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STATES, MARKETS AND SOCIETY – NEW RELATIONSHIPS FOR A NEW DEVELOPMENT ERA

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No Path to Power: Civil Society, State Services, and the Poverty of City Women

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Abstract In focusing on Ain el-Sira, a low-income neighbourhood of Cairo, this article challenges development theorists' ideas that civil society as a development partner is best able to promote women's empowerment, community development and justice. This article contests that development can avoid the machinations of the state or ignore the power imbalances that litter the relationships between state, civil society, citizens and donors! In Egypt, where the state relegates its development duties to civil society, women in Ain el-Sira experience service initiatives which are duplicated, microcredit loans they often cannot afford to repay, and benefit criteria which are strict and limiting. Programmes remain unchanged for years and long-term plans to relieve the burdens of disempowerment and destitution are non-existent. To achieve real gendered justice which provides women with the assets and capabilities to make choices requires citizenship rights. This can only be gained by engaging critically with state and civil society dynamics and challenging the structures that obstruct empowerment.

1 Introduction

The literature on women's empowerment has conceptualised empowerment as an outcome of certain ideal institutional arrangements. Quotas in elected councils will yield political power, access to finance and markets will bring about economic empowerment and the right laws, and rights, education and freedom can liberate the body. But the outcome of an institutional arrangement is never a foregone conclusion. The road that should lead to gender justice can lead its travellers astray. This article considers the path recommended by development theorists and activists that commends civil society as a development partner better able to promote community development, social justice and women's empowerment. Like most formulas, this preconceived idealised remedy has failed to have an effect on people's daily lives and needs. The theory may sound right but in practice, the

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assumption that civil society is a more capable, progressive, democratic, or effective development partner is flawed (Jad 2007; Abdel Rahman 2005; Bayat and Denis 2000; Joseph 1996; Al-Sayyed 1993).

The State is ever-present and ever strong in Egypt. Yet this presence has yet to champion women. Poverty alleviation, income generation, gender awareness, women's empowerment and skills development, are domains in which the state has relegated its duties to civil society organisations (CSOs). CSOs are assumed to be community-based and community-driven, close to the grassroots and able to express their needs, trusted by their clients and able to deliver better quality services at lower costs in a decentralised and therefore more responsive manner. Gender justice has been an item on the long list of community development and poverty alleviation priorities. Accordingly, the role of civil society in realising women's empowerment has been a near given. Civil society can provide basic services for women. They can also advocate on their behalf and help them act collectively or organise locally. While there have been calls to better define what type of civil society or community group can best achieve which intervention, the assumption of civil society as being the catalyst and activist in the process of development and citizen empowerment persists in much of development literature. This bias has percolated into Egyptian national discourses on poverty alleviation. Current initiatives that address poverty and citizenship rights all have a civil society component. The Social Contract Unit of the cabinet is a United Nations Development Programme (UNDP) funded project tasked with marketing the concept of a social contract and monitoring the government's progress towards realising this contract and working towards pro-poor and inclusive growth works with civil society (see www.socialcontract.gov.eg). Poverty reduction strategies and successive *Egypt Human Development Reports* also rely on civil society to implement poverty reduction and citizen empowerment projects (UNDP 2004, 2005, 2007).

This article challenges the assumption that pervades international development policy discourse that implies easy transferability of ideas and ideals, and ignores the fact that politics and development are eternally intertwined. It focuses on the role of CSOs in enabling and empowering women (or not) in a low-income neighbourhood of Cairo called Ain el-Sira. The organisations active in this area have programmes that include gender justice and women's empowerment as either strategic or basic objectives. Some address empowerment as a poverty alleviation strategy, others work with women so as to empower them; both kinds of organisations use the idiom of gender to realise their goals. Both also provide their beneficiaries/clients with an array of similar services and initiatives and both identify poverty as the obstacle and burden that prevents women realising their personal and citizenship rights. On the ground and far away from the centre, the distinctions between civil society and the State become blurred (Joseph 1996). Class stratifications keep service providers, whether state or civil, on one side and beneficiaries on the other. The ideals and objectives of civil

society service providers and activists are dictated by professional and personal considerations in which class identity and ideology play a role. Empowerment for the very poor, this article suggests, is conditioned by the nature of the State, of society and community and by the challenges of implementation and sustainability.

