

Livelihoods, Poverty and the Empowerment of Women:  
An Ethiopian Case-Study

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A thesis submitted for the degree  
of Doctor of Philosophy

May 2005

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## ABSTRACT

This thesis interrogates the livelihoods and empowerment strategies of first and second generation migrant women living in Kechene, Addis Ababa, Ethiopia, and considers the role of a microfinance intervention in supporting the empowerment of these women. They are from a craftworking group, described by some as an Ethiopian 'caste'. The thesis starts by conceptualising a model of empowerment which employs both forgotten insights from gender and development scholarship, and recent theoretical work on intersectional identities. Modelling power in this way has important implications for development practice which seeks to support the empowerment of women. In particular, it calls into question the role of awareness-raising training and the existence of 'false consciousness' regarding gender inequality.

The thesis goes on to consider how development policy and practice has engaged with gender equality concerns, focusing on livelihoods and in particular on the role that microfinance interventions can be expected to play in the 'economic empowerment' of individual women entrepreneurs, and the feminist goal of the collective empowerment of women. Women's empowerment strategies in Kechene occur against a backdrop of acute and worsening economic want, which both loosens social ties with rural areas, and mitigates against women in Kechene establishing strong social networks with each other. Social capital is of key importance in women's empowerment strategies. Yet weak social networks, together with lack of markets for women's own-account businesses, and membership of relatively stable crafts-based household economies, leads many women to opt not to advance their strategic gender interests. Instead they continue to invest in the traditional social capital of marriage and family. The thesis concludes that to construct the Kechene findings as a failure - of a donor agency to support feminist empowerment, or of women to engage with agendas of empowerment - would be to conflate the two distinct aims of collective empowerment of women as a marginalised group, and individual empowerment of women whose interests are wider than strategic gender interests. The thesis concludes by discussing some of the implications of the model of empowerment advanced within it, for development policy and practice.

## ACKNOWLEDGEMENTS

First and most importantly, I would like to thank all the women in Kechene who gave me their time and trust during the fieldwork.

I would also like to thank my supervisors, Professor Ruth Pearson and Dr Carolyn Baylies. Ruth has been a mentor and a friend as well as a supervisor. I cannot thank her enough for her wisdom, incisiveness, encouragement and belief in me, even in the days of early motherhood when my mind was very far away from academic concerns. I truly could not have done this without her. Carolyn, sadly, did not live to see this project completed, but still immeasurably enriched both the final result, and my research experience, with her sympathetic and helpful tutelage. I shall always be grateful to her. I am grateful to staff at the University of Leeds for helping and encouraging the research process in various ways, in particular Dr. Ricardo Blaug and Caroline Wise. I would also like to acknowledge the financial support of the Economic and Social Research Council (student award number R00429934428).

Colleagues and senior managers at Oxfam GB have also been supportive of me throughout the research process. Kate Kilpatrick, Kanika Lang, and Ines Smyth have been particularly helpful at various stressful moments, from both academic and practical perspectives. Particular thanks are due to Sarah Totterdell, my line manager during the research period, who championed my requests to take unpaid leave to conduct the research, and to use the office here to write the thesis. Her patience and good humour have been sorely tried, but have not been found wanting. Thanks are due too to Paula Heinonen of Queen Elizabeth House Oxford for kindness, advice, and contact with Dilu Shakela, who helped with material collection in Addis while I was in Oxford.

In Ethiopia, Oxfam staff, including Feleke Tadele and Harriet Dodd, were in at the start of my interest in Ethiopian gender issues, and all at the office in Addis Ababa were helpful in facilitating my access to the archives, and my contact with Daughters of Charity. I thank Sister Brenda Villarin of Daughters of Charity for her willingness to meet and talk to me in 2002, and thank the staff of the old Kebele 18 administrative office not only for talking to me, but also kindly allowing me to use their premises for focus groups in 2002 and 2003. Many people allowed me to interview them in academia and development institutions. In particular, I acquired valuable knowledge from Hana Abate, Meseret Bihonegn, Rakeb Messele, Metshiet Abraham, Melkrist Hailu, Gezahegn Kebede, Emebet Mulugeta, Maiza Ashenafi, and Alula Pankhurst. In addition, the following gave me insights into the workings of local government and civil society institutions: Endazew Ababu, Getahun Aberra, Derebework Fantaye, Berhanu Haile Mikal, Ferdawerk Habte, and Aynalem Yacshelawale.

I dedicate this work to my family, who have taught (and continue to teach) me all I know about the worth of bonding social capital. In Addis Ababa, Tabile, Saba, Temesgen, Tewolde, and the children were endlessly patient and generous while we were living with them. In the UK, my father's inspiring and voracious interest in the world, and willingness to engage with issues new to him, have been matched only by his enormous generosity in giving essential financial support during the final months of writing. My mother's love has taught me many lessons about the interests of women, the need for a room of one's own, and the importance of self-belief.

Final thanks go to my children, Joseph and Ezra, for transforming my life, and to my dear husband Abraham, whose infinite support has made it possible for me to realise this ambition.

## INTRODUCTION

This thesis aims to provide ‘an interrogation of development from the perspective of gender analysis’ (Pearson and Jackson 1998, 1), on the empowerment of women in Kechene, Addis Ababa. This reflects the current widespread policy-level commitment to challenging gender inequality on the part of development organisations, which has its roots in the Women In Development (WID) policy approaches which evolved from the mid-1970s (Tinker 1990; Young 1993; Kabeer 1994; Moser 1989; 1993; Jahan 1995). The commitment continues today via what Chant and Gutmann (2000) have termed the ‘equality’ approach, which focuses on the extent to which women can exercise their capabilities as human beings, as both an end and a means of development (Sen 1999; Kabeer 2003). Yet this new conceptual approach, which emphasises the inherent justice of empowering women as much as it emphasises the need to do so from the perspective of overall human wellbeing and prosperity, has not yet evolved a distinctive development practice. In terms of the everyday business of development at grassroots level, present-day approaches still bear the hallmarks of what Moser (1989; 1993) referred to as ‘efficiency’ and ‘anti-poverty’ rationales for addressing women in development<sup>1</sup>. The focus of this thesis is on women’s agency and empowerment within development practice informed by an anti-poverty rationale; on the ‘fit’ between women’s realities of economic want and social and political marginalisation, and what development organisations think women need; and on women’s own strategies for empowerment, and the uses to which they put development interventions (which may or may not have been planned to have an empowering effect) to further their own ends (Buvinic 1986; Jackson 1996a; Long 1992).

## RESEARCH AIMS

The thesis aims are twofold. First is to contribute to the international body of research which challenges the idea that women’s interests and needs are responded to fully by anti-poverty development interventions. Second is to contribute to knowledge of gender issues in Ethiopia.

To fulfil the first aim, it is necessary to examine the nature of women’s involvement in anti-poverty interventions, and to critique the underlying understandings of development and poverty that inform these interventions. An assumption that involvement in development projects will benefit and ‘empower’ women may stem from a lack of acknowledgement that women’s interests and needs are conceptually separate from the interests and needs of the

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<sup>1</sup> These terms are defined and discussed further in Chapters 1 and 2.

undisaggregated ‘poor’; or from an acknowledgement that some interests and needs *are* separate, but a belief that these can be safely left until the immediate work of poverty alleviation is complete. While state and NGO development strategies focusing on poverty-alleviation and ‘basic needs’ do undoubtedly address various practical needs of women, and the rhetoric of empowerment has been widely adopted, they are often not formulated to respond to *all* the interests and needs of women. A charge often levelled at development interventions is that they fail to understand the whole gamut of women’s practical and strategic interests (Molyneux 1985; 2003)<sup>2</sup>. The research aims to provide context-specific evidence that development interventions need to consider women’s realities and the interests and needs which arise from them *in their entirety* if interventions are to support the empowerment of Ethiopian women. To do this, I set out to assess the extent to which an anti-poverty approach to development in Ethiopia could be said to fail women, omitting to ensure a ‘fit’ between their experience of economic poverty and social and political marginalisation, and the policy options on offer from development organisations.

On the second aim, of contributing to gender analyses of Ethiopia: research which has, as its central concern, the issue of gender power relations into the situation of Ethiopian women is scant, in comparison to the body of work on other African countries such as Uganda or South Africa (Zenebework 2001). There is only one book-length study of gender issues in a rural area (H. Pankhurst 1991), and one focusing on migration into an urban area from a gender perspective (Bjeren 1985). In addition, some excellent shorter scholarly studies are available (for example, Hiyat 1997; Mulumebet 2002; Tsehai et al. 1991; Yigremew 2001; Zenebework 2001), but the overall picture of gender relations in Ethiopia remains incomplete. The comparative lack of gender analysis of the lives of Ethiopian women, men and children is particularly noticeable in the context of the emphasis on integrating gender issues into development research, policy and practice over the period since International Women’s Year in 1975, and a call within Ethiopia nearly fifteen years ago for research to begin to be conducted, in order to provide a foundation for policy formulation to improve the lives of Ethiopian women (Tsehay 1991). A second body of literature helps somewhat to fill in the gaps: this addresses the situation of women who are, or are judged to be, facing particularly acute hardship – for example, sex workers in Addis Ababa or adolescent brides in rural areas – without an explicit critique of the unequal gender relations which are at the root of these issues. Finally, information can be gleaned or inferred from papers and books written about issues including land reform, household food security, or the impact of economic policy on rural and urban dwellers.

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<sup>2</sup> Defined and discussed further in Chapter 1.

There are many possible reasons as to why little widely-available and/or formally-published research focuses on gender relations in Ethiopia. The scarcity of Ethiopian-generated research published at international level, and hence freely available through academic libraries in the global North, is, in this analysis, only partly attributable to the general difficulties inherent in writers from developing countries finding international publishing opportunities (Sweetman 1999). A number of political and economic factors specific to Ethiopia could be argued to be in play. In addition to isolation from the West during communist rule and the liberation struggle (1974-1991), Ethiopia was the only country in Africa to have escaped colonisation by European powers during the nineteenth and twentieth centuries; its closest encounter with European would-be dominators was when it was occupied by Italian forces for six years from 1935 (R Pankhurst 1998). While Ethiopia escaped the extraction of resources, exploitation and cultural annihilation associated with the colonial period, it has arguably missed out on the beneficial effects of cross-cultural exchange, however brutal the conditions in which this took place.

Another speculative reason for a low level of feminist research on Ethiopian topics is the fact that the majority of research from a feminist perspective is carried out by women. While extreme care should be taken not to assume there to be a connection between a political perspective and a particular category of person, empirical evidence shows that it is fair to 'generally assume that feminism is practised by women, and certainly is defined by women's experiences' (Porter 1999, 5). It is not essential to be a woman to have a commitment to changing gender relations (Chant and Gutmann 2000), and not all women have that commitment, but there is nevertheless a clear link between working on gender analysis and personally experiencing discrimination on grounds of gender identity. The extremely low level of education for women in Ethiopia means there were – and continue to be - comparatively few Ethiopian women carrying out research in the country. Just 5% of teachers in universities were women in the early 1990s (UN 1995). In addition, the energies of Ethiopian women intellectuals were to some extent elsewhere during the political upheavals of the 1980s and 1990s; at that time, the national liberation struggle was the key focus of political activity for many educated men and women<sup>3</sup>. Another possible reason for relative lack of engagement of Ethiopian women with international debates and activism around gender inequality is the extreme economic want which afflicts the vast majority of women in the country, resulting in a focus on basic needs rather than political concerns. Zenebework (2000) observes that: 'At a time when most of the world's women were engaged in a multitude of new networks through which they shared new and dynamic ideas regarding changing gender relations and gained self confidence, most Ethiopian women, especially poor rural women, were focused on mere survival of their household' (27).

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<sup>3</sup> Discussed in more detail in Chapter 3.

The isolation of Ethiopia before and during the communist regime is likely to have deterred foreign researchers – and women in particular - from doing micro-level research, since many areas of the country were out of bounds for security reasons (see H Pankhurst 1992, 191, on her reasons for choice of research site). In addition, consciously feminist research by non-Ethiopian women might have been deterred by the relative isolation of Ethiopian women and their concerns from international feminist movements, which have generated a huge amount of research world-wide into women's lives and context-specific studies of gender relations. The international women's movement has been active throughout the last two decades of the twentieth century in using global communications channels to promote change for women across national borders (Pearson 2000), and it is possible that Ethiopian women have, to an extent, been left out of this beneficial aspect of globalisation.

Finally, a lack of applied research into gender issues in Ethiopia demonstrates the fact that development organisations working throughout the world – including academic institutions - have been slow to 'mainstream' gender into their culture, systems and analyses (Jahan 1995), as argued in Chapter 3. They have lacked awareness that 'development will be unsustainable if women are not free to be 'active agents of change; the dynamic promoters of social transformations that can alter the lives of both women and men' (Sen 1999, 189). Ironically, it is in contexts of the most acute poverty and/or political instability that gender issues may be most sidelined by research and policy-formulation. In contexts like Ethiopia, the focus in development is usually on meeting the 'basic needs' of populations, while issues such as equal rights are seen as following afterwards. The idea that gender issues can wait until poverty and conflict have been eradicated has been much criticised by feminists, as a sign of 'male bias' among scientists and social scientists (Oakley 2000) and within the development process itself (Elson 1991). The evolution of the field of gender and development (GAD) has seen a shift from women in development (WID) approaches to those which aim to empower women (Moser 1993), with an awareness of the need to focus on promoting women's rights, and challenging their exclusion from social and economic decision-making, if women's basic needs are to be met (Sen and Grown 1987). Literature on gender and development has conceptualised women's poverty as not only economic, but social and political, in the sense that it is shaped by exclusion from the institutional processes of economic and social institutions (Kabeer 1994).

With this analysis of my two research aims in mind, the link between them can be seen clearly, and the core concern for the thesis emerges: the relationship between inequality and poverty. The following section provides a summary of the key areas of enquiry which arise from this.



## SUMMARY AND SEQUENCE OF KEY AREAS OF ENQUIRY

To understand the relationship between inequality and economic want faced by Ethiopian women, I needed first to develop a model of power as women experience it. I wanted to consider the nature of women's relationship with power, and in particular, to consider where gender inequality fits into women in poverty's experience of economic want and social and political marginalisation. I wished to consider the characteristics of gender inequality as it plays out in social institutions, looking in particular at the nature of (gendered) power within the family and marriage (an arena where development interventions have not often ventured). I aimed to assess how the ordering of roles and relations within the household affects women's engagement with other institutions, and in particular, with the market. The focus of the development intervention studied in the fieldwork is microfinance.

Second, I wished to attempt to use my model of power to gain understanding of Ethiopian women's experience of life in a resource-poor context. As the research progressed and I planned the fieldwork, I found a bridging theoretical concept – social capital - which enabled me to understand this link better. I had opted to use women's livelihoods systems analysis (Sebstad and Grown 1989) to investigate the nature of life in the fieldwork area, and this presented me with the concept of social networks as a source of social capital, one of four forms of capital used in livelihoods (Scoones 1998). Social capital is also used as a concept in some literature on civil engagement (Putnam 1995), women's empowerment (Kabeer 1998), and in literature on the survival strategies of migrant groups (Portes and Sensenbrenner 1993).

Third, I wanted to understand the gap between my own conception of the issues challenging women as individuals, and women's own conceptions of these issues. Did we have similar, or very different, understandings of the relative significance of women's interests as individuals, and women's interests as a collective marginalized group? I wanted to use the model of power that I develop in Chapter 1 to interrogate this question, by examining the impact on gender relations and women's empowerment of specific women's involvement in a specific development intervention. In assessing how women had engaged with the intervention, I wished to understand the place of planned development in women's strategies for maintaining daily life and longer-term attempts to gain space for manoeuvre (Long 1992). I wanted to gain knowledge of the wider economic and social forces that are challenging gender relations in Ethiopia, and to contextualise planned development interventions within this wider context. I envisaged that I would consider the following unplanned forces for change: migration to the city; economic and social issues in an urban location in a context of austerity; HIV/AIDS; and possibly others.

Fourth, it was necessary to find out whether unmet strategic interests existed among women who were participating in the given development intervention, so impeding empowerment. If so, what were they? I was particularly interested in time and workload issues, in particular the reproductive workload; and the existence of domestic violence. If unmet interests existed, how did this affect women themselves, and the development intervention?

Fifth, the research aimed to ask what the understanding of the development organisations supporting the intervention was of the empowerment of women. Had the underlying analysis informing implementation and planning of the intervention integrated gender analysis and a recognition of the specific interests and needs of the women in the population targeted? Did women's participation have practical and/or strategic (Molyneux 1985; 2003) benefits to them, in their view or the view of the development agency? Had efforts been made to assess the impact of the development intervention on women. If they had, what form had this enquiry taken?

Sixth, I wanted to conclude by assessing how far the research offered insights to aid better understanding the nature of the shortcomings of poverty alleviation strategies in development in meeting women's interests and needs, and the dynamics behind these shortcomings.

## **MAPPING THE THESIS**

Chapter 1 addresses the need at the start of the research for a model of power as women experience it. This enables a comparison to be made later of the power relations surrounding women in the research area, and the understandings of power which inform, first, the literature on empowering women through development, and second, the development intervention studied in the fieldwork. The chapter draws on literature on women's interests, together with literature which theorises power and its operation via structure and agency. It uses this as an underpinning for a discussion of women's location in relations of power, and their strategies for empowerment. The chapter argues that much of the literature on the empowerment of women at grassroots level appears to be informed by a flawed and normative unidimensional model of power. It ends by summarising the implications to be drawn from the multidimensional model of power developed in the chapter, and argues that this far better captures the realities of power relations surrounding individual women agents.

In Chapter 2, I turn my attention to the ways in which the political concerns of power and the empowerment of women have been integrated into the policy approaches and practice of development organisations. The chapter begins with a discussion of livelihoods systems analysis, arguing that this is a useful means of analysing women's livelihoods which permits the

political concerns of interests and interest groups to enter the analysis. The chapter then moves into a discussion of different policy approaches to women in development: anti-poverty, efficiency and feminist empowerment. The summary focuses in particular on microfinance. Conclusions are drawn on the potential for each approach to support women to further their own strategies for empowerment, as individuals and as a collective.

Chapter 3 presents a literature review of gender relations in Ethiopia, focusing primarily on regions in the north of the country, and Addis Ababa. In particular, consideration is given to the following forces for change in gender relations: lack of control over resources, in particular land; marriage as a livelihoods strategy in rural areas; women's experience of migration to the city; the limited options open to women of making a livelihood in the city as autonomous producers; and the increasingly obvious threat of HIV, with its characteristic of targeting young and middle-aged adults at the peak of their productive potential.

Chapter 4 offers an account of the research epistemology informing this thesis, together with the research design and methodology.

Chapter 5 offers an account of life in Kechene, Addis Ababa, the context of the fieldwork. It sets out to understand the nature of women's practical interests, focusing on locating women and their households in the continuum between survival, stability and growth suggested by livelihoods analysis. It also analyses the role of different forms of social capital in their livelihoods strategies, in order to ascertain the scope for political action around particular self-identified unmet interests – whether strategic gender interests, or others relating to some other dimension of difference among women<sup>4</sup>. Of particular importance are labour process, time and workload issues, in particular the reproductive workload.

Chapter 6 examines the Kebele 18 Savings And Credit (SAC) project in Kechene, and its impact on the women in Kechene whose lives, livelihoods, and empowerment strategies were the focus of the previous chapter. Using the insights from Chapter 2 regarding the scope and limitations of development interventions informed by an empowerment agenda, this chapter begins by considering the different underlying ideas and beliefs about power, women, and household poverty which underlay this project. It considers the extent to which planning, implementation and evaluation of the intervention had integrated gender analysis and a recognition of the specific interests and needs of the women in the population targeted. After this, it shifts focus to discuss the fieldwork findings, to enable women in Kechene themselves to assess the role of the project in supporting or undermining their livelihoods and empowerment strategies. This chapter uses the model of power developed in Chapter 1, and the insights into development

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<sup>4</sup> See Chapter 1 for a definition and discussion of dimensions of difference.

practice from Chapter 2, to interrogate the impact of the SAC project on women's lives. It attempts to understand the place, and overall significance, of this particular development intervention in women's strategies for maintaining daily life and longer-term attempts to gain space for manoeuvre (Long 1992). The impact on women's livelihoods of participation in the project is surveyed, together with associated changes in gender power relations in decision-making and other areas. Of particular importance to women's empowerment strategies are the incidence of domestic violence, the existence of livelihoods options outside marriage, eroding social capital due to poverty, and the growing morbidity and mortality in Kechene, as an outcome of the HIV pandemic.

Chapter 8 concludes the thesis with a discussion of the additional insights offered by the fieldwork to the vision of power and the empowerment of women laid out in the earlier theoretical chapters of the thesis. It argues that there are serious limitations in advancing overtly political agendas of feminist empowerment and equating these with the empowerment of women at the grassroots. To meet the interests of women facing complex disadvantage shaped by multiple dimensions of difference, struggling every day amidst acute economic want, a less prescriptive approach to empowerment is needed which makes much stronger links between women's practical and strategic interests. To conclude the thesis, the chapter shifts the challenge to development practitioners to develop interventions informed by this perspective, and suggests some considerations which might help them to do so.

## **1: MODELLING WOMEN'S EMPOWERMENT**

*'[Power] accrues to those who control or are able to influence the distribution of material resources, knowledge, and the ideology that governs social relations in both public and private life'* (Batliwala 1994, 129).

*'For different classes and groups of women the meaning of political participation differ[s]'* (Molyneux 2003, 39).

This chapter aims to develop a conceptual model of power, and suggest some insights into what the empowerment of women might be. Later, the Kechene intervention will be tested against these. The model emerges from an essentially political starting point, by employing the concept of women's interests (Molyneux 1985; 2003), informed by an intersectional understanding of the array of different relations of power and domination which shape the location of individual women. It begins by interrogating the structural inequality within which women live their lives. It then moves on to consider the question of women's agency within this structure. The chapter focuses in particular on one aspect of the power structure (the institution of the household) and one aspect of agency (the question of awareness of interests), since both of these are particularly important for understanding women's experience of power and powerlessness. In addition to theory of power and interests, the chapter draws on literature from writers on feminism and gender and development. Their insights into power and gender relations are useful to the thesis in enabling understanding of the policy and practice of development organizations (the focus of Chapter 2). Here, I highlight areas of their analysis in which they are in harmony with, or discordant with, the model of power and ideas of empowerment which emerge in this chapter, and consider the extent to which each analysis is potentially helpful to the concerns of the thesis. The chapter ends by distilling six insights from the previous discussion, and concludes that an intersectional model of power is the appropriate one to adopt in this thesis.

### **MODELLING STRUCTURES OF POWER**

Power is a 'description of a relation of people to each other within social systems' (Wright and Nelson 1995, 8). The ways in which this relation has been described vary according to the political

stance of the commentator, and his or her view of the nature of the two foundational concepts of structure and agency, and the interplay between them.

### **Unidimensional models of power structures**

Lukes' influential model of power and methods employed to enforce relations of domination between classes (1974), focuses on power as expressed in hierarchical structural relations of dominance and sub-dominance. Various aspects of Lukes' model are important to my argument in this chapter. Lukes' vision of power-over is inherently negative, because it is authoritative in nature<sup>1</sup>, based on structural relations of power which emanate from primary or secondary dimensions of difference between individuals<sup>2</sup>. Thus, social relations of dominance and sub-dominance exist between groups whose identity is defined in binary terms<sup>3</sup>, as the powerful and the powerless. Lukes' only envisaged option to challenge structures of oppression is by revolution.

Lukes's model is 'three dimensional' in that it features three ways in which power can be exercised, in challenge to pluralist notions that power is exercised solely through the overt exercise of power. This means questioning ostensibly democratic decision-making, in which all parties appear to have an equal chance of winning the debate. But he moves beyond the earlier critiques of this liberal view of power, (for example, Bachrach and Baratz 1971), seeing them as merely identifying the second of three ways of using power. Lukes adds a third dimension by pointing out

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<sup>1</sup> While it may be authoritative, and hence coercion is a possibility, there are scenarios in human life in which power-over is exercised benignly. Some actors legitimately have a duty of care for others: for example, a parent's care for a child. This construction of a fully capable individual caring for one of diminished responsibility is often wrongfully used to justify male power over women within the household, and render this socially acceptable. However, surely what is wrong in this case is the depiction of women as incapable minors, rather than the intrinsic relation of benign authority of one person over another (though Matthaei 1996 suggests otherwise: 'Parenting practices – in particular authoritarian parenting - prepare children for participation in our undemocratic political and economic institutions' (35).

<sup>2</sup> While biological difference between women and men is categorized as a primary dimension of difference, gender identity is a secondary dimension of difference, which is therefore not only different in different locations, but open to change. Dimensions of diversity have been conceptualised as falling into two categories: primary diversity and secondary diversity. Primary diversity arises from characteristics that people cannot change: sex, race/ethnicity, age, physical abilities/qualities, and sexual orientation (see [www.inform.umd.edu/edres/Topic/Diversity/Reference/diversity.html](http://www.inform.umd.edu/edres/Topic/Diversity/Reference/diversity.html), cited in Sweetman 2004, last checked 3 May 2005). Secondary diversity arises from characteristics which are not physically predetermined, and are therefore the result of social, political and economic factors. They can therefore be changed. They include people's class, religion, nationality and place of residence, educational background, marital status and position in the family. This distinction between sex as a primary dimension of difference, and gender as a secondary dimension of difference which can therefore be changed, is a feature of gender and development thought which is reflected in both gender training (Kabeer 1991; Williams et al. 1995), and in gender planning (Moser 1989; 1993; Young 1993).

<sup>3</sup> Sometimes there are more than two terms to describe differences: if you are describing someone in terms of their religion, obviously many different religions exist. However, these sets of terms are frequently used in a political context in which one group – for example, Christian – is posed as the opposite to all others, which are then defined in a negative sense – for example, 'non-Christians'.

that groups in society can exercise power over other groups through thought control, so that the dominated group may not be aware of its subordination<sup>4</sup>.

Lukes' use of the word 'dimension', it should be noted at the start of my thesis, is distinct from the usage of the term in my own analysis in this thesis. I use the term 'dimension' to distinguish between analyses which focus on power exerted by a distinct social group over an 'opposite' group, and an analysis of power which attempts to understand the power relations which arise from the intersection of multiple dimensions of difference between individual people (defined in the second footnote in this chapter). In this sense, I argue that Lukes' model of power is unidimensional, as it envisages a single relation of power between capital and the proletariat. A similar unidimensional analysis of power informs liberal feminist approaches to women in development, dubbed equity approaches by Moser (1989; 1993)<sup>5</sup>. The analysis underlying the equity approach has its roots in a liberal understanding of women's plight in developing countries as emanating from gender inequality only, with no accompanying critique of race and class relations which would suggest a more complex, multidimensional model of power.

Gender and development writers informed by a socialist feminist perspective have drawn on ideas employed by Lukes in aspects of their discussions of the empowerment of women. For example, the concept of 'power-over' particular individuals or groups<sup>6</sup>, used widely in writings on women, power and development (for example, Kabeer 1994; Rowlands 1997; Townsend et al 1999), is clearly structural domination in the sense Lukes described it; Kabeer<sup>7</sup> expresses 'power over' as follows: the 'capacity of some actors to override the agency of others... through... the exercise of authority over the use of violence and other forms of coercion' (Kabeer 2003, 172). Another example is the depiction of women's oppression in some feminist literature as essentially

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<sup>4</sup> Lukes' view is in contrast to Gramscian ideas of hegemony in that Gramsci sees power relations as manipulated by intellectual leadership: 'the starting point for Gramsci's concept of hegemony is that a class and its representatives exercise power over subordinate classes by means of a combination of coercion and persuasion' (Simon 1991, 22).

<sup>5</sup> Moser's typology of different approaches to gender concerns in development is as follows: welfare, equity, anti-poverty, efficiency, and empowerment. The original focus of mainstream development was transferring Western models of development to developing-country contexts; women's needs were interpreted as issues of welfare (Moser 1989; 1993), and considerations of gender roles and relations reduced to a concern to 'domesticate' women as good wives, mothers, and consumers (Hansen 1991). The second of Moser's approaches, equity, is discussed in this chapter. The third and fourth approaches, efficiency and anti-poverty, reflect the way in which mainstream development organizations have 'mainstreamed' gender (Jahan 1995), and this process is the central concern of Chapter 2. Critiques of these approaches are to be found in Chapter 2. Moser also argues that an empowerment approach exists, which she identifies as having evolved in response to the challenges of women from developing countries to allow them to shape the development agenda, based on their own self-identified priorities. This, too, is considered fully in Chapter 2.

<sup>6</sup> Obviously, power over other non-human or animate forms of resources is not inherently negative, but necessary in order to exercise agency, as discussed later in this chapter.

<sup>7</sup> It should be stressed that Kabeer does not see structural power as unidimensional, as will be discussed in more detail later in this chapter. However her description of its nature is useful here.

attributable to gender-based oppression<sup>8</sup>. This harks back to Lukes' (1974) understanding of power as a limited commodity exercised in a zero-sum game of domination of one group over another.

Some theorists on gender relations also echo Lukes' views regarding the operation of what he terms the 'third dimension' of power, which obscures awareness of exploitation and inequality between classes. Opinions differ on the question of the extent to which women are conscious of their subordination to men (Papanek 1990; Sen 1990; Kabeer 1994; Rowlands 1997; Townsend et al 1993; Wieringa 1994). Townsend et al (1993) point out that the existence of unequal power structures can be seen playing out through agency exercised by: '... open force, or through hidden, even unconscious processes' (Townsend et al 1993, 43).

The solution proposed to class inequality by Lukes (1974) is revolutionary action. Since power is absolute domination in a zero-sum game, revolution is the obvious response. This view is not reflected simply in feminist literature theorising women's empowerment in developing country contexts. Certainly, collective action is seen as essential in ending the structural subordination of women to men (Batliwala 1994; Kabeer 1994; Rowlands 1997; Townsend et al 1993; Wieringa 1994). Individual women must first be made aware by the collective of their interests as women in fighting for emancipation from the structural subordination which hampers their ability to exercise agency. Secondly, they must engage in this fight. However, the fact that gender relations are played out not only in public institutions but within the 'private' institutions of the household, family and marriage would suggest that if revolution is the only answer, a separatist philosophy of living without such relations would be appropriate.

In practice, the gender and development literature does not go down the radical path of recommending living separately from men. It rather reflects, after Giddens (1976; 1979; 1985), a rather different relationship between structure and agent – that is, that the relationship of structures of power to individual agents is iterative. This suggests the possibility of reform or subversion within existing oppressive structures. Giddens observes that structures operate through the agency of actors who possess 'authoritative resources' (Giddens 1979, 437) – that is, the right to determine the principles of distribution and exchange of economic (allocative) resources. These include 'not only material resources, but also the various human and social resources which serve to enhance the ability to exercise choice' (Giddens 1979, 437). These understandings of power suggest that extending women's agency is the pathway to challenging structural subordination, but that this does not necessarily require revolution. A further insight from Giddens is that he 'attributes to the

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<sup>8</sup> For a critical discussion of this tendency, see Pieterse 2003.



individual actor the capacity to process social experience and to devise ways of coping with life, even under the most extreme forms of coercion' (Long 1992, 22). This re-casts women not as passive victims of oppressive power structures, but as agents of their own destiny even before power structures are reformed or overthrown.

It is clear from the last paragraph that, when reviewing ideas of power structures as they impact on women, it is essential to focus on household, marriage and family. Women's emancipation is commonly seen as required to start in intimate relations of marriage and the family, since the household is an institution in which 'power... is unlike any other form of power' (Kabeer 1994). Sen (1990) outlines, in his model of co-operative conflict within the household, how different the institution of the household is from bureaucracies. Ideas of the household as an institution which resembles a bureaucracy, in which rational actors and aware of, and further, their own best interests, which emanate from New Household Economics (Ellis 1998), are blind to the truth that intra-household relations are ordered not just around gendered roles, but gender power relations, intersecting other relations of inequality based on age and other aspects of identity. The household is distinctive as an institution, in part because of its overtly 'gender-ascriptive' social roles (Whitehead 1979, 11). These position individuals differently in relation to power and hence to resources, according to gender, age and marital/familial status. Social constructs like marital status and seniority have been recognised as critical in determining roles and status in African societies (Warner, Al-Hussan and Kydd 1997). This is a fundamental constraint on livelihoods strategies of women, since it means they cannot make the rational choices beloved of neo-classical economic theory as regards their livelihoods; rather, gendered ideologies of women's work and men's work act as a constraint on the livelihoods strategies of both sexes.

In comparison, the existence of gender-based structural discrimination against women in other institutions of state, market and community is agreed to be less obvious – although it exists in all institutions (Goetz 1995, Kabeer 1994). The gender division of labour, which has its ideological roots in family relations of production and reproduction, reproduces power relations in society as well as patterns of labour allocation. Roles in these institutions are shaped just as profoundly by gender ideologies, but the rationale for this process is the prior gender-ascriptive roles assigned to women and men within the family and household.

There are various perspectives on the extent to which the household is capable of reform. In addition, as will be shown in later in this chapter, there are different views on the extent to which individual women can exercise agency to challenge the gender structure of constraint in this arena.

They are widely seen as requiring the support of other women to do so, creating ‘bridging’ social capital to end the isolation of particular individuals within households, and enabling them to challenge the ‘bonding’ variety of social capital (Woolcock and Narayan 2000), which is represented by women’s marital, maternal, and other gender-ascriptive relationships (Whitehead 1979). The idea that the empowerment of women comes about by gaining the possibility of attaining autonomy from male-headed households (discussed in more detail later in this chapter) suggests that, like Lukes, many feminist writers consider the idea of the first dimension of power – democratic decision-making – to be a fiction, rather than an attainable reality. Of course, women are not depicted by feminist writers passively awaiting rescue from household-level domination from outside actors. In fact, they are resourceful agents who exercise various strategies to enable them to chart a path as best they can. The literature on this is surveyed later in this chapter.

In contrast to the idea of women’s autonomous citizenship or entrepreneurship as the only way to challenge structural domination in the household, Kabeer implies her belief that the institutions of marriage and the family can be reformed in her observation (1998) that some households already contain elements of co-operation. It appears that the first dimension of power, playing out in transparent and equitable decision-making, should not be rejected as a fantasy but could potentially be attainable – just as a democracy is attainable at state level. Kabeer (1994) depicts power-over as it plays out in human institutions as more complex than a simple exercise of domination, and suggests that, where it exists, domination could possibly be transformed into a more democratic *modus operandi*, for example through women’s political participation (2003). Kabeer argues that ‘all forms of struggle against the arbitrary exercise of power by those in a position of authority... contribute to the struggle to expand democratic space’ (Kabeer 2003, 190).

Kabeer’s understanding is, I will argue, the outcome of a realisation that substituting liberal unidimensional gender analysis for unidimensional class analysis à la Lukes (1974) is inadequate to conceptualise power and women’s empowerment. What is needed, instead, is consideration of the complex intersectional structural relationship between gender-, class-, race-, and other dimensions of difference.

### **Challenges to unidimensional models of structures of power**

Gender and development theory, as a strand of structuralist feminist thought, reflects the rejection of unidimensional liberal feminist understandings of power as it impacts on women. It is a more grounded, materialist feminist, formulation of power relations surrounding women. As suggested in the previous section, gender and development theory highlights the interplay between three

structures of constraint - race, class and gender – which are seen as having produced particularly challenging and painful locations for women in poverty in developing countries over the course of the last two centuries (Kabeer 1994; Brewer, Conrad and King 2002; Pearson and Jackson 1998; Kabeer 1994; Young et al. 1981). Gender and development has its roots in the research of second-wave socialist feminism, which linked analyses of gender subordination to those of the subordination of the proletariat and peasantry to international capital. This work critiqued liberal ‘women in development’ (WID) approaches in development as inadequate to meet women’s complex gender, race and class interests (Elson and Pearson 1981; Young et al. 1981). This critique should have done away with ideas about power and the empowerment of women based on unidimensional understandings of power, but, as argued in the previous section, *de facto* these still seem to be very much present in the writings of some theorists.

Another challenge to unidimensional understandings of power as women experience it came from the growing evidence from feminist anthropologists regarding the cultural specificity of gender relations which, while almost universally founded on ideas of male superiority, varied very much in terms of the expression of this and the associated gendered divisions of labour. Liberal feminist views of gender inequality understood this to arise *solely* from the interplay between the biological difference of sex, and the gender roles associated with this biological difference, which vary across cultures, time and geography (Moore 1994). Feminist anthropology has, from the 1970s, been deconstructing undifferentiated notions of Third World women (Johnson-Odim 1991). Detailed and context-specific accounts have been offered of the vast differences which existed in gender relations in different locations, while theorising similarities in the contracts – conjugal and otherwise – which structured particular expressions of unequal relations between women and men (Moore 1988; Whitehead 1984). This has challenged the imposition of “outsider” interpretations’ (de Groot 1991, 108) of gender relations in developing countries – that is, a portrayal of men in developing countries as uncivilised savages and women as passive victims of male dominance, who require rescue from their menfolk, and domestication (Hansen 1992) by Western development agents.

A third type of challenge to the idea of gender power relations as the only ones facing women overlapped with the two preceding it. This came from post-colonial scholars, highlighting the ways in which race relations shaped women’s experience of global economic and political development and change. The concern of liberal feminism to focus on gender-based subordination as the primary – or only – axis of difference (Johnson-Odim 1991), and the limited possibilities that this analysis has for social change, came under attack. Undifferentiated notions of women’s interests lead to

policymakers ignoring or overriding these (Kabeer 1994), or focusing on meeting them in a way which furthers liberal feminist goals. The tendency of equity approaches to women in development to focus on legal redress to remove discrimination against women as a social group (Jayawardena 1986), rather than focusing in addition on the additional cultural, social, and economic factors which disadvantaged different groups of women, was critiqued by an analysis (Johnson-Odim 1991, Wieringa 1995) which argued that racism was inherent in second-wave feminism which had grown up in North America and Europe during the 1960s and 1970s (Ramazanoglu 1989, Mohanty 1991)

While the essentialism of these critiques should not be ignored, (since these writers fail themselves to acknowledge difference within the ranks of ‘Western feminists’), they contain insights which move the debate on women’s experience of subordination closer to an analysis which reveals the multiple causes of this. They suggest that strategies for advancing women’s interests need to be founded in an understanding of the differences which exist between them, and the ways in which these differences affect not only women’s experience, but their freedom to act, and the interests they perceive. These critiques are generally accepted by gender and development theorists, so it is ironic that some writers on strategies for the empowerment of women through planned development do not focus sufficiently on dimensions of difference beyond gender in their accounts of the empowerment of women living in poverty in particular developing country contexts<sup>9</sup> (see for example Wieringa 1994; Rowlands 1997). This lack of attention results in writers who have a clear commitment to addressing gender inequality in developing country contexts, and who would be highly likely to reject liberal feminist views as reductive and inappropriate in such contexts, in practice producing analysis which perpetuates the idea that the empowerment of women depends solely on reforming or overtly challenging their relations with men. While gender and development theory correctly rejects unidimensional understandings of power surrounding women, policy and practice lags behind<sup>10</sup>.

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<sup>9</sup> A focus on ‘poor women in Ethiopia’ does not sufficiently address questions of race and class, let alone enable consideration of other dimensions of difference. Yet, of course, these dimensions of difference are present within and between the households, villages and sub-regions which are the level of focus of grassroots development activities for whom models of empowerment are developed.

