craftworkers and the anthropologists who have studied them. Traditional clothes production requires both men and women as there is a distinct division of labour: men are required to weave, and women to prepare the yarn and do the embroidery which adds great value to the product, balancing this with childcare and household work.

Marriage, independence and autonomy

Women migrate to Addis Ababa for two overlapping reasons: social and economic problems resulting from divorce and marital breakdown, and economic necessity as a result of lack of land, or lack of male labour to work the land. Economic realities dictate that while many women are alone when they arrive, a new man must be found in the city if possible, and women from craftworker families commonly seek someone within this community. Fourteen of the 31 women participants in my research live as mothers and wives in nuclear households; 16 of the others are in extended family households (of up to four generations).

Marital relations among respondents varied from strongly unequal – with conflict showing either as violence on men’s part, or subterfuge and other strategies on women’s part – to highly cooperative. The only time at which it was clear that women saw their interests as distinct from those of their families were in relatively rare instances of severe violence, when preserving life and security depended on women behaving autonomously. For all others, life in the marital household was preferable. Even in households where the adult male breadwinner was not providing women with an economic reason to maintain good marital relations, the social difficulties of women living alone in Kechene led them to see poor marriage as better than no marriage.

Thirty-seven-year-old Askale¹ is a widow, whose husband had had a lengthy period of sickness before his death. She now brews *talla* (beer):

I had no idea what it would be like to live in this community as a widow. If you are a *talla* seller, you get no respect from anyone, old or young. People insult you and beat you. My husband was not able to object to my *talla* brewing and selling, because he was not in a position to. We had so little income it was obvious I had to do what I could. But now that I am a widow, I know that when you do not have a man around, there is harassment and violence whatever you do for a living. Pray to God for me.

Dimimwa, aged 52, had a violent marriage. Her husband had married her because she had a house, and he was a homeless recent migrant: ‘My neighbour told me about him, because he was her friend. He needed a place to live, and I needed a husband, because you cannot live alone as a woman in Kechene.’ As another respondent, Thiopia, 32, commented: ‘A woman and an empty house are never alone for long.’

Understanding the centrality of marriage to women’s livelihoods in Kechene is critical if we are to assess the extent to which the Kechene Savings and Credit Association (SAC) could offer women a route to empowerment-as-autonomy.

Downward pressures on survival in Kechene

Formerly relatively stable livelihoods in Kechene are currently spiralling downwards. All the households in my research are chronically poor – ‘trapped in poverty from some mix of poverty causes, such as absence of political influence, few assets, and lack of market access’ (World Bank, 2001: 15). In 2001 the median per capita monthly household income was only 35 birr (around US\$4.37). In a participatory exercise, women said they judged the minimum income needed for a family of three adults and three children to survive was 315 birr (US\$39.39) – 52.5 birr (US\$6.5) per person – to provide the absolute basics of food, fuel, clothing and coffee (to ward off hunger). They did not budget for medical care or other contingencies.

A significant factor in rendering livelihoods more precarious is increased AIDS-related illness and death among adults of productive age. There is also the impact of distress migration of rural people to Addis Ababa, as land degradation and repeated drought signal an end to hopes of making a living from agriculture. Mutual support and help among craftworkers is straining under the influx into Kechene. The local population was demanding that the city administration send new migrants home.

Individuals were becoming ever more focused on social relations within their households. Research from a variety of contexts suggests that ties and networks beyond the household break under prolonged economic pressures. Here, *yilynta* (reciprocity) is under strain; people are no longer confident to invest in the relationships which traditionally sustain them during crisis. They were even cutting back on the traditional coffee ceremonies with neighbours – a foundation of life for northern Ethiopians. Coffee for neighbours, and time, cannot be afforded. In 2002, some had started to withdraw their savings from *idirs* (burial societies), to pay for Easter celebrations, the climax of the Ethiopian Orthodox Christian year.

The strains on socialising in Kechene are significant: feminist theory stresses the need for women to forge strong relationships with each other, and to draw on these if they suffer from conflict in marriage and the family.