2 Women, state and civil society in Ain el-Sira

Ain el-Sira is a *shiyakha*, or district, located in Old Cairo, or *Misr el Qadima*. It is home to approximately 29,349 individuals and covers an area of 0.71 km². The inhabitants are not exclusively poor, but the area has deep pockets of extreme poverty. Consequently it has been the site of choice for several CSOs that have been active in poverty reduction alleviation efforts there for decades. The area was originally the site of the first low-income housing project in Cairo. Popular accommodations or *Masakin Sha'biya* were built between 1958 and 1960 and comprised of four- or five-storey building blocks for low-income families eligible for subsidised housing. They were gradually sold to their inhabitants as of the 1980s. Adjacent to this nucleus of buildings, private homes began to appear, some of which were connected to the *Masakin*. Other types of dwelling also sprang up in Ain el-Sira during that same period. Little more than urban slums, they comprised shelters built from corrugated iron, wood and mud brick. In some areas these were originally temporary shelters built for earthquake victims and victims of other natural disasters. They have become permanent features of the area, with electricity and running water connected, and they house approximately 1,000 families. Moreover, many of these dwellings have been sold or rented to their current occupants. These sales are informal and unregistered so there is no legal entitlement to their homes.

There are over 12 registered organisations with offices located in and around the study area, some inactive, as well as two community service centres. Other active organisations are located outside the vicinity of the study area. Most of these associations are geared towards servicing the poor and providing philanthropic as well as developmental programmes for families. They are a halfway solution for state civil society animosities. Civil associations that are subsidised by the state, they are best described as the state's representatives in civil society. The oldest was founded in 1975 and is a community development association (CDA), headed by a respected community leader. The association owns large areas of land which it has used for its services and parts of which are leased as shops to micro-entrepreneurs. The CDA runs a kindergarten, a medical centre and sports activities for youth. It receives funds from the Ministry of Social Solidarity (MOSS), *zakat* money and donations, as well as its own revenue from rents on land and property.

There are another ten CSOs in the area, most of which were set up in the past decade. All of them are privately incorporated and funded by private and international donors. They are service providers and not particularly active in the field of advocacy. None are explicitly feminist associations, but all have a gender narrative. Two of these

organisations have an explicitly religious identity by virtue of their names and location in mosques. Another two represent specific interests. The Street Food Vendors Association was founded over 15 years ago with the objective of helping vendors get licences to sell food and enable them to run successful businesses. It teaches hygiene and the basics of supply chains and small business management. The Association originated as a USAID project undertaken by a well-established Egyptian social consultancy office but is now independent. The Association has participated in a number of programmes, some through the Social Fund for Development (SFD) or donors, mostly providing microcredit, illiteracy eradication classes, and health awareness initiatives. It is a participant in the New Horizons umbrella network that provides local CSOs with training in management and finance. The other organisation is the Al-Jeel Centre which was established in 1994 by one of the pioneers in the service of street and working children. The Centre is currently inactive due to the sudden death of its founder. Previously, it undertook research on and services activities in counselling, shelter, support, education and training, as well as providing play areas for street children. It has its own publication and organises lectures and conferences.

Despite the large number of CSOs which provide poverty alleviation and welfare to inhabitants of Ain el-Sira, there remains a profound unmet need among the families. Every CSO interviewed expressed a belief that its work on its own could not make a dent in poverty and need in the area. Yet most associations appear to be duplicating each other's work, in some instances working with the same families. Projects vary slightly with some associations having a clearer target audience and constituency such as the Street Food Vendors Association, but on the whole the majority offer microcredit, some form of training or education and/or direct handouts. As a corollary to these basic programmes, many undertake health promotion activities and a little environmental or human rights/civic rights training. All except the Street Food Vendors Association see women as their primary audience and beneficiaries.