<sup>10</sup> My suspicion is that this policy- and practice- related problem stems in the main from the institutional realities of the ‘gender mainstreaming’ experience in development organizations, and shortcomings in gender analysis tools used on the ground, rather than a lack of awareness on the part of gender and development policymakers and practitioners (just as the failure to address men and masculinity in gender and development reflects an anxiety that resources intended for women will be spent on men – see Sweetman 2001). These institutional and conceptual realities, which derail good theoretical analysis, are discussed further in Chapter 2.

### **Intersectional models of structures of power**

Further valuable insights into the complex ways in which women's locations are created through multiple powers relation interacting with each other have been provided in the past decade, by feminist economists and others (Brewer et al. 2002; Crenshaw 1994; Folbre 1994; Matthaai 1996; McCall 2002). In this brief discussion I focus most on the work of Folbre, since she provides the most complete proposition about the nature and workings of intersectional power structures.

Folbre stated that her motive for developing an intersectional analysis of power was to respond to the demands of the kinds of critiques discussed in the last section for a 'more historical analysis of social structures' (Folbre 1994, 60), which includes attention to the 'common identities and interests that are conducive to collective action' (ibid., 51). Folbre suggested that women's location in relation to power comes about as a result of the interaction between multiple 'structures of constraint' (ibid.). Folbre stated that she chose to use the terminology of 'constraint' rather than 'power', in order to convey 'the complex relationship between agency and structure... [and the fact that] the formation of collective identities and interests... have as much to do with affinity within groups, as conflict among them' (Folbre 1994, 54). Structures of constraint were defined by Folbre as 'sets of asset distribution, rules, norms and preferences that empower given social groups' (ibid., 51). These locate women within 'certain boundaries of choice, but do not assign individuals to a single position based on ownership of productive assets' (Folbre 1994, 51). They are the site from which women develop their livelihoods strategies, negotiating the resources they require to live from the institutions of household, community, state and market (Kabeer 1994).

Folbre suggested that structures of constraint exist in relation to each aspect of women's identity (ibid., 52). While gendered structures of collective constraint create shared interests for women, women share other categories of interests with men. Folbre suggested that: 'women have some similar assets (their reproductive and sexual endowments), are subject to similar rules (many rights and responsibilities are gender specific), are governed by similar norms (such as ideals of femininity), and express some similar preferences (such as enjoyment of caring relationships)' (Folbre 1994, 55). Yet even these shared interests do not necessarily create shared needs for women, whose biological capabilities or gender identity may differ from what is perceived as the norm in any particular context, due to factors beyond their control (for example, age vis-a-vis the ability to give birth), or factors associated with their own choice (for example, the rejection of cultural norms). Because of this, Folbre suggested that 'membership in the given group called women is the product of a loose configuration of [the] different structural factors of biological sex and gender attributes' (ibid., 55). The gender structure of constraint is defined by men's possession

of greater economic assets by men, male possession of authoritative resources of law and social rules, and on cultural norms and preferences ‘that are related to the constitution of gender itself... [validating] male domination and assign[ing] women primary responsibility for the care of children and other dependants’ (ibid.).

However, the fact that ‘people occupy multiple, often contradictory positions, because they belong to multiple groups’ (ibid., 51) means women’s location in relation to power is shaped not by the gender structure of constraint alone, but by this as it intersects with all the other structures of constraint arising from an individual woman’s identity. An analysis of intersectional power, identity and location enables an understanding of women as agents, who can actively strategise within their structural context to prioritise and further particular interests arising from membership of different groups. ‘A structure of ... constraint ...fosters group identity and creates common group interests... these four categories of constraint [asset distribution, rules, norms and preferences] work in concert, shaping the potential for co-operation and conflict’ (ibid., 57-58).

Folbre echoed insights into unconscious internalised power relations as theorised by Lukes (1974) and feminist writers on power cited earlier in the chapter in her comment that structures of collective constraint ‘generate patterns of allegiance and encourage forms of strategic behaviour based on social constructions of difference...a crucial aspect of this ... is the joint emphasis on identity and interests... *agents do not rely entirely on instrumental calculations, but are also bound by allegiances that feel entirely natural to them*’ (Folbre 1994, 57-8, my italics). Structures of constraint govern people’s lives via feelings of loyalty and natural allegiance, and the experience of co-operation as well conflict (echoing Sen’s analysis – 1990 – of the household, discussed later).

Women’s location at the intersection of these different structures of constraint has been dubbed a ‘configuration of inequality’ by McCall (2002). I adopt this term for use in this thesis, rationalising that it usefully reminds one of the fact that an intersectional analysis is being employed. However, it should be noted that in my view the term is unfortunate in two respects. First, it implies a primary or sole focus on the concerns informing the equity approach to women in development (Moser 1989): that is, the problem is women’s social and political inequality, and the solution is legal redress. In fact, configurations of inequality are as economic in nature as they are social and political, and in that sense they are just as much configurations of poverty and deprivation<sup>11</sup> as inequality. Second, the term implies a fixed sub-dominant position of power vis a vis others. In fact, a key aspect of intersectional analysis of power is that while all women are in the sub-

dominant group in relation to the gender structure of constraint, other aspects of their identity may confer membership of dominant groups. It is the interplay between these different identities which shapes women's capacity to act, and causes difference and unequal relations of power to arise between women. Configurations of inequality are also dynamic in that the meaning of a particular intersection of identities differs according to time and place. As feminist anthropologists demonstrated, context is as important as membership of different groups in shaping women's power. Different structures of constraint have different effects on individuals who may share a dimension of diversity, but are located in particular temporal and geographical contexts; these determine gender relations, and shape women's chances of challenging inequality (Young 1993).

Folbre confirms that the structures of constraint are economic, political, and cultural in nature, and overarch modes of production and social institutions: 'A structure of constraint is not defined by what it governs, or the site where it exerts most influence. It spans production and social reproduction, the market, the factory, the family and the state. Its defining characteristics are the kinds of collective identity and interests it fosters' (Folbre 1994, 59). Of the institutions Folbre mentions, the household needs to be highlighted as a key institution for the gender structure of constraint, reflecting earlier discussions in this chapter.

In the next section, the chapter moves to a discussion of women's agency, using the insights gained from the models of power structures discussed in this section.

## **MODELLING WOMEN'S AGENCY**

The discussion of women's agency that follows begins with Molyneux's analysis of women's interests, making a distinction between women's strategic and practical interests (Molyneux 1985; 2003). The discussion of interests is a fruitful opening for subsequent discussions of the question of empowerment (Kabeer 1994), because it enables the notion of empowerment to retain its political edge<sup>12</sup>. Empowerment should be understood not as a neutral, technical process of delivering development, but as a political activity coming 'from below' (ibid., 223) to further women's interests in social, economic and political change. The work of various authors on the empowerment of women is discussed in this section, with particular use of the writing of Kabeer (1994; 1998; 1999; 2000; 2003), Moser (1989; 1993) and Rowlands (1997).

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<sup>11</sup> Thanks to Ruth Pearson for her wording here.

### **The practical interests of women**

Molyneux suggests that 'practical gender interests' (2003, 44) exist arising from the 'concrete conditions of women's positioning within the gender division of labour' (ibid.). I see difficulties with the concept of practical gender interests, since the wording of this term may lead to confusion: since Molyneux conceptualizes women's gender interests as a sub-section of women's interests in relation to her discussion of strategic interests (discussed later in this section), readers may infer that practical gender interests are, similarly, a distinct sub-section of a wider category of practical interests. Yet a sub-section of practical gender interests could only be identified if it were possible to conceive of other interests facing women in daily life which are not associated with their gender identity and role in any way; that is, if aspects of women's condition (Young 1993) were 'gender-free'. Only then could practical gender interests be discerned to exist. If we subscribe to the model of intersectional power structures posited earlier, we subscribe to the view that all possible locations of women – that is, women's configurations of inequality, and hence the interests which arise from these - arise from intersectional power relations. I think, in fact, that this is Molyneux's own understanding also. I infer this from her statement that it may be impossible to conceive of a distinction between a practical class interest and a practical gender interest: 'it is, for obvious reasons, poor women who are so readily mobilised by economic necessity. Practical interests, therefore, cannot be assumed to be innocent of class effects' (2003, 44)<sup>13</sup>.

Second, intersectional analysis of difference shows us that, within one location at one time, other aspects of difference between women intersect with gender identity, leading to women experiencing the demands made on them differently depending on age, class, and marital status. This analysis would therefore confirm Folbre's insight that women live their lives within a 'loose configuration' of structural factors. The comparative 'tightness' of the concept of practical gender interests, with its inference that (like strategic gender interests, discussed later) women's practical gender interests can be understood inductively by outside observers - is incompatible with this formulation.

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<sup>12</sup> As Pieterse (2003) argues, this political edge has been dissipated in much contemporary discussion of the notion of empowerment.

<sup>13</sup> Molyneux's point that analysing women's practical interests depends upon understanding economic issues as a core determinant of their experience, and hence their interests, is echoed by Banderage (1984) in her assertion that 'We need to draw our theoretical assumptions from wider experiences - from women, yes; but not only from white middle-class women, but also from poor Third World women; not only from advanced capitalism, but also from dependent capitalism in the Third World.' (Banderage 1984, 507).



With these points in mind, this thesis uses the term ‘practical interests’ – in line with Folbre’s (1994) analysis, all practical needs perceived by women emanate from practical interests which emerge from their positioning in relation to intersectional power relations (see also Crenshaw 1994).

What are the implications of changing the construction of ‘practical gender interests’ to my usage of ‘practical interests, imbued with gender, intersectionally derived’? I do not envisage that a parallel change in terminology is needed with regard to the discourse of practical gender needs (adopted in Moser 1989 as a planning concept). With Young (1993), I would suggest that the practical *needs* of women would include a sub-section of practical gender needs – that is, there are tangible and intangible needs for resources to assist women in delivering goods to themselves and their dependents in line with the gender division of labour. But I would suggest that if practical interests are understood to be intersectionally derived, there are implications for political action. First, strategies for addressing practical interests cannot be assumed to lead seamlessly to strategies to promote strategic gender interests. Instead, these strategies may lead to strategies to promote other strategic interests which are seen by women as more of a barrier to satisfying their practical interests. This is discussed further in the next section. Finally, the attainment of practical interests may in fact occur either through politically conservative strategies of appeasing the powerful in order to reap a reward, and/or through strategies which act *against* women’s strategic gender interests (points of interest to theorists including Kandiyoti 1988, and Longwe 1995).

### **The strategic interests of women**

Molyneux (1985; 2003) draws a distinction between women’s interests, and women’s shared ‘gender interests’. The wider category ‘women’s interests’ is conceived by Molyneux (1985; 2003) as comprising an individual woman’s gender interests in addition to other sets of interests, derived from her membership of other social groups. Critically for discussions of the empowerment of women in Kechene, the focus of the fieldwork, Molyneux asserts that women’s oppression does not primarily arise from gender relations, but, rather, is ‘multicausal in origin, and mediated through a variety of different structures, mechanisms and practices, which may vary considerably over space and time’ (Molyneux 2003, 42). Molyneux postulates that women’s shared strategic gender interests are a sub-set of their interests. These are the interests which go unmet in states which take the interests of male subjects as a proxy for the interests of entire populations, resulting in what Jonasdottir termed ‘the development of sex/gender into a specific, historically relevant

“cleavage basis”<sup>14</sup> in society’ (Jonasdottir 1988, 53). The interests women share as sexed and gendered members of the social category ‘women’ are referred to by Molyneux as ‘women’s gender interests’, and it is meeting these which is synonymous with removing the gender structure of constraint from society, or bringing about a state of gender equality in society. As an interest group, women need to organise around shared strategic gender interests: ‘Women must be visible politically as women, and be empowered to act in that capacity, because there is the continual possibility...that they may have needs and attitudes on vital issues which differ from those of men’ (Jonasdottir 1988, 53). Y

As Molyneux (1985; 2003) observes, strategic gender interests are seen widely by feminists as women’s ‘real’ interests – that is, those ‘objective’ (Dahlreup 1984) interests which they share as a subdominant social group. Molyneux suggests that these interests are deductive (that is, they are universal in that they are present by virtue of a general law, even while they are expressed as particular instances for specific women). Yet, as discussed in the previous section, Molyneux’s analysis reveals that gender relations are not the only source of women’s powerlessness in poor contexts in developing countries. This means that their ‘real’ interests *include*, but are not reducible to, strategic gender interests.

The existence of other strategic interests of women has major implications for views of women’s agency, and for understandings of the nature of women’s empowerment. Intersectional analysis, and the critiques of feminists of unidimensional understandings of women’s oppression, suggest that to focus narrowly on strategic gender interests as the *only* ‘real’ interests of women, which, if furthered, can solve all their problems, is to adopt a focus reminiscent of liberal feminism, which has it that equality with men (under the law) is synonymous with the empowerment of women (see for example Wieringa 1994; Rowlands 1997). If one espouses a gender and development approach one can posit that there are strategic interests arising from race and class as well as gender which are pertinent to women. Further, an intersectional analysis along the lines of Folbre’s vision (1994) sees multiple structures of constraint attached to each aspect of an individual’s identity. Strategic gender interests *are* certainly real interests of women living in poverty; but other, equally real, strategic interests are numbered alongside them. The empowerment of women requires these other interests to be prioritised and advanced.

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<sup>14</sup> To paraphrase, ‘cleavage basis’ refers to the fact that sex/gender is a major fault-line in society, determining the social, political and economic condition of women.

These considerations have important implications for gender and development policy which aims to support women to challenge the gender structure of constraint. These are discussed in relation to autonomy from different institutions, in the following section.

### **Empowerment as autonomy from the gender structure of constraint in social institutions**

Cornwall et al. observe that 'the myth of female autonomy is one that many of us would like to see as untroubled' (2004, 6). A significant strand of feminist thought, including Rowlands (1997), conflates or at any rate closely associates women's empowerment with autonomy – and since households, marriage and the family have such significance in women's lives, it is widely seen as essential that women are independent from men even when they are living in circumstances in which independence of action is highly unlikely (in addition, of course, to running contrary to all normative views of co-operation in intimate relations of marriage, parenthood and family life). It seems that women's empowerment, in a context of continuing interdependency with men in the household, is seen as a contradiction in terms (for a fuller discussion of this, see Malhotra et al. 2002).

This association of empowerment with autonomy from men, and marital partners in particular, stems - as Batliwala (1994) points out - from the field of reproductive rights (see, for example, Jejeebhoy 2000, Mason and Smith 2001). The right to control one's own reproductive destiny and sexuality means that the buck, rightly, stops with women. Yet how are we to regard the idea that a woman should autonomously make other decisions in marriage and the family? If we suggest that empowerment in other decisions should extend only to the right to *participate equally* in decision-making, this chimes with ideas of empowerment as about women being individual, fully enfranchised citizens of a democratic state which guarantees their rights. Yet if one's analysis is coloured by Lukes' view of the first dimension of decision-making as a fantasy, then revolutionary overthrowing of current authority is the answer, and perhaps the aim should be for women fully to control household decision-making *per se*.

It can be clearly seen how the aim of consensus in the household, which chimes in with ideas of democratic institutions and with ideals of marriage as co-operation, can be jettisoned in favour of aiming for female autonomy. Yet this suggests a rejection of marriage altogether – a radical and separatist aim which, as stated earlier, is not advanced overtly in the gender and development literature.

Such a radical solution is frankly unrealistic in contexts where marriage is an important element in women's livelihoods strategies (see Chapter 3). Yet the institutions of the market and the state are depicted in different accounts of empowerment as potentially supportive of women aspiring to gain more space for manoeuvre under patriarchal relations in the household, and perhaps to reform these. (Logically, these institutions also assist women to leave if they choose to do so<sup>15</sup>). The state is seen as supportive to women if equal citizenship rights are realized (the focus of Moser's equity approach to women in development), and women's specific gender interests upheld in law. The market is seen by many as supportive to women if they are able, through entrepreneurship to end their economic dependence on men (the focus of Moser's efficiency and anti-poverty approaches, discussed in detail in Chapter 2). For some, the market is put forward as the panacea to cure gender inequality and all ills coming from it. As Chapter 2 suggests, ideas of women's empowerment as autonomy from the household have informed neo-liberal development approaches which seek to erode the role of the state in guaranteeing the rights of citizens and substitute the market as the key institution to 'deliver' empowerment<sup>16</sup>. It is well-recognised by feminist critics of current mainstream development practice that the latter narrowly and reductively conflates women's empowerment with autonomy from the state - Rowlands (1997) pillories the World Bank's vision of empowerment for what she perceives as a 'neo-liberal emphasis on the individual being freed from the constraints of the state in order to take responsibility for meeting his or her own needs' (3). Batliwala and Dhanraj (2004) tell us that by focusing attention on the activities of the autonomous female entrepreneur in the marketplace, micro-finance conforms to the 'neo-liberal agenda... [which] requires citizens to accept the reformed identity of the state as facilitator, not provider, of social and individual betterment' (13). Yet revealingly, they observe that microfinance 'also demands' two kinds of autonomous individualist behaviour that they consider to be legitimate goals for feminists: 'the twin identities of citizen and individual - i.e. The active, socially responsible citizen and the active, socially responsible individual who is in charge of her own destiny' (Batliwala and Dhanraj 2004, 13). Autonomy from relations with men in marriage and the family is not queried as a principle of empowerment, while autonomy from state or market both have their critics.

Yet an intersectional analysis of power would lead to the conclusion that the empowerment of women is about more than the liberal goal of equal rights in law, and more than the neo-liberal goal of making a fortune in a gender-neutral market and buying oneself a good life. Moreover, while the empowerment of women depends on equality in intimate relations with a man or men, such

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<sup>15</sup> The need to see choice in its social, as well as economic, context is critical - discussed later.

<sup>16</sup> These are discussed in more detail in Chapter 2.

relations are not inherently unequal and therefore autonomy from them is not at all the same as empowerment. All three of these visions are reductive visions of empowerment, since the power structures surrounding women arise not only from patriarchal relations, but from relations arising from race, class, age and other dimensions of difference, and individual agents are able to challenge or subvert their role as dominators in unequal structural power relations. Hence, women's real interests extend further than the interest they share in challenging the gender structure of constraint; the sites in which these interests must be furthered extend beyond the household to all social institutions; and reform of these institutions, including marriage and the household, can be embraced as an achievable goal which is both more realistic – and more aspirational, for women who aspire to share their intimate lives with men – than revolution.

The existence of other strategic interests of women also affects ideas about agency, and how development planners can support the empowerment of women at grassroots level. These points are explored in the next section.

### **Agency, space for manoeuvre and transformation**

Long (1992) comments that while both neo-liberal and Marxist conceptualizations of development and social change suggest that development and change 'emanat[e] primarily from centres of power in the form of intervention by state or international interests' (Long 1992, 19), groups or individuals *can* pursue their own interests in ways which do not involve overt revolution. They can create 'space for manoeuvre' within existing relations of power through 'compliance, resistance... or manipulation' (Rowlands 1997, 13), 'in order to carry out their own "projects" that may run parallel to, or perhaps challenge, ... programmes or the interests of other... parties' (Long 1992, 34).

Modelling power structures as intersectional leads to a depiction of women as agents whose interests are derived from different aspects of identity which place them in comparative positions of advantage vis a vis other women, as well as men. They pursue their intersectionally-derived practical interests, and possibly pursue strategic interests of one order or another – either because this is the shortest way of satisfying their practical interests, or because their space for manoeuvre has extended to the point at which furthering medium- or long-term interests becomes possible. This picture of women's agency challenges monolithic and essentialist depictions of power-over as inherently negative and inherently male, just as it crushes ideas of women as fundamentally powerless – or, indeed, benign.

Long's (1992) insights into agency are taken up in feminist debates on the role of feminist collective action as a means of increasing women's sense of power to advance their strategic gender interest from within structures of domination. Jonasdottir's (1988) notion of 'instrumental agency' (35) is taken up and later referred to in feminist writing as 'power-to' (Kabeer 1994; Rowlands 1997; Townsend et al 1999). Kabeer (2003) defines 'power to' as the 'ability to make and act on their own life choices, even in the face of others' opposition' (171). Power-to is normatively (Pieterse 2003<sup>17</sup>) conceptualized in the literature as inherently female, involving a different, 'generative' form of power - a limitless commodity, offering a source of energy and agency, which is inspirational (Hartsock 1985), and offers women the chance to realise their true abilities and potential. Rowlands sees power-to in Foucault's terms, as 'productive power...' (1997, 13), creating 'new possibilities and actions without domination' (ibid.)<sup>18</sup>.

Kabeer (2003) draws a useful distinction between passive agency as that taken when there is little choice open to an agent operating in a particular institutional context, and active agency as behaviour informed by purpose. Active agency can be improved by better access to resources, reflecting livelihoods systems analysis of risk aversion correlating to economic desperation (Sebstad and Grown 1989). Kabeer also distinguishes between *effective* use of active agency, which relates to 'women's greater efficiency in carrying out their given roles and responsibilities' (Kabeer 2003, 174) – and *transformative* use of active agency, which relates to women's ability to question, reinterpret and perhaps change these roles and responsibilities' (Kabeer 2003, 174). Kabeer (2000) also distinguishes between first-order choices – 'those strategic life choices which are critical to people to live the lives they want' and second-order choices – 'important for the quality of one's life but do not constitute its defining parameters' (Kabeer 2000, 437). This suggests that there are two main courses open to people in relation to exercising agency – it can be used either to try to maximize space for manoeuvre (Long 1992) as above, without overt challenge at the boundaries of this space, or to mount an overt challenge to structural inequality.

### **The operation of power and women's consciousness of oppression**

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<sup>17</sup> Its normative nature is a point to which I return later.

<sup>18</sup> This could hardly be a more dramatic contrast to the normatively portrayed, limited and negative 'power-over' of male domination perceived by her and other writers to be the opposite of power-to. It is such a dramatic contrast, in fact, that it is actually hard to concede that the same model of power can contain the two elements. If structural domination is a critical element in understanding power as women experience it, how can this optimistic picture of generative power co-exist with it? The fact that Rowlands draws on Foucault is in itself very surprising, since Foucault's view of power is that it exists as discourse, exercised and played out by individuals. Power is, in this analysis, not possessed by a distinct collective at all (McHoul and Grace 1997).

To what extent do women have knowledge of their strategic interests, or of the structures of constraint which surround them? The issue of women's awareness of their oppression under the gender structure of constraint, and the role of consciousness-raising about this, has concerned many theorists.

In unidimensional analyses of power, the only ways to explain the conformity of individuals to unequal power relations are either to say they had no choice, or to see the behaviour as the outcome of ignorance. In Lukes' (1974) vision of power, the third dimension of power fuses these two explanations together: due to socialisation and brain-washing, people are ignorant of the operation of the structures of domination. As suggested earlier, Lukes' critique of the liberal pluralist assumption that power relations are objectively discernable to the protagonists and to observers has been taken up and used by feminists interested in women's 'obedience' to male domination (Hartsock 1985). Rowlands summarises Lukes' position as follows: 'such... conflict is between A's interests and the interests B would have were B in a position to think clearly and articulate B's own "*real*" interests' (Rowlands 1997, 10, my italics).

Yet if unidimensional understandings of power are rejected, and we move beyond the idea of women's strategic gender interests as their only real interests, women's awareness of the causes of their oppression may still be partial. This section discusses why this is particularly likely in relation to the gender structure of constraint.

It is important to look at the ideological 'brakes' placed on women's agency by what Lukes terms the 'third dimension' of power, operating at a structural level (1974). Extensive work has been done to theorise the workings of this dimension of power with regard to gender relations. Feminists have defined the relationship between men and women as collaboration (Kandiyoti 1988) in a patriarchal system grounded in an ideology of gender relations which appears to both females and males to be hegemonic 'common sense' (in Gramscian terms – Simon, 1991).

In the household, Kabeer argues, women's objective interests as individual agents are mediated by 'ideologies of love, affection and mutuality' (Kabeer 1994, 300), which deflect their attention from the fact that strategies they may pursue may actually be to the detriment of their own welfare. Chant and Brydon point out that the household 'usually embodies a larger degree of intimacy and interaction than other forms of social unit' (1989, 138). Kabeer's discussion of gender ideologies uses the notion that these are expressed in *doxa* (Bourdieu 1977). *Doxa* draw on myths of men as natural protectors and providers, and women as natural care-givers. *Doxa* shape people's ideas of

what is possible, and place limits on their own conception of what their capabilities actually are. Fierlbeck suggests, 'Rather than existing as self-contained agents wafting through a universe of endless choices, we are situated creatures who are continually and insidiously affected by the more fundamental emotions and psychological ties which we require in order to perceive choices in the first place' (Fierlbeck 1995, 29).

Women's interests cannot easily be reducible to the wellbeing of their own minds and bodies when one considers the nature of family relationships, and in particular that of mother and child. The question of where women's interests end and the interests of others start, and the potential clash between these, has engaged many feminists. One can view women to be 'cultural dupes' (Kabeer 2000), who are in thrall to invisible male power played out within the household, or to be 'conscious actors generally capable of penetrating the ideological fabric woven by the privileged' (Kandiyoti 1998, 139), but who feel it is their choice to play gender-ascriptive roles (Whitehead 1979) in the family. Whitehead's (1984) classic article 'I'm hungry, Mum: the politics of domestic budgeting' contributes insights regarding women's agency and their perceived interests in caring for dependents. Yet saying women may choose this course is different from saying they do not lose through this choice as well as gain. Throughout the world, ideas of 'maternal altruism' (Whitehead 1984, 112) as a natural attribute of mothers render invisible the very real sacrifices and trade-offs that women make in situations of economic want, in which hard choices must be made between the interests of children, men and women. The fact that ideologies of female self-sacrifice exist, together with ideas of the household as a unit in which members have joint interests, has profound implications for the discussion of interests and agency. Whitehead and Lockwood (2001) observe that: 'the household emerges, for both men and women, as a complex and shifting arena of separations and interdependencies' (9).

Sen's (1990) co-operative conflict model of intra-household bargaining suggests that agency to advance the interests of individual women and of women as a sex is constrained by ideologies of marriage and the family, which lead to women perceiving the interests of others as their own real interests: '...insofar as family divisions involve significant inequalities in the allotment of food, medical attention, health care, and the like (often unfavourable to the well-being – even survival – of women), [women's] lack of perception of personal interest combined with a great concern for family welfare is, of course, just the kind of attitude that helps to sustain the traditional inequities. There is much evidence in history that acute inequalities often survive precisely by making allies out of the deprived' (Sen 1990, 126). There is a distinction between the real interests of women as autonomous, embodied actors, and their perceived interests which are exercised through altruistic



intra-household decision-making to further the welfare of dependents; thus, Sen argues, it can be said that there is a difference between women being free to use their agency, and well-being outcomes for women. This supposed dichotomy is important for later discussions of planned interventions and their potential to support women's empowerment.

However, in relation to families and households, attempts by outsiders to theorise women's interests as separate from those of their children – or even their husbands – cannot operate from the prior assumption that love does not exist. If it does, then to make one's loved one unhappy harms one's own emotional interests. In later work than that discussed earlier, Whitehead (1999) takes a slightly different stance on the issue of the distinction between real and perceived interests, and the idea of women meeting the needs of dependents as abnegating their own interests. In the context of a discussion on the difficulties of categorising 'work' and 'non-work' in relation to the labour of social reproduction in the household, she suggests: 'Does the bedtime cuddle which gives you the strength to face another hour at the computer, or to do the laundry, count only as a burden? Can we distinguish child-care that is work from child-care that is pleasure? Should we?... Seemingly technical efforts to assess work-loads embody values about what is work...' (Whitehead 1999, 52). Importantly for analysis of women's lives and well-being, she points out here that the love dismissed by Kabeer as an 'ideolog[y]' (1994, 300) is paralleled by a genuine emotion. Mothers in particular commonly identify their own interests with those of their loved ones (Whitehead 1984, Jiggins 1989), leading to personal unhappiness if one's loved one is left in need. In such contexts, the fact that women may then prioritise meeting the interests of dependents over their own should not be easily read off as evidence of oppression. Rather, it suggests the existence of different orders of interest: in some cases, an interest in ending physical or mental exhaustion by resting or eating does not feel so important as an interest in getting one's child fed and into bed.

The fact that this is the case means an intersectional analysis of power provides a welcome theoretical refuge for those involved in development interventions with women who become anxious about making pronouncements about the 'false consciousness' of women who do not openly recognise or prioritise their strategic gender interests. Discussions of the degree to which women are aware of gender inequality come from two main vantage points – the first of women's active agency to subvert oppression (for example, Agarwal 1997; Kandiyoti 1988); and the second, discussed earlier in relation to Lukes (1974), of lack of awareness of oppression because this is the norm. Both these vantage points can be seen as useful if one adopts the view of Sen (1997) that real interests can only exist at a theoretical level and hence the most that can be hoped is that women's

perceptions of their options in relation to those interests which are believed to exist are as wide as possible.

This analysis of multiple primary and secondary dimensions of difference of individual human beings suggests that a range of 'real' interests can be hypothesised, but can only ever be known imperfectly, in line with Sen's (1997) view. The significance of this analysis for ideas of agency can hardly be overstated. Kabeer (2001) states that, contrary to the views of neo-classical economists, supposedly 'rational' decision-making is impossible for human beings. This is because decisions cannot be made on the basis of accurate calculations of one's range of options, since these would imply perfect knowledge of the present context of the decision, not to mention its future implications. In Kabeer's and Sen's eyes, therefore, agency is limited to a context of imperfect knowledge. In this formulation, no-one can advance their interests basing their decisions on anything beyond a range of subjective perceptions of what their interests are, and how they should be prioritized.

This means consciousness needs to be extended, in order to make decisions based on knowledge not only of what is, but what might be. This means that the awareness of oppression which Agarwal (1997) and Kandiyoti (1988) suggest is present in women's consciousness can be extended by discussion and access to information. The limits of human knowledge mean that the best anyone can hope for is to gain awareness of an ever wider range of interests. Outsiders – and formal education, indeed - have an invaluable and essential role in bringing knowledge of other ways of being and doing (Kabeer 1994; Kabeer 2003). However, this is *all* that such interventions can do. The idea that outsider knowledge can challenge women's perceptions as false, deduce their interests, and instil 'consciousness' of their real interests (Wieringa 1994), has to be questioned and dismissed once and for all. All outsiders can do is raise awareness of common themes going through women's lives, and of the possibility of other ways of living.

An intersectional analysis of power would lead to a position in which challenging women's lack of – or partial - awareness of their interest in overcoming gender inequality would be seen to involve a role for external actors to facilitate the process of challenging previously unchallenged socio-cultural norms of female inferiority and subordination by turning *doxa* into discourse (Bourdieu 1977). But rather than going to make women aware of their 'real' interest in challenging gender inequality, the understanding suggested by intersectional analysis of structural power and agency suggests that women's strategic gender interests are a single – albeit very important – set of

interests among others. Ultimately, it is for women to decide what, if any, political action to prioritise.

Agarwal (1997) and Kandiyoti (1988) suggest that feminist action cannot be expected to come about as the result of women becoming conscious of their strategic gender interests. For Kabeer, empowerment necessitates extending women's consciousness of what is possible: 'we have to ask whether other choices were not only materially possible but whether they were *conceived* to be within the realms of possibility' (1999, 442). Kabeer observes that: 'in situations where we find evidence of striking gender inequalities, ... the equation between choice and power would suggest quite plausibly that such inequalities signalled the operation of power: either as an absence of choice on the part of women as the subordinate group or as active discrimination by men as the dominant group' (ibid., 440). However, 'the equation between power and choice finds it far more difficult to accommodate forms of gender inequality when these appear to have been chosen by women themselves' (ibid.).

This issue of agency exercised in pursuit of outcomes which appear to be negative for women is explained in some literature as women's inability to recognise their own real interests as individuals or as a sex; 'while these forms of behaviour could be said to reflect choice they are also choices which stemmed from, and served to reinforce, women's subordinate status. They remind us that power relations are expressed not only through the exercise of agency in choice, but also through the kinds of choices people make' (Kabeer 2000, 441). Fierlbeck (1995) reminds us, in support of Kandiyoti's arguments about 'patriarchal bargains' (1988), that agency cannot be linked to an outcome which can be assumed to benefit women as individuals, or as a sex, if cultural notions of female identity place structural constraints on women's own choices. If one's context does not allow one to make certain choices, or if making them will result in a backlash of some kind, then women's failure to make the right choices cannot be seen as necessarily emanating from ignorance. Fierlbeck points out that 'material goods and formal political institutions' (27) are not enough to guarantee choice for women, constrained as they are by hegemonic ideas of femininity and wide social approbation for women who conform to these ideas, which means they make a choice to conform rather than a choice exercised freely.

Kabeer sees the attainment of power, defined as the 'ability to make choices' (1999, 436), as the ultimate goal of empowerment processes of individual women. As such, the outcomes of empowerment processes cannot be second-guessed, or trajectories planned. Kabeer rejects the idea that women's agency is necessarily constrained by a lack of awareness of gender inequality

resulting from the operation of Lukes' third dimension of power, suggesting that this is a misunderstanding of the truth: namely that it is the complex, intersectional nature of structures of constraint which makes women's choices sometimes appear strange to outsiders – and particularly to outsiders who think they are able to diagnose women's real interests on their behalf. 'The consciousness we are talking about is not false as such, since how people perceive their needs and interests is shaped by their individual histories and everyday realities, by the material and social contexts of their experiences and by the vantage point for reflexivity which this provides' (440).

The emphasis on choice in Kabeer's model of empowerment leads to a focus on actual individual women and hence the possibility of difference between them, which fits with an understanding of the power structures surrounding women to be multiple and intersectional. For example, she argues: 'if definitions of empowerment include the extended capacity for making choices,... The expanded ability to make choices will often be exercised to make choices which may not be the "right" ones in an outsider analysis of gender subordination. The paradox is that from their point of view the major reason why so many of them opt for some form of purdah as soon as they can afford to is both to signal their enhanced social standing in the community and to differentiate themselves from lower-status women who do not have this choice' (Kabeer 1998, 58). Because empowerment is a process and not a goal, women's progress must be counted from their precise configuration of inequality and evaluated in relation to this. A relative change which is small yet positive counts as evidence of empowerment, even if the woman concerned is still left with unmet practical or strategic interests outstanding (1998).

Kabeer usefully distinguishes between first and second order choices made by women. This distinction uses the word 'strategic' in relation to the choices made by individuals. First-order choices are 'strategic life choices [which] help to frame other, second-order, less consequential choices, which may be important for the quality of one's life but do not constitute its defining parameters' (Kabeer 1999, 437). This analysis is useful in revealing marriage, divorce or remarriage to be strategic life choices. This is also true of migration, the context in which many of the respondents in my fieldwork make their second-order choices. Like the practical and strategic distinction made by Molyneux (1985; 2003), it focuses attention onto the political agency of the individual woman who perceives and responds to her interests through making practical or strategic choices. Kabeer (1998) also distinguishes 'transformative investments' made by women in long-term strategic change, perhaps for daughters, and the making of 'new kinds of choices' which improve women's fallback positions, as potential indicators of empowerment.

There are several implications of the analysis in this chapter so far for development interventions aiming to support the empowerment of women. The limits on women's awareness of their interests in intersectional models of power suggest that new importance should be placed on the individual woman who is the subject of development interventions as 'knower'. It is she who should define empowerment and prioritise which of her interests to further first. In addition, feminist consciousness-raising in relation to the empowerment of women needs to be seen in a new light, since women's strategic gender interests can no longer be seen as their only real interests. There are also challenges to respond to as regards the significance of women's practical interests to their empowerment strategies. Finally, intersectional analysis of power demands less faith in individual women at the grassroots to challenge the gender structure of constraint, and renewed focus on avowedly feminist action<sup>19</sup> to challenge the gender structures of constraint in institutions, with associated challenges regarding difference among women. These issues are discussed in the next section.

## **INTERSECTIONAL POWER: THE CHALLENGES TO WOMEN'S EMPOWERMENT**

### **Positioning women as agents of their own empowerment**

If women's strategic gender interests are not their only interests, then they must identify what is empowering, and how to attain it, for themselves as individuals. It is ironic that Rowlands (1997) espouses the idea that women themselves should determine their own empowerment, in an analysis in which she otherwise second-guesses women's interests to be best furthered through feminist action.

If power is intersectional in nature, women have to define their political priorities for themselves. Kabeer's fundamental position is that women require resources to enable them to exercise agency to the fullest extent possible in their particular context (1994, 1998, 1999, 2003). She also stresses the importance of feminist awareness-raising and collective political action, at grassroots and in the structures of governance (1994, 2003). Yet Kabeer (1994, 1998) believes what will empower particular women to be contextual and requiring definition by women themselves. Speaking of development interventions she asserts, 'for such knowledge and activities to constitute evidence of a real change in power relations, they must also be valued by women as an aspect of their own goals' (Kabeer 1998, 15). And 'it is important to bear in mind the distinction between changes which may be desired by women themselves and those which are deemed desirable by an

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<sup>19</sup> This can include grassroots action of women who have self-identified themselves as feminist, of course.

organisation, However valid the latter might be, they will not constitute evidence of women's empowerment until and unless [the perception of] their value is shared by women themselves' (1998, 15). Moser (1989; 1993) also believes that women should define empowerment processes for themselves, even while she accepts the validity of Molyneux's (1985; 2003) theoretical distinction between practical and strategic<sup>20</sup>, and highlights the need for women to further strategic gender interests in particular if empowerment is to occur.

Moser recognizes the need for development planners to recognise that women may prioritise meeting other forms of strategic interests, for example through national liberation struggles. She argues that this prioritisation depends on the perceptions and priorities of women themselves and that this need to define empowerment for oneself means women's organisations should be resourced to fulfil their own agendas. In agreement with this, Afshar (1998) suggests that the correct response of development agencies to challenges from women from developing countries to support their empowerment involves the understanding that empowerment is a political process, based on women's analysis of their own perceived needs. As Kabeer puts it, 'To attempt to predict at the outset of an intervention precisely how it will change women's lives, without some knowledge of ways of "being and doing" which are realisable and valued by women in that context, runs into the danger of prescribing the process of empowerment and thereby violating its essence, which is to enhance women's capacity for self-determination' (Kabeer 1999, 462).

Not only principle, but pragmatism, dictates that women should be the authors of their own empowerment strategies. The process of deduction of multiple structures of constraint and their impact on particular actors is so complex as to present serious problems for researchers seeking to understand the causes of poverty (Bird 2003). Accepting an intersectional model of power and inequality suggests that strategic interests as challenging to deduce, not least because of their number and the invisibility and intangibility of some dimensions of diversity. Women's awareness of their oppression under other structures of constraint has not been theorized by feminists concerned with the empowerment of women (perhaps by definition). To restrict the focus here to the concern of development planners to support the empowerment of women, the fact that women's

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<sup>20</sup> Among other criticisms of the ways in which Moser's discussion is adapted into a popular planning framework (see March et al 1999) and the negative impact that this has on women in developing countries, Wieringa (1994) charges this distinction as leading to 'problems [being] labelled mechanistically as either "practical" or "strategic", after which a concomitant solution is provided' (Wieringa 1994, 835). I view this comment as misunderstanding the importance of the shift in terminology from Molyneux's (1985; 2003) 'interests' to 'needs' in Moser's work. Resources which are intended to respond to needs can be divided conceptually in this way by those who dispense them, without difficulty; meanwhile the impossibility of conceptualizing *interests* in this way means that all resources can and do actually still have an impact on both practical and strategic interests of women. A more valid concern would be to ensure that planners do not instigate

strategic interests are multiple and demand more knowledge of an individual than the empirically observable fact of her sex does not automatically mean that at least some are not deductive. Other primary dimensions of diversity are clear to outsiders, for example age; some secondary dimensions for example class are also relatively easy to perceive through appearance or observation, for example class.