The SAC project: what did it offer women?

In this context of increasing poverty and eroding social capital beyond the immediate family, what were the strengths and limitations of the SAC Association in supporting women's empowerment? Could it help women become more aware of their interests as individuals capable of autonomous activity, support them to gain independent control over resources, or offer opportunities to invest in social relationships with other women?

Unsurprisingly, all but one of the 29 association members reported their rationale for joining and taking a loan as economic need. Decisions about ways women used loans – which averaged 523 birr (US\$65) – were based on the need to minimise risk and maximise household income. Since traditional clothes production offered a better return on investment than other activities open to women, they invested money there. Nine women spent all or part of their loans in this way.

Some women's rationales for investment reflected the reason for opting to continue clothes production in Addis Ababa in the first place: this was the best option for people who could not obtain formal employment. In contrast, others had invested their loans in clothes production less as a positive choice as regards the potential of the activity, than because they themselves lacked time to run own-account businesses alongside existing reproductive responsibilities. They did not want to turn down the possibility of an injection of capital into the household. Goetz and Sen Gupta (1996) discuss the vulnerability of women who pass loans to men to use, and others point out the stress of 'credit as debt' (Ahmed and Chowdhury, 2001). Yet despite investing money in joint business with their husbands in a context of unequal power relations, and the risks of not being able to repay, women in Kechene clearly judged *not* doing this to be the more stressful option.

On the upside, 24 women had used some loan money in their own independent informal sector activities. Yet this had not resulted in business success. Nine women – mainly elderly and desperate – had invested small to medium amounts ranging between 100 to

300 birr (US\$12.5–37.5). They lacked both access to a male formal wage, or an income from traditional clothes production. Low investment in typically female informal sector activities represented not the intent to build a business, but a hope that a loan would allow them to continue eating.

Eight others had invested relatively higher sums in own-account enterprises, ranging from 400 to 800 birr (US\$50–100). But autonomy here, as well, was a chimera: the reason for this investment choice was that it made sense since they were backed by a male wage from the formal economy. For example, Emebet, married to a policeman, invested three loans totalling 3500 birr (US\$437.50) on *dube* (trading in traditional clothes). *Dube* was a smart choice, using existing knowledge of the traditional clothing trade.

Women tried to use loans in ways which maintained marital harmony. Conjit, aged 33, had seven children and a husband sitting idle after their clothes business had failed. She initially invested in an *injera* (traditional bread) business, but eventually wound-up the enterprise, giving what remained of the loan to her husband. Ideologies of mutuality and affection, while not necessarily supported by actual emotions, must be respected if one pragmatically wishes to maintain good marital relations. Visions of feminist autonomy can have little practical resonance here.

No one reported going into business jointly with other women, or suggested that other women, neighbours or friends could be helpful. I was routinely told, ‘there is no *yilynta* in business’. This finding recalls gender analyses of societies in transition; specifically, Molyneux’s (1994) finding that women were, post-Communism, reluctant to work cooperatively.² An exception was Almaz, a 23-year-old widow ‘I would like to join other women . . . and do a large-scale activity. If we were organised, got some training, and supported each other, that would be the way to be successful.’

Women need money for any of the patchwork of activities they employ to survive. Three women had used money to construct kitchens, to cook food for sale as well as home consumption, and to dry out *jebenas* (clay coffee pots) – another traditional craft made by women. Others had spread money across different livelihoods activities, including consumption. Some had used part of their loan to invest in building social relationships: two women had used part of their money to maintain and strengthen their relationships with rural relatives, which suffer when city-dwellers are unable to meet expectations of sending money home. Two older women had used part of their loans to enable them to join the *idir* and *equub* (rotating loan scheme).

The SAC Association offered some – limited – opportunity for women to build skills and confidence. Being invited onto the management committee and given leadership training (only offered at the start of the project) had enabled one woman, Emebet, aged ‘about 40’,³ to challenge her own and her husband’s view of her as a dependent woman:

I was amazed when they selected me, as I was illiterate. I was so happy and proud of making decisions by myself as a woman. However, my husband said, ‘why do they want you?’ I told him, ‘it is not your concern’. He was not happy, he has a superiority complex based on being a man.