Women interviewed in Ain el-Sira identified these associations most frequently as sources of microcredit. Those interviewed in slums had taken microcredit and used it with varying degrees of satisfaction and endorsement. Some complained of the debts incurred and the need to sell basic household items such as mattresses and pots and pans so as to repay their loans and remain creditworthy. Both men and women have taken loans but there are more such schemes available to women through the local CSOs. Several men interviewed said that the interest rates on microcredit were too high and the credit cycle too short to benefit them. Women put up with these terms, as they consider it to be the only source of credit they have and one of the few avenues to cash that they can access. Microcredit has kept some families afloat but for others has also caused crises and cash crunches. It appears to be a survival strategy for some but a redeemer from poverty for none.

Vocational training and literacy classes have also been offered by many CSOs, but personnel training is less effective than it could be because of market conditions. That is, skills acquired do not guarantee employment. Literacy classes are common but one woman claimed that she had signed up more than three times because ‘... we do it to take the Ramadan food bags and other distributions’. Other women interviewed said that getting the certificate of literacy helped them find jobs as hospital and school cleaners. Street food vendors were frustrated because, despite getting the training and hardware from the association, they had still not been able to secure licences to sell food on the streets. Jobs that are available do not necessarily require the skills offered by CSOs and cannot compete with the lucrative pay of dangerous work (which includes illicit trade in drugs) or with the security provided by government work. Few CSOs offer vocational training that can provide high earnings or sustainable financial security. Meanwhile, women are excluded from skills development and are confined to making veils and headscarves and applying sequins and embroidery for private producers.

The direct hand-outs offered by CSOs and by religious foundations or committees/associations are very small but deemed to be essential by those who take them. 20LE (20 Egyptian pounds = approximately US\$3) a month does little for a family but it is better than nothing. The only criterion for getting these cash transfers is to prove, or rather display, abject poverty. Some families have complained that the slightest evidence of an acquisition, no matter how meagre, is enough to terminate their cash transfers. The women benefiting from these hand-outs, as far as this research project could ascertain, were almost exclusively widows. They are clearly deserving, as they have no male supporters. Individuals in religious organisations expressed doubt as to the eligibility of single or deserted women and heads of households for charity. A woman living with her partner is clearly excluded from their charity.

Despite an admirable level of activity and spending, CSOs have not made a significant difference in addressing the welfare needs of families and communities. The community services provided by CSOs such as environmental upgrading through rubbish collection, street cleaning, upgrading schools, small grants to fix home sanitation, etc. are sporadic and have not proved sustainable. The area is in desperate need of more systematic efforts to address endemic problems such as the sewage and water leakages, the mounds of rotting rubbish and refuse as well as the insecurity on the streets. Whether because of the magnitude of the need or the duplication in provision efforts, the problems of poverty, low capacity, unemployment, ill-health and disability are ever-present. Activists and CSO staff and volunteers have good working relations with the various communities of Ain el-Sira, some knowing their clients well. What they do not have are long-term goals or objectives to sustainably deliver people out of dire need. They view their role as providers of a variety of services, the choice of which is contingent on donor funding and CSO management decisions. One day they may be distributing school clothes or providing school fees, and the next day the task might

be microcredit arrangements or health awareness. All those interviewed nevertheless said that the needs and the scale of poverty were so huge that any service, however small, is appreciated.

All the CSOs about which we obtained details are in compliance with the current association law and have an elected board, annual meetings, proper records and accounting procedures. However, since the law does not make CSOs accountable to their clients, all expressed an understanding of accountability that excludes their clients and is focused only on financial and legal requirements of donors and of the Ministry of Social Solidarity. Some of the smaller less well-funded CSOs also admitted to not having a clear mandate. As is common practice, they list a range of foci to ensure that their licence is not revoked to be free to respond to and benefit from the open calls that donors and larger umbrella non-governmental organisations (NGOs) make to partners in whichever project they happen to give priority. The welfare activities of CSOs on the whole are fragmented and seem to have precipitated dependence rather than to have liberated people from needs. It is fair to say that no welfare actors profess to have poverty eradication, empowerment or independence from charity and hand-outs as an outright or reachable goal.

3 The possibility of empowerment

Over the course of two years a sense of women's everyday lives and challenges began to emerge and demonstrate the weakness of empowerment or justice as merely a civil society initiative rather than a national project. The 'irrelevance' of the services and transfers that women access through these projects and programmes became clear and so did the dominance of these institutions. Life is hard and every bit of help is important. But as long as this help is impossible to secure in a predictable manner it can be no more than an occasional opportunity or perk.