However, it needs to be stressed that the necessity of considering context in an intersectional understanding of power dynamics provides researchers and development planners with a useful – though blunt – tool to gain a rough idea of the relative significance of the gender structure of constraint in a particular society to women’s lives. Identity is shaped by dimensions of difference which have quite different significance depending on where and when that woman is living. This is the rationale for research such as this including a gender analysis of society through data collection and literature review; the extent to which this indicates the general likelihood of differences in the power and agency of women and men is obviously pertinent to the subsequent consideration of the configurations of inequality of individual women.

### **Recontextualising and refocusing consciousness-raising**

For Lukes (1974), the first action on the path to social change is to raise the consciousness of oppressed peoples that this oppression actually exists. Collective learning about the structures of oppression will lead to collective action to overcome them.

It is widely agreed in the literature on women’s empowerment that the first step towards challenging structural gender inequality as it operates on the ground is to raise women’s awareness that they share an interest in challenging structural gender equality. Such collective action has a long history in feminist action in both post-industrialised and developing contexts (Jayawardena 1986). The narrative of empowerment in gender and development literature runs as follows: in building associations between women and fostering a sense of ‘power to’, women become aware of shared interests, challenge internalized feelings of inferiority to men, and increase their self-confidence and self-respect (Kabeer 1994; Rowlands 1997; 1998; Oseen 1999; Townsend et al 1999). The importance of women investing in and drawing on the ‘alternative’ social capital of other women actors, via women’s association as a part of the process of empowerment, is stressed repeatedly by Kabeer (1994; 1998; 2003)<sup>21</sup>.

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an ostensibly practical intervention which has a negative strategic impact (Longwe 1995). Moser suggests that women themselves should identify inputs they want, thus suggesting her awareness of this danger (1989; 1993).

<sup>21</sup> Here, power can be seen as exercised by actors in social networks, and resistance is itself a form of power, in line with the view of Foucault (McHoul and Grace 1997).

Women's strategic gender interests have been understood by some - rightly - as interests which have been 'left out' of development focusing on women. However, lack of intersectional analysis of diversity among women and the other strategic interests possessed by them leads to a sole or main focus on strategic gender interests in development interventions targeting women (Wieringa 1994; Rowlands 1997). The need to challenge the gender structure of constraint through feminist activism is seen not as *a* pathway to women's empowerment, but as *the* pathway, by Rowlands (1997)<sup>22</sup>.

In an explicitly feminist model of empowerment, Rowlands considers the issue of women's agency and the limits on this imposed by the gender structure of constraint. While Rowlands' model of empowerment is informed by an awareness of race- and class-based inequality, as well as gender-based inequality<sup>23</sup>, her understanding of empowerment paradoxically focuses on the advancement of strategic gender interests alone. Rowlands (1997), like Wieringa (1994) advocates a development practice which can only be the logical outcome of a unidimensional understanding of power. Because gender interests of women are omitted by mainstream development, it is these which should be the focus of 'gender planners' (Wieringa 1994). Despite Wieringa's clear awareness that women possess interests arising from other structures of constraint (1994), this does not deter her from implying throughout her account that gender interests are the interests which should to be addressed in development interventions with women.

The process of working out what is in one's 'real' interests is observed by these writers to be not without cost or pain to the women concerned (Rowlands 1997; Wieringa 1994). The pain can potentially be explained by the requirement of gender training and awareness raising to face the reality that ideological edifices of jointness, romance, love and mutual caring linked to marriage and family are actually no more than that. However, intersectional analysis of women's interests suggests that pain may also be the result of women's struggle to marry their own perception that they possess a range of interests which *include*, but are not reducible to, strategic gender interests,

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<sup>22</sup> Rowlands' account draws on empirical data from two women's projects in Honduras (one funded by Oxfam GB, like the development intervention which is the focus of the fieldwork). The two interventions in Rowlands' study were instigated by 'alternative' development organizations, including Oxfam GB. Her analysis is a departure from much analysis of such interventions, informed by the dependency paradigm directing grassroots community work supported by 'alternative' development agencies from the 1960s onwards (Black 1995 writing of Oxfam GB; Gardner and Lewis 1996). This typically focused on the powerful class- and race-based structures of constraint which intersect to produce configurations of inequality for women and men in poverty in developing countries.

<sup>23</sup> Strangely bearing in mind that the subsequent model of empowerment she suggests focuses only on the gender structure of constraint (as discussed in this chapter), Rowlands agrees with Moser (1989; 1993) that 'an empowerment approach can arise from a GAD [that is, gender, race and class-informed model of power] perspective, perhaps combined with bottom-up or "actor-oriented" perspectives' Rowlands 1997, 7).



with the perception informing a particular development intervention that their strategic gender interests are the only ones that exist.

Intersectional models of power suggest that gender interests should not be seen, as they have been sometimes, as women's only, 'real', or 'objective', interests, (Dahlerup 1984, quoted in Jonasdottir 52), capable of being revealed to women by outsiders by a deductive process (Molyneux 1985; 2003). Rather, strategic interests are multiple and relative advantage conferred by one dimension of diversity may be harmed by challenges to another. Women's desire and ability to further strategic gender relations should be understood in this context. As Parpart observes, 'The empowerment literature has focused on conscious-raising and individual and group action/agency without perhaps paying enough attention to the ways in which institutional structures and politics frame, constrain and enable these activities' ( 2002, 17).

What role does this analysis leave to feminist consciousness-raising to increase women's awareness of their interest in challenging the gender structure of constraint? Intersectional analysis suggests that women may quite rationally choose not to advance strategic gender interests, because they do not see this to be in their own best interests in a particular context, and that this decision cannot be attributed to a failure to 'raise consciousness'. Yet there is still a clear role for awareness-raising, since the analysis of women's agency and interests in relation to the household and family which featured earlier in this chapter ended by suggesting, with Sen (1987; 1991) and Kabeer (2001) that knowledge of interests is always partial. Consciousness-raising is an essential step in the process of politicising women to demand structural change. The fact that all women have an interest in challenging the gender structure of constraint suggests that consciousness-raising on gender inequality is still important; it must simply be presented differently, in context as one of many structures of constraint. It should no longer be presented as the missing link which presents women with all the answers.

Another key issue, which touches on the issue of the importance of practical interests to women , discussed below, stems from the differential power held by women and the development workers who aim to support their empowerment processes. Intersectional analysis of power, taken together with actor-oriented perspectives (Long 1992; Jackson 1997a; 1997b) suggests that relation to the discussions earlier in this section, conformity to the wishes of development planners – even to the extent of undergoing gender training or going through the motions of may be women's best hope of receiving essential resources. Development workers possess more power as agents than women in poverty, and can exert power over them arising from class, education and possibly race or gender

dimensions of difference. They are experienced by women in poverty as representatives of institutions which have resources to offer. Temptation to conform to an agenda which women do not feel truly reflects their interests exists.

### **The implications of intersectionally-derived practical interests**

Intersectional analysis suggests, as discussed earlier, that women's practical interests arise from individual configurations of inequality (McCall 2002). They are shaped by all the dimensions of difference and related power relations that women experience; practical gender interests cannot be conceptualised as a separate category.

The implication for development work is that women's practical interests differ from woman to woman. While responding to practical interests through the provision of a particular resource – be this credit, training, or safe water – may be welcomed by many women as an improvement to their lives, this intervention will have a different impact on each of them. Hence, different women will have a different level of enthusiasm and 'buy-in' to development interventions. Development interventions which seek to meet women's needs need to be recognised modestly to be blunt instruments which respond roughly, to needs which are felt, to some extent, by a group of women. Any development intervention which responds to a perceived 'need' (Moser 1989; 1993) of women not only has an impact on women's strategic gender interests (Longwe 1995), but on other strategic interests. Women will themselves be the best and only judges of whether a development intervention alters their configuration of inequality for better or worse overall.

As suggested earlier, however, intersectional analysis needs to happen in context. A certain amount can be deduced about women's configurations of inequality, and how these relate to unmet strategic gender interests (or, possibly, other shared interests which are universal among women in a particular population – perhaps ethnicity, for example). In societies in which gender relations are characterised by particularly acute inequality which can be deduced from data contrasting women's position and condition (Young 1993) with that of men, one can hypothesise that women's configurations of inequality will be shaped more influentially by gender than by other dimensions of difference. Hence, the practical interests of women might potentially be improved faster and more dramatically if they prioritise furthering their strategic gender interests.

In relation to the importance of context in shaping women's configurations of inequality, the Ethiopian location of the fieldwork is potentially particularly interesting, in that this may throw up particular insights when it is considered in relation to the empowerment and microfinance

literature, which is predominantly South Asian in focus. Much of the work on the role of own-account businesses in meeting women's practical interest in controlling resources (and possibly supporting the empowerment of women in the household) has taken place in South Asian contexts, in which women engaging with the market has the effect of challenging gender norms of female seclusion associated with *purdah*, which means that women's access to the market is mediated by men; this is not reflected in gendered economic relations in much of sub-Saharan Africa (Mikhal 1997), including Ethiopia.

In addition, other features of the context of the fieldwork and the identity of the women and households which form the focus of enquiry also suggest divergences from the findings from South Asia which have attained global prominence in the debate. A key one is the extent to which markets exist for the products of women. In some contexts the women's collective association is dual-purpose, enabling them to earn income as well as use it for fostering solidarity and strategising to further shared interests (Batliwala 1994); yet in other contexts, the best hope women have of ensuring access to resources is by conforming to the roles of daughter, wife or mother, and gaining access to those resources controlled by men. This means that women have to think hard about risking challenging existing gender relations in the household by spending too much time in the company of other women, if the aim of collective association is to gain access to economic or social resources which potentially enable them to gain autonomy from men. Last but not least, doing this will involve women finding the time to invest in collective association.

### **Understanding the true significance of practical interests to empowerment**

Another challenge thrown down by intersectional analysis is to understand the ways in material and practical needs of women are changed by an understanding of women's configurations of inequality as arising not only from gender inequality, but race and class, plus other dimensions of difference. The stress placed by some feminist analysis on strategic gender interests as women's only, 'real' or even most important, interests leads to insufficient attention to practical, material resource needs in acutely poor contexts; and to reductive understandings of the causes of these needs. Women clearly have real interests in tackling the material poverty which threatens survival and impedes their ability to further their strategic gender, race, class, and other interests, and the relation of resources to agency is discussed in this section.

Feminist critics of interventions focusing on poverty alleviation have rightly suggested that a focus on economic poverty alleviation can worsen women's problems, because this narrow focus ignores key elements of women's experience of making a livelihood in a context of social and political

inequality (Buvinic 1986; Sen and Grown 1987; Amadiume 1987; Johnson-Odim 1991; Jackson 1996; 1998)<sup>24</sup>. The need to compensate for these interventions should not, however, result in analyses or interventions which commit the opposite crime of ignoring the class elements of the oppression of women living in poverty in developing countries.

Writers on women's empowerment informed by a unidimensional perspective on women's interests place markedly less emphasis than those writing from an intersectional perspective on the importance of satisfying practical interests. Mayoux (1998) charges Batliwala (1994) with ambivalence about addressing women's practical needs. In turn, Rowlands, (1997), suggests that in women's groups, the power-over of authoritative resource allocation is removed and replaced by resource allocation determined by co-operative and non-hierarchical relations. In my view, Rowlands (1997)'s model of women's empowerment place insufficient emphasis on the importance of understanding women's configurations of inequality as economic, as well as socio-political, in nature<sup>25</sup>. Hence, it fails to account fully for the ways in which acute economic want shapes women's configurations of inequality and hence their priorities, and specifically how such want might affect women's willingness to further their strategic gender interests in particular situations<sup>26</sup>.

In contrast, Moser (1989; 1993), informed by a clearly intersectional view of power (discussed further in Chapter 2), stresses eradication of economic want as central to a process of women's empowerment. In her vision, material resources need to be provided as a prerequisite for women to further their political interest in gender equality. In her account of empowerment, Moser also highlights the importance of resources being directed to women from development donors. Her adoption of the terms practical and strategic gender needs, adapted from Molyneux (1985; 2003)'s discussion of interests, is, in my eyes, an attempt to highlight the importance of both.

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<sup>24</sup> These critiques, and the literature critiquing microfinance as a solution to calls for the empowerment of women, are discussed further in Chapter 2.

<sup>25</sup> To be fair, Rowlands (1997; personal communication 2004) states that she made a conscious decision to focus on the consciousness aspect of empowerment, rather than on resource issues, in response to her reading of Batliwala (1994) as understanding economic issues as part of the *context* in which women's empowerment can take place.

<sup>26</sup> Rowlands' (1997) perception of the 'core' of collective empowerment in PAEM, one of the two groups she studies, as consisting of a sense of group identity, a sense of collective agency, group dignity, and the ability to self-organise and manage without dependency on outsiders. She identifies a range of factors as encouraging empowerment. These in the main focus on institutional development (for example, the development of leadership; non-prescriptive support from funding agency; identification of own needs). The only encouraging factor which is economic in nature is 'organising small income-generating activities' – an activity, implying that this is used in the development of the institution. She also identifies an interesting mix of inhibiting factors. First are socio-political contextual factors which affect the ability of women to create the alternative social capital of a women's group, including 'incohesive local community', 'active opposition'; unstable local politics, and conservative forces within the Church (Rowlands 1997, 116). Second are institutional factors, including dependency on key individuals, and lack of appropriate technical support. Only one issue clearly related to livelihoods, as well as to social position and power, features on the list: lack of control over land.

Kabeer agrees unequivocally with Moser that material resources are an essential prerequisite for women to exercise agency (1999; 2003), implying that development interventions which seek to place more such resources in women's hands without a prior empowerment agenda can be useful to women nevertheless. She sees resources as intrinsically linked to increases in agency, as two of the 'three dimensions'<sup>27</sup> that make up the concept of empowerment can be seen as the pathways through which the processes of empowerment occur. Changes in any one dimension can lead to changes in others. What is achieved through the exercise of agency in one becomes the expanded resource base from which further actions and achievements can be undertaken in the next' (Kabeer 2003, 175). Kabeer's treatment of material resources as an essential element in empowerment is particularly useful for the concerns of this thesis, for two reasons. First, she pays attention to the mechanics whereby female income-earning may or may not create a stronger voice for women within marriage and the household. Second, she contextualises this discussion within a broader debate about the extent to which individual women gaining more voice in the household can 'deliver' the empowerment of women as a marginalised group. Below, I discuss these two points further.

Kabeer sees all resources as critical for women's empowerment, because their possession improves women's fall back position. Regarding financial capital, access to income is seen as particularly important, in terms of its scope to give women a stronger bargaining position in marital relationships and the family (1999; 2003). This is discussed further in Chapter 2. Kabeer's dualistic conception of empowerment as consisting of resources and agency in iterative play retains the focus of Moser on the realm of the practical, material need, but improves on this by shifting the focus beyond development inputs to remind us that empowerment is a process which takes place in women's lives rather than in development interventions. If sufficient resources are in women's control, then they will be able to exercise their agency to the full to achieve their full potential as human beings. Kabeer sees 'resources [as] at one remove from choice, as measure of potential rather than actualised choice' (1999, 443).

The idea that women's increased control of material resources is *intrinsically* empowering needs attention, since the focus of the fieldwork is a savings and credit project which claimed the empowerment of women as one of its aims. In the context of a discussion on the Millennium Development Goals (MDGs), Kabeer discusses paid work – changes in the economic arena of life : 'the strongest effects of paid work in destabilising power relations, both within and outside the

family, relates to women's access to waged employment' (Kabeer 2003, 181). Particular effects she mentions as having occurred in particular contexts are increased role in decisionmaking, escaping abusive marriages or 'renegotiat[ing] their relations within marriage' (Kabeer 2003, 183), widening women's social networks outside the home, postponing early marriage and challenging the practice of dowry, enhancing women's sense of self-worth and self-reliance, greater personal freedom and autonomy, and 'help in domestic work from male members' (Kabeer 2003, 183).

Kabeer is relatively optimistic that individual agents can actually challenge the gender structure of constraint (2000; 2003) through challenging gender roles within marriage and the family provided that they contribute *significantly* to household income. If – and it is a big if – this occurs, in Kabeer's view this will ultimately lead to challenges to the gender structure of constraint. This, she says, will happen if sufficient numbers of individual women challenge gender ideologies in their households and outside, and question 'the aspects of traditional and culture which are so taken for granted that they have become naturalised' (Kabeer 2000, 441), which 'exist beyond discourse or argumentation' (ibid). Provided the chain of causality of empowerment holds to the point at which women *are* valued more as contributors to household income, these ideologies (in Bourdieu's terms – 1977 – *doxa*) will become subjects of discourse (ibid). Eventually, individual challenges to *doxa* about gender roles and relations will lead to institutional transformation (Chen and Mahmud 1995; Kabeer 1998; 2003a; 2003b). Kabeer suggests that 'individual empowerment is an important starting-point for processes of social transformation, but unless it leads to some form of structural change it will do little to undermine the systemic reproduction of inequality' (Kabeer 2003, 175)<sup>28</sup>.

Kabeer reveals that she is working from an intersectional understanding of women's empowerment in her assertion that it is the terms on which income is accessed by women which is the true determinant of the impact of whether that income will lead to changes in intra-household relations. Echoing the point made earlier about distress labour, she suggests that for gender power relations to be challenged, women must earn their income through an activity of high public visibility, which gives high-value returns, and independence from familial structures of authority: 'It is difficult to see how earnings generated by prostitution, domestic service, or daily labour on construction sites - which is where the poorest women are likely to be found - will do much to undermine women's

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<sup>27</sup> The third being achievements.

<sup>28</sup> Another way in which individuals can challenge structural gender inequality is through making investments in the future of their daughters. Kabeer suggests the long-term nature of the project of attaining structural gender equality: 'These processes of change may occur over the life course of an individual or group and also across generations as mothers seek to give their daughters the chances that they themselves never have... Inequalities in immediate benefits feed into unequal abilities of individuals or groups to take advantage of future benefits and thus sustain present inequalities into the future' (Kabeer 2003, 175).

subordinate status at home or at work' (Kabeer 2003, 184). Kabeer (2003) suggests that employment in industrial production is more likely to be supportive of the empowerment of women than informal sector activity, in which women's typical productive activities are very low-earning (Heyzer 1981). Women in such work are unlikely to challenge ideas of men as main breadwinners unless the relative importance of their contribution rises when men lose their opportunities to earn relatively higher levels of income (which has a net effect of decreasing overall household income – likely to be a disaster at these levels of income).

Overall, women exercising agency in increasing their paid productive activity needs to be understood in the context in which choices are made: 'achievements have to be looked at in terms of both the agency exercised and [the] consequences [of the achievements]' (Kabeer 2003, 173). Taking up waged work is *not* an indicator of an empowerment process if this represents the distress sale of labour, as writers including Gonzalez de la Rocha (1994; 2000) suggest that it does in many contexts. Kabeer argues: '[Waged work] is also far more likely to be empowering if it contributes to women's sense of independence rather than simply allowing them to survive from day-to-day' (2003, 173). This aspect of Kabeer's work chimes with the work of Sebstad and Grown to understand women's livelihood strategies at three levels of survival, stability and growth (discussed later in this chapter), and pre-empt the analyses of women's work and the limits on women's entrepreneurship, discussed in Chapter 2.

One role of women's collective action may be to challenge the inability of individual women to make enough money from a solitary activity. Women may use collective action to redress market imperfections, for example to provide common marketing for small-scale producers (Heyer et al. 2002, 6). This applies both to groups which have a different identity from the wider population, as in the case of ethnic groups (Portes and Sensenbrenner 1993), and to groups formed to augment livelihoods through combining assets, in order better to withstand risks (Heyer et al. 2002). Using collective action to further strategic interests often depends on a prior economic rationale for group formation, and this point once more suggests the importance of practical interests in empowerment strategies.

In addition to the practical market-related factors which make it difficult for many women to contribute a significant amount of income to the household, other challenges exist. Kabeer points out that in many of the studies (for example, Goetz and Sen Gupta 1996 which attracts a critique in Kabeer 1998), the issue of control of resources is chosen because it conveys the idea of how resources translate into the realisation of choice. Yet the chain of causality between women earning

more income and improved status as individuals in their households is very fragile, since gender ideologies are notoriously 'sticky' (Pant 2000).

For a start, there is the problem of the distinction between real and perceived contributions (Sen 1990). Women often have a lower sense of self-worth than men (Young 1993), and they themselves are likely to have a gender-biased perception of the differential worth of their contribution to the household and that of spouses or male relatives: the idea of men as superior to women is not only a product of economics, but of culture (Vlassoff 1990). Of course, the two are iteratively linked, as Kabeer points out: 'the passage from *doxa* to discourse, and more critical consciousness, only becomes possible when competing ways of "being and doing" become available as material and cultural possibilities, so that "common-sense" propositions of culture begin to lose their naturalised character, revealing the underlying arbitrariness of the given social order' (Kabeer 2000, 441).

In the meantime, challenging *doxa* as an individual woman, in the absence of other women doing the same, is a complex and difficult task which places individuals at risk. Kabeer points out the difficulty in achieving such change, suggesting that the chain of causality between changes to gender roles and resulting changes in gender relations is not guaranteed. In fact, women taking on paid work may actually lead to no change at all beyond worsening their condition and lead to them facing new problems in meeting their practical interests, because workload increases: 'the division of labour in domestic chores and childcare is rarely renegotiated between the genders. Despite their increased labour input into paid work, women (particularly married women) either continue to bear the main burden of domestic work, or share it with other female members of the household, often their daughters. By and large, gender inequalities in work burdens appear to be intensified' (Kabeer 2003, 184). Time to meet one's strategic interests is, in this vision, in ever shorter supply.

As discussed earlier, evidence indicates that when women's agency is growing, this can be met in the short- to medium-term with male violence (Goetz and Sen Gupta 1996; Schuler et al. 1996; Rowlands 1997). Kabeer observes that in some contexts 'where cultural values constrain women's ability to make strategic life choices, structural inequalities cannot be addressed by individuals alone... we have cited evidence that individual women can, and do, act against the norm, but their impact on the situation of women in general is likely to remain limited, and they may have to pay a high price for their autonomy. The project of women's empowerment is dependent on women's organisations and social movements in particular have an important role to play in creating the conditions the change and in reducing the costs for the individual' (Kabeer 2000, 457). Increased



male violence against individual women as a result of increased perceived contribution decreases individual women's space to manoeuvre, threatening their very survival in the worst-case scenario. In addition, increased violence against one woman is likely to discourage other women from challenging gender inequality in the household.

If women agents can potentially contribute to the attainment of structural gender equality provided there is a critical mass, presumably male perpetrators of increased violence, working in sufficient numbers, can ensure challenges to gender power relations remain just that, through abuse of particular women agents which makes other women witnessing the violence too scared to follow their example. Karl (1995) suggests blandly that this is 'an inevitable phase which must be accepted in the empowerment process'; it is unclear whether or not she is suggesting that it is development organisations or abused women themselves who should do this. Obviously, it is more likely that women themselves may be put off furthering their strategic gender interests altogether.

This section suggested that the limitations of approaches to the empowerment of women as a sex which expect individual women at the grassroots to bring about transformation simply by participating in income generation. If income is too low, no change will come about; if income is high enough to challenge *doxa*, women are at risk of reprisals. Control of material resources is essential for women to exercise agency, but money cannot buy emancipation: agency is limited by social and political barriers to women envisaging an alternative life without male household headship. Throughout her writing, Kabeer emphasises the need to temper enthusiasm for individual agents gradually transforming the gender structure of constraint as sufficient to bring about the empowerment of women (for example, 1994 and 2003<sup>29</sup>).

As suggested earlier in this chapter, liberal feminist analysis of the nature of women's subordination to men results in an idea of women's empowerment as the production and promotion of 'power-to'. In the hands of politically conservative actors and commentators who are not interested intrinsically in the collective empowerment of marginal social groups, the empowerment of women is a matter of individual women acquiring a stronger voice within existing social relations, rather than the advancement of the interests of women as a sex. Echoing this, Young (1993) and Lairap-Fonderson (2003) caution against formulations of empowerment of women which equate this aim with the 'economic empowerment' of individual would-be entrepreneurs. Chapter 2 pursues this debate further in relation to contemporary development practice, to give

context to later chapters which focus on the savings and credit programme in Kechene, Addis Ababa.

### **Looking again at the household and women's groups in relation to women's empowerment**

The intersectional model of power reveals the normative and reductive nature of depictions of power-over as inherently male (and negative), and power-to as inherently female (and positive). This has implications for the ways in which social relations with men and with women are understood in relation to the empowerment of women. Kabeer defines relationships as another essential form of resources for increasing women's agency, as follows: 'not only material resources, but also the various human and social resources which served to enhance the ability to exercise choice. Resources in this broader sense of the words are acquired through a multiplicity of social relationships contacted in the various institutional domains which make up a society (such as family, market, community). Such resources may take the form of actual allocations as well as of future claims and expectations. Access to such resources will reflect the rules and norms which govern distribution and exchange in different institutional arenas' (Kabeer 2000, 437).

In the literature on women's empowerment, women's collective association and action is depicted as a alternative form of social network which enables individual women to move away from dependency on the traditional social relations available to them via engagement with the family, marriage and the household (Batliwala 1994; Kabeer 1994, 2003; Rowlands 1997). Without investing in the association of other women, women are less likely to be able to challenge inequality in the household because of their greater need to maintain their stocks of social capital invested in marital and family relationships. One key role, of supporting women who are challenging the gender structure of constraint and who risk danger as a result, was discussed in the last section. Rowlands (1997) asserts that the 'collective dimension' of empowerment in her model (the element of empowerment which depends on women's collective action) is 'very closely related to the personal dimension'. She points out that there is an iterative relationship between personal empowerment and collective empowerment; the former has to come before collective activity becomes possible – 'It is very difficult for a group to become active and effective without some critical mass of individuals participating who have achieved a degree of personal empowerment' (Rowlands 1997, 115), yet simultaneously '...the ...groups have acted as the vehicle for much of the process of personal empowerment; they have also enabled the women to create an identity, and provided a basis from which to act in the world' (Rowlands 1997, 84).

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<sup>29</sup> Kabeer (2003) focuses on women's empowerment in the context of the Millennium Development Goals, and in such a context the role of collective action from the grassroots has no clear place in the analysis – even here, she takes care to

Collective action is clearly important for economic reasons in some contexts. In relation to material resources and their acquisition by women, collective action in a market in which this creates a comparative advantage for a group of women represents an injection of a new, pluralistic and democratic form of social capital into a woman's livelihood portfolio, in which different forms of capital can be substituted for each other to improve one's position (Scoones 1998). Women can increase their power as individual agents, and as a sex, by participation in such groups, if the conditions, including the market, are right. Heyer et al. (2002) comment that such livelihoods groups can 'increase access to finance and control over income, including savings, which is often associated with empowerment. ROSCAS, especially in Africa, have developed as a result of the initiatives among women' (8). They can create bonds between women which previously did not exist, and generate social cohesion and security. Factors identified as important by Heyer et al. for the formation of these groups include economic viability; prior social ties and networks; social legitimacy; good leadership; political or other ideologies which support group bonding; good institutional design, and political or other ideologies which support group bonding. Heyer et al. observe that 'it is the capacity of groups to unite individual interests through building a common identity, that makes them so potent as a forum for social action' (14).

Women's collectives have two other essential roles – of enabling individual women to group together for economic gain (mentioned earlier), and of grassroots political action to further strategic gender interests. These are often linked. As suggested above, women's groups formed around livelihoods may become politicized later. Jackson (1996) observes, 'the factors in the social evolution of women's groups seem to include pre-existing co-operative activity' (509). Heyer et al. (2002) confirm in their work on group formation and action that an economic rationale for collective association may lead to a group embarking on political action as a 'claims group'. Credit and savings groups fall into this category, as do groups set up to enable co-operative production. For Heyer et al., livelihoods groups may be a 'claims group', defined as arising 'where a major purpose of the group is to advance the claims of its members to power and/or resources (2002, 6), or a livelihoods group may later turn into a claims group. The successful formation of such a claims group requires an income generating activity as a consolidating factor, with 'interaction between the efficiency function and the claims function' (13); and, we are told, either a prior sense of shared identity, or a shared opposition to oppression which forms a basis for individuals with different identities to coalesce into an interest group which has a shared, positive, enabling identity. Heyer et al. also provide an account of the livelihoods-related factors which inhibit successful

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bring this essential part of the picture 'in from the cold'.

group formation amongst the poor are: lack of assets; lack of access to markets and networks ('destitution may leave little space for networking. Deprivation tends to worsen some forms of conflict and thereby damage trust' – 16).; lack of rights; and dependence on external intervention. Finally and critically, the advantages and the kinds of interests which can be advanced through group membership must be understood in relation to people's assessment of the risks of membership.

Kabeer confirms that she sees the collective grassroots political action of women as an important complementary force to women's formal political participation, which draws on the power-with of association to transform the power-over of structures of constraint: 'collective action to promote gender equality... is an important route through which changes at the micro level can be institutionalised at the social level. While these collective actions do not necessarily take place in the formal political arena, they are political in that they seek to challenge patriarchal power in their societies... what is transformative about them is that they challenge 'given models of gender relations and open up the possibility of looking for alternatives' (Kabeer 2003, 195).

However, intersectional analysis of power suggests that views of collective action as *always* benign and positive for women need challenging. Collective action in itself, though supportive to individual women, is not enough to secure their interests, since the structures of constraint around women inhibit agency. Intersectional analysis suggests that action must also be taken to ensure the gender structure of constraint itself shifts in time to save individual women 'social pioneers' from suffering for the cause of feminist transformation<sup>30</sup>. A chilling example comes from Rowlands' (1997) analysis of empowerment. One of the development interventions in her account provides a terrible example of the potential negative impact on individual women of challenging gender norms of inequality unsupported. The murder of a participant, Nelly Suazo, confirms that inattention to transforming the gender structure of constraint at the same time as increasing women's agency leaves them at the mercy of men seeking to crush rebellion.

Other problems emanate from normative views of women's collective association and activity. The fact that Rowlands' model of power cannot accommodate the possibility that power-over is neither inherently male in nature, or inherently negative, leads to a failure to take note of the possibilities either of difference between women in women's groups (considered in the next section) or of

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<sup>30</sup> This reflects Lukes' (1974) view that structural inequality must be challenged, seeing ideas that an alternative 'power-to' can challenge structures of domination as dangerous, misleading notions which distract the oppressed from the real work of challenging power-over. At best this will result in conservative agendas which focus only on one aspect of women's configuration of inequality.

harmony between women and men in marriage and the family. In her analysis of empowerment as this might play out within close relationships, Rowlands defines empowerment as 'associated with, and to a large extent dependent upon, self-confidence, self-esteem, and sense of agency. It also depends on the development of the individual's abilities to negotiate, communicate, and defend his or her rights (overtly or covertly)' (1997, 119). Rowlands suggests encouraging factors in a process of personal empowerment which will strengthen women's bargaining position in conflict. These include knowledge of women's rights, and a perception of gender inequality as wrong. Other factors are, she suggests, gained through membership of a women's group – including the ability to share problems with other women, gain support, end isolation, and group participation, thus ending dependence on the family and marital relationship. Factors which inhibit empowerment include *machismo*, alcohol consumption by partners, male violence, cultural expectations of women, male control over women, and 'internalised oppression'.

In this account, Rowlands treats close relationships (obviously including marriage) *only* as a site of power relations, in which the individual exercises power in relationship to her spouse/partner and family. In contrast, she treats women's groups *only* as 'actors', in that they are autonomous entities which can exercise power in engagement with external actors. Had she allowed her model to be fully informed by an intersectional analysis of power, both close relationships and women's groups would be depicted accurately as, simultaneously, *sites* of power struggles between individual members (as we are reminded through feminist interrogations of the household) – and 'actors' in the sense that they autonomously interact with external actors. Intersectional analysis of power should lead to a revision of ideas about the nature of marriage and the household, which focuses on the co-operative aspect of these institutions (Sen 1990), and ideas about women's association and organization, which reminds us that difference among women can lead to conflict among them (Cornwall 1999). One implication of this is that institutions of 'male-headed'-households and marriage are not inherently one of conflict, but are capable of reform. Another is that if women are prioritizing furthering either their practical interests, or strategic interests which they share with their marital partners or other household members, they may be reluctant to risk damaging this relationship by entering another, potentially challenging, one.

In contrast to Rowlands (1997), Kabeer's (1998) model of women's empowerment keeps the implications of intersectional analysis much more clearly in view in its depiction of the household, family and marriage as a site of co-operative conflict, after Sen (1990). More than this, the family is depicted in Kabeer's model of empowerment as women's primary social support (1998), as suggested above. The household and family are places in which emotional ties are enmeshed with

notions of duty and obligation, as discussed earlier in this chapter, and the close relationships of marriage and family can be seen to have a special significance for women. Undeserved or not, it is likely that the social capital of household and family will not be readily viewed by women as a form of social capital which is easily and readily exchangeable for another form: even for the company and support of other women. Kabeer observes: ‘...a shift in one aspect of social relations is likely to initiate a series of adjustments with unpredictable consequences. While some of these changes are likely to leave the power aspects of social relations unaltered, others may have intended or unintended results that open up the possibility of transformation.’ (Kabeer 2003, 194). But this process, above all, involves risk.

Kabeer very usefully highlights the tendency for empowerment to be equated with the autonomous agency of women separated from other family members and husbands in particular, and challenges this, from the point of view of women living in poverty in particular configurations of inequality (Kabeer 1998). In a discussion focusing on different evaluations of micro-credit<sup>31</sup> interventions in Bangladesh in relation to empowerment, Kabeer (1998) suggests that empowerment is commonly, and misleadingly, seen as indicated by autonomous individualistic behaviour on the part of women. She suggests that this is a problem since it undervalues co-operation in intra-household relations, and implies also that women are not empowered if they remain in marriage: ‘for many women, it makes better sense to strengthen the likelihood of “co-operation” within the family, their primary source of social capital’ (Kabeer 1998, 14). Kabeer points out that accounts of changes in decision making need to be seen along a continuum from male autonomy to a context of greater gender equality - if a woman's previous account is of male autonomous decision making, then an account that it is now joint is evidence of a shift in power towards women.

Intersectional power analysis suggests that it is important to rescue and rehabilitate the image of the family and marriage as institutions which are not necessarily *inherently* disempowering for women. They offer opportunities as well as constraints, and are capable of reform. How does this analysis change understandings of the role and nature of women's association and collective action of women in empowerment strategies? First, there is still the awareness-raising role, discussed earlier, though strategic gender interests now appear among a range of strategic interests of women. It is still the case that the process of consciousness-raising may lead to women using their

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<sup>31</sup> Sinha (1998) defines microcredit (small loans); microfinance (small loans plus other financial inputs, for example savings and insurance facilities); micro-enterprise credit (small loans earmarked to be invested in micro enterprise); ‘credit plus’ (small loans plus technical inputs, for example skills training); and ‘credit plus plus’ - the above, plus social development activities like awareness raising.

relationship with each other as a resource enabling collective action to further strategic gender interests.

### **6. The challenges of intersectional analysis to feminist political action**

Intersectional analysis of power poses obvious challenges for feminist political action: the agents who embark on it are potentially divided by the strategic interests which they do not share, and intersectionally-derived practical interests prevent women from putting wishes into action. This presents challenges for work with women at grassroots levels of society and for work at higher levels to challenge gender structures of constraint directly. The insights above on extending the agency of individual women via the market also suggest that this strategy is a slow, (and indeed, potentially dangerous), way to challenge gender structures of constraint, and that feminist political action is an alternative means of transformation that offers women the security of belonging to a group.

Considering challenges to political action arising from an intersectional understanding of power, Crenshaw (1994) observes the problems inherent in working around a common goal when so much separates women's interests from each other. She observes, 'the problem with identity politics is not that it fails to transcend difference, as some critics charge, but rather the opposite – that it frequently conflates or ignores intra group differences' (1241). In her discussion of structures of constraint, Folbre (1994) does not provide a complete account of how political change which supports women's strategic gender interests be modelled from an intersectional analysis of power. She charges both the Marxist conceptualization of 'contending interests', and the liberal 'interest group' model of individuals actively choosing political action, with incompleteness. The empowerment of individual women is about more than feminist mobilization; it is about understanding how 'conflicts and conjuncture among different sets of collectives affect the distribution of economic welfare, the share of the pie that individuals and people enjoy' (ibid., 84). Folbre's analysis highlights the divided loyalties of women vis-a-vis the advancement of their shared interests as a sex.

The analyses of Molyneux (1985; 2003) and Folbre (1994) of women's agency in the face of intersectional power relations has clear implications for feminist politics, and for the scope offered to women to use development interventions aimed at supporting livelihoods of people in poverty as a route to empowerment. To summarise, as we have seen, in Lukes' vision of zero-sum power, once the oppressed are aware of their oppression, the only possible action to advance their interests is revolution (Lukes 1974). Yet if the structural power relations facing women are intersectional in

nature, women's interests may – at least in theory - be deduced by outsiders, but can no longer be represented to women as 'real' or 'objective'. Instead, women themselves should induce and prioritise the interests which are sufficiently pressing to present themselves as political priorities<sup>32</sup>.

At a theoretical level, discussions of feminism in relation to postmodernist thought, with its rejection of metatheories and notions of objective truth or reality, have highlighted the obvious difficulties of focusing on difference between women, if women's gender empowerment is to become a political reality (Marchand and Parpart 1995). Political action is dependent on the formation of a collective group of people who have a shared agenda. It is also more likely if public sympathy is won through a demonstration that the marginalized group is innocent and deserving. For a feminist political project, an analysis of power and empowerment based on intersectional analysis creates challenges. Recently, there has been growing attention from gender and development researchers and practitioners to the power dynamics which lead some women to exert power over others, give rise to women wishing to preserve the status quo of gender inequality, or promote change which will be detrimental to women's gender interests, because this confers some particular benefits on them by virtue of another aspect of their identity (Murthy 2004 in the context of community development; Molyneux 1998; 2003 regarding anti-feminist women's organisations).

Difference presents threats, therefore, to the possibility of political change. As Baden and Goetz point out, 'the risk is that the reality of women's oppression can fall between the many stools of feminist anxieties over identity' (1998, 33). Coalition-building rests on acknowledging diversity of experience, and difference in location, and then a way must be found to move on – or the coalition will disintegrate, and shared strategic interests will not be advanced (Win 2004)<sup>33</sup>. Writing two decades after her first influential papers on the subject, Mohanty (2003) points out in a retrospective of her 1991 paper that while 'My most simple goal was to make clear that cross-cultural feminist work must be attentive to the micropolitics of context, subjectivity, and struggle, as well as to the macropolitics of global economic and political systems and processes', her goal was not simply to call for more attention to 'situated knowledges' (Walby 2000 quoted in Mohanty 2003, 502), but to envision solidarity between women based on a 'vision of equality attentive to

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<sup>32</sup> The problems that the existence of other orders of strategic interest of women is a focus of concern for feminist activism and political scientists (Marchand and Parpart 1995; Goetz and Baden 1998; Win 2004). During the era of the four United Nations Conferences on Women (from 1975 to 1995, plus follow-up meetings and other United Nations conferences critical to aspects of feminist agendas), the challenge of overcoming differences to build coalitions was overcome, and progress made around specific shared goals (Goetz and Baden 1998).

<sup>33</sup> This problem is also recognised by Hirshman (1995) in Marchand and Parpart's volume. Despite her criticisms of Sen and Grown's (1987) failure to 'provide an acceptable alternative framework for the development enterprise' (52), however, Hirshman ultimately recognises that the issue of diversity challenges the unity of a global women's movement.



power differences within and among the various communities of women'. A formula for solidarity and shared action which sees difference not as a challenge, but as an integral part – and further, a strength - of the analytical framework is needed badly (Baden and Goetz 1998). Despite the challenges to activism coming from difference between women, women's movements (variously identifying as feminist or not) have made strides towards the attainment of structural gender equality in many countries (for example Win 2004 in the context of Zimbabwe).