Conjit had also found the entrepreneurship training empowering, at least initially: ‘The training gave me confidence . . . I wanted to open a restaurant, so I planned to buy raw materials, fuel, and *akimbalos*’ (straw covers for *injera*). But her sense of power was dashed by the small size of the loan she received: ‘They gave me 150 birr (US\$18.75), and all my dreams were lost.’

Discussion: the empowerment of women as an aim in Kechene

Microfinance has been touted across sub-Saharan Africa as the means to empower women to be autonomous entrepreneurs in a market redolent with possibilities, simultaneously swelling national coffers and making selfless decisions in family budgeting, while challenging gender inequality in their spare time. Yet women members of the SAC Association in Kechene were unable to identify a single livelihood opportunity which would enable them to become so. The sums offered by the SAC Association were sufficient to support women's agency in terms of the conservative – yet obviously all-critical – goal of enabling household survival, but they could not offer transformation, either for livelihoods or gender relations (see also Mohamed, Chapter 86, this volume). Economic realities pushed women to invest in joint activities. When women did invest in independent activities, this was in the absence of any other possibility, and hence no woman earned enough to challenge gender norms seriously. The impact of women's borrowing on their relations with men in their households was seen by women as negligible in most cases. Neither did the project offer women real opportunities to forge and invest in social relationships with each other, as a basis for consciousness-raising, shared livelihood activities and/or political action.

The project was, in fact, actively disempowering for some particularly desperate participants. Resourceful participants can subvert the original aims of development interventions, and some women had effectively treated the funds as a gift from wealthy international donors. Women whose loans had been consumed were never likely to pay it back, and the policing and prosecution of defaulters, while underway, did not seem to have yielded results. Yet for some less brave or more socially conformist borrowers, the result of being forced to misuse the loan was trauma. Wagae, aged 'around 45', told me 'my profit is stress', and, very poignantly, cried when she saw me first, assuming I was there to take her to court.

Lessons from Kechene

Donors need to be more sanguine about supporting women whose contexts do not enable them to act autonomously. From women's own perspective, survival in itself is at stake; and without basic resources, empowerment-as-autonomy is obscenely unrealistic as a project aim. Microfinance from a poverty alleviation perspective is arguably less prescriptive than that informed by feminist empowerment perspectives, because it countenances the idea that empowerment starts through commanding resources, extending the chance that women can make choices that make sense to them.

But microfinance is not the answer for many women in contexts like Kechene. If donors are only capable of swapping one globalised big idea for another, then consideration should be given to cash transfers as a more appropriate response. An idea based on entitlements theory, and developed in contexts of famine, is cash interventions as payment for public works, to buy people time at times of crisis, ensuring they do not further erode their resource basis through unsustainable coping strategies. Kechene is facing such a crisis.

In Kechene, a crucial factor in women's survival is the craftworker identity and economy they share with men. A supportive development intervention would have channelled resources to women for survival, and fostered opportunities to work with women in groups, and with men, to challenge norms about gender roles and power relations,

aiming to improve women's bargaining power with husbands and families. It would be based on an understanding that marriage and mixed households are, as Whitehead and Lockwood (1999) have it, complex and shifting arenas, characterised by both separations and interdependencies. Notions of female independence and autonomy from the marital household could not resonate with women's realities in Kechene.

In the absence of such insights, microfinance projects risk forcing women to use time which they do not possess to pursue activities which at best are a waste of that time, and at worst place them at risk by threatening the marital stability which is so critical to their economic survival.

Acknowledgements

This chapter draws on my PhD thesis 'Livelihoods, poverty and the empowerment of women: an Ethiopian case study', which was awarded at the University of Leeds in 2005. This may be consulted for fuller discussion and references.

Notes

1. I refer to the women's first names because they gave me permission to do so.
2. Ethiopia was under the rule of the Communist Derg regime from 1974 to 1991.
3. Some women only had an approximate idea of their age.

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