A representative sample of families from Ain el-Sira were surveyed with a tool that aimed to gauge the extent to which families in general, and women in particular, felt that their needs were addressed by CSOs, the state welfare provisions and/or religious organisations. The three sources of assistance in the area:

- The Ministry of Social Solidarity represented by the local Ministry office gives social assistance and insurance payments
- CSOs in the area offer microcredit loans, school fees, cash transfers, Ramadan bags, school needs (books, pencils, bags, shoes), wedding trousseau for newly-weds, health awareness and assistance, illiteracy classes
- Religious organisations and institutions such as mosques and *zakat* committees offer microcredit, school fees, monthly cash transfers, Ramadan bags, school needs, wedding trousseau, food bank distribution, hearse services, health assistance and illiteracy classes.

Each source of assistance has different eligibility criteria. For state benefits, eligibility is confined to three criteria. The first and most prevalent is widowhood and divorce or desertion, followed by disability or chronic ill-health and old age. The other criteria for eligibility concern children and orphans. The amount of these transfers is very small. Beneficiaries claim that the transfers represent less than half and more like one quarter of their monthly expenditure. Elderly women pay their share of family expenditures from these transfers. The cash helps make them less of a burden on their families. Women with pensions are fought over by sons and daughters because they are an asset for the family. Women without pensions face desertion and neglect and become a burden. Elderly men keep their pensions ‘... for their cigarettes!’, as one woman explained. These cash transfers are important because they also bring to the beneficiaries other entitlements such as access to healthcare, the occasional distribution of food bags, blankets, and grants.

Religious institutions have very strict notions of who is a ‘deserving’ person. In focus group discussions with beneficiaries of these institutions *all* the women invited by the CSO were widows. One of the workers confessed that they have difficulty believing that a married woman needs support and said that Islam is clear in identifying widows and orphans as deserving of charity. These benefits were sourced from 12 mosques, two committees and three individuals associated with religious institutions. The procedures for getting these services were described as simple. A person needs to fill in forms and bring in proof of eligibility. A medical examination is also sometimes required. The grounds for eligibility are similar to those of the Ministry and include widowhood, dire poverty, being an orphan, old age, disability or absence of steady income. Fourteen families said they had tried but failed to get help from these institutions. The reasons for failure included absence of formal papers, possession of a television (which was taken as proof that they were not that poor) and the unavailability of the applied for assistance.

For other CSOs, their preference was to support women and children. They use microcredit to help women and impose group discussions or *nadawat* (lectures) for which they pay the women 10LE per attendance to enlighten them on issues to do with civil rights, reproductive health and family planning, women’s political participation and whatever else required by their donors. For example, in one of the qualitative study interviews, women in the slums said that Ramadan bags are tied to illiteracy class attendance. Many were told to get voting cards, one claiming that she had been told who to vote for as well, and that receiving certain benefits was contingent on getting voting cards.

The services were deemed to be satisfactory but unreliable, as CSOs often change their programmes and benefits. Moreover, people complained particularly of the terms imposed on microcredit lending. Families who take from CSOs said that the terms were harsh, the interest was high, the repayment schedule too tight and the amount too small. Borrowing and credit are heavy burdens that women bear in the

course of their daily lives. Women borrow from each other, from money lenders (women not men) and from CSOs.

While the microcredit movement may be a development success story in some parts of the world and possibly in parts of Egypt, the same cannot be said for Ain el-Sira. All CSOs have offered forms of microcredit and lending. Some dispense SFD grants which are used to fix sewage and water supplies but can only be used by people who live in registered premises that they own or have some form of legal title to, or are paying rent to a formal owner. That arrangement excludes practically all slum dwellers who bought their premises from others who did not have the right to sell these shacks in the first place.¹ Other loans are made to women in particular to encourage entrepreneurial activities. But these are the loans that have led to debt and the liquidation of assets. Mattresses, pots, pans, bangles and rings, are typical of the household items and belongings that women can sell to repay debts. The interest on NGO small loans is high. One organisation run by a local parliamentarian gives loans of 500LE over a ten-month period and requires women to repay 30LE every 15 days. Not only is this a high interest rate but the repayment schedule is harsh and unvarying. The women who take loans have to borrow to repay due instalments to the organisation. On this, one woman explained, 'We sometimes go hungry!' Women are torn between the need to maintain their credit worthiness in the eyes of the CSO and the needs of their families and homes. It is a lot to ask of women living under such stress to keep apart their business and private finances and accounts. There are also reports of loan sharks in the area. One woman interviewed in the area is paying off a 5,000LE loan that she made when her husband was injured in a work accident and was made redundant without benefits. She pays an interest rate of 10 per cent a month on the loan and has been paying off the interest for years.²