Some direct challenges to the gender structure of constraint have taken place beyond the auspices of 'development'. Equality before the law was the focus of the UN Commission on the Status of Women from 1946 (Tinker and Jacquette 1987). Kabeer (2003) focuses on challenging the gender structure of constraint through formal participation: 'the right to representation is clearly central to civil and political rights. Gender equality implies 50 percent representation by women. Such an achievement could, with certain qualifications, represent the most ambitious of the three forms of change singled out to measure progress on women's empowerment and have the most potential to transformation. Furthermore, again with certain qualifications, it could potentially address many of the constraints that limit the life chances of poor women' (Kabeer 2003, 185).

Direct challenges to structural gender equality have been supported by development organisations through what Moser terms the equity approach to WID (Moser 1989; 1993). Moser's account of the equity approach to development, which took off from International Women's Year in 1975, is of development donors taking on a new involvement in political activity to promote gender equality. While the approaches to women before and since have been technical in nature and directed at women at the grassroots, this was an overtly political approach focusing on reforming the institutions of the state. Support was given to feminist organizations involved in national and international advocacy and reform initiatives around gender equality issues. Writing in 1989 and again in 1993, Moser concludes that the equity approach has been unpopular with governments and mainstream development organisations due to its direct and radical challenge to vested interests in international and national governance (1989; 1993).

Moser noted as early as 1989 that the equity approach had attracted much ire from elements of the women's movement due to the unidimensional nature of the model of power informing it, and hence its failure to understand other concerns as equally or more pressing for women in developing countries. Other commentators, for example Koczberski (1998), critique the equity approach with

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Thus, 'privileging the "woman question"... appears to be a political necessity to Sen and Grown and their political project' (47).

other WID approaches as based on a misunderstanding of the full interests of women. As discussed earlier in relation to citizenship and the state, the equity approach, with its liberal feminist goal of establishing civil and legal gender equality, cannot address the full strategic or practical barriers to women's empowerment any more than can a sole focus on women as free entrepreneurial agents delivering development to their households.

The equity approach has been critiqued from the perspective that it is based on an understanding that women's strategic gender interests were women's only interests left unaddressed by mainstream development (Elson 1991, Koczberski 1998, Tinker and Jacquette 1987). As Tinker and Jacquette argue, this means other kinds of strategic interests of particular women are ignored: 'Those who favour limiting the debate to issues of gender equality make the fundamental assumption that being a woman conditions one's status and role in a given context more than does class or ethnicity or the structure of the international economy' (Tinker and Jacquette 1987, 422). Strategic interests in overturning class-based and ethnicity-based inequality, and practical interests derived from women's positioning in the international economy, go unmet. The organizational response of mainstream development organizations appears to have been to adopt the one set of interests of women which 'fits' with global development as modernization (Kardam 1991; 1993), leaving the 'male bias' of international capitalist development unchallenged (Elson 1991) – and, incidentally, leaving it up to individual women to further their own interests, despite economic want or other factors which make structural reforms, such as gender-equitable legal systems, inadequate to meet their needs.

However, some feminists have judged the very reluctance of governments and Western development organisations to adopt the approach (Moser 1989; 1993) as proving this approach's usefulness to women (Longwe 1989). It is obviously a necessary and essential step to remove the gender structure of constraint if women are to be empowered. Over the past three decades, despite the unpopularity of the equity approach, there has been considerable progress (in both developing countries and post-industrialised countries) in mounting challenges to the gender structure of constraint in national contexts. Nationally, it has been challenged as it is manifested in the institutions of the state, including discriminatory laws and national policy frameworks which focus on the interests of men (Goetz 2003). Feminist NGOs and others have engaged in advocacy aiming to promote reform of structures of governance to ensure that key institutions uphold women's claims to resources – including not only material resources, but the law and social services – in such a way as to promote women's strategic gender interests (Goetz 2003; Mukhopadhyay 1998),

and effect structural change, for example of legal systems, with the object of enabling women to live lives in which their full potential is realized<sup>34</sup>.

At the international level, feminist action around the series of United Nations conferences focusing on women from 1975 to 1995 (UN 1995; Emmerji et al. 2001) has united different factions around strategic gender interests: 'Although some observers dismissed many international negotiations as the preoccupation of developmental elites, the four conferences on women have generated remarkable crosscutting coalitions from all classes and socioeconomic groups from North and South, with an indisputable effect on changing awareness and programs for women in many countries' (Emmerji et al. 2001, 103)<sup>35</sup>. Finally, the idea that sustainable development requires women's empowerment, understood in the liberal feminist sense of the attainment of their strategic gender interests, has been enshrined in the international policy commitments made around the United Nations conferences (UN 1995; *ibid.* 2001).

## CONCLUSION

In the model of power outlined in this chapter, strategic gender interests appear alongside other strategic interests; gender relations in the household are seen as capable of reform; practical interests are seen as arising not from gender inequality only, but out of many different political factors arising from the existence of structures of constraint (Folbre 1994), and women's own perceptions are once and for all proven to be of overwhelming importance: they, like we all, are rational actors working in a context of imperfect knowledge of their best interests (*ibid.*, Kabeer 2000). It is this context which leads them to prioritise what, if any, political action should be taken by them to challenge their positioning in configurations of inequality.

The next chapter explores development interventions with women, considering the extent to which women are able to use these as a route to empowerment.

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<sup>34</sup> Elson (1991), employing Sen's (1984) terminology of rights and capabilities, makes a link which predates the approach at the 1995 Fourth United Nations Conference on Women, at Beijing. This link exists between the denial of equal rights to women (identified by Goetz 2002 as strategic gender interests or 'gender equity concerns' (37), and women's inability to exercise their full capabilities.

<sup>35</sup> It has been widely recognised that the failure to evolve a development policy or practice which is founded on an understanding of the intersection between gender structure of constraint and those of race, class and others remains a threat to the progression of women's strategic gender interests, because of the ideological differences this creates among women, which threatens solidarity around feminist goals (Wieringa 1994; Goetz and Baden 1998).

## 2: WOMEN'S LIVELIHOODS AND EMPOWERMENT IN DEVELOPMENT

*'If definitions of empowerment include the extended capacity for making choices, the expanded ability to make choices will often be exercised to make choices which may not be the "right" ones in an outsider analysis of gender subordination'*

(Kabeer 1998, 58)

*'The attractiveness of the concept of empowerment lies mainly in the fact that it legitimises various policies and practices. Empowerment is economically, politically and socially useful'*

(Lairap-Fonderson 2003, 184).

In the last chapter, we saw that the idea that women should define their own empowerment processes, suggested by Moser (1989; 1993) fifteen years ago, has been forgotten. In this chapter, we see how empowerment approaches have become 'closer to recipes and pills' (Anderson 1992, 13). The world of power, politics and the interests of women is left behind, for new, ostensibly apolitical, terrain of development policy and practice. This chapter starts with an exploration of livelihoods approaches to development. Feminist livelihoods analysis exposes the fact that women are simultaneously economic and political actors, individuals and members of social groupings. The decisions they take on their actions and strategies are made in the light of the space for manoeuvre that they have in each of these spheres. Understanding the role of a development intervention in the empowerment of women means understanding how economic, social and political concerns colour the risks women are prepared to take, and the weight they put on practical, material considerations in not only livelihoods, but empowerment, strategies. In particular, the section examines the concept of social capital as a common (if often implicit) theoretical concept in livelihoods and empowerment debates on women in development.

After this, the remainder of the chapter aims to explore how livelihoods concerns, and commitments to the empowerment of women, have been treated in the microfinance interventions which are currently in vogue. This will set the scene for the fieldwork analysis, which focuses on one of these interventions. The chapter examines how micro-finance or, more narrowly, microcredit, interventions directed at women in poverty have been widely promoted as a solution for both

poverty (Rogaly 1996) and gender inequality (Kabeer 1998; Mayoux 1998a). This approach has become ubiquitous in sub-Saharan Africa (Lairap-Fonderson 2003). Research has been built up over the past decade to support, as well as to oppose, the contention that microfinance can present a useful route to empowerment for women, (Ackerly 1995, Goetz and Sen Gupta 1996, Hashemi et al. 1996, Kabeer 1997, 1998, Mayoux 1995, 1998a, 1998b, 2001, Mahmud 2003, Schuler et al. 1996). However, definitions of empowerment have been widely varied and highly subjective (Kabeer 1998). Some have understood the provision of material resources to women as empowering in itself. Some have stressed women's well-being as the ultimate indicator of their empowerment as a result of an intervention, while others have stressed the widening of women's choice (Mahmud 2003). Indicators of empowerment have commonly been decontextualised and divorced from women's own understandings of their agency, their current location in relation to power, and their preferred strategies (Kabeer 1998; Mahmud 2003).

## **FURTHERING WOMEN'S INTERESTS IN RELATION TO LIVELIHOOD STRATEGIES**

Livelihoods approaches, with their emphasis on the need to focus not only on financial and physical capital but also social and human capital in order to understand people's 'tactics and tradeoffs'<sup>1</sup> will be used to analyse the fieldwork in alliance with the model of power rehearsed in the last chapter. The section considers social capital as offering a conceptual bridge linking discussions of power and the empowerment of women, and discussions on livelihoods, agency and resources. The section then goes on to consider the pros and cons of using a livelihoods strategies approach in relation to questions of power and agency.

Livelihoods approaches to the lives of people in poverty were developed from the 1980s, when the economist Amartya Sen included a set of 'livelihood capabilities' in his concept of 'capabilities' (that is, the ability of people to do particular things which are valued by wider society). His concept of livelihood capabilities includes being able to cope with and adapt to crisis, and search out and take advantage of livelihood opportunities (1984).

The livelihood capabilities of women in poverty are determined by their location in unique configurations of inequality, as described in Chapter 1. In the constant struggle to survive, multiple structures of constraint inform the rules of the game (Kabeer 1994) through which institutional resources of the household, market, community and state are allocated. It is in women's interests to

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<sup>1</sup> To use Kabeer's phrase from the title of IDS Bulletin, 28(3), 1-13.

find ways to ensure passage through the institutional 'gateways' (ibid., 12) which mediate their relationship to essential resources, (Kabeer 2003). Hence, their agency is constrained to actions which do not compromise them from gaining resources. If women make a decision to directly challenge institutional rules or other aspects of the structures of constraint which shape their configurations of inequality, this can be anticipated to have an impact on their livelihoods, either deepening or alleviating economic problems.

Livelihoods approaches have become extremely popular for research analysis, policy and practice in development in the past decade (Chambers and Conway 1992<sup>2</sup>, Ellis 2000, Francis 2000, Murray 2001, Scoones 1998). The concept of women's livelihood strategies appears first in a special edition of *World Development* (Vol 17 No 7, 1989), which gives a feminist view of women's livelihoods in the developing world (Sebstad and Grown 1989).

The approach which I employ in this thesis is a combination of Sebstad and Grown's women's livelihoods systems framework (1989), and Scoones' (1998) framework, which focuses in particular on four forms of capital available to women. While it does not have an express focus on livelihoods as such, I also use insights from the work of Gonzalez de la Rocha (1994, 2000, 2003) on the survival strategies of urban households in the following account<sup>3</sup>.

Certain characteristics of Sebstad and Grown's framework are of particular interest to the concerns of this thesis. First is the fact the framework emphasises the need to understand individual agency in the context of the structure of constraint represented by gendered membership within the household and, usually, marriage. This enables full understanding of the motivations and interests of a particular woman, as an agent, and her gendered role as mother and wife, in relation to empowerment. Livelihoods approaches reject the idea of the autonomous individual livelihood

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<sup>2</sup> The concept of sustainable livelihoods entered mainstream development thinking a few years after Sebstad and Grown's work. In an influential 1992 paper, Robert Chambers and Gordon Conway were informed by a similar motivation to get past what they call 'employment thinking', which cannot produce research which depicts the reality of life on the margins, where 'people seek to put together a living through multifarious activities' (1992, 3). Chambers and Conway define a livelihood in a similar way to Sebstad and Grown, only leaving out the issue of time and the notion of different levels of stability which influence the livelihoods mix. They state that a livelihood comprises 'people, their capabilities and their means of living, including food, income and assets. Tangible assets are resources and stores, and intangible assets are claims and access' (1992, iii). Chambers and Conway's prime motivating factor is not to ensure development planners offer appropriate interventions to support women, but the need to understand how livelihoods in both the global South and North can attain environmental and social sustainability (that is, to ensure they do not harm the planet or the livelihoods of others, and that they can be long-term strategies).

<sup>3</sup> Chambers and Conway (1992), perhaps the most well-known early work on livelihood strategies, focused on rural development analysis, yet livelihoods analysis can straddle the perceived rural to urban divide, to be used to understand and analyse the way women and men use their agency creatively to make a living in very diverse contexts. Sebstad and Grown (1989) had no specific urban or rural focus in their work, and Moser (1998) has developed a variation, focusing on assets, for specific use in urban contexts, where livelihoods approaches are becoming increasingly used (Rakodi with Lloyd-Jones 2002).

strategy, understanding a woman as situated in the household together with other adult contributors to household reproduction, and dependents. Sebstad and Grown's idea of women's livelihood systems, discussed in their Introduction to the journal issue, 'refers to the mix of individual and household survival strategies, developed over a given period of time, that seeks to mobilise available resources and opportunities' (945). Sebstad and Grown argue that 'We must reappraise theories that treat the household as a unit, because [it] is not a unified construct; rather it is a convergence of separate economies and, often of individual earnings strategies' (Sebstad and Grown 1989, 946). However, Sebstad and Grown do not suggest a focus only on individual livelihood strategies; women depend, and are depended on, by other household members, in a complex mix of activities undertaken by them as members of a team, with the shared aim of generating new resources and conserving existing ones (Gonzalez de la Rocha 1994; 2000). This simultaneous, or perhaps dual, focus on the individual woman and her household echoes the views of Sen (1990) that the household simultaneously represents a site of conflict and a relationship of co-operation (discussed in Chapter 1). In this relationship, not only do individuals have interests in common in household survival and wellbeing, but they may actually experience the interests of others as their own.

Sebstad and Grown's livelihood systems framework is also helpful to the concerns of this thesis in that it is informed by a concern to develop theory which captures the multiple ways in which poor women and their dependents survive, and straddles economic and political analysis. The framework highlights the fact that the nature of women's work in both productive and reproductive spheres is poorly understood by development policymakers and the tools available to survey and enumerate their work are inadequate since they fail to capture women's work in the informal sector and work and other activities undertaken outside the money economy. Sebstad and Grown point out that livelihoods systems analysis focuses on the actual activities women perform, crossing the artificial conceptual categories of productive and reproductive labour, and the formal and informal sectors. Such an analysis sees the total costs and benefits of human labour, not only that which is conventionally counted in national accounts and statistics. In a later discussion of the advantages and disadvantages of livelihoods approaches, Murray (2001) agrees that because discrete sectors, which exist at theoretical level (between urban and rural, industrial and agricultural, and formal and informal sectors) appear in combination in an analysis of a livelihood, this helps to challenge these artificial divides as they exist in the minds of development researchers and planners. This should potentially lead to development interventions which are more useful to the people they set out to involve and support.

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Sebstad and Grown focus on the sustainability of the way of life of women in poverty from a feminist perspective, emphasising that wellbeing indicators used by development policymakers should include time for leisure and sleep, as well as income, and rejecting the way in which employment statistics fail to capture the reality of 'dead-end' employment which leads to insecurity and dependency relations. Having dealt with the question of women's labour and the recognition of their economic contribution, Sebstad and Grown point out that rejecting the idea of commoditisation of all economic activity does not preclude the recognition of the 'pervasiveness of the money economy' (1988, 940), which leads women to need and desire more cash income.

The focus of Sebstad and Grown's framework on the role of activities beyond formal employment in livelihoods puts the spotlight on informal sector wage labour and production, reproductive activities, and the role of social networks. The relationship between formal and informal sector work is a key concern. The reality of women's work in production is that much of it takes place in the informal sector, conceptualised as integral to the global system of production, providing a livelihood to those marginalized from formal employment (Chen, Sebstad and O'Connell 1999, Bromley and Gerry 1979), and subsidising the formal sector through enabling low-waged workers to survive (Moser and Young 1981). Evidence from Mexico and other contexts, including Uganda and Sudan, indicates that wage labour supports and subsidises the informal sector activities (both wage labour and production) which are carried out beside formal sector wage labour, in order to ensure the survival of poor households (Gonzalez de la Rocha 1994; 2000). Gender analysis of livelihoods tells us that opportunities in the informal sector are open to particular social actors on differentiated bases. The context in which women make choices in their occupation is shaped by the gender structure of constraint, in combination with other structures of constraint including race and class (Heyzer 1981; Mitter 1989; Moser and Young 1981).

Heyzer (1981) argues that women are able to take part in a small and limited range of activities in the informal sector, whose form 'must be understood ... in terms of ... the ideological assumptions which determine the nature of tasks allocated to women and the value placed on female labour power' (Heyzer 1981, 2). Typical 'female' income generating activity is identified by Heyzer as requiring little capital outlay (in company with Mitter 1989); as allowing women to meet their reproductive responsibilities alongside production through enabling them to combine work and childcare, and as conforming as closely as possible conforming to existing norms surrounding the sexual division of labour, (meaning the chosen activity is either literally an extension of women's existing reproductive work, for example making food for sale, or redolent of women's reproductive activities, for example doing craftwork or embroidery) (Heyzer 1981).



Livelihoods analysis is also helpful in that it rejects narrow definitions of work as formal waged employment. Gonzalez de la Rocha (1994; 2000) argues that reproductive activities are an essential form of activity in livelihoods, and that the more acute the economic need in the household, the more time-consuming and onerous these activities will be. In times of relative stability, some essential services and products for family use may be purchased, but if the household livelihood is under threat, coping mechanisms – ‘restrictive practices’ (ibid., 18), will include making food, medicines and other consumables at home, purchasing cheaper or more labour-intensive ingredients, and so on.

Livelihood analysis’s focus on non-material resources (including time, social activity and networking) as critical to households is useful bearing in mind the consideration given in Chapter 1 to the economic and political functions of marriage and the family, and women’s collective association. For Sebstad and Grown, ‘resources’ used by women may be physical, human, social, or collective. Opportunities for making, securing and investment in a livelihood are afforded by social resources in the form of networks, institutional mechanisms, organisational and group membership, and partnership relations. Gonzalez de la Rocha (1994; 2000; 2003) highlights the role of social networking, especially of and instigated by women<sup>4</sup>, as a critical element in urban Mexican livelihoods under structural adjustment (SAPs)<sup>5</sup>. There, women neighbours ensured household survival through co-operative activity, for example cooking together for economies of scale (Gonzalez de la Rocha 2003). Kinship ties, in turn, are widely viewed as particularly important in facilitating and supporting informal sector activity (Gonzalez de la Rocha 1994, 2000, 2003, Hart 1973, Leonard 2000, Moser and Young 1981).

Of course, an issue for the fieldwork is the extent to which the above analysis reflects the very different empirical realities for women in urban Ethiopia. As chapters 3 and 5 discuss, life in Kechene is characterised by livelihoods forged in the context of there never having been more than extremely low rates of formal sector employment; first- or second generation migration from rural areas; and a high proportion of households which use family labour for cottage industry. The implications of these factors (and particularly the last two) for the relative significance of social networks of women and kinship are a key concern for the fieldwork analysis in later chapters.

Another helpful characteristic in Sebstad and Grown’s framework for this thesis is that it offers an

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<sup>4</sup> Included in Moser’s framework of women’s roles as ‘community management’ (1989; 1993).

<sup>5</sup> Similar note was taken of the importance of women’s association in enabling household and community survival of SAPs by Elson (1991).

analysis of risk aversion as this is connected to degrees of economic want. They distinguish three levels at which poor people and their households live: survival, stability and growth. In the context of a discussion on the idea of enterprise as a route out of poverty – that is, becoming an entrepreneur or business owner - they point out that only those who experience stability in their livelihood will be able to take the risks which bring about growth. Sebstad and Grown argue that the poorer and less secure you are in terms of your livelihood, the more averse you will be to risk. The poorer you are, the worse your fallback position (Sen 1990). This leads to the ‘Faustian bargain’ of remaining poor in order to preserve your short-term security (Wood 2003).

Risk aversion leads to conservative choices in business which fail to advance women’s practical interest in poverty alleviation, and to politically conservative choices vis a vis women’s empowerment agendas. As Hulme and Mosley argue, ‘the poor cannot afford to take risks, hence they avoid doing so as far as possible’ (1996, 182). This behaviour is the polar opposite of the behaviour associated with entrepreneurship, of risk-taking and innovation, which lead to women feeling a sense of ‘being exposed, personally and professionally’ (Green and Cohen 1995, 297). It has been pointed out by Wood (2003) that risk is particularly important in decision-making on livelihoods strategies in economically needy households in countries with particularly weak or non-existent social or economic safety nets. As Wood observes, in the context of chronic economic want, there is a trade-off between minimising risk and investing in brave, visionary strategies which may solve longer-term problems: ‘across the tenuous uncertainty of time, precarious families are stretching out a survival strategy, but always dominated by a hand to mouth reality, which prevents the necessary preparation to cross the chasms and avoid the traps that reside *en route*’ (Wood 2003, 456). Kassim and Hendricks argue (2002) that risk aversion causes very poor people to invest in low risk activities which will however, offer them no route out of poverty: ‘true entrepreneurship is associated with risk...Although driven to improve livelihood outcomes through the establishment of enterprises, poor people are crippled by fear of livelihood failure. They therefore established businesses in perceived less risky enterprise sectors that are over traded, and face tough competition for limited local cash and customers. Such activities may be low risk, but they are also non-lucrative’ (37).

These points on risk aversion and the need to maintain short-term security to conserve a livelihood are critically important. This is not only because they are important in enabling understanding women’s livelihoods strategies. In addition, they suggest a parallel analysis of women’s aversion to risking their immediate practical interests in order to further political goals – in particular, to challenge the gender structure of constraint. As discussed in Chapter 1, the need to avoid threatening one’s immediate survival leads to women who are not facing immediate gender-based

violence or abuse opting for the patriarchal bargain (Kandiyoti 1988) of social conformity to gender norms of behaviour, rather than challenging inequality.

Scoones (1998) develops a sustainable livelihoods framework, suggesting that livelihoods draw on a combination of natural capital (soil, air, water, et cetera); economic or financial capital; human capital; and social capital. This framework is a key concept in my thesis. In particular, the relationship between livelihoods and empowerment is illuminated through attention to the ways in which social capital fits into both concepts. In relation to livelihoods, Hart (1973) recognised the role that kinship, friendship and community networks play in ensuring livelihoods can be pursued in uncertain economic climates. Berry (1989) also highlighted the role of social institutions in sub-Saharan Africa in determining access to economic resources. These insights reveal that aversion to risk will mean people will be averse to offending the people who make up their existing social network and who are important in ensuring continued access to the resources which are so critical to their livelihoods. Challenging these people's status or power, by investing in new networks which potentially yield alternative social capital appears, in this light, to be a potential threat to existing livelihoods.

### **The place of social capital in household poverty alleviation and feminist action**

At this point, it is important to devote more time to considering further the concept of social capital, and define the way in which this is understood in this thesis. Social capital is a bridging concept between the political and economic elements of my field of enquiry.

Woolcock (1998) asserts the importance of defining social capital clearly to avoid problems created by the fact that it, as 'a single term[,] is inadequate to explain the range of empirical situations demanded of it, ... it confuses sources with consequences, justifies contradictory social policies, and understates... negative aspects' (159). The concept is currently in vogue in development circles, having enjoyed 'a remarkable rise to prominence across the social science disciplines' (Woolcock and Narayan 2000, 225) in the past decade.

Following the writings of Coleman (1989; 1990; 1994) and Bourdieu (1992), I understand social capital in a functionalist manner, as a tangible or intangible resource available to an individual or group as a result of investment of tangible or intangible resources in a social relationship or network. In line with this, I use the term 'social capital' in this thesis not to refer to the family, or to any other social network in itself, but to the outcome of participation in such a network. Coleman defines social capital as 'not a single entity, but a variety of different entities... consist[ing] of some aspect of social structures, [which]... facilitate certain actions of individuals who are within that

structure' (Coleman 1989, 98). Coleman later defines social capital as 'any aspect of informal social organisation that constitutes a productive resource for one or more actors' (Coleman 1994, 170).

Just as the household is important for feminist theory, the family is important for social capital theory. Putnam (1995) suggests that 'the most fundamental form of social capital is the family' (73). Echoing this is Woolcock's and Narayan's (2000) 'intuitive' definition of social capital: 'the basic idea of social capital is that a person's family, friends and associates constitute an important asset, one that can be called on in a crisis, enjoyed for its own sake, and leveraged for material gain' (226). Bourdieu's formulation of the value of the family as a particular social organisation of value to individuals is that this is 'the main site of accumulation and transmission of [social] capital' (1993, 33, quoted in Harris and De Renzio 1997). Kabeer (1998) integrates a gender perspective into this, which highlights women's comparative lack of market opportunities and widespread dependence on male heads of household for access to resources and benefits associated with citizenship: 'the primary form of social capital for women is the family' (14).

Within the literature on livelihoods strategies, social capital is depicted as an essential form of capital in a successful livelihood strategy (Coleman 1990; Scoones 1998). Scoones highlights the different extent to which particular kinds of people can access resources through his emphasis on the role of social capital and on institutions, and on social differentiation leading to differential access through the 'gateways' of institutions disbursing resources. Scoones quotes Davies (1997) in his view of institutions as the 'social cement' (Scoones 1998, 12) which provides a solid social edifice which affords people 'access to capital of different kinds, to the means of exercising power, and so define[s] the gateways through which they pass on the route to positive or negative livelihood adaptation' (ibid).

This last point may be particularly true in impoverished communities. A key insight from Gonzalez de la Rocha's work in Mexico that deserves mention is that, as household incomes go down on the loss of waged work, initially, social networks have a key role to play in substituting for the loss of financial resources (1994; 2000). This provides an example of substitutions of one form of capital for another in livelihoods, a research interest of Scoones (1998). In a study in Northern Ireland of coping strategies among unemployed women there, Leonard (2000) concurs that reciprocity was an essential facilitating factor in women's informal sector activities which sought to bolster family livelihoods which depended on state benefits. However, the literature suggests that this role of social capital can change dramatically if impoverishment is acute<sup>6</sup> and long-term. Gonzalez de la

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<sup>6</sup> Which it was not in the case of Northern Ireland (Leonard 2000).

Rocha argues that in urban Mexico, when unemployment had continued for a lengthy period, the ability of poor people to survive by drawing on social networks for tangible support to their livelihoods came increasingly under threat as social networks broke down. The social network around individuals diminished in size, and women and men were thrown back on the mercy of relations with their close families, whose interests were more closely identified with their own: 'As a result of curtailing social relations, nuclear households have emerged in some countries as people's only shelter and, at times, the only group that "can be trusted"' (2000).

Gonzalez de la Rocha also makes the important observation that the stage of the household development cycle, and in particular the dependency ratio (the ratio of productive adults to dependent children and older people), were critical determinants in how well the households in her study weathered economic crisis (2000). The correlation between formal sector employment and male sex meant having adult men within one's household was particularly important, but so also was education: these factors maximised household chances of securing access to a regular wage (ibid.). Households with relatively few dependents, and thereby more adults free to spend hours in productive activities outside the home, also had more income-earning potential (ibid.). In these respects, the nature of the social capital of the immediate family can be seen to be critical in understanding not only household livelihood strategies at one time, but the relative robustness and flexibility of these strategies, which determine the chances of ensuring household reproduction even in the face of sudden shocks, including loss of health or employment.

In this thesis, however, I am not only interested in the economic development applications of the concept of social capital, since I am concerned with issues of power, and, hence, with politics. Because of this, I also draw on Putnam's (1995) understanding of strong social capital, in the form of trust and association for mutual benefit, since the thesis is concerned with the extent to which a development intervention offered women a route to empowerment. The role of social capital in the process of furthering women's strategic gender interests could be seen in Chapter 1's discussion on collective association and action. However, Putnam's wording - 'mutual' benefit - needs problematising. This is obviously not the same as 'equal' benefit. Beall (1997) observes, 'the social capital concept ignores structural issues and obscures the issue of collective power' (960). Discussions of women's empowerment in contexts of acute economic want, and social and political marginalisation, are enriched by drawing on both the development economics understandings of social capital and the political science understandings, but these analyses must be augmented by understandings of gender inequality. It is through conformity to profoundly unequal gender relations that women gain the limited access that they have to economic capital, particularly in contexts in which alternative labour opportunities are constrained or closed to them.

Beyond the economic role of social capital are social and political roles. We have already examined the potential of social capital for politicising individual women as an interest group in Chapter 1, but beyond that, social capital also has emotional and psychological uses. Social approbation and support as a reward for conformity represents a source of emotional and psychological wellbeing for women, as Fierlbeck highlights in her discussion of women's consent to constrained choice (1995). This form of female social capital offered by conforming women to other conforming women is conceptualised by Amadiume (2003) as a matriarchal umbrella which shelters women from crises, and offers women social status and support from other women, in return for conformity to gender norms.

### **Power, inequality, and agency in livelihoods analysis**

Various commentators have debated the way in which issues of power, inequality, and agency are addressed in livelihoods analysis. This debate is important in informing the choice of livelihoods analysis as a prism through which to analyse the fieldwork. While this chapter has argued that social capital is a bridging concept between political and economic fields of enquiry, and this is an important 'pro' for using livelihoods approaches in an exploration of empowerment in Kechene, there may be 'cons' to weigh against this.

Livelihoods approaches are positively viewed by some, as moving away from traditional 'problem-based enquiry' (de Sagte 2002, 21). They are judged to be useful in that they challenge stereotypes of people living in poverty as powerless in the face of overwhelming structural disadvantage, and overcome the tendency of development organisations to divide development planning and action into 'sectors', providing a holistic view of life as it is lived by people in poverty (Carney 1998; Francis 2002). They focus on what people can do and what they control, rather than on what they cannot do or lack (Francis 2002). Mitlin (2003) argues that livelihoods can present a positive and enabling view of the situation of people living in poverty, in contrast to needs-focused approaches to development, revealing people to be actors who possess considerable capacities to survive and perhaps prosper in contexts of social, economic and political marginalisation.

One variant of livelihoods approaches that does allow for analysis which explicitly considers women's interests in a context of structures of constraint which limit their individual agency is that developed by the Chronic Poverty Research Centre, which distinguishes between five types of livelihoods strategies (Mitlin 2003). The five types of political strategies discussed in this framework are, first, politically conservative 'dependency-based strategies' (ibid., 44) in which the poor accept that their best interests lie in putting up with the current structural situation of

inequality, and seek to improve their space for manoeuvre. Second come indirect attempts to challenge inequality in the form of 'plotting strategies', in which women or men in poverty exert their agency and 'seek to identify how to improve their situation through amending but not directly challenging the constraints' (ibid., 45). Mitlin discerns 'market based strategies', in which the poor use avenues of acceptable advancement, particularly around income-generation, employment and education, as separate from the previous two, though the distinction does not seem clear. The other two strategies in Mitlin's framework are more radical. First come exclusion strategies, in which the poor accept the impossibility of advancement through 'socially acceptable' means and use means associated with criminality, thereby subverting existing structures of constraint and avoiding the need to challenge them in order to satisfy their practical interests, and gain a form of power outside the law. Second, people can embark on overtly challenging 'political strategies', which are said by Mitlin to 'vary and which may include armed resistance, partnership based development models and democratically contesting for political power' (ibid.).

This analysis of strategies open to women to further livelihoods in a context of inequality suggests that if women's interests are a question of subjective judgement calls, and decisions to take political action or conserve existing power relations is determined by what this will do to a livelihood, it cannot be read off that the interests of women which are prioritised by outsiders – either political or technical - will be necessarily perceived by women as useful to them. This echoes the discussions of Chapter 1 in relation to one aspect of my model of empowerment: that women themselves need to define their own strategies and priorities. Wieringa's (1994) assertion that consciousness-raising can be a painful process can, as suggested earlier, be interpreted as an abuse of those whose consciousness of their strategic gender interests, and of the fact that the latter are their 'real' interests, is assumed to be lacking. In communities where women need to access resources to further their practical interest of survival, all institutions – including those of the non-governmental (NGO) sector - which are disbursing resources possess power over those women. While political action should emanate from women's own analyses of their interests and the strategies most likely to further them, political action may be derived instead from an inaccurate analysis based on the development agency's deduction of women's best interests. As Cornwall (2003) observes in relation to a study of a project supported by Oxfam GB, in some development interventions, the practical needs identified by women themselves were seen by the agency as inimical to empowerment.

However, livelihoods approaches do not in themselves distinguish between activities which make the best of the status quo, and activities which may support women to move beyond this to challenge structural inequality. It has been argued thus far that livelihoods-based analyses can focus

simultaneously on increasing people's space to manoeuvre, and help build up a spring-board of resources for them to use to exercise agency. But to be truly empowering, in the sense of shifting agency from increasing space for manoeuvre to transformative agency (Kabeer 1998) and addressing structures of constraint, they need to accommodate a political analysis of the structures of constraint which have led to particular women and men facing particular challenges to their livelihoods and, more broadly, to their security and wellbeing.

Yet the extent to which livelihoods analysis end up encouraging people to meet their practical interests but leave strategic interests unaddressed is critiqued by other commentators. Murray (2001) considers the extent to which the livelihoods framework 'leaves out' politics and contextual concerns. He points out that power and conflicts of interest are not sufficiently acknowledged in livelihoods analysis; and that ideas of 'participation' may mask power and conflicts of interest as they play out within development interventions grounded in a livelihoods analysis. Hence, narrow views of livelihoods as economic, and of actors – or indeed households - as individuals decontextualised from their social setting, need to be replaced with understandings of livelihoods as shaped by, and constitutive of, political power: '...the circumstances of poverty should be understood through a detailed *analysis of social relations* in a particular historical context. This implies a structural or relational view of poverty, and, in turn, that understanding of its "persistence" or its intractability or its "deepening" should be driven by questions about inequalities of power' (Murray 2001, 5).

The issue is the extent to which livelihoods approaches can actually do this themselves, and the extent to which these 'missing ideas' need to be bolted on the side (Carney 1990). Certainly, livelihoods approaches may not capture the trade-offs people may make between furthering their strategic interests of challenging unequal structural power relations in society, and furthering their practical interests of survival; people are often forced to make what Wood (2003) refers to as a Faustian bargain, and Kandiyoti terms a 'patriarchal' bargain (1988), in the context of gender relations, in order to ensure day-to-day security and survival. However, Mitlin's (2003) variant of the livelihoods framework does allow for a political analysis of how women strategise to shift their position in relation to multiple structures of constraint, in relation to the overwhelming concern of ensuring survival in acute poverty.

These concerns about using livelihoods strategy analysis in a thesis concerned with empowerment will be explored further in the next sections of this chapter, which examine development approaches to women and consider what the literature has to say about the extent to which women are able to use development interventions conceived as aiming to alleviate household poverty as a route to



empowerment.

The remainder of this chapter considers how development interventions have addressed women's lives in relation to supporting them to empower themselves. Drawing on the understanding of power and empowerment discussed in Chapter 1, it focuses on the need for women to determine their own priorities vis a vis empowerment; the critical importance of women being able to satisfy the practical interests of themselves and their dependents; and individual women's strategies in furthering their strategic interests, to challenge the essentially political marginalisation and discrimination which shapes their particular configurations of inequality and perpetuates economic want.

### **DEVELOPMENT, LIVELIHOODS AND WOMEN'S EMPOWERMENT**

The large literature on the engagement of development actors with the issue of gender inequality demonstrates clearly that on development terrain, the rationale for addressing women's strategic gender interests and challenging the gender structure of constraint cannot be taken for granted. Instead, it needs to be argued carefully. In order to convince policymakers to take feminist goals seriously a synergy must be demonstrated between these and the 'official development priorities' (Kabeer 1999, 435) of national economic development and grassroots poverty alleviation. The difficulties of arguing for a feminist agenda to 'transform' the agenda of development agencies which have only lately started to focus on the political and social causes and symptoms of economic want as an issue for them are well-known (Jahan 1995; Kabeer 1999). When a synergy can be seen between feminist goals and 'official development priorities [;] this has made greater inroads into the mainstream development agenda than advocacy which argues for these goals on the grounds of their intrinsic value' (Mukhopadhyay 2004, 97). Pragmatism dictates, therefore, that such synergies are used, and not rejected out of hand as politically incorrect.

Women as an interest group have been an explicit concern for development since the women in development (WID) approaches of the mid-1970s, for different reasons ranging from technical to political (Jahan 1995, Kabeer 1994; Moser 1989, 1993, Tinker 1990; Young 1993), and the term 'empowerment' entered the lexicon during the 1980s. Since, empowerment has become a word of the times in development circles (Ackerly 1995; Rowlands 1997; 1998; Afshar et al. 1998; Cheater 1999; Townsend et al 1999; Pieterse 2003), in response to its usage in relation to women at the Fourth UN Conference on Women at Beijing, 1995; and to neo-liberal development policies of reducing the role of the state and leaving individuals to generate wealth in a free market. The

volume of the literature on this topic shows the 'fashionability' of women's empowerment specifically, for development organisations of different hues (Pearson and Jackson 1998, 1). Throughout the literature there is a dynamic, iterative relationship between the concerns of empowerment of women as individuals, and the empowerment of women as a sex.

Chapter 1 argued that development interventions to support women's empowerment should understand giving support to individual women as agents as distinct, yet complementary, to an agenda of supporting gender equality. Supporting the former is the appropriate intervention at grassroots level, in interventions directed at improving life as experienced by women in poverty. It was suggested that empowering women involves respecting their right to determine their own agendas, facilitating them to meet the practical interests which they are likely to perceive as their priorities, and respecting their right to address the strategic interests which they see as most important. In her typology of policy approaches to women and gender concerns in development, Moser (1989; 1993) identifies an empowerment approach, which does all these things, as already discernable on the ground.

However, most commentators fail to support Moser's assertion that such interventions exist, arguing instead that the development establishment response to the empowerment agenda has been to integrate (Jahan 1995) aspects of gender analysis in order to conform to pre-existing visions and priorities (Chant and Guttmann 1999; Levy 1999; Moser 1999; Pearson 1999). Gender issues have been taken on in a limited manner, ensuring that there is a 'fit' between the mandate, ideology and procedures of development organisations, and the particular approach to women in development (Kardam 1991; 1993; Miller 1998). There is a strong link between the underlying tenets of belief in surrounding culture, the 'deep structure' of organisations, and the programmatic outcomes for women (Rao et al. 1999). Since development organisations are products of cultures in which male bias exists (Elson 1991), development interventions continue to focus on the conventional development concerns of increasing productive activity and income, and, while they may now employ the language of women's empowerment, they do not challenge structural gender inequality.

To ensure that feminist concerns are addressed wholeheartedly would require transformation of the agendas of development organisations (Kabeer 1994; Jahan 1995; Pearson and Jackson 1998). However, organisations are not monoliths: feminist departments, teams and individuals operate to further consciously feminist agendas, challenging organisational agendas and culture, channelling funds to women's organisations, and promoting feminist awareness and activities in grassroots communities (Miller 1998; Porter et al. 1999; Rao et al. 1999; Smyth 1999). Yet the literature surveyed in Chapter 1 suggested that feminist understandings of power and empowerment tend to

be unidimensional in nature, underplaying the importance of practical interests through understanding strategic gender interests as the ‘real’ interests of women. If this is the case, two key elements of Moser’s vision of an empowerment approach - self-definition of empowerment, and the distinction between strategic interests of different kinds – are being ignored, as are the insights of gender and development theory concerning difference between women and the importance of understanding women’s context-specific experiences of gender, race and class-based subordination. As Cornwall (2003) observes, “‘Doing gender’ is often ... quite different from what... theorists might have had in mind when they penned the foundational feminist fables on which operational models came to be built’ (1327).

In a critique of existing development approaches in the era of structural adjustment policies (SAPs), Elson (1991) points out that the few development approaches at the grassroots level which do aim to support the empowerment of women by focusing on strategic gender interests fail to focus sufficiently on other structures of constraint which create differences between women, and difference between the ‘ways that different women experience gender’ (Elson 1991, 2). Elson’s vision here is congruent with Mohanty’s ‘vision of equality attentive to power differences within and among the various communities of women’ (2003, 502). Elson suggests that such a focus would recast women from a (falsely) homogenous group of powerless individuals who must be empowered by challenging patriarchy, to become a differentiated group of individuals who do possess a measure of power, depending on other dimensions of difference and their gender identity, as these play out in a particular historical and geographical location: ‘it is not that women are powerless victims or that no women are in positions of power over men, but rather that, relatively speaking, women are less powerful than men of similar economic and social position’ (ibid.).

### **Microfinance, women and development**

The rest of this chapter explores these issues further in the context of mapping the scope for political action offered by three distinct approaches to development. The argument in the following account is that each of these three approaches fails to understand the reality of life for women located on the edge of survival. Throughout my discussion of these different approaches to women’s empowerment, I focus on microfinance interventions, because this is most relevant to the fieldwork focus on the savings and credit project in Kechene. Prior to the main discussion, therefore, I include a brief summary of the history of microfinance in development. I then move on to consider the first two approaches, and argue that these fail to place stress on the importance of addressing the strategic interests of women. These approaches are efficiency (using the terminology of Moser 1989; 1993), which addresses individual women as would-be entrepreneurs; and anti-poverty (ibid.), which addresses women as members of households and communities. The third

approach prioritises addressing the strategic gender interests of women. I identify this as a feminist<sup>7</sup> empowerment approach (using the terminology of Mayoux 1998a, developed specifically for analyses of policy approaches to microfinance). This approach may place too little emphasis on women's practical interests, and does not address other strategic interests of women beyond gender.

*Microfinance and women in development: the background*

Microfinance is currently being promoted extremely widely in the wake of the 1997 Micro-Credit Summit in Washington, with its aim of ensuring that '100 million of the world's poorest families, especially the women of those families, are receiving credit for self-employment and other financial and business services by the year 2005' (<http://www.gdrc.org/icm/wind/uis-wind.html>, last checked 25 January 2005). The logic for this aim is that the provision of credit is a financially-self-sustaining means of poverty alleviation, which lessens temporary or seasonal vulnerability by enabling poor people to diversify their livelihoods, avoid asset depletion and potentially to build assets, and strengthen coping mechanisms (Ahmed and Chowdhury 2001).

Credit is not a new concern for development. From the 1950s, state loans in subsidies were given to farmers in developing countries, the logic being that they needed cheap credit to purchase agricultural inputs and avoid the extortionate rates often charged by moneylenders (Adams and von Pischke 1992; Rogaly 1996). In the 1970s, the emphasis shifted to financially sustainable lending, and higher interest rates were justified in terms of reflecting the costs and risks of lending. Microfinance institutions were developed as a response to this emphasis, and women were targeted as borrowers. Rutherford suggests that in the Bangladesh context, targeting women makes sense because they are easier to find, being located within the home all day; they are more likely to pay on time, and are more pliant than men; and they are cheaper to service as clients, since women staff are hired to work with women and they command lower wages than male counterparts (1995). It is thus in the interest of microfinance organisations to have women as beneficiaries, regardless of what happens to the loans and to power relations between women borrowers and their male relatives (Rogaly 1996). Many microfinance interventions have used the social capital of friendship and neighbourly relations in group methods of monitoring and joint liability structures, to overcome screening, monitoring, and enforcement problems (Sinha 1998), although this groups collateral method is not the only possibility open to them (Rogaly 1996), and there are significant costs to women of this method being used, which are discussed later in this chapter.

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<sup>7</sup> As Wieringa (1995) reminds us, 'feminism has always been a contested concept' (1995, 2). In the context in which Mayoux uses the term, it captures a particular, if you like, 'paradigm of practice' of development (my term). In no way is

Credit interventions designed and run by women at the grassroots also have a long history (Berger 1989; Lemire 2001; Pearson 2001; Sinha 1998; Tandler 1989). Traditional lending/savings institutions, again drawing on the social capital of relationships between women in different households – a form of ‘bridging’ social capital (Woolcock 2000). Such informal institutions have existed in cultures all over the world (Ardener and Burman 1995; Lemire 2001; Verhoef 2001). In Ethiopia, *equubs* have served women’s and men’s interests in saving and receiving money on a rotating basis, and co-exist in the present day with formal banks and other lending institutions (Tirfe 1990; H. Pankhurst 1992).

Credit provision to women in developing countries was mooted as a concern at the First UN Conference on Women in Mexico City in 1975 (Berger 1989). Women’s differential access to credit, based on institutional barriers to their receiving it from existing lenders, was noted, as was the potential emancipatory power of women controlling money.

At a global level, micro-credit is currently widely accepted by donors as a magic bullet method of alleviating poverty and empowering women simultaneously, while promoting market-led development (Mayoux undated; World Bank 2001; Lairap-Fonderson 2002). The better repayment rates noted from women make a focus on them as target beneficiaries logical for organisations concerned with financial sustainability<sup>8</sup> (Mayoux 1998a). Yet the power relations which provide the context for these high repayments are often exploitative of women. Women become the favoured borrowers, on efficiency grounds (Jackson 1996b; Kabeer 1998; Mayoux 1998a; 2001). This standardisation of approaches to poverty and livelihoods can be traced back years before the current interest in credit provision, to a wider focus on stimulating microenterprise in the informal sector (Tandler 1989; White 1991).

Donor and government attention to the provision of micro-credit to women as a means of promoting economic development and household poverty alleviation has reached a crescendo in the wake of the Micro-Credit Summit (Rogaly 1996). By the 1990s, microcredit targeting women had become an evangelistic approach, accepted uncritically not only as the proper response to household poverty, and widespread unemployment in developing countries (particularly in the wake of SAPs) (ibid.). Microfinance is ‘lauded by development agencies as an effective anti-poverty intervention, with a positive impact on economic growth and a range of social development indicators’ (Hunt and Kasynathan 2001, 42). Yet, despite the fact that microenterprise development is potentially a very

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my use of Mayoux’s term here intended to mean that I consider feminism itself a monolithic movement, or the practice Mayoux describes to be the only way in which development practice could respond to feminism.

useful way to assist many people in poverty in developing countries (Hulme and Mosley 1996, Johnson and Rogaly 1997), the current fad for credit is resulting in a lack of attention to the importance of tailoring interventions to particular contexts, in which not only market opportunities vary, but so do views of the human wellbeing that should be the outcome of development interventions (Kabeer 1998). Like monoculture in agriculture, a single 'product' is being promoted to all in need of development assistance, in the belief that it is suited for propagation in all economic and social contexts.

### *Economic efficiency and the empowerment of women*

As signalled in Chapter 1, Moser (1989; 1993) identified an efficiency approach as part of her typology of policy rationales for engaging with women in development. Moser discerns projects informed by this rationale as having arisen from the 1980s, and attributes them as a result of the context of economic crisis during the 1980s and 1990s, and the International Monetary Fund (IMF)-led structural adjustment policies (SAPs) (Elson 1991). Moser suggests that this approach sees women as agents of survival and recovery in states undergoing variations on the standard SAPs package of 'reforms', focusing on cutbacks in public employment and expenditure. These have major impact on the work of women in the informal sector and the reproductive economy (Pearson 1997). Feminist critiques of SAPs have identified the fact that a key effect of the roll-back of the state under SAPs has been to shift the cost of social welfare of households and populations onto women's shoulders in contexts in which the state was formerly able to provide social services (Elson 1991; Pearson 1997). Women's labour has, therefore, been the salvation of state institutions which are failing to provide for the populations they are supposed to serve (Elson 1991). Household responses to SAPs have involved increased female labour in the informal sector and increased reproductive workloads, with obvious impact on the intangible resource of women's time. Coping strategies have including cutting back on sleep, leisure and food (Jackson 1996b). This experience under SAPs has led to a literature evolving which eulogises people in poverty for their supposed ability to cope without financial capital, substituting social capital in its stead. In particular, there is a 'gender myth of women as limitless in energy and determination, drawing on endless reserves of energy, singly and as a group (for critiques, see Gonzalez de la Rocha 2003; Molyneux 2003).

This analysis obviously does not hold in every context in which SAPs have been applied, since these policies are overlaid on top of very different historical realities. In Ethiopia, the state has never been able to provide social and individual betterment due to simple lack of resources, yet the overall point made here remains valid: responsibility for poverty alleviation, economic

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<sup>8</sup> Financial sustainability is achieved when a microfinance initiative is viable for the future as a self-sustaining concern

development, and the furthering of gender equality has been placed firmly at the door of individual women for the foreseeable future. Women's labour within the informal sector and in particular within the household, while uncounted by official economic statistics, has always been critical in the context of urban life in Addis Ababa, as discussed more fully in Chapter 3. Yet even here, this labour acquires new importance in the livelihoods strategies of households which have lost the rare resource of male formal sector employment.

Women's labour within the informal sector also acquires new importance in the livelihoods strategies of household whose best hope of attaining a new economic resource is for a member to join an income generating or microfinance scheme which is particularly encouraging women to join<sup>9</sup>. In the wake of SAPs, the idea that the participation of individual economic actors in a free market is the key to development, and that informal sector workers are potentially entrepreneurs (rather than a category of workers whose existence is the outcome of economies with insufficient opportunities in the formal labour market) has led to microfinance being posited as the solution to poverty and underdevelopment in countries throughout the world. The view is that a single injection of financial capital into an income-generating activity can lead it to take off, the capital and interest can be paid back, and the capital lent again to another entrepreneur-*manque*. 'Credit schemes ... offer the best of both worlds, seeming to meet both financial backers' and development practitioners' ideological and financial interests... a single injection of cash – if "managed" properly – can be seen to continue working ... indefinitely' (H.Pankhurst 2002, 11).

Since the word 'empowerment' became a buzz-word after the UN Fourth Women's Conference in Beijing in 1995, it has been taken up and used in contexts in which it renders the goal of putting women to work in this way more palatable (Crewe and Harrison 1998, Jackson 1998, Lairap-Fonderson 2002, Pieterse 2002). In the economic empowerment formulation, empowerment is used not in a political sense, but in the sense of inculcating an individual 'entrepreneurial self-reliance' in women 'pulling themselves up by their own bootstraps' (Young 1993, 159; Rowlands 1997). Politics is left out of this equation. Without irony, Cheston and Kuhn (2002) comment: 'widespread political empowerment of women is a fairly rare outcome of most microfinance programmes' (188).

Lairap-Fonderson argues, further, that micro-credit in her case studies from sub-Saharan Africa had the effect of regulating women as producers in the development process, and normalising them as marginal economic actors (2002), while masking this process as 'empowerment', and hence legitimizing exploitation. The rhetoric of empowerment in relation to lending to women is accused

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which requires no further cash donations, subsidies or loans from external bodies.

of masking the real end of harnessing women's labour power to ensure household survival and poverty alleviation, which is 'the main objective for the proliferation of micro-credit lending in developing countries, ... [E]mpowerment... remains a secondary rather vaguely stated objective' (Lairap-Fonderson 2003,187). In the current usage of international financial institutions and donors informed by neo-classical economic views emphasising the role of the rational individual economic actor in bringing about development unencumbered by the state, the word empowerment thus returns to its dictionary definition of delegation. International financial institutions and governments have left it to women to ensure household and community survival in the face of rapidly eroding resources. Cheater observes that the word 'empowerment' is frequently invoked in such contexts. Used in its conventional dictionary sense of delegation, empowerment has in her view been 'part of the discourse of debureaucratisation for some two or more decades' (Cheater 1999, 1). Civil society is empowered to look after itself as best it can.

The origins of the efficiency approach in neo-classical economic thought suggests that political concerns including gender inequality are seen as beyond the remit of development interventions coming from the efficiency approach<sup>10</sup>. International financial institutions and other development organisations which embrace neoclassical economics view feminist and other political agendas as beyond their remit; such concerns are 'antithetical to scientific work' (Matthaei 1996, 27). Paradoxically, however, while the focus is not intrinsically on women as a marginalized social group, or on addressing gender inequality, it is necessary to redress perceived economic inefficiencies in order to free women up to exercise their energies as producers, unencumbered by inefficient social relations with the state (Elson 1991) and the patriarchal household with its inefficient division of labour based on normative views of gender relations, which amounts to an inefficient constraint on rational economic strategies to maximise household utilities (Kabeer 1994).

Just as economic empowerment is a narrower, more impoverished concept than empowerment, micro-finance as a programme intervention emanating from economic empowerment agendas shows a similar shift. Economic empowerment suggests that women need resources, but do not suggest that these resources should be delivered as loans. Microfinance is seen as profoundly disempowering, subjecting women – who are already faced with enough challenges - to the additional 'disciplinary power' (Foucault 1978) of the market (Lairap-Fonderson 2002).

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<sup>9</sup> Both these types of household were encountered in the fieldwork, and are discussed in Chapter 6.

<sup>10</sup> Though Moser perceives Efficiency as based on the assumption that 'increased economic participation for Third World women *is automatically linked* with increased equity' (Moser 1993, 70, my italics), and the arguments at the start of this chapter that organisations are not monoliths support a more nuanced analysis.



Gender analysis of livelihoods in the informal sector suggests that loans are, indeed, very inappropriate, since they assume women to be would-be entrepreneurs, engaging in the market on equal terms with men, and therefore in need of an initial cash injection into a business capable of growth. In fact, women would-be entrepreneurs face gender-specific barriers to business activity. Practical barriers which challenge women's entrepreneurial activity are discussed by Jiggins (1989), in an investigation of women's activities in the informal sector. She suggests that women entrepreneurs do not experience their work as a discrete activity, and that gender ideologies of male household headship create situations in which would-be autonomous entrepreneurs are harassed by interfering men. Women who confine their income-generation to activities associated with their reproductive role – for example, baking additional bread to sell at market – are less likely to encounter male objections than those who flout gender norms to do work associated with men (Heyzer 1981). In addition, the gender ideology of female primary responsibility within the home leads women's entrepreneurial activity to be derailed by women's feelings of responsibility towards the family and the domestic environment, which may lead them to use money intended as start-up or investment in a business for concerns situated within the domestic economy. Women lack regular daily times to run their businesses (Jiggins 1989), since they typically have to choose activities which fit in with their existing responsibilities in the home (Heyzer 1981). Not only do women lack credit and financial services; they also lack infrastructure, in terms of production and marketing chains (Heyzer 1981), child care; and possibly the skills and education, and appropriate working spaces.

In addition, there are psychological barriers to be overcome by women entrepreneurs. Goffee and Scase (1985) argue that women commonly exhibit less willingness to take the risks in business commonly associated with entrepreneurial spirit. They suggest that most women are not radical or true entrepreneurs but domestic entrepreneurs, in the sense of being entrepreneurs who are located in a social context of multiple occupations and obligations to dependents. They argue that this means women are more likely than men to be constrained from focusing single-mindedly on business and taking risks. This gender analysis of risk intersects the poverty-focused analysis of risk-aversion among people whose livelihoods are at survival level (Wood 2003) – a point understood in Sebstad and Grown's (1989) women's livelihoods systems analysis, discussed earlier in this chapter.

Microfinance can also be understood to be positively damaging to women's livelihoods and empowerment strategies, in relation to the particularly damaging impact on women of using group collateral as a repayment-enforcing mechanism. Group collateral is often used in contexts in which women cannot necessarily control whether or not repayment will occur. In many interventions,

there is a 'combination of group structure and individual reward [which] fits well with the predominant global neo-liberal economic ideology and the importance attached to community initiatives and active civil society' (H. Pankhurst 2002, 11). The opportunities for association and working as a group which can potentially be so valuable in strengthening and extending women's sense of fellowship and shared interests is, in interventions which focus on financial self-sustainability, reduced to an emphasis on exploiting existing social relations so that women are subjected to peer pressure, helping to guarantee that individual borrowers will repay (Mayoux 2000). In Rankin's words, the thinking behind this is that, 'The honour that accrues from fulfilling social obligations is... one's best economic guarantee, the shame in forsaking them one's surest demise' (2002, 14).

The effects of this instrumental use of women's social relations to police payment are several. For borrowers who are unable to pay, microfinance interventions can potentially be damaging not only to individual borrowers, in terms of stress (Ahmed and Chowdhury 2001), and to individuals and households, in terms of damaging the social standing which they have with neighbours and friends (Montgomery 1996). For many of the most needy women, the use of group collateral may have the obvious negative impact on their financial capital of their being excluded from these schemes. People who are most scared of the risk of sudden crises making them unable to repay are unlikely to take out loans, leading to failure of microfinance programmes to reach the most economically needy households. Since greater economic insecurity equates with greater risk aversion (Sebstad and Grown 1989), credit by itself is not a feasible intervention to use with the poorest people (Eversole 2000). This is in itself a problem for those concerned with poverty alleviation as a main aim, and for those concerned with microfinance as a means of supporting the empowerment of women or other groups, but it is not intrinsically offputting to development donors with a main aim of financial sustainability (Mayoux 2001).

However, interventions which aim to sift out the most high-risk borrowers may fail to exclude others, who appear to be good risks, but prove eventually not to be. This may occur because of a failure to investigate their situation rigorously: a business plan may not be sound, or money may be appropriated by other people, leaving a woman unable to repay her debt (Goetz and Sen Gupta 1996). Alternatively, an otherwise attractive client is plunged by a sudden crisis into a position in which she is unable to repay. Being able to spot people who are potential bad credit risks is impossible in contexts in which sudden crises may strike (Montgomery 1996). Micro-credit programmes are often built around the simplistic notion that a sudden injection of cash into a productive activity is all that is necessary to lift households out of poverty, but economic stresses can be caused by other factors including unforeseen structural factors and illness.

It is in this kind of scenario that the use of women's social networks and relationships with others – in particular in scenarios where individuals borrow as part of a group – can be particularly damaging to women's existing stocks of social capital. It may even damage the likelihood of future political action to further women's strategic gender interests, through alienating women from each other. Mayoux argues that 'micro-finance which builds on and develops women's networks through group activities has considerable potential to contribute to women's empowerment. However, this potential is being undermined by current "Micro-Finance Best Practice" which focuses on financial sustainability and does not seek to build on interlinkages between microfinance and other development aims' (Mayoux 2001, 462).

Mayoux (2000) points out that despite the tendency to rely on social capital to police repayment is a key characteristic of interventions which prioritise financial self-sustainability. There has typically been relatively little effort to actively develop women's social capital, either as a means of increasing incomes or to enable women to challenge gender subordination. This is because these issues are not seen as relevant to the task in hand, which is perceived within the efficiency approach as purely economic in nature (Matthaei 1996). Microfinance interventions informed by the financial self sustainability paradigm are only interested in social ties between individuals and households for the gains that this can bring to repayment rates<sup>11</sup>. The potential political power of such collectivities to raise collective consciousness of strategic gender, class or other interests (Heyer et al. 2002) is ignored as being irrelevant to the current concern of issuing loans to support entrepreneurship.

Paradoxically, the rhetoric of economic empowerment suggests that microfinance should be a potential solution not only to economic crises of the state and household, but to gender inequality. Lairap-Fonderson (2003) argues that sub-Saharan African governments, having resisted equity-focused development initiatives in the 1970s, embraced micro-credit during that decade from an anti-poverty approach, which focused on supporting female producers. When women's empowerment can be defined in a way which is useful to national and international agendas, as in the myth of women's capacity to enable communities and households to survive economic crisis, donors and governments jump on board. Since the economic crises of the 1980s, governments have been obliged to adopt the priorities of donors, of which women's empowerment is one such. The word recalls the radical agenda of women's empowerment contained in the Beijing Platform for Action (Emmerji et al. 2001). However, states have frequently abdicated their responsibilities to donors, and their commitments to realising the vision agreed at Beijing, leaving the responsibility of

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<sup>11</sup> This point is discussed further later in this chapter, in relation to the concept of social capital.

individual empowerment, and indeed the political empowerment of women as a sex, to women themselves. “Empowerment” of women is a frequently articulated goal... Though never precisely defined, it is an active concept in both academic and development work because it approximately articulates a change we hope to witness. “Empowered”, the borrower wisely invests money in a successful enterprise, her husband stops beating her, she sends her children to school, she improves the health and nutrition of her family, and she participates in major family decisions. “Empowerment”, and the frequently articulated example of the empowered borrower, have become the *presumed* results of credit programmes’ (Ackerly 1995, 56).

Some other writers do identify that something positive for women and for gender equality agendas can be salvaged from microfinance, even if the aim of an intervention is not to support women’s empowerment. In her detailed work on the topic over years and across different contexts, Mayoux (1998a and b; 2000; ILO download undated) points out that micro-finance, even when it focus on women in an instrumental fashion, can in fact be useful to women actors themselves as they subvert and re-route the agendas of development funders and planners. Interventions informed by different aims can be taken up by women and used to further both women’s practical and strategic interests. Mayoux (1998a; 2000; ILO download undated) identifies a typology of three rationales - feminist empowerment, poverty alleviation, and financial self-sustainability - for organisations to become involved in micro-finance, echoing Moser’s earlier analysis of approaches to WID (1989;1993)..

Interventions informed by what Mayoux dubs as the financial self sustainability paradigm (1998a) are argued by her to have an underlying or main aim of providing financially sustainable microfinance services, on the principle that, as discussed earlier, a single injection of cash is enough to create sustainable lending institutions and transform people living in poverty into financially secure entrepreneurs. Mayoux characterises these approaches as likely to rely on group collateral, but not to place emphasis on building social capital outside the household where this is weak or does not exist; and that skills and training offered alongside the loan may be minimal or even non-existent.

Mayoux (1998a) suggests the impact of interventions informed by the financial self-sustainability paradigm to be as follows: overall, there is expansion of individual choice and capacities for self-reliance. Within this, first there is a focus on individual capacities rather than underlying constraints. There is a focus on women, rather than gender (or class) relations; and a particular emphasis on changing attitudes to achievement and self-confidence. The assumption underlying the approach is that ‘increasing access to microfinance programmes through poverty targeting and increasing numbers of female clients is sufficient for poverty alleviation and women’s

empowerment' (Mayoux 1998a, 15).

The analysis in the last chapter suggests that in addition to potentially supporting individual women's livelihoods, such approaches do potentially enable individual women to challenge the gender structure of constraint, if they are able to simultaneously challenge gender norms of men as primary providers. The logic is that increasing women's contribution to the household income will raise their status in marriage and the household, and enable them to participate in the market on an equal basis with male entrepreneurs (Kabeer 1998). Kabeer (2001) suggests that if enough individuals do this, they will challenge *doxa* (Bourdieu 1977) and ultimately challenge the gender structure of constraint. However, we saw in Chapter 1 that Kabeer (1999; 2003) argues that unless the woman's contribution to household income is recognised as important enough to challenge views of women as secondary earners, this form of challenge to gender relations will go unnoticed. As Chapter 1 recognised, most women who are involved in poverty-alleviation interventions have small income-generating activities in the informal sector which are characterised according to Heyzer's (1981) analysis by their small scale, low input, low return nature.

From the point of view of women themselves, moreover, individual prosperity as entrepreneurs is very unlikely. Gonzalez de la Rocha's (1994) exploration of the 'resources of poverty' suggests that, for a relatively poor household in a situation of stability, informal sector activities of women – and indeed reproductive activities within the household – typically depend on injections of finance from waged labour and represent side activities in a multiple livelihood strategy. It is only when households find themselves without a relatively high male wage that they place their faith in women's income-generating activities to support the household in entirety, and the lack of cash to start or support these activities means they can never grow into successful enterprises which yield income comparable with male-earned income (*ibid.*; 2000).

It seems from Gonzalez de la Rocha's longitudinal study in urban Mexico, and other studies by the UNDP into Uganda, Sudan and other countries (2000) that the idea of 'women's entrepreneurial activity' substituting for formal employment is exposed as a myth (Gonzalez de la Rocha 2003). Women's informal sector activity is a side activity in the household in times of relative security, and a survival strategy in the absence of better alternatives in times of widespread unemployment and economic austerity (*ibid.*; 2000).

As will be seen in Chapters 5 and 6, this analysis from Mexico holds up surprisingly well in the context of urban Ethiopia, if male-earned income (from formal or informal waged work, or own-account production), and family production involving men, are used in place of formal male wage

labour in the analysis.

Gonzalez de la Rocha's argument therefore supports a hypothesis that credit offered by mainstream development organisations in the hope of providing seed money to would-be entrepreneurs cannot achieve its goal; it is more likely to be used as a one-off injection of funds into a struggling hand-to-mouth enterprise which is ensuring immediate household short-term survival. Alternatively, loans may be used for consumption, and serial loans borrowed in an attempt to repay.

Since the focus of economic empowerment projects is almost always on the delivery of micro-finance in contexts of acute material want and under-developed markets saturated with goods and services associated with women's informal sector production (Heyzer 1981), the result is often either that women become more dependent on money from other family sources to pay back their loans<sup>12</sup>, or end up indebted. As Mahmud (2003) argues, 'Improvement in women's material resource base due to participation in micro-credit programmes is small because increase in women's resource access [is] limited to resources that do not expand women's choice a great deal' (602).

If women do succeed against all the odds in starting a genuine enterprise, their position in relation to their husbands and families improves in that they can financially afford to leave the marriage, provided they are not separated from their earnings. This potentially transforms their agency from instrumental agency (Jonasdottir 1988, 35) to the ability to make choices which will genuinely transform their lives. Money offers almost infinite possibilities. Cash has been depicted as 'frozen desire' (Buchanan 1997 quoted in Oseen 1999, 103), enabling its users to make their own decisions, free from interference by outside actors, to determine their own priorities, in a way which symbolically carries power (*ibid.*). So the provision of micro-credit can – with the critical proviso that its use and repayments are not policed too tightly and prescriptively – potentially be much more supportive of women's empowerment than the provision of other material resources whose use is predetermined. The only resource which is potentially similarly transferable is education.

However, women do not necessarily find that business success furthers their strategic gender interests. For this reason, microfinance interventions which have economic empowerment as an aim should not elide the empowerment of individual women with the empowerment of women as a sex. Microfinance interventions which focus on challenging gender inequality might choose to stress co-operative methods of generating income, meetings which build women's sense of agency, self-confidence, management and leadership skills, and appropriate training for business which builds

their capacity but takes note of the gendered constraints faced by women entrepreneurs (Goffee and Scase 1985).

Chapter 1 argued that, even if a woman finds herself contributing an amount to the household which challenges men's assumptions about women's capabilities, challenging gender inequality in this way, links between increased contribution to household income and changed status in marriage and the family are not to be assumed. Changes to balances in intra-household power require 'perceived contributions... to be distinguished from actual contributions' (Sen 1987, 24, Sen 1990), as suggested in Chapter 1, and gender inequality and stereotypes of women as junior partners in marriage may lead to an undervaluing of women's contribution to the marital household; women's additional earnings may go unremarked. In fact, this might actually be what women want: acute economic want may lead to women themselves actually wanting to *avoid* challenging male supremacy in the household in order to attain a better well-being outcome, as distinct from a better outcome in terms of widening choices (Mahmud 2003). They may do this by keeping their additional contribution quiet and trying to have it perceived as less important than it actually is.

Women's increasingly obvious contribution to household income may in itself be threatening for marriages based on gender ideologies of male provision, and women may need to stay married for economic or social reasons. If men see gender relations as being challenged, the impact on women may be negative, at least in the short term, as gender power relations are challenged (Schuler et al; Kabeer 1998; Pickup et al 2000). The potential cost on individual women is heavy, as discussed in Chapter 1. Kabeer has suggested that a key reason for women not prioritising activities which challenge gender norms of men as providers and women as their dependents, which might potentially meet women's strategic gender interests, is because marriage is women's strongest form of social capital (Kabeer 1997).

Finally, the importance of the family and household to women may grow as economic crisis deepens. Livelihoods strategies analysis suggests that in the initial stages of erosion, 'social networks may be fallbacks, rather than adequate substitutes for other forms of capital' (Francis 2000, 57). At this point, the poorest people become excluded from what remains an essentially vibrant social network (Cleaver 2003). In later stages, as the livelihoods of the majority of households grow harder, social capital has been exploited as much as it will bear, and become more precarious, due to inability to guarantee reciprocal help. Household withdraw from networks, and isolation becomes widespread rather than aberrant. In consequence the social ties within the

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<sup>12</sup> Gonzalez de la Rocha (2000) suggests that the source of repayments in urban Mexico is the male wage. Chapter 6

household become more important, as families batten down the hatches (Gonzalez de la Rocha 2000; 2003). This stage presents a challenge to families even to survive.

Regarding beliefs that microfinance schemes conceived as a means to empower women as individuals may potentially empower women as a sex into the bargain, through fostering social networks among them, the analysis above of eroding social networks suggests that the only way in which this could happen in such a context is via individual women challenging *doxa* (Bourdieu 1977), in isolation from each other and hence from overt political action. Only in contexts in which there is an immediate *economic* rationale for social networking, co-operative working, or overt political action, will women continue and strengthen their social ties beyond the household.

Having pointed up some of the deficiencies the literature suggests are to be found in microfinance as a vehicle to support the empowerment of women (both as a sex and as individuals), the next two sections which follow consider microfinance interventions which are informed by rather different underlying political perspectives. These sections will complete the theoretical framework through which the fieldwork data will be analysed.

#### *Poverty alleviation and the empowerment of women*

How do development interventions informed by an efficiency aim differ from those informed by the aim of poverty alleviation? Some perceive the differences between these to be so fine that they may be critiqued together (see for example Jackson 1996b). If one starts from the point of implementation at grassroots level, it is certainly not clear; as Mayoux's typology of the three paradigms of microfinance shows, the institutional response has a uniform element: the provision of credit. However, interventions informed by different fundamental rationales differ in terms of other concerns, including the additional features which are offered, and the terms and manner in which the credit is offered.

I have taken a deliberate decision to discuss microfinance in relation to different approaches perceived by the literature to exist. Elson (1991) argues that organisations which have bought into Moser's (1989; 1993) efficiency approach focus on bolstering national development and hence focus their efforts at the level of the state. She argues that organisations informed by the anti-poverty approach (Moser 1989; 1993) are focusing on the household (Elson 1991). Mayoux's typology recognises the existence of microfinance interventions which very distinctly aim at the individual woman, seeking to free her from the household and establish a relationship with the state;

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shows that in Kechene, sources were more varied (formal or informal, provided by men or other family members).



she dubs the approach which informs these interventions ‘feminist empowerment’ (1998a; 2001).

Ordering the criticism of interventions informed by efficiency, poverty-alleviation and feminist empowerment aims separately, as I do in this chapter, means that I do need to point out that much of the criticism of the impact on the individual woman borrower of involvement in microfinance interventions – for example, her lack of time and exhaustion – applies to all approaches. Yet I consider that sight should not be lost of the distinction between them; an intervention with its emphasis on household level poverty alleviation is more likely to be useful to women than development informed by a neo-liberal epistemological perspective, seeing them only as resources to be exploited.

To turn to the poverty alleviation focus of the microfinance interventions discussed in this section, it has been argued that the empowerment of women should as a concept have a natural entrée into the concerns of alternative development organisations with the politics of inequality (Mayoux 1998b). Organisations like the Daughters of Charity in Kechene (the implementing organisation for the savings and credit project featured in the fieldwork) are informed by powerful critiques of inequality which include interpretations of religious doctrine (White and Tiongo 1997). Such organisations focus on the poverty of communities, with an ‘emphasis... not so much on service delivery or development programmes, but on organising *the poor* with a view to enabling them to exercise greater influence over decisions affecting their lives’ (Riddell and Robinson 1995, 35, my emphasis).

However, anti-poverty as an approach has not been receptive to addressing gender inequality as an issue. Riddell and Robinson’s words cited above suggest an undisaggregated view of ‘the poor’. Alternative development’s analysis of powerlessness is likely to have real difficulties with gender inequality, since an essential underpinning of its philosophy and rhetoric is the virtue of all living in poverty. Such attitudes create barriers to progress on identifying all the causes of women’s subordination, or addressing them, since gender inequality exists within all households and communities, regardless of wealth or poverty (Yudelman 1987). The vastly influential work of Chambers (1983; 1997) rightly challenges the development industry for its arrogance and lack of attention to the power that it wields in communities in developing countries, and challenges it to understand the worth of the knowledge of people living in poverty. Yet Chambers’ analysis has, because of its obvious appeal to the guilty emotions of Western development workers, perhaps tended to obscure visions of other dimensions of difference. Having portrayed their ‘project beneficiaries’ as members of a united, monolithic ‘community’ which understands its own best – shared – interests (Guijt and Shah 1998), and suggested that the root of the injustices of neo-liberal

development lies in relationships between the global North and South, analyses of inequality and difference within Southern communities potentially weaken the power of this message. Hence, in so called 'community development' work, often using participatory methods, intra-group differences are often (by definition) not addressed (Cornwall 2001, 2003, Mercer 2002).

Among critics of WID approaches' own failure to take note of difference among women (discussed more fully in Chapter 1) have been community development workers, whose reluctance to address gender inequality seriously can be justified and perpetuated by such perceptions (Chant and Guttman 2000). Despite the rhetoric, populist approaches as they play out on the ground in development interventions are not necessarily radical approaches (Pieterse 1998), and gender equality is a radical aim. Harrison (1995) notes that 'development agencies are not in the business of promoting political realignments or supporting revolutionary struggles' (1995, 41). In particular, if a development organisation is foreign to the context in which it operates, it may not put its politics into action, fearing accusations of cultural insensitivity or imperialism. In her exploration of the reasons why NGOs have been slow and ineffective at failing to, as she puts it, 'integrate women more effectively' into programmes, Yudelman (1987) suggests that this is because of cultural constraints arising from the fact that 'Foreign NGOs pride themselves on their sensitivity to local cultures and their ability to work successfully at the community level' (181). Smyth (1999) charges alternative development's perceived reluctance to adopt expressly feminist goals as rooted in a combination of cultural relativism and a failure to understand the local and rooted nature of women's subordination in different contexts. Smyth observes, 'Perhaps the most detrimental aspect of this perception is that it ignores the very essence of feminism, its roots in women's experiences within specific contexts' (Smyth 1999, 24). Instead, gender equality agendas are seen as inappropriate and demeaning Western impositions. Mayoux (1995) observes, 'given the nature of gender inequality, some serious questions need to be asked about the extent to which local level participatory development can empower women without changes at the national and international levels' (253).

Yet, while gender relations of inequality are not necessarily recognised or addressed in poverty alleviation interventions at grassroots level, women are key players in these interventions. The literature on women's role as community managers and their role in social reproduction has 'create[d] a set of expectations about their role in development projects... community projects... have come to be seen as the preserve of women' (Molyneux 2002, 178). Mahmud argues that 'It is assumed that poverty alleviation benefits women particularly because of higher levels of poverty among women, and because of women's greater responsibility for family welfare' (2003, 581). Hence, the era of SAPs and the aftermath has resulted in discourses from so-called 'alternative'

development organisations which stress women's resourcefulness in enabling families to survive the essential bitter medicine of neo-liberal development.

The type of intervention termed 'anti-poverty' in Moser's (1989; 1993) typology of WID approaches suggests that the alternative development organisations confine themselves to supporting women to meet their practical interests. Moser identifies the anti-poverty approach to WID as emanating from development philosophies of the 1970s associated with the dependency paradigm. Anti-poverty interventions, Moser asserts, focus mainly or wholly on supporting women to further their practical interests as producers. She suggests that poverty alleviation projects typically focus on promoting labour-saving technologies relating to women's gender-specific tasks, and on integrating women into production in the time assumed to be saved from reproductive activities. Moser suggests that they reflect a recognition of the agency of women in production, and of the potential for economic development of focusing on improving women's productivity, but, in addition, reflect an understanding on the part of development organizations of women's perceived 'marginalisation' from development as an important factor in the failure of development interventions to build sustainable livelihoods for women and men in poverty. The response from them is to support women to meet their practical interest of alleviating poverty, by 'ensur[ing] that poor women increase their productivity through income-generation projects' (Moser 1993, 69). Their shared primary concern is to increase women's absolute contribution to household income through supporting entrepreneurship (*ibid.*). This focus obviously enables development organisations to assert cultural sensitivity: they have recognised and rejected as Eurocentric nature the vision of women in developing countries as confined to domesticity.

However, in doing so, development organisations miss the point that the middle-class women who were confined to domesticity were, at least, not multi-tasking this responsibility alongside equal responsibility in production. In addition to critiques of the time and energy that such projects ask of women, who have so little to give (Jackson 1996b), there has been other feminist criticism of poverty alleviation interventions (Amadiume 1987, Buvinic 1986, Johnson-Odim 1991, Jackson 1996b, Sen and Grown 1987). Yudelman (1987) argues that poverty alleviation foci fail women through their conservative focus on meeting women's practical gender interests. Anti-poverty foci are also criticised for having an intrinsic focus on technical fixes and needs, and commensurate lack of attention to political action, which it is perceived results in such interventions prolonging women's subordination to men (Wieringa 1994). The time spent in participating in development interventions intending to increase household income has been linked to a decrease in women's opportunities for organizing to address political priorities – while women's time is assumed to be cost-free. There are serious opportunity costs involved (Molyneux 2003). Even the labour-saving

technology which accompanies some interventions has been castigated for reducing the time women have in some contexts for the furtherance of strategic gender interests (Longwe 1999)

Batliwala and Dhanraj imply in their analysis of microfinance in South Asia that interventions informed by the anti-poverty approach now do not challenge class-, race- and nationality-based dimensions of difference which produce poverty for whole communities in developing countries; instead, they assert, poverty alleviation is 'heav[ily] influence[d] by the neo-liberal paradigm: it has been designed to ensure that... women... participate in the narrowest possible form of economic development in the most apolitical and disempowering way imaginable' (2004, 13). Greeley (2003) observes that 'many NGOs... have prioritised microfinance operations and have suffered from mission drift, from compassion to capitalism, as they seek survival in a commercialising microfinance world' (12). Certainly, the era of SAPs has led to a rise to a new prominence of NGO interventions to shore up the impact of these policies on poor communities, in response to the perceived failure of the state to deliver development. Participation of communities in development interventions has been seen as 'the human face of structural adjustment' (Mayo and Craig 1995, 1).

Alternative development organisations have retained a focus more on poverty alleviation interventions focusing at household and community level as a matter of political preference, since these are associated with bottom up development from the grassroots. Yet this focus has sometimes been augmented by work at other levels: During the era of SAPs, NGOs have 'not only assumed an expanded role in development work and in the delivery of welfare, but many [have] also lobbied governments and worked with grassroots movements to advance citizens rights through legal reform and strategies designed to "empower" the poor' (Molyneux 2003, 171). The *ennui* with the state as an institution which will and can deliver the resources which citizens need to survive and prosper, pointed up in the last section in relation to mainstream development practitioners, was shared by alternative practitioners (Parpart 2000): 'empowerment...[is] the current watchword... of such disparate institutions as the World Bank, Oxfam, and many small non-governmental organisations' (222).