Women also borrow from each other, from food vendors, vegetable sellers, and from wholesale suppliers. The cycle of debt is relentless and causes friction and fighting. When women borrow from each other they feel constrained in their ability to spend money, enjoy a meal, or wear something nice. If they do, the neighbour or relative to whom they owe money will want to claim it back immediately. CSOs are similarly attentive as to how their money is spent and use threats of credit worthiness and the possibility of excluding women who default on an instalment from future projects and benefits. In recent interviews in the area, all women asked said they had no savings and no CSO in the area encourages savings or supports saving groups. The one loan programme that women found 'enabling' (but not empowering) is one through which they borrow money to buy needles, thread, sequins and material to make and embroider veils and headscarves which are then marketed by the CSO. They go to the CSO offices to sew and embroider and then are paid by the piece. In fact they prefer the security that comes with this arrangement, whereby the CSO purchases the materials and markets the products (and pockets the profits) then pays them for their labour. This limits women's liability and permits them to work when they can and make as much income as they need.

4 Women and work

Because eligibility criteria for assistance favour the unemployed, women will claim that they do not work. It is hard, however, to find a woman in the area who does not work. Like many women all over the world, they are mostly involved in informal low paid and occasional work, for example Sayedda Groppi³ buys broken cakes from an intermediary and sells them to her neighbours and others. She feeds her children with them when they have nothing else to eat. Om Mohamed from Upper Egypt is a widow with two girls getting married and a 17-year-old in vocational industrial training. She escaped her village as she did not want to remarry and have her children taken from her. She lived with relatives and made her living by cleaning. She used to sew, but she cannot do this anymore as she has eye problems. She now works as a cleaning lady in a hospital some distance away. She is illiterate so cannot get a proper contract. She is on medication for three medical conditions: diabetes, chronic back and gallbladder problems. Shadia is 39 and has four children. She trades and rears goats, salts fish, peddles clothes, cleans houses, lends money and frequents many CSO classes and programmes. Some women have tiny kiosks in the slums, others trade in vegetables, some are domestic workers, others are tea ladies in offices, and many do home-based jobs such as crocheting, sealing plastic bags, applying sequins and making headscarves.

CSOs ignore the rights and needs of working women. They hold their ‘awareness’ sessions during the day. They make distributions and visits when women are likely to be at work, and no one has a programme that addresses job security, workers’ rights, or offers private pensions or encourages savings. The theoretical construction of a beneficiary seems to be that of an unemployed healthy female: a rarity in Ain el-Sira, where the real barrier to work is poor health or disability. Injuries from work, fading eyesight, ageing limbs and joints, diabetes, high blood pressure and other chronic conditions not only prevent women from work but they also impose heavy burdens on the household budget. The survey showed a high burden of chronic and serious health conditions and disabilities (over 56 per cent of households). Those lucky enough to have access to subsidised or nominally free healthcare said that they still had to make out- of-pocket expenditures on health.

Conversation on violence came easily when the subject of work was under discussion. When women work they become tired and may not be able to respond to the partner’s requests for sex. Women work for up to 15 hours a day, then have to tend to the needs of their families. Children have to perform some of the mother’s responsibilities, either household chores or helping out at work. But the intimate aspects of being a wife cannot be relegated to kin or kids. This article cannot speak of the prevalence of domestic violence, but can certainly attest to its acceptability among women. ‘Some men do and some don’t’, said Mervat. ‘Some women accept it from their husbands, fathers and sons and some don’t’, she added. Interviewed women accepted that husbands and brothers who are under pressure because they have

no cash or job can become violent. They also conceded that when women work, they are entitled to have their dignity and bodily integrity respected. But if women annoy their husbands or detract from their manhood by being tired, unavailable or snooty, 'then they have a few slaps or punches coming their way'.