As in the efficiency approach, a myth has grown up post-SAPs among proponents of the poverty-alleviation approach about the centrality of women's role in enabling communities to survive economic crisis. The idea of participation in social networks and its worth to people trying to survive economic crisis is familiar in sub-Saharan Africa (Berry 1989), and has its parallel in the women in development literature which eulogises women's capacity for work and their role in community management (Moser 1989; 1993), which keeps things going even when incomes plummet. In their discussion of the currently ubiquitous 'gender myth' (Batliwala and Dhanraj

2004, 11) that the provision of micro-credit leads to women's 'overall empowerment' (ibid.), Batliwala and Dhanraj argue that: 'Poor women are now seen as harder working, easier to mobilise, better credit risks, more selfless because they are concerned with their entire families and communities, more loyal voters, the best anti-corruption vigilantes, and the best agents to uplift their families and communities. Obviously, many of these statements are generally true. The mythical dimension arises when qualities born out of women's struggle for survival are exploited for political and economic ends, rather than from a commitment to their empowerment' (12).

While the poverty alleviation interventions of the pre-SAPs era had often aimed to support women in meeting their practical interests of poverty-alleviation at household level, in the hope that they might then be able to further their strategic gender interests, those in the era of economic austerity all too often enable them to meet their practical interests in a context in which survival could be the only goal for most women. The model of power and discussion of empowerment in Chapter 1 might suggest that in the context of economic crisis, pursuing strategic gender interests can be only a pipe-dream.

However, opportunities might be included in poverty alleviation-focused interventions for women to do more than ensure their fundamental practical interest in economic survival, and potentially advance strategic interests. In line with the fact that poverty alleviation is associated as an agenda with alternative development, Mayoux (2000) suggests in her discussion of what she perceives to be a distinct 'poverty alleviation paradigm' of microfinance that funders working from a poverty alleviation perspective do not usually see micro-finance by itself as sufficient for poverty alleviation, so they offer it as one component of an integrated project. Mayoux (2000) comments that there is commonly an emphasis on savings as well as credit, and often activities aimed at strengthening group formation within civil society as a part of the project. These additional activities can offer women the chance to strengthen their ties with each other and can lead to identification of shared strategic gender interests.

While microfinance informed by a main aim of poverty alleviation may not deliver the empowerment of women in the sense of increasing their ability to make dramatic changes to their lives, it may be a godsend in terms of ensuring the wellbeing of women and their dependents. The model of power in Chapter 1, and discussions which accompanied it, suggested that furthering one's practical interests is an essential foundation for extending one's agency, and hence providing material resources must be counted as a critical aspect of supporting people's empowerment (Kabeer 1998; 1999; 2003; Mahmud 2003).

Women in contexts like Ethiopia are in the main living in contexts in which every minute is taken up with the imperative to survive. It can be argued that, just as welfare interventions provide resources to enable wives and mothers to meet their practical interest of ensuring family survival (Elson 1991), through provision of material resources, knowledge and skills transfer (Buvinic 1986), so poverty alleviation interventions can be understood as fulfilling a genuine interest of women in furnishing them with resources to meet their practical interests of ensuring the survival of themselves and their dependents. Welfare approaches to women have been often pilloried for political conservatism, but many women's highest aspiration is to make ends meet for another day or week. As Chapter 1 argued, individual women at the grassroots cannot be made responsible for political action to challenge structures of constraint, and perhaps development organisations should fund complementary activities to bring about institutional reform if the most they can do at grassroots level is to ensure women's agency is more 'effective' (Kabeer 2003, 174).

According to Sinha (1997), cash can potentially strengthen women's effectiveness by supporting them in their role as family provider; increasing their ability to contribute to family income; and – more transformationally (Kabeer 2003) - giving them experience and confidence in the public sphere. It was well-recognised by feminists, long before the current vogue for micro-credit, that in terms of household wellbeing, micro-credit may be successful in shifting women's livelihoods from survival to stability, or from stability to growth (Lemire 2002; Sebstad and Grown 1989). Money in one's pocket can potentially offer women a route out of poverty, short-circuiting problems associated with lack of access to intangible resources like education and training (Feleke, personal communication, 2001) and enabling women to fulfill their capabilities through exercising their agency as they wish to (Kabeer 1999; 2003). Mayoux suggests that the 'ultimate aim... [of micro-finance is] the expansion of individual choice and capacities for self-reliance' (Mayoux 2000, 18).

If governments shy away from more radical agendas, and 'economic empowerment' is the only, relatively palatable way, in which they can be persuaded to consider the empowerment of women (as Lairap-Fonderson 2002 argues), then this is not an argument for women in poverty to refuse to take the resources on offer. Actor-oriented perspectives on development would argue that *all* development interventions can be turned to fit the agendas of interested parties (Jackson 1997a; 1997b; Long 1992). In addition, as discussed earlier, cash can be considered as a resource which women can transform into anything money can buy: a ticket out of an abusive marriage, into a different life altogether. Women's priorities may or may not be feminist in nature. Arguably, more minimalist approaches which do not read off women's priorities for them are more supportive of empowerment as defined and discussed in Chapter 1, because they make fewer choices on women's behalf.

As previously argued in Chapter 1, feminist thought on empowerment commonly emphasises – implicitly or explicitly - the importance of autonomy from the household – seeing this as almost synonymous with empowerment (Jejeebhoy 2000; Mason and Smith 2000; Rowlands 1997). In this kind of feminist vision, money is useful for its ability to purchase women’s freedom from marriage and conventional patriarchal relations. Mayoux (1998a) characterises micro-finance from a poverty alleviation perspective as having a focus on developing sustainable livelihoods of individual women within their current institutional setting of the household. It does not explicitly aim to detach women as individual actors from this setting. In the sense that it recognises women as situated within households, and does not assume that total autonomy from these is desirable *per se*, the poverty alleviation paradigm is less prescriptive than the feminist empowerment paradigm, because it countenances the idea that empowerment can come from interdependence with other household members: it is not synonymous with independence (Malhotra et al. 2002).

On the other hand, poverty alleviation approaches to microfinance are more supportive of the empowerment of women facing acute economic problems since - as Mayoux observes – they focus on reaching the poorest as well as the poor, while financial sustainability comes as a secondary priority (1998a). Mayoux asserts that the poverty alleviation paradigm approaches women's empowerment from the point of view of ensuring self-sufficiency and community survival and development. Within this, Mayoux argues that the paradigm places more emphasis on collective community capacities rather than individual interests or underlying constraints; and sees targeted assistance to groups as a priority to enable them to collectively change their position, but only indirectly challenge oppressive structures themselves. The paradigm focuses on households in communities, rather than women alone, or on gender or class relations. Finally, the approach sees aspirations and attitudes as culturally relative, rather than a legitimate target for change processes instigated by outsiders. Mayoux suggests that there are two underlying assumptions about women's empowerment in the poverty alleviation paradigm. First, ‘addressing women's practical needs will enable them to challenge gender inequity in ways they see fit’ (Mayoux 1998a, 20). Secondly, there is a synergy between poverty alleviation as household level, and women's empowerment, so the two can be achieved together and by means of one process (*ibid.*) – ‘Household well-being is in many ways linked to women's well-being’ (Mayoux 2000, 36).

Mayoux (1998a) reports that the focus of microfinance projects informed by this perspective is not only on production, but on livelihoods more widely, with loans used for consumption as well as production. Mayoux stresses, however, that the trade-off for focusing on supporting acutely impoverished individuals and households may be that financial sustainability is not attained: ‘Many

[programmes]... [have taken] a charitable approach to lending, had low repayment levels and hence were both financially and institutionally unsustainable. Their impact on poverty alleviation and empowerment was also generally assumed rather than demonstrated' (Mayoux 2000, 19). Therefore the scope for supporting the individual empowerment of particular women is there, but this by definition means other women cannot benefit – women may exercise agency to subvert the intervention by failing to repay, and the intervention will fail before benefiting others. In the absence of other kinds of development intervention being offered, sustainability is important.

To summarise, the critique of development interventions informed by efficiency and anti-poverty policy aims, and their engagement with microfinance, should not obscure the fact that micro-credit might not be potentially useful and even empowering to particular women facing particular challenges in various contexts. Suggestions above that securing material resources is the critical first step in women's empowerment strategies have already intimated this.

In the next section, the focus turns from practical interests to strategic gender interests, and the relationship between microfinance and the empowerment of women as a sex is considered in more depth.

### **Feminist empowerment approach**

This section adopts the term 'feminist empowerment' after Mayoux (1998a; 2000; 2001)'s third observed 'paradigm' of microfinance. 'Feminist empowerment' micro-finance programmes are depicted by Mayoux as based on an understanding of micro-finance as part of a range of activities which aim not only to increase individual women's control over money, but to increase their 'social and political empowerment' (Mayoux 1998a, 24). Hence there is a focus from the start on providing material resources to the individual woman, or to a group using it collectively, *and* to the role that this resource transfer can have in supporting women as a group to further their strategic gender interests. Mayoux's account echoes Moser's (1989; 1993) empowerment approach in these respects. However, Mayoux does not appear to have encountered development interventions which have adopted Moser's idea that women might need to further other strategic interests before their strategic gender interests, nor interventions which begin from the point of women defining for themselves what empowerment means to them.

Perhaps the answer why lies in Moser's observation that the empowerment approach she discerns is laid out in the 'emergent feminist writings and grassroots organisational experience of Third World women' (1993, 74). In such contexts, the focus was not on development interventions introduced by outsiders, but on interventions which had genuine roots in women's own empowerment strategies



and spontaneous collective organisation to prioritise their strategic gender interests<sup>13</sup>. In contrast, Mayoux's feminist empowerment paradigm is the result of examining a range of approaches to microfinance instigated by a range of very different organisational players, many of whom have preconceived ideas of what they wish to do with communities in developing country contexts. Hence, Mayoux's feminist empowerment paradigm describes a kind of development intervention which correlates to unidimensional analyses of power relations surrounding women. Microfinance interventions in this paradigm understand loans as an entry point which enable women to gain material resources before the main business begins, of working with women to raise consciousness of their gender-based subordination and mobilise them to demand gender inequality.

There is a tendency in the feminist empowerment approach to conflate women's interests as individual borrowers with their collective interests as a sex. Mahmud (2003) suggests that 'the feminist paradigm [of microfinance] regards women's empowerment as an end in itself, requiring both a process of internal change at the individual level and organization at the macro level' (581). Since, as Chapter 1 suggested, women's interests are actually wider than this, work needs to occur to ensure that women not only recognise the existence of their gender interests, but prioritise these as of primary importance. Rather than leaving political activity to women themselves to shape, it is seen as the role of the development organization to lead this process. Rankin (2002) suggests that 'the task for development ... is to foster forms of associational life among the oppressed that transform individual recognition of oppression into more collective, overt forms of consciousness-raising and resistance' (9). Batliwala concurs: 'While women's practical needs – food, health, water, fuel, child care, education, improved technology, and so forth – must be met, they cannot be an end in themselves. Organising and mobilising women to fulfil their long-term strategic interests is essential' (1994, 128). Women's interests have here become entities which can be identified and advanced by development organisations, on women's behalf.

Mayoux confirms that the feminist empowerment paradigm of microfinance is informed by an assumption that 'women will wish to challenge gender inequity in ways envisaged by the wider international feminist movement, or will do so if given appropriate complimentary support' (Mayoux 1998a, 24). Interventions are shaped by a perspective which prioritises changes in relations of reproduction and production, stresses the 'importance of changing consciousness and sees aspirations and choices as inherently constrained by existing unequal power relations' (ibid.).

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<sup>13</sup> It is ironic that some writers from developing country contexts, who first charted this self-defined action of women to further their strategic gender interests, for example Batliwala (1994), have themselves gone on to writing of empowerment in a way which second-guesses the strategic interests of grassroots women, as can be seen from the discussion here (Batliwala and Dhanraj 2004).

Microfinance interventions informed by the feminist empowerment paradigm have, Mayoux notes, a transformational understanding of power relations as needing to be challenged throughout society, in favour of equalising gender relations. Mayoux argues that there are two underlying assumptions within the feminist empowerment approach to micro-finance: the first is that 'women have at least some common strategic interests, by virtue of gender subordination' (ibid.). It is informed by an understanding of women's real interests as their strategic gender interests.

As we know, the intersectional model of power informing this thesis creates a very different understanding of women's strategic gender interests, crucially recognising the existence of other strategic interests of women. Batliwala and Dhanraj (2004) do not consider non-material reasons for women opting not to further their strategic gender interests. In their critique of anti-poverty approaches failing women, they assert: 'women's political agency has been reduced to the privilege of being agents, consumers and beneficiaries of state-controlled credit and micro-enterprise programmes, with no other investment in improving the condition of their everyday lives. There are no investments... in providing cooking fuel, water close to the home, or day care for younger children, so that older daughters can go to school. Women are so preoccupied with earning income to repay loans that they have little time or energy to participate in ... public affairs, or organise other issues' (2004, 13).

This analysis is valuable in that certainly, unless there is an economic rationale for the time taken in collective association and action which is a necessary step in a process of women recognising and addressing their strategic gender interests, to persuade acutely impoverished women to participate in a forum to discuss their shared concerns may be difficult or impossible. And it is also true that women have little time to take on anything new. Yet it is not only material want which prevents women from prioritising their strategic gender interests; it is the existence of other interests also, which may seem more pressing, and the complex sum of credits and debits that each women must do in order to determine her course of action. If an intervention does not seem to be a pressing priority for women, maybe this is for a very good reason. Mayoux (1998a) recognises the legitimacy of different opinions on what empowerment may mean for different women, in her observation that women choose not to get involved in microfinance interventions which have an avowedly feminist or social change oriented perspective may be because of lack of time for the activities required of them in connection with the development organisation's view of women's empowerment.

Earlier analysis in this thesis suggested that women's collective association is essential for awareness-raising of shared concerns and for furthering strategic gender interests. However, it

highlighted the normative nature of analyses which suggest that women's association is inherently characterised by co-operation, and free from conflict. These are based on a unidimensional understanding of power which sees women as eternally and universally subordinate. In contrast, intersectional models of power create a more complex picture which permits the notion that difference exists between women. Mayoux (1998a) notes the tension in microfinance interventions informed by feminist aims between the focus on individual entrepreneurship of women who are embedded in intra-household relations with men, and the focus on the creation of shared interests among women. For Mayoux (*ibid.*), this tension can be overcome if a development intervention explicitly fosters association between women, as an add-on to credit provision.

For individuals with no time for activities which are not connected with economic survival, and poor pre-existing social networks with people in their immediate area, the evolution of a claims group which pursues political action may depend on there being a prior economic rationale for women investing time and resources in working collectively (Heyer et al. 2002). In many contexts, an economic rationale for continuing or starting collective association *has* existed, and hence there has been a real reason for women to come together and for sufficient of their number to decide to take collective action to further their strategic gender interests. In these contexts, there has been a successful political movement of women whose comradeship comes from prior experience of joint production for the market have received national and international attention (see for example Batliwala 1994 for case studies). Suggesting that an intersectional analysis of subordination may inform some interventions coming from this paradigm, Mayoux asserts that 'this paradigm did not originate as a northern imposition. It is rooted in the development of some of the earliest micro finance programmes in the South, particularly SEWA and WWF in India' (Mayoux ILO download, no page number).

This analysis suggests that the understanding of empowerment rehearsed in Chapter 1 highlights as many, or more, problems with the feminist empowerment paradigm of microfinance identified by Mayoux (1998a; 2000; 2001) as there were with the poverty alleviation paradigm. The presumption of what women's interests are, and reduction of these to gender interests, is at best inappropriate, and at worst a risk, to the interests of individual women whose livelihoods and political subjectivities may be harmed by their unwilling participation in activities intended by others to support their empowerment. The existence of unequal power relations between grassroots women and development workers was first discussed in Chapter 1, and explored further in the critique of anti-poverty interventions earlier in this chapter. If development planners second-guess women's interests and priorities in a context in which women have other options to secure resources, this is not such a concern. If women can choose not to play ball with development workers, this is all well

and good. Yet many women have an overwhelming need to obtain resources from whatever source available in situations of acute poverty, and development interventions may be their best or only hope. Women may be persuaded to engage in action that they do not fundamentally believe will address their most pressing concerns, including taking up credit, and participating in activities around the loan which take time they do not have to give.

Debates on difference among women and the dominance of Western views of gender relations in development decry the Western development 'project' and its impact on women in Africa (Lairap-Fonderson 2002). These debates imply that a formulation of economic empowerment as a legitimate goal for development interventions might just possibly imply a positive (empowered) rejection on the part of African women of the assumption that 'development' has any right to dictate to African women regarding the social and political aspects of their lives. What women lack is resources to use as they wish; why should gender equality be read off by outsiders as a goal of women whose contexts and identities may give them very different priorities?

Africanist critiques have been made of the inappropriateness of Western feminist models to the context and interests of African women (Amadiume 1997; Oyewumi 2000). This chimes in with the critiques of empowerment as an agenda which inappropriately intrudes into women's lives, whereas the agenda of economic empowerment with its focus on material resources is less of an imposition of agendas on women, leaving them to determine their own lives. The actor-oriented perspective suggested in Chapter 1 suggests that women may opt not to play by the rules of micro-finance, and if repayment can be avoided, then the input can be treated as a cash injection into a livelihood. This view was discussed above in the section on the anti-poverty approach to development and the poverty alleviation paradigm of microfinance.

In her work, Mayoux does not focus on interventions which might be offered instead of microfinance, and hence does not consider whether a truly empowering action might not be to give women money with none of the strings attached that are a prerequisite for microfinance interventions. Thinking 'within the box', therefore, Mayoux (1998a) makes the suggestion that in some contexts, women may actively choose to reject empowerment focused programmes in favour of minimalist credit. As discussed in the section on the Anti-poverty approach, above, at the point of delivery, money is the least prescriptive resource that can be transferred; it therefore fulfils the important point discussed in Chapter 1 that women must themselves be authors of their own empowerment strategies, because they are best placed to be aware of the full range of the strategic interests they possess, and therefore it is they who can prioritise action, in knowledge of the gains and losses to be made from a particular course of political action.

Mayoux suggests that the aim of the programme planners is only one element - 'the evidence indicates extremely complex interrelationships between women's own strategies for use of micro-finance to further their perceived interests, contextual opportunities and constraints, and programme policies' (Mayoux 1998a, 40). Understanding what project participation means for members 'may be as significant, or more significant, in influencing gender impact as the particular formal type of programme' (Mayoux 2000, 14).

Ultimately, Mayoux does not see the fact that some women can potentially use minimalist credit to support their livelihoods as a reason to advocate for this type of intervention, since her view of development interventions which have an avowed aim of empowerment is relatively optimistic: 'for many women, poverty alleviation, even in its narrow definition of increased incomes, cannot take place without wider social and political empowerment. Secondly, serious questions need to be asked about the use of development funds for programmes which may be potentially disempowering in some contexts in some women. Thirdly, evidence indicates that micro finance can be empowering and therefore it is important to consider how this contribution can be increased, particularly if this can be done cost effectively and in ways which enhance sustainability' (Mayoux 1998a, 67). Mayoux draws attention to the need for material resources and collective association of women in order for micro-finance inputs to be effective in supporting women's agency: 'where adequate welfare provision and strong women's organisations exist, women themselves are more likely to be able to use microfinance services for empowerment, and there are more avenues for programmes to link to these without using programme funds' (Mayoux 1998a 67).

In many communities, there seems little scope for collective action because survival appears to depend on competition between households, and between women workers, in a saturated market. Political factors may also be in play which discourage cooperative ways of working, as Chapter 3 points out in relation to Ethiopia. In such circumstances, pragmatists from an actor-oriented development perspective might argue that women subverting the rules of a minimalist micro-credit intervention to obtain practical material support is better than participation in a more time-consuming intervention informed by misconceived attempts to second-guess the real interests of women and attempt social engineering under the guise of development assistance. Focusing on economic empowerment only, in an intervention which women use alongside other resources as one essential component of a livelihood strategy, might be seen as an entirely appropriate focus for a development intervention. This argument echoes literature emphasising the comparatively minor impact of planned community development interventions on people's lives (Buvinic 1986; Long 1992). These are only part of the change which goes on around women, and only part of their

planned strategies for survival, stability and growth (Sebstad and Grown 1989). The fact that states are unable to deliver services or address the problems of saturated informal markets should not result in NGO development interventions being privileged as the answers to all problems.

## CONCLUSION

This chapter reviewed the engagement of development organisations with the idea of the empowerment of women, and emphasised that this is now a portmanteau term, meaning different things to different actors in development. Epistemological perspectives on what empowerment of women actually *is* are critical, for it is they that inform the development of models of impact assessment of empowerment (Kabeer 1998).

The chapter began by examining the strengths of livelihoods systems analysis in providing a useful 'reality check' against the tendency for development actors to understand empowerment as concerned with the entrepreneurial activity of individuals. Livelihoods analysis shines a spotlight on women's lives in their entirety. It understands women's practical interests as deriving from the full range of women's activities within the gender division of labour, including reproductive activities. Livelihoods are shaped by the different strategic interests women possess, in relation to gender, race, class and other aspects of identity which determine women's access to resources via social institutions. Such analysis is also useful to this thesis because of its broad focus on work as reproductive and productive; a focus on different kinds of capital drawn on in women's livelihood strategies; and, in particular, an emphasis on social networks and social capital of various kinds, including that of the household, as important to women in a context in which their direct access to financial capital is limited by practical and ideological factors.

The chapter then moved on to examine the different ways in which development has engaged with women and gender inequality. It gave particular attention to microfinance. The chapter examined economic efficiency, poverty alleviation, and feminist empowerment rationales for microfinance directed at women. It concluded that all kinds of development intervention offer women potentially useful resources to use to further their own strategies. It is too simplistic to dismiss interventions because their planners have conceived of women being used instrumentally to serve a goal other than justice or wellbeing for the women themselves. While no approach to microfinance supports will support women in any geographical or temporal contexts to further all their interests, an intersectional analysis of power suggests that this is an impossibility anyway. The satisfaction of shared interests occurs through a process resembling that described by Moser (1989; 1993), in

which women who prioritise the same interests come together *as an interest group of political actors*. A development intervention which seeks to engage women at grassroots community level who have not formed such an interest group can aspire to do more than satisfy practical interests by engaging in dialogue with women about gender inequality, but cannot take it as read that women should, or will, prioritise furthering their strategic gender interests over either their practical interests or other orders of strategic interest.

Yet the satisfaction of practical interests is an ambitious and worthy aim in itself in contexts of acute poverty. It is, in addition, the essential first stage in supporting women in their own empowerment strategies. As such, microfinance does genuinely have potential to support gender equality agendas, through placing material resources in women's hands (Ackerly 1995). The kind of micro-finance intervention which will suit an individual woman, and which she will find empowering, will differ according to her particular configuration of inequality, since empowerment is a subjective process. Development interventions associated with poverty alleviation and the economic empowerment of women, which do not aim to support social and political empowerment of women, may actually succeed in supporting some women in particular configurations of inequality along their own self-defined routes to empowerment.

The next chapter reviews literature on women's lives and gender relations in Ethiopia.

### 3: GENDER RELATIONS IN ETHIOPIA

*'A trustworthy wife is a crown to her husband'*

*'A man given an assignment by a woman is not afraid of death'*

*'Women and donkeys like to be beaten'*

(Ethiopian proverbs on marriage, women's leadership and violence)

In this chapter, I aim to give a brief analysis of the context in which Ethiopian women, men, and children live, from a gender perspective. Ethiopia is currently one of the poorest and least developed countries on earth (ranking 168 on the United Nations Human Development Index of 2004 - UN 2004, 152). HDI 'reflects achievements in the most basic human capabilities – leading a long life, being knowledgeable [in the sense of having had a formal education] and enjoying a decent standard of living' (UN 1999, 127). 31.2% of Ethiopians earn less than \$1 per day, and 76% lack access to clean water (UN 2004, 159). 43.6% are not expected to live until the age of 40 (ibid.)<sup>1</sup>.

However, Ethiopia's history – and present-day pride in its achievements – belie the negative images held in Western popular consciousness of insularity, famine and backwardness. The country is undeniably in the grip of extreme economic poverty, but this has complex historical roots in changing patterns of international relations and trade. Ethiopia 'is distinguished from virtually all other African states by a pattern of state formation and a consequent dynamic of potential change which are overwhelmingly indigenous rather than colonial in origin' (Clapham 1990, 35). Ethiopia was a confident and relatively wealthy centre of trade from pre-Christian times to the late 1700s, and successfully maintained its independence through the nineteenth century, holding out against the political manoeuvres of European states to gain territory, and undergoing an ambitious period of expansion and 'parallel development' as a black African state (R. Pankhurst 1998; Marcus 1994). In the last years of the nineteenth century, when Menelik – known as 'the moderniser' (Parker 1995, 10), introduced railways, motor cars, telephones and piped water, while expanding ancient Ethiopia into a much larger state through conquest to the west and south (R. Pankhurst 1998). However, the key questions went unaddressed: the last Emperor, Haile Selassie, was overthrown in 1974, 'because he never dealt decisively with the underlying problems of landlessness, political monopolies, and alienation' (Parker 1995, 12). During the twentieth century, Ethiopia's development has failed to keep pace

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<sup>1</sup> The full impact of HIV/AIDS is only now becoming clear in Ethiopia; human development will slow over the next decade, as AIDS-related illness and death take Ethiopia along the same trajectory as other African countries including Zambia, Zimbabwe and South Africa (UN 1999, 130).



with the rapid change and growth taking place elsewhere in Africa in relatively outward-looking countries which survived the colonial experience and have retained, in some cases, links with their former colonial rulers which have offered some economic and social benefits.

Ethiopia has been governed by the Ethiopian Peoples' Revolutionary Democratic Front (EPRDF) since 1991, when it overthrew the Eastern-bloc supported Derg regime, led by Colonel Mengistu Haile Mariam (Marcus 1994), after a long liberation war. Since 1995, regional devolution of government to nine broadly ethnic-based states under a federal framework has been introduced, in an effort to bridge the divide and historical tensions between the different ethnic groups who live within Ethiopia's borders (Alemseged 2004). The new government instigated an economic reform package in 1992, which is – despite evidence of negative social impact, including high urban poverty and unemployment - judged by mainstream economists to have 'achieved a degree of stability that few involved in its planning would have dared to predict' (EIU 2000, 25). During the period 1992 – 1997, growth rates of GDP were 'impressive' (Krishnan, Tesfaye and Dercon 1998, 28). However, 'GDP growth in any particular year remains heavily dependent on the performance of the dominant agricultural sector... Ethiopia remains a weather-dependent economy' (EIU 2004, 40). The high-point growth rate of 10.6% has stagnated since 1997 (EIU 2000, *ibid.*). Real GDP growth averaged 3.3% per year between 1998/9 and 2002/3 (EIU 2004, 40). From the mid-1980s, Ethiopia's relatively modest foreign debt increased steeply. Ethiopia has not historically been a major recipient of aid (EIU 2004). External debt was \$10.35 bn between 1994 and 1998 (EIU 2000). From 1995, official aid to Ethiopia decreased, partly due to the lack of need over that period for food aid (*ibid.*). From May 1998 to late 2000, Ethiopia was at war with neighbouring Eritrea. The war cost an estimated 23% of total expenditure (*ibid.*), threatening high rates of spending on the social sectors since 1991 – these reached 13% of total spending in 1996-7 (*ibid.*). During the war with Eritrea, aid dropped once more.

Since then, Ethiopia has become the focus of attention of donors aiming to make the country 'a showcase for the new emphasis on poverty allevation' (EIU 2004, 32). The Sustainable Development and Poverty Reduction Programme (SDPRP) of 2002 is the outcome of Ethiopia's participation in the IMF-World Bank's heavily indebted poor countries (HIPC) initiative, which the country qualified for in late 2001 (EIU 2004). The SDPRP contains standard elements reflecting current approaches of the Bretton Woods institutions, with the exception of land reform, which the government has so far refused to consider, believing that privatising land will lead to widespread sales and rural to urban migration (*ibid.*).

84.5% of Ethiopians live in the rural areas (UN Population Division Database 2003), depending on agriculture as their primary means of making a livelihood. Agriculture is the most important element of the livelihood strategy of more than 80% of the population, and is the source of about 40% of GDP (EIU 2004, 41). Coffee, the source of 70% of total export receipts in 1997/8, has dropped due to declining world prices to 37% of export earnings (EIU 2004, 44). Services account for 33% of economic activity, and industry for just 12% (ibid). Agricultural production is very uneven across regions; a surplus is produced in central and western areas, but the northern highlands – the rural focus of this thesis - are areas of high land degradation, uncertain rainfall and heavy population pressure. In mid-1999, Ethiopia's total population had reached 62.9 million in 2002 (UN 2004, 165), and population is projected to grow at a rate of 2.4% annually between 2000 and 2015 (ibid.).

Despite the fact that this thesis has an urban focus, it is quite impossible to discuss any aspect of gender relations in Ethiopia without first having rehearsed the debates around women and land rights, or to understand urban life without analysis of life in the rural areas (Tacoli 1991). This chapter therefore starts with a survey of rural livelihoods, highlighting the reproductive and productive elements of women's labour in farming households. Subsequently, I examine the institutional setting of the majority of women's livelihoods activities: marriage. I move on to review the literature on gendered patterns of marital decision-making, before speculating about the high incidence of divorce and its social and economic impact on women's lives.

In the next section, the focus shifts to the issue of migration as a survival strategy, and focuses livelihoods in urban areas. It is important to note that the distinction I imply in choosing to structure the chapter in this way is not because I accept that there is a clear qualitative and conceptual divide between life in rural and urban areas. On the contrary, there are as many similarities in daily life as there are differences. Nor is it because I consider rural and urban dwellers as rooted and static in these settings – rather, as in other African contexts, town-dwellers form a part of a 'social network' (see Nelson, 1992, in the context of Kenya), often migrating backwards and forwards between their 'home' in the rural areas and the place where they 'stay' in town. For many, rural agriculture-based ways of life are assumed to be the norm from which most urban-dwellers have come, and to which the majority would like to return. However, in the context of northern Ethiopia, as will be argued later in this chapter, rural livelihoods depend on male labour being present all year round, and hence it is more usual to see whole households migrating than lone men (Bjeren 1985). Stichter (1985) confirms that in the wider sub-Saharan African context, migration must be understood in the context of households which remain 'the central unit of production as well as reproduction' (58). This is particularly the case in areas in which agriculture depends on the presence of both sexes, in

contrast to the cyclical type of male migration from many communities practising other agricultural systems in Ethiopia (for example, the false banana-based agriculture of the Garage people – *ibid*), and other sub-Saharan African countries (Francis 2000).

Finally, I survey a third noteworthy strand of literature on women and gender relations in Ethiopia, which deals with women’s leadership and participation in political change. It is intended that this final section will provide a backdrop to the fieldwork in relation to the issue of women’s activity to challenge the gender structure of constraint, in which political participation is an important aspect (Kabeer 2003). As argued in Chapter 2, the gender structure of constraint operates in the institutions, policy environment, and organisations, in which women’s rights and gender issues are addressed (Kabeer 1994; Folbre 1994).

As suggested in Chapter 1, a challenge in undertaking the literature review was that secondary data on gender relations in Ethiopia is relatively sparse and hard to track down, in contrast to the weighty body of literature which exists on women and gender issues in some other east African countries. Dessalegn, writing in 1991, observed that ‘The condition and prospects of rural women in Ethiopia has not been investigated seriously despite the growing interest it has aroused since the revolution [of 1991]’ (Dessalegn 1991, 31). He attributed this to the shortage of trained women social scientists, and the cultural difficulties men encounter doing field work among women (*ibid.*). However, things have shifted somewhat since Dessalegn’s time of writing. While gender issues in Ethiopia are still under-researched in comparison with neighbouring countries, this dearth of material should not be over-exaggerated. As I researched this chapter, I encountered information on women and gender issues, much of it in the form of scholarship published within Ethiopia. In addition to this, there was literature which did not engage with gender issues directly but which was informative. I deliberately drew mostly on literature relating to life in the northern highlands (that is, Tigray and Wollo), and other adjacent territory, including Shoa and Gojjam. Northern Shoa is the area from which the respondents in my fieldwork originate. In a country where there are eighty-three different languages, and vast variations in topography, livelihoods, culture and of course political history, I needed to limit my gaze to some extent, and concentrate on the literature which would be of most relevance to my research.

### **LIFE IN THE RURAL AREAS: LAND, LABOUR AND MARRIAGE**

As this chapter will show, rural livelihoods strategies in Northern Ethiopia include subsistence agriculture as just one of several activities which are critical for survival. However, land

remains the single most essential resource in the vast majority of women's, men's and children's livelihood strategies. In the northern highlands, uneven land quality, environmental degradation and a rapidly-growing population are resulting in people farming holdings of sub-economic size, and experiencing chronic food insecurity. In 1998, it was estimated that if erosion rates stay at their current levels in Ethiopia as a whole, there will be about 100,000 square kilometres of land which is incapable of sustaining cropping by 2010 – a five-fold rise in twelve years (Belshaw 1998, 4). Roads are non-existent in many areas, and markets undeveloped, so diversifying livelihoods presents serious challenges, as discussed later in this chapter. The average size of holdings in the Northern Ethiopian context of Mulat and Teferi's research into non-farm activities in North Shoa was 2.3ha, while 77% of farmers farmed less than 1 hectare (Mulat and Teferi 1996, 126). The lack of land for subsistence agriculture has been aggravated by unpredictable weather (said by many peasant households to have worsened markedly during the last years of the 1990s – von Massow 2000); and lack of knowledge, infrastructure and inputs for modern methods of farming (Mulat and Teferi 1996, 126).

### **Gender, land, and household form**

Despite the critical need for land as a basis for livelihoods in rural areas, rights to it are contingent on one's sex. For every 100 men who work the land, there are seventy women (UN 1995), yet women do not have independent rights to land, despite various statements supporting the principle of land rights for all. Ethiopian women's *de jure* right to land under the Derg regime's Land Reform of 1975 has not been realised, and subsequent reforms, discussed below, have had relatively little impact either. In the absence of independent access to land, a woman attains access to land by marriage, throwing in her lot with a husband, children, and marital family. Married women continue to depend on their marital relationship to a household head to gain access to this most critical of resources. In the rural areas of Ethiopia, 'Household headship has a particular definition that is closely associated with crop production' (Fafchamps and Quisumbing 2000, 12). Only a farmer could be allocated land by the Peasants' Association, the institution which was instigated by the Derg regime as the lowest unit of administration, and the member of the household who was allocated land was duly recognised as the household head, who can participate in the community-level deliberations of the Peasants' Association (H. Pankhurst 1992). While Peasants' Associations have vanished, the elision of male sex with household headship remains in the popular imagination.

This issue of differential access to land is critical. There is a sizeable minority of female-headed households (across Ethiopia as a whole, the figure is estimated to be 16% - UN 1995). In 1997 in Amhara region, around 18-20% of women were female heads of household (Yigremew 2001). In the neighbouring northern region of Tigray, location of the village which is the focus

of Hendrie's (1998) study, 25% of households were headed by women<sup>2</sup>. In another study of 15,000 households in Tigray region, one-third were headed by women (Geldart and Sandford 1998, 1). Widowed women can gain independent access to land, as recognised household heads. In the northern highlands, widows have a socially-acceptable status and the right to inherit their late husband's land, unlike their counterparts in some other areas of sub-Saharan Africa (Fafchamps and Quisumbing 2000). Divorcees face a more complicated set of issues with regard to access to land, discussed later in this chapter. No literature to which I had access discussed women who had chosen to remain unmarried.

Despite the fact that a major proportion of the literature on Ethiopia focuses on the land question, in recognition of the centrality of the issue to most people's livelihoods, little of this focuses on women. It focuses instead on a plethora of issues including the impact of the Land Reform on the environment, agricultural productivity, household livelihoods, and the national economy (for example: Pausewang et al. 1990; Belshaw 1998), or arguing the case for forms of land privatisation (for example, Joireman 2000). Despite highlighting its shortcomings, many see the Land Reform under the Derg as having led to a dramatic improvement in rural welfare due to the one-off gain of many households (Griffin 1992): 'In 1976, it was easy to see that the peasants had more to eat' (Pausewang 1990a, 46). The 1975 Land Reform was an ostensibly radical policy of moving land from the stewardship of the *gult*<sup>3</sup>-lords to peasants themselves – presented in line with the calls of students prior to the revolution for *meret larashu* ('land to the tiller'). However, some writers doubt that the underlying motive for the reform was radical at all: as Pausewang argues, 'No new government could hope to win public legitimacy after Haile Selassie without a radical land reform' (Pausewang 1990b, 213). The policy was translated into practice with considerable regional variations (Pausewang 1990b). In some locations, the average land holding was much smaller than the 10 hectares guaranteed to all farmers through the reform – there was simply not enough land to go round, due to population pressure and land degradation.

The original Land Reform Proclamation of March 1975 stated that distribution of land should occur 'without differentiation of sexes' (Hanna 1991, 225). But in practice, this failed to happen. Zenebework views the law as based on 'biased assumptions about women's needs, roles and capabilities (2001, 29). The problem is summed up by Pausewang – unintentionally – in his statement that the land reform 'can only be understood within an African cultural tradition, in which land is a free gift to mankind, a resource which is necessary for everybody to

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<sup>2</sup> Hendrie's definition of household headship is not given, but it is inferred that she is referring to *de jure* female headship, where men are not simply absent from the household for migrant work. Hendrie observes that the high proportion of female-headed households is sometimes attributed to male deaths in the national liberation struggle, but that this cannot be correct since a study in the late 1960s found the same phenomenon (Hendrie 1988).

<sup>3</sup> *Gult* – a proportion of one's production, paid to a feudal overlord

live, which cannot be taken away from a person... [African] rights always concerned the use of land, never land as a commodity, as property' (Pausewang 1990b, 38)<sup>4</sup>. The problem is that both the designers and the critics of the Land Reform use the word 'everybody' to denote every head of household. This clearly does not include women, 84% of whom are 'everybody's' wife, mother and daughter. Hanna, writing fifteen years after the reform, states that 'in practice, women do not have access to land unless they are widowed or registered as independent heads of household within the peasant association' (Hanna, 1990, 63).

While women heads of households did gain control over land and a right to participate in community decision-making over land allocation via membership of the Peasants' Associations, other women were allocated a portion of land under the 1975 Reform as a part of the parcel of land given over to their husband or father on their behalf (land was allocated according to the number and age of members in a household). Helen Pankhurst (1992) demonstrates the labyrinthine complexity of different relationships of women to land that she encountered in her fieldwork in Menz, Shoa. The only certain thing here is that women's access to and control of land is dependent on their age and marital status at the time of the Reform. It also depends on their particular context, despite the intention of the Land Reform of 1975 to distribute land across Ethiopia fairly and consistently. Among Pankhurst's respondents, some women had independent land rights, as female heads of households. These were either widows, who had inherited the entire parcel of land upon the death of their husbands, or divorced women, who took half the family's land after divorce. Other divorced women had not been able to enforce their right to take half the land, and were therefore landless. (Although women are supposed to be able to enforce this right by arguing their case at the Peasant's Association, this does not always occur.) Married women were assumed to be a part of their husband's household and therefore had no independent land rights, although the amount allocated to households at the time of the Land Reform was calculated according to the number of dependents in the household, so a proportion of the land controlled by the household had been brought in by the presence of the woman<sup>5</sup>. Finally, some younger women – regardless of marital status - might have a latent right to a minor's share, since they had been children in their father's household at the time of the reform (H. Pankhurst 1992).

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<sup>4</sup> However, in the current atmosphere in Northern Ethiopia of population pressure, land degradation, and consequent social conflict over the scarce land remaining, the relationship between feudal and socialist history, current market capitalism, socio-cultural beliefs about land and farmers and economic necessity is more complex than either Belshaw or Pausewang admit. Lack of security of land tenure is not what underlies people's reluctance to spend time and resources on conservation and modern soil-improving inputs. Rather, the return on investments of conservation and modern agricultural inputs is not sufficient incentive to farmers. In addition, food-for-work has led to farmers repeatedly undertaking conservation measures on their land, and dismantling these, in order to continue to receive food-for-work in a situation of poverty and desperation (Wood 1990; personal communication, 2001).

<sup>5</sup> Sometimes, the share of land computed for a wife's use was the same size of that of the male household head; at other times it was smaller.

Since 1975, in some areas of Ethiopia, further land reform has been undertaken which has genuinely assisted women to gain equal access to land. For example, in Tigray and parts of Wollo, this occurred under the lead of the Tigrean People's Liberation Front, in the years before it overthrew the Derg regime in 1991. Hammond argues that the second wave of reform was deemed necessary since it was clear to the TPLF that the Land Reform of 1975 was a mere paper exercise which left considerable inequality in its wake (Hammond 1989). Under the TPLF's second-wave land reform, women's dependence on blood or marital relationships to gain access to men ended. At a national forum to develop the 1993 National Policy on Women, it was stated that 'Now a girl can have a land at the age of 17. This allows her to be on her own to take every decision that concerns her, and to lead a better life' (TGOE 1992, 9), and '...with her own land, she can choose when she marries or, if she is a widow, she is able to support herself and her children' (ibid., 94).

The current Federal Government has followed a policy of continued state ownership of land, in the belief that land passing to rural dwellers would encourage large-scale sales followed by migration to cities (Joireman 2000). State ownership is enshrined in the 1995 Federal Constitution (Yigremew 2001). The Constitution also provides regional governments as having the power and responsibility to 'administer land and other natural resources in accordance with Federal laws' (Article 52d, cited in Yigremew 2001, 17). Women's equal right to own and administer property is included in the Constitution (ibid.), but land is in state ownership and the issue is therefore allocation, not ownership.

A possible way forward for women with regard to land rights is offered by the recent move towards decentralisation of government, known as 'regionalisation' (World Bank 2000). Regional governments are vested with authority to ensure gender equity in land distribution – and obliged to do so by the 1994 Constitution (ibid.). At the time of writing, only the Amhara Region (loosely corresponding to Wollo and Shoa) has done so. The Amhara Land Proclamation 'aims to achieve a single and final redistribution of land', providing 'each new owner' with land title including 'the right to sell, exchange or bequeath property' (ibid. 2000, 75). In Amhara region, in 1996, the regional government passed a law which enabled a once-only readjustment of land holdings on 5 November 1996 (Proclamation No. 16 and 17, cited in Yigremew 2001). Unequal land holdings were addressed.

22.6% of the beneficiaries of this law were women (Yigremew 2001, 18). Yet the land women received was often very small, and hence often not viable for survival. In addition, land redistribution carried out only once, as in this example and as in the earlier one discussed under the Derg, cannot keep up with changes to household development cycles (Murray 1981). Men

were often able to augment their land holdings through their preferential access to social institutions, for example inheritance, in which, while traditional and legal notions of equality prevail, sons and more often favoured than daughters (Yigremew 2001).

Some debates in the literature on conservation and sustainable agriculture focus on the need for further land reform to ensure private land title, in the belief that it is the lack of land title which is preventing conservation from taking place. The policy debate on the pros and cons of private land tenure does, of course, have a gender dimension. Even though markets are not gender-neutral and do not benefit the poorest in society, modern systems of land tenure – which Pausewang asserts are alien to the rural areas of Africa – could be more likely to support women in challenging their subordinate social status and impoverished day-to-day existence<sup>6</sup>. However, the literature on land title in the Ethiopia context comes predominantly from the ‘physical ecology cluster’ of ecologists and conservation practitioners (Daniel 1990, 165), and from some neo-classical economists (Joireman 2000), and does not focus on gender issues. An example from the physical ecology cluster is Belshaw (1998), who asserts that poverty and land degradation will continue unless land tenure is changed from collective ownership administered by the government to individual land titles: ‘uncertainty over an individual family’s land rights is likely to... inhibit long-term investment in effective conservation measures’ (Belshaw 1998, 20)<sup>7</sup>. An example of a neo-classical economist’s argument is Joireman (2000)’s argument that ‘Without a rural land market the costs of migration between areas are prohibitive’, and therefore peasants can neither take advantage of new economic opportunities opening up elsewhere in cities or in rural areas which are less overfarmed. In addition, urban entrepreneurs might choose to invest in the rural areas (Joireman 2000, 5)<sup>8</sup>.

The gender – and indeed the class - dimension of these debates is largely missing. As stated in the previous section, the gender analysis of environmental degradation and conservation activities in rural areas of Ethiopia is scanty in the extreme, and the effect of this can be seen through those papers which discuss it in relation to the livelihoods and food security of rural households. Most do not move beyond household level to discuss the experience of individuals within the household, or assess the economic, social and political impact on specific groups of people within society, including women and girls. An example of the effect of this is that, in

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<sup>6</sup> Calls for land privatisation in developing countries have been particularly vociferous from neo-liberal economists during the 1980s. It is interesting that some feminists have argued in favour of privatisation, in favour of promoting the rights of individual women against the ‘community rights’ which obscure inequalities and oppression (Izumi 1999), despite the fact that ‘debates on land reform in the context of economic liberalisation have tended to omit gender-related issues’ (ibid., 9).

<sup>7</sup> For me, this echoes some similar debates in the gender and development literature regarding the question of women’s commitment to conservation and development of land they work without owning under patrilineal and patrilocal systems.

<sup>8</sup> Conversely, I have been told that the Government of Ethiopia sees the lack of land markets as a useful brake on excessive and unmanageable levels of rural-to-urban migration (personal communication, 2001).



some of the literature I read about conservation and development, assumptions about the freedom of communities to take on the additional workload associated with conservation and development activities are noticeably at odds with the reality of a punishing workload for women, men and children. For example, Belshaw (1998) speaks of direct labour investment in conservation as ‘leisure foregone’. An analysis of women’s and men’s time-use in rural areas shows this phrase to be, at the very least, misleading. Most women have no leisure to speak of, since the time they spend outside production is spent in reproductive work. For them, and often for their male partners too, conservation work is actually an opportunity cost since people’s time is already very stretched at most times of year.

Helen Pankhurst provides an interesting and gender-sensitive analysis of attitudes towards conservation and development activities in the late 1980s in one village in central-north Ethiopia, which was compulsory for all adult women and men. The institution of *sira zemecha* (work campaigns) under the Derg regime can be understood as substituting for the labour and tribute required by the ruling overlords prior to the end of Empire in 1974 (H Pankhurst 1992). The economic and social impact of this forced labour on the community - which was referred to, bitterly, as *dingay* (‘stone’, referring to the hard work of building of stone bunds on eroded land), was very mixed. While considerable achievements were made – ‘Most of these activities were, indeed, “developmental” in nature, with results that the community valued’ (H Pankhurst 1992, 29) – the fact that this work was obligatory under the Derg and took valuable time away from essential income-generating and agricultural maintenance work led to it being greatly resented.

To move to take up Joireman’s (2000) point that lack of title prevents people from migrating, such an analysis might hold for those who are not desperate to migrate due to a lack of alternative options. However, I would infer, from the demographics of Ethiopian cities where women are the majority of the population, that that the predominantly female rural migrants to cities are not prevented from migration by such concerns as owning, selling and buying property. As I will argue later in this chapter, it appears that female migrants are usually motivated by quite different concerns. The insecure and degrading nature of the occupations of the women migrants in urban areas suggest that these women are often at the bottom of the pile in terms of economic options, and choose to migrate out of desperation<sup>9</sup>. However, if land is a criterion for their decision to migrate, it is more likely to be the fact that lack of land and lack of ability to plough land in a culture where this is taboo for women which leads them to migrate (Hendrie 1998). More on migration from a gender perspective will come later.

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<sup>9</sup> Out of the 1.5 million people selected for resettlement away from Wollo and Tigray after the 1984/5 famine, a minority went voluntarily to the malaria-ridden Southern areas opened up for them by the Derg regime (Alemneh Dejene, 1990); desperation for the survival of oneself and one’s dependents can often provide motivation enough.

Secure access to land in one's own right is said, over and over again, by all commentators writing on the status of women in Ethiopia, to be the primary key to emancipation for rural women. Land is certainly the most indispensable element of a rural livelihood; despite the fact that a wholly subsistence agriculture-based livelihood is no longer sustainable in Northern Ethiopia, a wholly market-based livelihood is unattainable for most<sup>10</sup>. In addition, as Helen Pankhurst points out, 'the importance of land rights lies not only in their value as a source of income and an asset, but also as proof of rights to residence and shelter' in a particular settlement (H Pankhurst 1992, 24). In addition, there are political and social ramifications to the distancing of women from land. The rights to citizenship and participation in community-level governance accompany the status of household head. Lack of land access poses particular problems for female-headed households as discussed in this section, discouraging women from attempting to make a livelihood independently. As Yigremew observes, 'the situation of female-headed households, particularly with regard to access to productive resources and their utilisation, deserves special attention' (2001, 37). Even if Chant's (1997) important critique of the tendency to conflate female-headed households with the most economically needy is taken into account, discrimination against their access to the key productive resource for rural livelihoods suggests indicates that in the Ethiopian countryside at least, these households are indeed more likely to be particularly impoverished.

The next section turns to examine rural livelihoods and women's role in these.

### **Women's labour in rural livelihoods**

Ogundipe-Leslie (1998) argues that ideas of women as consigned wholly to the realm of reproductive activity, promoted by colonisers in Africa (Hansen 1992) and by subsequent welfarist development interventions (Moser 1989; 1993) have no place in African society: 'Africans, however patriarchal they might have been or are, have always thought that a woman... can play many other roles, some of which are considered male roles in her society and others. ...We should not imitatively assume the concept that bedevils other societies; namely, that a woman is simply and exclusively a sexed body' (19). A similar view is expressed by Mikell (1997). Analysis of the lives of Ethiopian rural women indeed bears witness to the

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<sup>10</sup> Although in the past fifteen years there has been much more attention to the need to move beyond a vision of 'traditional', self-sufficient subsistence farmers in developing countries, to a pragmatic recognition of the reality of a mixed household economy, and the ultimate lack of feasibility – or indeed desirability, in many respects – of such a way of life. There is increasing recognition on the part of researchers and policy-makers in development that rural livelihoods in *all* forms of household (male as well as female-headed) are changing dynamically in response to the difficulties of making a sustainable livelihood in a context of land degradation (and, some farming families say, increasingly unpredictable weather patterns – von Massow 2000); resulting population pressure on a dwindling natural resource base; difficulty in accessing markets due to lack of infrastructure and vast distances between settlements; and lack of social service provision in an economy which is struggling in the face of economic austerity

extent to which the household in rural areas is based on a notion of women as providers for their families, spanning productive and reproductive roles. Yet women do not take on leadership roles hinted at by Ogundipe-Leslie, above: rather, it is the labour of women's 'sexed bodies' which is the crucial resource to ensure female survival. In Ethiopia's rural areas, after land, 'labour is the other indispensable basis of household production and livelihood security' (Yared 2002, 21).

#### *Hours spent in work: women and men*

In his paper on the time-use of women and men in Debre Mewi, Gojjam, Dejene Aredo cites the workload of 'a housewife' in Debre-Mewi as lasting an average of 14 hours per day (Dejene undated). Ethiopian women in farming households play a huge role in crop and livestock production, participating in growing the main food crops together with men, producing foodstuffs and other goods for market, and performing the vast majority of the reproductive work. In addition, women perform the frequently-undertaken, largely involuntary, and hazardous task of bearing children. In addition, they – together with children, usually daughters - perform all the domestic chores, and the vast majority of the child-care, in addition to supporting and servicing husbands, extended families, and participating in community activities including religious observations.

Interestingly, Dejene's study does not show men working a shorter day than women in his Gojjam village setting; he finds that men work 14.7 hours a day – slightly more than women. While such similarity of women's and men's working hours may seem strange since men undertake just 2.1 hours of 'household maintenance' work per day in contrast to women's 7.2 hours, a similar discrepancy is found in mirror-image when it comes to the category 'Directly productive activities' – men are listed as putting in 7.9 hours on this, to women's 1.8. Dejene states that the research took place at 'peak season' but it is unclear what this means. Alternatively, it might be because, as Dejene points out, 'the degree to which women participate in farm work is constrained by time requirements for housework' (Dejene undated, 139), and not all housework can be caught up on after dusk – one woman whose day he describes spent five hours on food preparation and cooking alone.

#### *Reproductive work*

As is discussed in more detail later in this chapter, very many women are married extremely young in Ethiopia; a key reason for this is the high value placed on virginity (H. Pankhurst 1992). Adolescent girls' lack of physical readiness for the work of biological reproduction

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and a decline in international aid (at least in the recent past, due to the war with Eritrea). Lack of access to an adequate amount of land to support all household members is currently a problem for all.

(conception, pregnancy, childbearing and breast-feeding) makes this work more dangerous, and the fact that they embark on it at a young age makes it likely that the total time spent in such work will stretch out over a longer period than for older brides. Many wives die in the process. In one research study, of those married between the ages of seven to eleven years old, nearly three-quarters stated that the marriage was consummated immediately (Seble 1992, 20). Young women aged 15-19 give birth to 12% of all children (UN 1995). On average, there is a 1.5% chance of dying during pregnancy or birth - in contrast to a 0.7% chance overall for women in sub-Saharan Africa (World Bank 2000). Only 14% of births are attended by trained staff (UN 1999). In one research study in four sites across the country, 0% of women in rural areas had had any trained medical help (von Massow 2000, 49). Women have an average of seven children (UN 1999). An advantage of being born into the northern highlands is that it is much less likely that childbirth will be obstructed due to infibulation. While it is estimated that 90% of Ethiopian women have undergone some form of female genital mutilation (Tesfu 1996), Amhara and Tigrigna-speaking peoples commonly practise clitoridectomy (*ibid.*).

Dejene terms the work of social reproduction as ‘The activity that absorbs most of a rural woman’s time ... [which] is not covered by existing surveys’ (Dejene undated, 135). Women’s role in social reproduction is immense, ranging from the practical domestic chores described above to religious observances and community activities which maintain social cohesion. Dejene recognises that the reason for this activity being commonly omitted from time-use surveys is that such surveys tend to be informed by definitions and methodology developed for studying industrial employment, which displays bias in its very understanding of the term ‘work’. Gender analysis of many different contexts demonstrates that the link between the nature of women’s work, the value ascribed to this, and their status within household and community is extremely complex. It cannot be assumed that women’s contributions to the household will be counted and valued as men’s – rather, there is compelling evidence from contexts worldwide that if a task is gendered female, lesser value will be ascribed to it: ‘women do not do “unskilled” jobs because they are the bearers of inferior labour; rather the jobs they do are “unskilled” because women enter them already determined as inferior bearers of labour’ (Elson and Pearson, 1981, 24).

The work of social reproduction is extremely arduous. Women are performing social reproductive tasks in situations where water sources are usually distant, and maintaining an adequate standard of hygiene and cooking daily meals are a constant challenge. Only 18% of households have access to clean water (World Bank 2000) and water portage has to be done over long distances on the backs of women and children. Finding fuel is a constant struggle. Ethiopia-wide, there is 12.7% tree-cover, but in the northern highlands trees are scarce. Hence,

women's role in what Helen Pankhurst terms 'the dung economy' (H. Pankhurst 1992, 90) – i.e. the collection of different types of dung, and the manufacture and storing of dung cakes – is critical. The fact that *teff* is the food crop of choice in Northern Ethiopia, and that long-cooked sauces (*wot*) go with it, adds to the hours women spend in reproductive work. In addition, these foods require relatively high amounts of fuel.

For reasons of space, a full gender analysis of each domestic chore will not be given here (it is anticipated that many activities will be described and debated in greater detail elsewhere in the thesis). As just one example of the pivotal role of women's labour in household maintenance, I will briefly discuss grinding grain. Helen Pankhurst observes that 'milling was, undoubtedly, the most laborious of household tasks. Women would get up early in the morning and bend over a grinding stone for at least an hour, a couple of times a week' (H. Pankhurst 1992, 78). On-farm consumption of grain accounts for as much as 80% of the total output of grain (Dejene 1997, 194). Most is ground by hand, using a traditional grinding stone. Commercial milling is very limited and, in any case, grinds only wheat (88% of output) and maize (*ibid.*, 195), rather than *teff*. A household survey was undertaken in 1991 to ascertain the impact of Service Co-operative mills introduced during the Derg regime on household welfare<sup>11</sup>. In 1987, there were 1792 (Dejene 1997, 206). In areas where there were mills, 58% of households were using them. The impact of mills on women's lives in the households which can afford the charges of the mechanical mills, and who are close enough to one to reach it, was considerable. It was estimated that the time saved is estimated as 47 woman-days or 373 hours per year per household. Women reported using their time saved in domestic chores (46%), agricultural work (29%), child-care (20%), leisure (2%) and other activities (2%) (Dejene 1997, 206). The impact on their health is also bound to be positive, due to the combination of heavy work and repetitive motion in hand-grinding<sup>12</sup>.

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<sup>11</sup> Bearing in mind the onerous and time-consuming nature of hand-grinding flour at home, it is a pity that not more attention has been paid to the need for more small-scale milling enterprises in Ethiopia (Dejene 1997). The invisibility of 'women's work' within the households from policy-makers the world over is a well-known truism, but this work may be particularly invisible in policy circles where domestic work is not performed by wives, but by domestic servants. Seventy years ago, grinding used to be done in the households of the influential and well-off in Ethiopian society by female slaves (Dejene 1997). After the abolition of slavery, the grinding work of female slaves was then carried out by poorly-paid domestic servants, or the grain was taken to water mills, introduced in the nineteenth century (Dejene 1997). After the Italian occupation (1936-41), these were superseded by diesel mills, to which women in relatively well-off households can take the household grain. However, fuel prices and the growing of the rural population has now led to a decline in these and there is now a demand, once more, for water mills (Dejene 1997). In addition, mills have been concentrated in the north and central areas of the country (*ibid.*).

<sup>12</sup> In terms of employment in the small-scale grinding mills, women's participation rate is (as might be predicted from experiences in South Asia and elsewhere when technology adoption lessens women's role in commodity production) is lower than that of men, accounting for around 20% of workers according to one survey (Ministry of Industry 1992, quoted in Dejene 1997, 196).

Children – and in particular female children - support their mothers in the work of social reproduction. Both boys and girls help their mothers with domestic work from a very early age: in one study in Gojjam province, both sons and daughters helped their mothers with water collection (UNICEF 1990). The work is arduous; in the same study, an eight-year-old girl, weighing 26 kg, was observed carrying water which weighed 21kg (ibid., 22). The literature on education and on time-use in Ethiopia's rural areas suggests that acute poverty leads both parents to be more concerned with ensuring that children's labour is used efficiently to improve the chances of the survival of the household, than with formal education. There is an extremely high opportunity cost attached to sending children to school. (This, together with the high costs of books and other school essentials, means formal education has only ever been accessible to a minority of children.) There is much more likelihood that a boy will go to school at some point. Fifty-two per cent of boys attend primary school, compared to 32% of girls (Farhad and Temesgen 2000, 4). The fact that domestic work is considered to be a woman's primary task in life means that a girl kept at home can be seen as training for her future role, rather than excluded from schooling. In addition, the fact that most girls are married early, and the fear of abduction happening before this can occur, (discussed further later in this chapter), are powerful practical disincentives to girls attending school, which are nevertheless bound up with the same view of them as potential brides and mothers.

Religious observances and community socialising are essential and interlocked - but less commonly discussed - aspects of social reproduction. These activities yield social capital to individuals, households and communities, as discussed in Chapter 3. They are represented in the literature on the northern highlands in discussions of the relationship between women and the Orthodox Church, and women and the spirit-world, on the one hand (H Pankhurst 1992), and discussions of the significance of women's informal association on the other – including participation in *mehaber* (religious groups which meet and celebrate holy days), and hosting celebrations within the home to honour a particular patron saint, inviting the priest and community members (ibid.; Hendrie 1998). A key method of maintaining social ties with other women is the coffee ceremony, which is held in each home as often as resources permit, offering women a chance to sit, discuss issues or simply relax. In a UNICEF study of women's time-use in West Gojjam, the coffee ceremony took an average of 1.24 hours per day (UNICEF 1990, 18). The coffee ceremony is an example of the difficulty in categorising some of women's activities in the stark categories of work or non-work used in time-use surveys (Whitehead 1999). However, it would be rare for a woman to attend a coffee ceremony without taking small children to care for, or other portable tasks.

The third aspect of reproductive work – that of generational reproduction – ranges from providing practical nurturing to children, to inculcating social values in them. There is no opportunity to discuss these issues in depth here, and the literature in relation to Ethiopia seems scanty, but a few issues will be raised. In the case of health-care, one hundred and eleven Ethiopian children out of every 1,000 born at the start of this new century will die in infancy (UN 1999), and a further 64 of the survivors will not see their fifth birthday (ibid.). ‘Ethiopia’s health problems arise mainly from communicable diseases spread by poor hygiene and sanitation, and scarcity of potable water’ (Griffin et al 1992, 132).

Alternative state service-provision for generational reproductive work is simply not available for most Ethiopian women; modern medical services are frequently out of reach, in every sense. Women may opt to treat themselves and family members, or go for treatment from a traditional healer. Forty-five per cent of the population have no third option, of access to Western-style health services (UN, 1999). If people seek healthcare outside the home or community, this may be a last resort: in line with this, in one study in Debre Birhan, Amhara region, a respondent said that farmers prefer witchcraft; hospitals are ‘places where people die’ (Bevan 1998). The burden on women of caring for family health will worsen over the next decade; it is currently estimated that 9% of the population is HIV-positive (EIU 2000). In one rural study of 502 male farmers in 1995 only 28% considered they were vulnerable to AIDS, while 13% admitted being sexually active outside marriage in the past three months (Shabbir and Larson 1995).

### *Productive work*

Tsehai points out that ‘it is generally believed that the role of Ethiopian women is that of assisting their peasant husbands in agricultural life. This assumes only one kind of economy, that of farming’ (Tsehai undated, 7). Certainly, women play a key role in agriculture. Both Dessalegn (1991) and Dejene (undated) note that women in the rural areas of Northern Ethiopia are key participants in agriculture, as well as contributing a significant amount of resources through the informal sector. In the plough-based agricultural economies of the north of the country, women shoulder a heavy workload in the gender-sequential (Whitehead 1984) agricultural work of the region: ‘In Wollo, only ploughing and sowing are exclusively male jobs’ (Dessalegn, 1991, 32). In addition to their role in agriculture and within the home, some aspects of household production for subsistence purposes are entirely performed by women. An example of subsistence activity is women’s role in the ‘dung economy’ in which women are responsible for producing household fuel, which involves vibrant social activities as well as being a key economic activity for the maintenance of the household (H Pankhurst 1992).

However, in both male- and female-headed households, it is now impossible to make ends meet without diversifying from total reliance on subsistence agriculture. Production for market purposes is now carried out alongside other income-generating activities. In their paper on non-farm activities in North Shoa province, Northern Ethiopia, Mulat and Teferi highlight the critical role of non-farm activities in sustaining life on the barren slopes of Northern Ethiopia: ‘With the decline of agricultural production, farmers in the study area have tried to diversify into various types of non-farm activities to support their livelihoods’. The authors do not move beyond a brief statement to the effect that they recognise that one’s gender identity will shape one’s experience of non-farm activity. They estimate that non-farm income accounts for 59.5% of the total annual cash income of the respondents (Mulat and Teferi 1996, 146), in a situation where there is growing dependence on the market for food (65.3% of their total respondents were net buyers of grain – *ibid.*, 143). A survey of rural locations in Ethiopia, Nigeria, Tanzania, Malawi, Zimbabwe and South Africa in the middle of the last decade indicated non-farm sources generated between 18-60% of household income (Bryceson 1999, quoted in Francis 2000). In line with this, in her ethnographic research into the coping strategies of households in Enda Maryam, a Tigray village, Hendrie stresses that ‘very few households meet all of their consumption requirements from crop production alone’ (Hendrie 1998, 2). Women are heavily involved in other activities. About 90% of women were estimated by the Amhara Region Women’s Affairs Office in 1997 to be engaged in informal employment (Yigremew 2001).

An example of production for market purposes is the brewing and sale of local drinks, including *talla* (home-brewed beer), and the barley-based spirit *araki*. In contrast to other non-farm activities studied by Mulat and Teferi, this activity – performed entirely by women – was around twice as profitable for the 25% of households who participated over the period of one year in their Northern Shoa study area, bringing in an average of 980.92 *birr* in contrast to 597.82 *birr* from employment, which featured in the livelihoods strategies of 28% of households (Mulat and Teferi 1996, 138). Brewing is currently suffering from the problem – endemic throughout rural Africa – that there are too few buyers and too many sellers, but it is a useful strategy to earn income since it does not depend on travel to urban centres.

Disincentives to non-farm production are many. First, access to markets is extremely difficult bearing in mind the remoteness of settlements in northern Ethiopia – a problem which the policy of villagisation under the Derg was intended to solve (H Pankhurst 1992). However, such debates can be over-emphasised. Despite these disincentives to non-farm activities, there is a considerable amount of small-scale, ‘cottage industry’, going on, much of which escapes the notice of researchers who assume cropping and livestock to be the sole livelihoods



strategies of rural households. Second, in northern Ethiopia, manufacturing may be associated with specific ethnic groups, considered non-indigenous (for example, the Falasha Jews - Cameron, undated) or, within groups considered indigenous, concentrated in groups who are seen as low-status because of their occupation (Tsehai, 1991, in the context of the potters of Wolayta, south-central Ethiopia). Manufacturing is associated with magical powers - for example, blacksmiths, potters and weavers are believed to be most likely to inflict evil on people through sorcery (A. Pankhurst 2001; H. Pankhurst 1992; Tsehai 1991), or to have magical powers of survival – the *chinasha* potters in Wolayta are believed to be able to live without any medical attention (Tsehai 1991). These associations of trades with certain groups, and with the supernatural, may be a deterrent to others taking up such occupations. Another reason given by one writer to explain his perception that rural women and men are not entering informal forms of manufacturing as eagerly as they could is more prosaic: the fact that all have access to land under the Land Reform of 1975 with its *rist* system (under which all Ethiopians have a claim to land if they can prove family connections with the area) may have discouraged moves from farming to manufacturing (Cameron undated)<sup>13</sup>.

Whatever the problems in marketing products, non-farm activities have a critical role in enabling farming families not only to survive times of crisis, but in strengthening the possibility that farming may become a more successful livelihood strategy in future, through providing capital for inputs, and establishing a sense of financial security, which potentially allows positive, but risky, decisions to be made (Mulat and Teferi 1996). Dessalegn asserts that: ‘in all parts of the country rural women heavily participate in the informal economy, including marketing activities’ (Dessalegn 1991, 32). Dessalegn argues that the lower the resource potential of the family, the greater will be the involvement of women in petty trade and the informal economy. Analyses of the informal sector stress that women are involved in low-input, low-return activities (Hayat 1997). Family and friends are critical in supporting these activities: ILO research in Ethiopia states that ‘the main financial sources for the start-up and expansion of women-operated enterprises came from personal savings (53%), household finance (16%), and assistance from friends and relatives (10%)’ (ILO 2003, 21).

An interesting point for gender and development theorists is highlighted by Dejene (undated) and Zenebework (2001): this picture of heavy female involvement in agriculture and other productive activities, many of which take place outside the household, invalidates Boserup’s theory that in plough economies women’s participation in agriculture, and community life, is less than that of women in hoe-based systems (Boserup 1970). Dejene suggests that women’s

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<sup>13</sup> The issues discussed here regarding craftworking identity are developed further in Chapter 5, since they are pertinent to the fieldwork discussion – Kechehe is an area inhabited by craftworkers who have migrated into Addis.

major presence in farming in the plough culture of Gojjam is due to environmental and socio-economic factors. Here, agriculture is rain-fed and therefore labour intensive, and the cultivation of *teff* is particularly intensive. Dejene argues that the labour of women family members is particularly important, since there are relatively fewer male landless labourers for hire in Ethiopia than in South-East Asia (Dejene undated).

In addition to the informal manufacturing activities mentioned above, more formal manufacturing is a livelihoods option for a small minority in rural areas, as well as for a higher proportion of those living in peri-urban and urban contexts. In rural areas, a survey by the Central Statistical Authority in 1997 estimated that there are 572,011 rural manufacturing establishments, most of which are involved in food and drink preparation, and textile production. Two-thirds of the workers are women (CSA 1997, quoted in Cameron, undated). Plans for rural industrialisation include the idea of setting up rural industrial centres (investigated in some depth prior to the change of regime in 1991), and credit provision for small-scale businesses. The impact on gender relations of setting up rural industrial centres is likely to have been to move production from women to men, once informal home-based production was ended and employment found in a factory setting. 'In terms of household food security and the National Food and Nutrition Strategy, the industrial estate principle had limitations. The jobs created would tend to be full-time and year-round in order to justify investment in machinery and infrastructure. Access would thus be limited to those able to work continuously away from domestic and agricultural demands. Consideration of working hours and/or seasonal flexibility was needed and the provision of transport and nursery facilities to increase access for women to jobs on estates' (Cameron undated, 8). Since the fall of the Derg in 1991, the publication of the 1997 National Strategy for the Development and Promotion of Micro- and Small Enterprises in Ethiopia (Ministry of Trade and Industry 1997) has emphasised women entering the sector, to forward the goal of equity as well as the goals of job creation and economic growth (Cameron, undated).

The rural credit market in Ethiopia has been the focus of policy interventions over the past thirty years (Worku 2000). The Commercial Bank of Ethiopia has been 'coerced' (Worku 2000, 120) by the state to open branch networks to increase its presence in rural areas, but outreach is still limited to rural centers, and concentrates on lending to larger-scale commercial enterprises (ibid.). For most people, credit for starting up enterprises such as small-scale grinding mills comes from what Dejene terms the 'informal financial sector' – 'one survey reported that 97% of the total investment funds originated from own sources' (HASIDA quoted in Dejene 1997, 197). This includes the *equub* (traditional rotating savings fund), widespread in Ethiopia (Miracle et al. 1980; Tirfe 1990, Dejene 1991; Astier 1995), and referred to earlier in Chapter

3. It may also include private money lenders, pawnbrokers and credit provided by tradespeople advanced against future productivity (Worku 2000).

In 1990, the Development Bank of Ethiopia (DBE) set up a credit scheme with an emphasis on women. In 1995-6, it assisted 12,300 enterprises with 14,300 people participating - 63% of whom were women (Cameron, undated). Lending periods are short - around one year. The portfolio of the DBE is 'dominated by drinks, food processing and tailoring' (65% of loans) (Cameron undated, 13), presumably correlating closely to the female borrowers. State-supported microfinance institutions in Ethiopia exist in the Northern regions (Worku 2000): in Amhara Region there is the Amhara Credit and Saving Institution, and in Tigray, the Relief Society of Tigray (REST) Rural Credit Scheme. These target women borrowers (*ibid.*). An informal micro-entrepreneur lending programme was launched in 1993, 'to assist the poor in the informal sector from selected 16 towns' (Worku 2000, 123). NGOs have played an important role in the provision of credit and micro-finance in Ethiopia as they have elsewhere (Hulme and Mosley 1996).

Savings and credit programmes in Ethiopia have often focused on women and have in the past mostly based themselves on the Grameen Bank model, organising borrowers in groups of 5-7 members, with 5-6 groups forming a centre (Worku 2000). In rural areas in other contexts, NGOs, for example Oxfam GB, have historically also run credit schemes targeting women (internal project documents Oxfam 1997-2001). However, it was unusual for such schemes, despite using group collateral, to achieve financial sustainability (Worku 2000), and in 1996, the Government of Ethiopia issued a Proclamation intended to address this. It placed a legal framework on these activities in response to concerns about the impact of that these schemes were having on the wider credit sector in the country: 'the situation has already created precedence among many farmers that nothing would happen to them even if they don't pay back their debts. This had been a threat to the whole system of rural credit throughout the country' (Worku 2000, 125). Proclamation No. 40/96 stresses that schemes have to be financially self-sustaining, and regulates interest rates in accordance with overall national monetary policy (*ibid.*). Worku's description of the standard ways of working of microfinance institution suggests that these provide savings facilities and modestly-sized loans, ranging from 50 *birr* to 5,000 *birr*, to groups. Group leaders and centre chairpeople enforce loan repayment. The system allows repeated loans on condition of excellent repayment performance. However, Worku notes that repayment is still the major challenge facing microfinance institutions: 'this challenge has become a running concern for all MFIs' (*ibid.*).

There is a marked lack of literature focusing on gender and credit issues in Ethiopia, in contrast to the sizeable body of such work which exists on other country contexts including Bangladesh<sup>14</sup>. While women have been the focus of much lending by microfinance institutions, within the state and the NGO sectors (Worku 2000), I would venture to suggest that even beyond the gender literature, it is land, and not market access or credit which remains the preoccupation of commentators on gender and livelihoods in Ethiopia. Had the rural tranche of my fieldwork proved possible, I would have liked to interrogate this point further. As it was, I have had to be content to develop the focus on credit in the urban context of Kechene in Addis Ababa.

### **Marriage, intra-household relations and divorce**

Marriage is the institutional framework for the livelihoods activities discussed in the last section. In addition to providing a woman with economic access to the essential resource of agricultural land, marriage also ensures social conformity. There is no viable respectable alternative for a young woman in a rural area. While commercial sex work is generally associated with town life (as will be discussed later), in 1997, there were an estimated 13,453 prostitutes in the rural areas of Amhara region, out of about 6.3 million females in the region as a whole. 'Traditionally, ... commercial sex work was the primary means of livelihood for women who did not marry...' (Hanna 1991, 59). Hammond draws an interesting – and ironic – parallel between prostitutes and women freedom fighters, quoting one Tigrayan woman as asserting that before the liberation struggle, 'the prostitutes [were] about the nearest we get to independent women with their jewellery, "good clothes" and their freedom to travel' (1989, 35).

One understanding of this is that it is, surely, less a rosy picture of commercial sex work, than an indictment of marriage, the only alternative. As can be seen from the discussion of women's workloads earlier in this chapter, marriage is a hazardous business, placing a woman at physical danger due to the almost constant risk of pregnancy throughout one's child-bearing years, and demanding gruelling and relentless toil in the home, in the fields and in non-farm activities. However, the prize to be gained from marriage is - at best - a loving relationship with husband and children and a relatively secure livelihood. The economic and social barriers facing an unmarried woman might appear to be insurmountable, unless a woman is driven by desperation. Hendrie argues, in line with Pankhurst (1992), that marriage is an essential economic action, as well as a social one, for women in the northern highlands of Ethiopia, since the gender division of labour dictates that men cannot cook and women cannot plough; it is 'almost a universal social fact that no peasant man in Tigray will prepare food for himself' (Hendrie 1998, 8). It is

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<sup>14</sup> Some of which was discussed in Chapter 2, and which is critiqued and summarised in Kabeer 1998.

thus extremely unlikely that a young woman in a rural area would actually perceive being a lone woman head of household as a desirable alternative to marriage – at least the first time around.

Before leaving the comparison between commercial sex work and marriage made here, it is worth looking briefly at the discussion of commercial sex work in Bjerer (1985). In her study of ethnicity, gender and occupation in the southern Shoa town of Shashamene, she points out that among elderly male Amhara elders, the opinion was that prostitution was a respectable occupation. Bjerer argues: ‘among the Amhara, prostitution is a profession which carries no social stigma. A prostitute is able to retain her links with her relatives, to marry and to have children’. As in any other occupation there is a hierarchy in sex work (Lakech 1978; Bjerer 1985); and status is therefore likely to be attached to sex work which commands relatively high returns. However, discussions during the fieldwork on this point have convinced me that, first, respectability in this sense is derived from the relative prosperity which prostitution can bring; seeing a house being built on the proceeds impresses neighbours and in a context of extreme want, money can purchase social inclusion (discussions Addis Ababa and Oxford, May 2003). Secondly, Bjerer was researching in a pre- HIV/AIDS era, and talking to elderly people who were applying the social values they learnt in an era long before having multiple sexual partners carried the health risks it has today. Socially, the status of commercial sex work has plummeted as a result of the stigma which HIV/AIDS carries (*ibid.*).

### *Getting married*

Bjerer (1985) observes: ‘in a situation where most people are living under subsistence conditions, and where women are on the whole excluded from all but “survival” occupations<sup>15</sup>, the economic aspect of marriage becomes of primary concern’ (159). Marriage is a livelihood strategy in itself for Ethiopian women: ‘Most women are wives most of the time’ (Bjerer 1985, 203), but not necessarily for long to the same husband: there was considerable serial marriage in Bjerer’s study, and Helen Pankhurst also notes this (1992).

However, to argue that women have a considerable say in determining the course of their marital relationships – and hence in determining their life-courses, bearing in mind that marriage is the only means of ensuring a livelihood easily available to women in rural areas – would be grossly misleading. A young girl’s bargaining position as she enters her first marriage is extremely low. As discussed earlier, education in the rural areas is most unlikely if you are

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<sup>15</sup> This analysis is in line with the insights in other chapters of the thesis regarding women’s unequal insertion into the productive labour market, which consigns them disproportionately to the informal sector and to the most informal part of that sector (Heyzer 1981), ensuring that livelihoods earned there cannot lift women and their dependents far above hand-to-mouth survival.

female. A combination of factors is responsible, including the need for family labour, lack of schools, poverty, and reluctance to send girls to school based on social and cultural rationales. Without an education, it follows that a girl's chance of making a living is much reduced, and particularly within the context discussed in this chapter of isolation from markets, and extremely heavy agricultural and domestic workloads for both sexes.

Even assuming the appropriateness of using the word 'women' in connection with a discussion of marriage in Ethiopia is inappropriate, since it infers that we are discussing adults. There is a common belief that menstruation starts as a result of marriage (*ibid.*), and another that virgins do not menstruate, which perpetuates the view that young girls should be married rather than in school (Rose et al 1997): these beliefs illustrate the extent to which marriage takes place before puberty. Overall, it has been estimated that 53% of young women get married before the age of 20, in contrast to 5% of young men, and the 'rural average age for marriage is probably closer to 13.5 years for girls and 21.5 years for men' (Hanna 1991, 60). It is traditional for there to be an age gap of ten, twenty or even thirty years between spouses. The age disparity at marriage results, of course, in a very high proportion of widows: at the other end of the scale, only 25% of women aged 60 are married, in contrast to 90% of men (*ibid.*, 59).

The minimum age for the marriage of women in Ethiopia is not consistent across the country's constitution and civil law, while customary law – the only system to which the vast majority of the population have recourse – varies again. The age set in Ethiopia's Constitution (1994) is 18; in comparison, the legal minimum age in the Civil Code is 15 (Tesfu 1996). However, while countenancing marriage at 15, the civil law does not countenance sexual relations outside marriage at this age; it is illegal to have sex with a girl aged under 18 outside marriage – denoted the crime of 'sexual outrage' – since unmarried girls aged under 18 are judged to be minors, a status which ends when they marry (Hillina 1997, 37). It should be noted, too, that the civil law is not the only law observed in Ethiopia, and two formal customary legal systems set an earlier minimum age of marriage: the Feteha Negest sets it at 12, and Sharia law at 9 (Tesfu 1996, 15). Under regionalised government, the systems of religious or customary law of a particular area can be used as an alternative to the law of Ethiopia, with obvious serious implications for women's human rights (World Bank 2000).