These burdens of disempowerment and destitution are rarely addressed by CSOs. They supply certain programmes that are devised according to rather static notions of what justice and entitlements should be and how the poor experience the burdens of poverty. The mere fact that programmes can continue unchanged for years if not decades and that all CSOs have similar tools and messages intimates a problem of relevance and initiative.

CSOs in Ain el-Sira most certainly have a higher level of activity than that evinced by the survey. The Al-Jeel Centre for example is well known for its efforts with children who work. Moreover, many NGOs for women have undertaken a number of highly acclaimed projects in reproductive health awareness and female genital mutilation (FGM) campaigns, issuing voting and identity cards for women, medical services, microcredit and illiteracy classes. They have also engaged in a number of gender empowerment projects to encourage women to fight domestic violence, early marriage and access rights such as social security. But the lack of sustainability of these campaigns and interventions has mitigated their impact.

5 Poverty and power

Poverty and power are intertwined in the account given above of families in Ain el-Sira. Similarly, state, civil society and social services interlace to further complicate the image. In this part of Cairo, poverty and the stress of slum life have created a need for services and support. Families will take what is offered in terms of material support and will also take on the trappings that encase this support. If food bags are contingent on attending reproductive health sessions or illiteracy classes, then women will attend these sessions/classes. If loans require proof of destitution, prayer or other forms of devotion, then this price will be paid. The state seems to be the provider with least requirements. Social protection entitlements rest on criteria of eligibility that are, by and large, clear and consistent. But in all cases, the aspects of poverty alleviation and community development that seek to forge and promote agency, citizenship, rights-based entitlements or gender justice have become routinised and even 'corrupted'.

The limitations of civil society in Ain el-Sira illustrate a larger story from Egypt; one in which the state and international donors have been wrestling over the prerogatives of power. At one point, the state had succeeded in controlling CSOs through restrictive laws, supervision and regulation. Donors have sought to impose ideas concerning the legitimacy, efficacy and progressive nature of CSOs and thus have made much funding contingent on CSO partnerships and participation. The

result in Ain el-Sira has been a disappointment for the families who are neither partners in, nor beneficiaries of, development.

In the midst of such a struggle, should women's empowerment initiatives and campaigns hold on to ideals of civil society and reservations about the state, despite the complications that are precipitated by politics and historical context? To realise a more gendered justice that provides them with substantive assets and capabilities that enable them to make real choices, women need to secure their citizenship rights. As Phillips (2002: 136) puts it, 'Choice depends on substantive conditions'. They need the enabling environment that is secured through state support. If the state is a patriarchal one, civil society will not feminise it through development, but through advocacy and agitation. CSOs cannot facilitate, realise or support women's empowerment through service provision. The supply of cash, transient work opportunities, market spurned skills and credit is a weak band-aid that cannot transform the lives of women and their families. Advocacy and collective action can change mentalities and structures that obstruct empowerment and which halt social justice.

Gender and development must engage with the state as well as with civil society when seeking to realise justice and empowerment for women and their families. Reproducing the patriarchal power relations that shape communities is a sure consequence of an un-critical engagement with the reality of state/citizen/civil society dynamics. The case of Ain el-Sira illustrates the profound power of such reproductions and the complicity of international donors and analysts in funding and promoting disempowerment. Despite the best intentions of all parties, the results bear witness to the importance of grounded, contextualised, and critical engagement with the institutional arrangements that are an assumed infrastructure for citizen empowerment and gender justice.

Notes

- * Some of the interviews cited in this text were conducted by Heba Gowayed and members of the Ain el-Sira research team.
- 1 The shacks that were built as emergency shelters for earthquake victims legally belong to the state and are not meant for sale or subletting. Some families have to leave shacks that they have paid for when council supervisors visit the area. They live on the street for a day or so until the bureaucrats finish their inspection. The families that have built their shacks have done so on land that they do not own so they do not have any legal title over the shack and when they sell it the new owners cannot register this property.
- 2 As reported in interviews conducted by Heba Gowayed for the Ain el-Sira project.
- 3 'Groppi' is the name of Egypt's famous Patisserie.

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