Parents and kin play a key role in arranging marriages. In their sample survey of different sites throughout Ethiopia, Fafchamps and Quisumbing found that at the time of a first marriage, only 30% of men and 56% of women were consulted or directly involved in the choice of spouse. In her history of the potter Mercha, Cassier relates Mercha's mother's story as follows: 'my mother ... was a young divorcee. For her second marriage they gave her to this old man, Tekle

Maryam my father. [Laughing] ... the very first time she was pregnant, she left him and returned to her family saying, “I do not want a husband so old”. She stayed with her family and gave birth to a son. After two or three years, my father... sent the *shemagalle*<sup>16</sup> to seek her out... After four or five children, she stayed with her husband. After their twelfth child they separated their beds because she wanted no more. She was still young and my father, who was sweet and kind, let her do what she wanted’ (Cassier 1998, 163). An indicator of women’s extreme desperation in a location where early marriage is the norm, and an unmarried daughter over 12 is a problem, is given by Hammond (1989). One woman to whom she spoke, Besserat, estimates that there were 150,000 Tigrayan prostitutes in Sudan at that time, many of whom had escaped sexually active marriages to mature men (ibid., 38).

In marriages contracted at a later age or second or subsequent marriages, individuals still may have relatively little say. In contrast to Helen Pankhurst’s (1992) portrayal of Amhara women in Shoa remarrying as an action of free agents, Fafchamps and Quisumbing argue from their country-wide research that ‘It does not appear that individuals become more involved in the choice of a mate after they have escaped the direct authority of their parents’ through being older’ (Fafchamps and Quisumbing 2000, 10). In addition, the concept of free agency must be understood in the context of agricultural livelihoods in which the labour of both spouses is essential for the household livelihood strategy. In such a context, choice is exercised within extremely tight boundaries.

Types of marriage in Ethiopia vary very much in terms of the economic and social relationships which they denote. Because of the focus of my research on Addis Ababa among a population whose roots are in the north of the country, I limit myself here to discussing marriage forms known in the North. *K’urban* is religious marriage, undertaken only by the children of very religious people, by priests, or by older couples as an affirmation of their long-standing marital tie. This form is – in theory at least – indissoluble. It has been noted by some commentators that it is surprising that the Ethiopian Orthodox church is not involved in marriage ceremonies of most believers, or of dissuading people from the very high rate of divorce (Pankhurst 1992). *Serg* is a ceremonial form of marriage, orchestrated by parents or kin and ‘coming closest to the pattern of African marriages described in the literature’, with great emphasis placed on the exchange of gifts, ceremonies at the groom’s and bride’s homes, and on the virginity of the bride – ibid., 103). Perhaps the most widespread term used to describe a marriage is *Semanya* – a term which denotes civil marriage, and which is supposed to involve a written contract, known as a ‘contract of equals’. However, the term is commonly used to apply to almost all the other forms too (ibid.). Formal *semanya* is either arranged by parents or, possibly, contracted by

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<sup>16</sup> Shemagalle – a village mediator

individuals who have already been divorced or (in the case of men) widowed<sup>17</sup>. Then, a group of forms of marriage emphasise formal, remunerated exchange as a key element: these are *k'ot'assir* (marriage preceded by provision of a young boy's labour in the household of his prospective bride); and *gered* or *demoz*. These last are forms of marriage based on the paid labour of the woman, in which a man pays a woman a monthly or annual salary to behave as a wife. *Gered* and *demoz* can often result in 'the question of payment [being] forgotten, at least until divorce brings it up again' (ibid., 105). These forms of marriage can be temporary or permanent. It has been pointed out that the *gered* or *demoz* forms of marriage, in which a wife receives payment for a 'marriage' which is often temporary (H. Pankhurst 1992), is not far removed from commercial sex work; in an article on sex workers in Addis Ababa, the point is made in relation to sex work that 'in modern Ethiopia, there still exists a wide range of legal and customary forms of marriage and mating patterns of varying duration and permanence, some involving payments or offers of support' (Griffin et al., 1991, 249).

The final form of marriage, which was on the rise in Helen Pankhurst's study area due to increasing impoverishment, is *T'ilf* - non-arranged marriage. Sometimes – and increasingly in times of economic crisis – *t'ilf* is a positive choice of couples who cannot afford to be married in a more ceremonial fashion (Tsehai 1991; Pankhurst 1992). Akililu and Dejene (2000) point out that: 'today a good number of women in the urban areas marry the man they chose (*sic*), though arranged marriages are still practised' (44). However, far from being marriages freely entered into by two consenting partners, *t'ilf* marriages can also be marriages by abduction, in which the bride is usually – although not always – forced to marry after kidnapping and rape. Provided that marriage takes place after the abduction and subsequent rape, an abductor cannot be charged with his crime, under the provisions of Article 558(b) of the Penal Code (Rakeb 1997, 13). Marriages are highly likely under these circumstances, since the social stigma of being stripped of one's virginity and possibly impregnated makes a young girl unlikely to attract an alternative suitor. Ironically, fear of abduction, rape and forced marriage is a very powerful reason for parents to prefer to marry off their daughters as early as possible (personal communication, 1999). Such fear is also a major factor in dissuading parents from sending their daughters long distances to school (Rose et al., 1997, in the context of Gojjam).

These forms of marriage are not always as distinct as this list implies; for example, *t'ilf* may be a prelude to *semanya*. What is clear is that '...a number of considerations are taken into account in the form of marriage chosen. These include differences in the parties involved in the selection of spouses; varying degrees of formality, ceremony and expenditure; different expectations about the direction of labour exchange; and, in general, different reasons for

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<sup>17</sup> Social sanctions on widows re-marrying deter many women from doing so (personal communication, 2001)



marriage' (Pankhurst 1992, 106). The formal economic exchange at marriage usually involves bride-price (a payment or presents by the groom and his family to the bride), although in Tigray, dowry is the norm. Hammond (1989) offers evidence that Tigrayan women, living as they do in a food-insecure, environmentally degraded highland region are particularly disadvantaged within the family because of this fact. However, Amhara culture in the neighbouring province of Wollo, where living conditions are similar, features bride-price.

Analyses of women's subordination in Asia, where dowry is commonplace, confirm that the fact that daughters are seen as a net burden on family finances, who will need to be financed if they are to marry, makes their births particularly unwelcome in contexts of poverty (Kabeer 1994). In contrast, in societies where bride-price is the norm, the birth of a girl heralds the possibility of an injection of cash and other assets into the family upon her marriage, while sons need to be provided for. Fafchamps and Quisumbing present evidence which undermines this argument: they say that, in the parts of Ethiopia they studied, dowry and brideprice 'only account for a small proportion of the transfers of ownership that take place at the time of marriage. On average, the groom's family spends three times as much as the bride's family in gifts' (Fafchamps and Quisumbing 2000, 11). They go on to argue, too, that the husband brings an average of ten times as much property to a marriage as his wife (due partly to the fact that land for the household is given to him) (*ibid.*).

The above discussion also indicates that there is a somewhat blurred boundary between marriage and commercial sex work. The only occupation mentioned in the literature as an alternative to marriage seems quite like the *gered* or *demoz* forms of marriage mentioned earlier, only without the social approbation: Hanna asserts that low-paid domestic work and service-based income-generating activities – particularly brewing and food preparation – were always available to women in return for their keep, or for minimal wages.

#### *Gendered patterns of intra-household decision-making*

Within marriage, the norm is for the man to make significant decisions on behalf of the family (Mulumebet 2002). Domestic violence is a common experience within marriage in Ethiopia (Aklilu and Dejene 2000; Rakeb 1997); in a study of abused women in Addis Ababa, 64% said their partner controlled most of their daily activities, 'like telling them who can be their friends, how much money they can spend, where they can go and not go, etc' (Rakeb 1997, 52). The Civil Code of 1960 codified men's position as household heads, and under this a man was entitled to 'administer the common property; protect and guide his wife's conduct; [and] guide family management' (Rahel 1992, 37). For women living in Addis Ababa and one other urban centre, Dire Dawa, a new family code (Proclamation No. 213/2002) amended the parts of the

Civil Code which are gender discriminatory (personal communication Daniel Bekele, 27 June 2003). However, the rest of Ethiopia was not affected by this reform<sup>18</sup>It is quite clear from this evidence that, as in other countries throughout the world, the tendency of women's work to be overlooked or perceived as less valuable than men's input means their participation in production and almost complete responsibility for reproduction does not automatically lead to a say in intra-household decision-making (Standing, 1990). .

In line with this, there is scant evidence of women in the northern highlands of Ethiopia having a significant role in determining the livelihood strategy of their household, or controlling income and resources. Fafchamps and Quisumbing's findings, based on a large-scale survey of married households in twelve different sites throughout Ethiopia, are that consumption decisions are the responsibility of the household head, together with all other significant intra-household decision-making (Fafchamps and Quisumbing 2000). Control over spending in the household is centralised – in over 50% of households studied throughout Ethiopia, household heads alone managed all household finances, and incurred all consumption expenditures, including food, clothes, school fees and medical expenses. They suggest that 'one possible interpretation is that centralised control ... makes it easier for the household to control its spending and thus to respect its budget constraints' (ibid.,13). This control is regardless of the fact that either wives or children may actually own land or livestock, (since both women and men bring property in at marriage, and children may be given a young animal by their parents, for example – Hendrie 1998). (The distinction between ownership and control in relation to disposition on divorce or death is discussed in greater depth in the section in this chapter on marriage, divorce and inheritance.)

Fafchamps and Quisumbing's (2000) research unusually includes a category of female heads of the households of *married couples* – 9% of their sample – where the woman is asserted to take full control of the resources of the household. In a patriarchal global society in which, if a household contains an adult male, he tends to be assumed by the community and by institutions to be the head of that household, it is surprising that as many as 9% of Ethiopian households of this nature sampled in this research are female-headed. 70% of these 9% of households had an absent husband. The fact that *de facto* female household heads are recognised as full household heads by the Peasant's Association – therefore having a claim on land and right to participate in the Association's activities – is argued to 'suggest that the "land to the tiller" philosophy embedded in the Ethiopian land reform [of 1975] is understood to sanction absentee husbands

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<sup>18</sup> According to the Constitution of Ethiopia, family law is left to the Regional governments and the central Federal government has only been able to enact the new law for the two cities which are directly under it. But it is expected that the regions may also adopt this amended family law (personal communication Daniel Bekele, 27 June 2003).

as well as absentee landlords' (Fafchamps and Quisumbing 2000, 19)<sup>19</sup>. The other 30% of the category of female household heads in married households are argued to be those where women have brought more assets into the household, often having been married before, and already having children. It is not mentioned, but has been suggested to me, that another reason for a married woman living with her husband to be recognised as household head is if he is too old or incapacitated to continue with his responsibilities as head of household (personal communication, 2000).

Fafchamps and Quisumbing found that the exception to the impression they received of a monolithic budget controlled by a household head making decisions in isolation is that in a male-headed household, the woman usually has the right to keep and control money from the sale of dairy products and eggs, traditionally coded as 'female' (ibid.). This finding is in line with that of Hanna (1991): 'women's decision-making in family finance and economic activities is limited to income generated from cottage production (crafts, food processing, etc.), and possibly to small income generating agricultural and related activities (horticulture, poultry, bee keeping, etc). Helen Pankhurst (1992) concurs with this general argument, playing particular attention to women's control of the 'wool economy': 'Though men sometimes sold the wool, it was still perceived as women's money, and the women could exert control over it' (H Pankhurst 1992, 90).

In terms of decision-making regarding household consumption, there is evidence from Hendrie's small-scale, ethnographic research in a Tigray village in northern Ethiopia (1998) that married women control the consumption of grain supplies in the household, which could be read as contradicting Fafchamps and Quisumbing's statement that all decision-making (except those on wool production) are taken by the household head. Hendrie stresses that this norm of female control of grain is, in fact, so strong in the area of her research that husbands who take grain without permission have given their wives 'potential grounds for divorce' (Hendrie 1998, 3). Dessalegn takes things even further, implying that women not only control food supplies but are far from altruistic in what they decide to do with them. He asserts that the fact that more men than women died in the shelter camps of Wollo during the famine of 1984-5 can be attributed to the fact of women's 'position in the family food chain' (Dessalegn 1987, cited in Dessalegn 1991). Dessalegn also presents a different picture of decision-making undertaken by male household heads, alleging that this is more democratic than autocratic: 'while the household is not always a harmonious unit, ...the husband has to take into account the needs

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<sup>19</sup> However, the perjorative term 'absentee husbands' does not seem to me to be justified, as the paper does not discuss having examined the reasons for absence.

and demands of each of the adult members of the family in his cropping plans' (Dessaiegn 1991, 32).

However, we need to keep even the relatively convincing evidence of female control of resources within the household in perspective – there is a very big imbalance in the comparative amounts of cash and assets controlled by women and men, and the scope that a female budget-holders has in making spending decisions is therefore very limited. 'The generalisation that "men control the purse strings" must be modified... Here, there are two purses: the big and the small; the latter belongs to wives and the former to husbands' (Dejene undated, 139). Regarding the second, I am told that men permit women to retain control over the 'small purse' because they reason that women usually wish to spend money not on themselves but on the welfare of their households – in short, 'Women are expected to derive their gratification from nurturing the family while providing their services as mothers and wives' (Hanna 1990, 62). It is the idea that they can trust women to make spending decisions which will benefit men and children that underlies men's willingness for women to retain control of the money from the sale of dairy products and other commodities (personal communication, 2000).

Aklilu and Dejene (2000), in their study of the lives of 'the poor' (a participatory research project undertaken as part of the Poverty Reduction Strategy Plan – PRSP – process in Ethiopia), suggest that 'in the last few decades, and mostly as a result of poverty, gender relations are showing clear signs of change in favour of females' (iii). As evidence of this, they suggest that 'poverty has driven more and more women to engage in income-generating activities; they are no longer confined to the home'. Both empirical data on Ethiopian women's participation in productive activities in agriculture and informal sector activities (discussed in more detail later in this chapter), and feminist analysis of African women's involvement in provisioning for their families (Mikell 1997; Ogundipe-Leslie 1998) suggest that perceptions that women are 'confined to the home' in terms of engaging in reproductive activities alone are wrong. Women's work to provision the family involves productive activities. However, as discussed fully in Chapter 2, if one understands that increasing economic want drives families to depend more on women's income-generation activities, and therefore that absolute family income is driven down as women take a proportionally greater role in earning, the impact of this 'gender equality' in roles is likely either to be increased violence as men express their anger at such challenges to their view of themselves as primary breadwinners, or – at best – these positive effects are offset by the household being plunged into greater economic poverty. Aklilu and Dejen's analysis conflates women's interests with their gender interests, and thus fails to point up the complexity of the situation.

In the literature on coping strategies in times of food insecurity, there is much evidence of women's resourcefulness within the narrow parameters of decision-making open to most of them. Hendrie (1998) focuses on a food-insecure area in Tigray. While grain production is not the only way in which families meet their consumption needs, it is absolutely crucial, from both an economic and a social point of view. Lack of grain threatens a household livelihood strategy in two ways – it is not only economically disastrous from the point of view of short-term food security and longer-term planting, but also results in social exclusion since it erodes a household's ability to participate in the social and religious life of the village. Women's coping strategies include cutting consumption – and in particular, consumption by the woman herself and the children<sup>20</sup>. Other strategies are cutting down gifts of grain to the church, and cancelling religious ceremonies to honour the household patron saint; and expanding off-farm activities, including migration. The migration of an adult member – usually a man – is also a useful strategy, with two advantages: not only does it result in an injection of cash into the household, but it also means there are fewer mouths to feed at home. Particularly when an adult male is migrating, women and children eat food of lesser quality, less often (ibid.).

As a final aside in this section on decision-making, it is salutary to remember that, while women having the power to make decisions may seem to some to be an undeniable good, this freedom is not useful without the means to make a livelihood; many female heads of household face starvation due to insufficient adult labour in their household. Hendrie's work provides evidence that women who head households, while less constrained than their married counterparts in intra-household affairs, face acute structural disadvantage in other ways. A male-headed household may afford less autonomy to its adult female members, but it is more likely to have surplus labour, in which case the migration of a family member to find work becomes a viable strategy.

#### *Marital breakdown and divorce*

Divorce is extremely common. Helen Pankhurst observes that 'For an outsider, probably the most remarkable feature of Amhara households is the frequency of divorce and its correlation, the high incidence of serial marriages in what is a strongly Christian community' (H Pankhurst 1992, 114). In 95 households, she discovered an average incidence of 3.3 marriages per household head. One person had been married 24 times; two 22 times; and 4 fourteen times (ibid., 115). The duration of marriage ranged from eight days to 50 years, but 49% of marriages had lasted for under five years. The fact that so many girls are married at pre-pubescent or pubescent ages means that they are arguably more likely than older brides to be divorced

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<sup>20</sup> This is a finding which seems at odds with Dessalegn Rahmato's finding that more men than women died in the shelter camps of Wollo during the famine of 1984-5.

because of perceived inadequacy in their role as wives and mothers (either because of simple physical or mental immaturity, or because of chronic conditions brought on by early child-bearing, such as fistulas). Hanna observes that 8.4% of young women are divorced by the age of 15. In turn, older women are divorced because husbands need younger, physically fitter wives: there is a high rate of divorcees (11 per cent) among women above the age of sixty, in contrast to 3.4% among men of the same age (Hanna 1991, 60). Hanna, like Pankhurst, comments that these high rates 'appear curious given that divorce is so highly discouraged for women in both Christian and Moslem families' (ibid.). Bjerer (1985) also found that high numbers of serial marriages was the norm in the community she researched in Shashamene, in which the majority of her respondents were of northern Ethiopian origin.

The cost – both economic and social – to a woman of divorcing is different from that borne by a man. Divorced rural women are often forced out of their communities – not only by social condemnation, but by the lack of economic opportunities available to single women, and the difficulty of remarrying - they cannot remarry without their previous husband's consent (Griffin et al., 1991). In their study of the disposition of assets on divorce, Fafchamps and Quisumbing conclude that this is highly context-specific, but that the 'northern locations are in general more generous to women... the Amhara are better-disposed towards women than other groups' (Fafchamps and Quisumbing 2000, 16)<sup>21</sup>. Zenebework observes that the Land Reform of 1975 benefited divorced women in areas like Amhara in which the practice of women's inheritance right existed... another critical factor was the willingness of the peasant Association leaders and judicial tribunals to accommodate the possibility of women acquiring rights to land following marital breakdown' (2001, 30). The Ethiopian law does oblige a man to pay support for his children after divorce, but there is no alimony for women (Tesfaye 1996), and the recourse women have to law is extremely limited. The difficulty of making a living in a household with no man to plough land, allied to the social stigma of divorce and the impossibility of marrying again within the same community leads many divorcees to leave the area.

Hendrie argues that divorced or widowed men marry as a matter of urgency as a solution to lack of female labour to perform tasks which are gendered female; she does mention that they could buy in the labour of a maidservant, but the barriers which men face to re-marriage are far less than those facing women in the same position. In contrast, a divorced or widowed woman will solve her problem of lack of male labour to plough by purchasing labour or hire out her land in

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<sup>21</sup> Interestingly, the idea of fault-based divorce, which is not present in Orthodox Christian areas but which is known in Protestant or Catholic communities where missionaries have converted Ethiopians from the older Orthodox Christianity, Islam or traditional religions, results in much worse outcomes for women (Fafchamps and Quisumbing 2000).

a share-cropping arrangement (Hendrie 1998) Hendrie does not discuss possible reasons why women should not re-marry, but remain as female-headed households, but a number of factors constrain a woman from doing so. These include social disapproval in Orthodox communities of widowed women being unfaithful to the memory of their deceased husband, and the comparative advantage a widower has over a widow in terms of age, in that he can go on to have children in a new union when a woman of the same age has ended her child-bearing years (personal communication, 2000). For divorcees, permission is needed from one's ex-husband if one is to remarry, and this is rarely forthcoming (Griffin et al., 1991). Barriers aside, it is of course also possible that some divorced and widowed women with relatively good economic resources actually prefer to remain single, in a strongly patriarchal society where the life of a wife is a very hard one, and lack of control over many aspects of life, including one's fertility, are direct results of marriage.

Notwithstanding the biases in society which make divorce a much more costly option for women than men, the majority of divorces in the community Helen Pankhurst researched were instigated by women, and the impression given is that women did not necessarily leave their community. Reasons included jealousy when a husband takes a lover – a frequent occurrence – or marries a second wife (polygamy is practised despite not being a tenet of Christianity) – and disillusionment, fear and resentment about marital violence and constant quarrelling. Especially in the case of first marriages, Helen Pankhurst noted reasons of homesickness and big age disparities between husband and wife (*ibid.*). While some authorities argue that women being able to instigate divorce is a sign of a relatively egalitarian system of gender relations, others argue that it is a negative sign of social stress and dislocation. Pankhurst concludes that both these views are reductive; the answer is somewhere in between. Women's decision to divorce and remarry can be seen as the exercise of choice and agency in a situation of male domination and economic necessity. '[M]obility is often the last option for those in distress...Perhaps the fact that women in Menz so often abandon the homes that they have toiled to create is similarly a sign of hardship' (H. Pankhurst 1992, 118).

In Akililu and Dejene's analysis of changing gender relations in the current context in Ethiopia, they argue that the fact that 'women used to submit to men's wishes within a marriage and many still do, but if they are not happy some are willing to abandon the marriage contract and live alone' (44), is evidence of women having 'more say' in marriage and community relations. While it is true that women who leave marriages may be more willing to do so if they know they are likely to have a voice as independent household heads, growing numbers of women giving up on their marriages is more likely an outcome of marriage being seen as a

progressively less reliable livelihood strategy; there is less reason to stay than formerly, and less to lose by going.

## **AWAY FROM THE RURAL AREAS: MIGRATION AND URBAN LIFE**

In the urban areas, the female population is higher than the male, and a higher proportion of households are headed by women; in 1978, 27% of households were female-headed (Hanna 1991, 229). A 1991 study puts this figure even higher: ‘the proportion of female in urban areas is estimated to be more than 53% of the population and they constitute over 35% of the household heads’ (Tsehay 1991, 26). As suggested above in the two sections on rural livelihoods and marital relationships, women are likely to leave the rural areas of Ethiopia to migrate to regional centres and to Addis Ababa for two overlapping reasons: first, the social and economic problems resulting from divorce and marital breakdown, and second, economic necessity as a result of lack of land, or lack of male labour to work the land. (The latter cannot be conflated with the former, since lack of male labour also affects widows.)

In Ethiopia, the study of ‘selectivity’ (that is, reasons) in migration is ‘unpopular’ (Rahel 1997, 2), and in particular this is true of the migration of women (*ibid.*). However, Bjerer (1985) points out that historically, there has been a higher proportion of women in Ethiopian urban areas than in other African cities. Reasons for this are as follows. First, there have never been the legal sanctions on Ethiopian women coming to town which existed in other countries in southern and central Africa under colonial rule. Second, as mentioned earlier, the fact that agriculture in the northern areas requires both women and men means when men come to town for extended periods, it is not possible to continue agriculture and hence it is not usual to leave wives and children behind. Bjerer states that if this does actually happen, the fact that there is a joint marital economy in rural areas means that it is considered acceptable for them to remarry.

### *Migration*

In her discussion of Tigrayan coping strategies in times of food insecurity, Hendrie (1998) identifies various different forms of migration as coping strategies, distinguishing between short-distance, short-duration migration, which does not interfere with farm production; seasonal migration, which is for a longer period and often at a longer distance from the farm, and often involves the whole family, returning only to plant; and *sedit*, distress migration, which involves a move out of the village to beg for food, sometimes long-distance, and without an expectation of returning in time for the next growing season. *Sedit* is ‘a much more common



occurrence than is usually understood' (Hendrie 1998, 16). It is an active choice taken by a woman or man (often in collaboration with other family members, who may or may not migrate also) because it seems the most rational thing to do in the circumstances.

The principle of migration is nothing new for Ethiopia's northern peoples, where, for many centuries, feudal overlords and their retinues moved constantly, to ensure allegiance, avoid attack and enable them to extract all resources from one territory before moving on to fresh areas (Marcus 1994; Cameron 1991)<sup>22</sup>. During the nineteenth century, the conquest of the south and west of what is now the modern state of Ethiopia led to a movement of soldiers and aristocrats to those areas, because of the 'pull' factors of land grants from the Emperor, trade expansion, and improved roads and communications, as well as the 'push' factors of shortage of land and drought in the northern highlands (Alemneh 1991). The Derg regime's response to the famines of 1973-4, and of 1984-85, was to instigate large-scale, formal north-to-south 'resettlement', which was largely forced on an unwilling population, who moved to poorly-researched areas with infertile land and tropical diseases, which quickly killed a high proportion of the settlers (ibid.). The Derg also instigated forced migration within communities, through villagisation schemes which aimed to move peasants from remote homesteads where basic services and political education were hard to implement, to planned villages where these things could be facilitated. This policy, too, was deeply resented and, where possible, resisted (H.Pankhurst 1992).

Like the sizeable minority who migrated voluntarily under the resettlement schemes of the Derg regime, most Ethiopian women who migrate from their rural homes to town and cities today do this because they face untenable social and economic conditions. The decision to leave a rural area may rest on a number of different rationales, which are linked to assumptions about whether migration is to be temporary or permanent; there are many shades in between, and the intention to leave permanently may not be conscious. For example, the decision can be based on a desire to find work which will enable someone who considers him or herself to be first and foremost a farmer to inject resources directly back into a rural-based livelihood – what miners in Lesotho call 'building the house' (Sweetman 1995). It may, too, be based on a realisation that land degradation and population pressure have made farming too hard in one's current home – 'push' factors which result in a voluntary move to a different rural area.

Lack of male labour to work the land is a key reason why an agricultural-based livelihood is a hard option for a single woman. A vivid case-study illustrating this point comes from Hendrie

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<sup>22</sup> The rationale for this was based on the static way of life of the peasantry, so Cameron's argument that this history predisposes Ethiopian peasants to consider migration as an option over land conservation, the development of non-farm activities, and fertility control, seems, as well as bizarre, to be flawed in its reasoning (Cameron 1991).

(1988). One of her respondents, Medin, was a widow with a small parcel of poor, water-logged land, and no other resources beyond a stand of trees around her homestead. Her inability to plough led her to hire out her land. Because of problems with getting land ploughed, including the high cost of labour, it was a common strategy for female-headed households to hire out their land to neighbours – it was the norm for those hiring the land to pay with 50% of the crop yield. If there is competition for scarce land, owners could sometimes get ‘sweetener’ gifts from potential tenants, and/or loans of extra grain on good terms. In this village, 96% of households renting out land were female-headed (Hendrie 1988, 10). However, Medin’s strategy was not enough to keep her from destitution. The poor harvest of 1994 resulted in her having to take a small grain loan in order to feed her family. In return, she promised to hire her land to the same tenant for two years. She sold the grain and used the cash to finance travel to Makelle (capital city of Tigray), in the hope of finding a charity to give her shelter and a livelihood. However, she only found temporary short-term assistance, and ended up begging with her children. Her future plan was to return home, and make ends meet by negotiating a new set of rental agreements and grain loans (Hendrie 1988). The points raised earlier regarding women being pressurised through desperation into migration to cities, and the link made to their lack of land rights and restrictive norms regarding ploughing, resonate here.

Alternatively, the desire on migration may be to permanently end a difficult chapter of life based in a rural area which has become untenable, and move to a different milieu in which one’s marital status and gender norms will not prove handicaps to making a livelihood. As discussed in the section on marriage and divorce, an extremely high proportion of women in urban areas are there following divorce at very young ages. Findings of the 1998 Ethiopia Migration and Health Survey suggest that ‘migration may often be for non-economic<sup>23</sup> reasons, including movement because of health issues, the desire for more education, or marital dissolution. Migration, therefore, may have a direct bearing on gender issues’ (Eschetu, Goldstein and Goldstein 2000, xix).

#### *Making a living in urban areas*

Most of the literature discussed in this section focuses on Addis Ababa, the capital city, which has a population of about 2.1 million; only one other settlement (Dire Dawa in the eastern part of the country) has more than 100,000 inhabitants (EIU 2000). The urban areas have an average annual population growth rate of 1.9% (1992-2000) (UN 1995), while Addis Ababa (which is home to about 40% of Ethiopia’s urban-dwellers) is growing at a rate of 5% per annum (Solomon 1993, quoted in Feleke 1996, 45). Gender analyses of urban life and livelihoods are harder to come by than those which focus on rural life, despite the fact that, as highlighted

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<sup>23</sup> My response to this conclusion is that of course all the reasons given are partially economic in nature.

earlier, the urban population has a higher proportion of women in it than the overall population, and two-thirds of the households are headed by women (Tsehay 1991).

In general, the literature suggests that life in a poor peri-urban or slum area of Addis Ababa is precarious. In terms of basic services and the conditions in which women perform the tasks of social reproduction, 30% of urban dwellers have no access to safe water, and 10% have no sanitation (UN 1995). In one study in an area estimated to have a population of over 6,500 living in about 955 housing units, 29.6% had no sanitation (Feleke 1996, 45). In contexts where public latrines exist, often as the result of development initiatives, women do not necessarily feel safe to use them (*ibid.*). The households in the unplanned peri-urban and slum areas of Addis Ababa face the need to purchase fuel in a city where this is brought in from the surrounding areas. The poorest households solve the problem of not being able to afford to do so by burning factory wastes and street pickings, with appalling toll on health – particularly of women, who do the cooking (Checkol 1994). Food prices are high, in a context where few are able to grow food themselves. In Feleke's (1996) study, about 70% of households could not afford to cover the minimum food basket necessary to feed their families (Feleke 1996, 45). Women who have in-migrated from rural areas can expect no social support from family or friends to help ameliorate these harsh conditions.

Over the past decade, a familiar pattern of changes to employment and livelihoods has emerged in response to the impact of structural adjustment measures, and the social and economic crisis that preceded the end of the civil war immediately before these (Hayat 1997). In their study of the attitudes of people in poverty, Aklilu and Dejene (2000) state that in their Addis Ababa research sites, people cited the causes of their poverty as unemployment due to growing population pressure, increased competition for jobs, the disbanding of the army of the Derg regime, migration, and economic slowdown (31).

Under structural adjustment, it is usual for women's share of public sector and other formal employment to fall, since cutbacks in the public sector tend to affect the lower-paid, less secure jobs in which women are most likely to be employed. Men's employment in the formal sector also tends to drop. The economic reform instigated in 1992 has been responsible for tensions in urban areas, as the public sector is reduced and unemployment<sup>24</sup> rises among secondary school leavers and graduates, as well as those with no or primary-level education. From 1994 to 1997, unemployment among young people rose by 60%, due partly to drops in the number of young

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<sup>24</sup> The International Labour Organisation (ILO) defines the unemployed as those who have not been in work in the previous week and have looked for work in that period. Krishnan, Tesfaye and Dercon (1998) calculate the unemployment rate as 'the number of persons who reported themselves as out of work and currently looking for work, expressed as a percentage of the labour force' (*ibid.*, 6)

people in full-time education, who are now registered unemployed, and partly to a significant reduction in public sector employment for young people. The public sector was, and remains, the biggest employer in Ethiopia. In 1983, the public sector employed 73% of those in waged employment (Krishnan et al. 1998, 4). For both women and men, such employment has fallen from about 65% of men in 1990 to about 30% in 1997, with a similar decline for women (ibid., 12). Graduates, who used to be guaranteed employment in the public sector under the Derg regime, are now often unemployed.

Of course, in one sense women have been less affected than men by such policy changes, since women's chances of employment and of earning a good wage in formal sector employment were always far lower than for men. As discussed earlier, girls are kept out of school in many contexts due to the fact that they are needed to do reproductive work. In addition to low enrollment figures in primary school, comparatively poor performance means high rates of repetition and drop-outs. Ultimately, few leave with any qualifications, and a tiny minority only gets through to tertiary education (Rose et al. 1997). Women are thus hampered from competing with men for formal-sector employment. Due to systemic wage discrimination within the public and private sectors those women who do get formal sector employment are very lucky to receive equal pay for equal work. Women with tertiary education employed in the public sector were paid an average monthly salary of 279 *birr* in 1994, compared to men's 377 *birr* (Krishnan et al. 16). Women who have only achieved primary or secondary education are also remunerated less well than men in both public and private sectors (ibid.).

Aklilu and Dejene cite another reason for poverty in addition to increasing unemployment, which was mentioned by participants in their research living in northern Addis Ababa, who were mostly drawn from communities which had practised weaving for a living. (These are discussed in detail in Chapter 6.) This was the dissolution of co-operatives, including weavers' co-operatives, which had attracted government subsidies and benefits during the Derg regime which had 'an equalising effect on the rich and the poor (2000, 31). Dissolution followed the change of government in 1991 and the transition to a free-market economy, and its 'effect was that the price of raw material used by the cooperators sky-rocketed' (ibid.). At the same time, increases in the cost of living and drops in employment led income from the sale of woven products to go down sharply. The impact on weaving communities of the ending of co-operatives is pertinent to my thesis, since the fieldwork took place in such a community.

Effectively, the options open to Ethiopian women in urban areas have been limited to domestic service, petty trading, brewing or prostitution (Bjerer 1985). Currently, overall, a higher proportion of urban populations are now making a living outside the formal employment sector.

The 'unemployment' figures cited earlier mask much activity in the informal sector – in fact, most economic activity in urban areas is now in this sector (EIU, 2000). In 1997, one study estimated that 18% of the male labour force and 27.4% of the female labour force were 'self-employed', while a further 27.7% of men, and 32.4% of women, were stated to be 'unemployed' (Krishnan et al. 9). However, in another earlier study which preceded the major impact of economic adjustment, an estimated 61% of the urban labourforce was estimated to be 'currently employed in the informal sector, the remaining are either employed in the modern sector (21%) or are unemployed (18%)' (Hayat 1997, 176).

For migrants to the city, the general context of crisis in employment makes it more or less a foregone conclusion that their livelihood will be eked from the informal sector: in her study of 300 women informal traders in Addis Ababa, Hayat (1997) states that one of the major factors influencing the growth of informal trade is the 'migration of the rural labour force to Addis Ababa... since the migrant labour force lacks the skills acquired in formal education, their probability of getting employment in the formal sector is minimal' (Hayat 1997, 174). 27% of the civil service workforce was female in 1997 (Getahun et al. 1999, quoted in Panos 2002, 78). In 1999, 0.73% of women were government employees; 1.46% private employees; and 0.38% in other jobs with payment (Central Statistical Authority 1999). Such employment as does exist for illiterate women is exceptionally hard to come by, and very poorly paid: the average salary for maidservants in Addis Ababa is 25.26 *birr* per month in the urban areas, (compared to 19.88 *birr* in the rural areas) (Dejene 1997, 199). In line with this, one study asserts that in 1997, 72.8% of women who were self-employed had less than primary education, 19.1% had completed primary education, 5.5% had completed secondary education, and just 2.4% had completed tertiary education (Krishnan et al. 14).

Survival strategies after structural adjustment are gendered (Elson 1991). In response to economic crisis and the need to feed families, women's 'self-employment' – income-generation in the informal sector - tends to rise. This pattern is clear in Ethiopia, where women's participation in self-employment has risen considerably, while men's participation has not tended to do the same (Krishnan et al. 1998). In Addis Ababa, the 'loss of jobs and reduction of incomes in the formal sector forced wives and daughters to join the informal sector in order to supplement, or even earn, the household income' (Hayat 1997, 173), and to compete for business with neighbours from poorer households, and single women migrants. However, in Hayat's study, 72.4% of women informal sector workers were single, widowed, divorced, or separated, while just 27.5% reported being married (*ibid.*, 178).

As stated in the previous chapter, women are constrained from equal participation in the market with men due to reproductive responsibilities, unequal access to start-up and running resources, and social norms regarding women's work (Heyzer 1981), leading to women being 'domestic entrepreneurs' (Goffee and Scase 1985). Women in Ethiopia start businesses to overcome unsatisfied household subsistence needs, lack of education leading to inability to find wage employment, and family pressure on girl school-leavers to be self-sufficient (Zewdie and Associates 2002). Most recently, these 'push' factors have been added to by the 'pull' factor of 'credit facilities being offered on women's doorsteps (ibid., xiv).

A 1990 study in Ethiopia identified similar constraints on women in the informal sector, including social customs which hampered women's dealings with credit officials (UNECA/ATRCW, 1990, quoted in Hayat 1997). Typical occupations include preparing and selling food, and performing domestic services. In one study, 51% of a sample of 300 were selling fruit and vegetables (ibid., 179), since it took no capital to set up, required a small working space and no skills.

Multiple livelihood strategies and the need to balance one's activities according to agricultural seasons make many women slow to identify themselves as entrepreneurs or as 'self-employed' – their work is truly informal. For example, in one study of women fuel sellers, an estimated 3,000 women were bringing wood and other fuel into Addis Ababa daily (IT Power/EEA 1998, quoted in Chekol 1994). 38% of them said they were primarily fuel sellers; 24% said they were primarily housewives; and 22% were farmers in the slack season (ibid). It is most likely that women who have just arrived in the city will choose this kind of work, since the need for credit to set up more 'formal' informal work, such as cooking and selling food, requires social ties and support that they cannot expect to find. In Hayat's study, just over a quarter of respondents had set up their businesses using personal savings, another quarter had borrowed from friends and relatives, a further 20% had received a gift of money from friends and relatives, and 4% had turned to an *equb* (rotating credit association) (Hayat 1997, 181).

When all other resources are closed, women sell sex, despite the risks attached. The prevalence of sex work and commercial sex work is high in Addis Ababa; as in other capital cities throughout the world, the presence of bars and entertainments, and a highly mobile population, makes this inevitable. In 1974, a random sample survey of Addis Ababa identified 8% of the total population as prostitutes. Another found that 13.02% were either full-time or part-time prostitutes, and that commercial sex work ranked second only to 'housewife' (45%) as an occupational category (Griffin et al 1992, 245). Several studies make clear the links between 'induced "femininity", commercial sex, female poverty and overwork' (Adenech and Azeb

1991, 51). In 1982, a study by the Ministry of Labour and Social Affairs found that 63.02% of prostitutes in Addis Ababa were divorced, and a further 12.38 were separated. 45% of the women surveyed had been in commercial sex work for less than five years, and 72.28 stated that their former occupation was housewife (ibid., 253).

Sex work attracts a disproportionate amount of attention in the literature on women and urban areas, often from a perspective of moral alarm and horrified fascination. There are analyses which clearly do not consider sex work to be a job among jobs: I came across one analysis of women's occupations in urban areas which ignored commercial sex work altogether (CSA 1991, presented as Table 6 in Tesfu 1996, 51). Other case-studies of sex work recognise the roots of sex work in gender relations in the rural areas, but fail to situate their analysis within a context of women's livelihoods in the city. Instead, women are depicted undergoing a 'Rake's Progress', typically from birth and marriage in rural areas, through bar work, to commercial sex work and sexually transmitted disease, 'criminal septic abortion' (Adenech and Azeb 1991, 50), and mental breakdown (Yonas 1992<sup>25</sup>). These, and the statistics in the last paragraph, indicate women's lack of choice in a society where most women and men are in situations of extreme poverty, and gender-based inequalities mean women can expect to endure much hardship and abuse while making a livelihood, whether they are in rural or urban areas, within marriage or outside. Much of this abuse is sexualised. In such a context, '[Prostitutes'] lot in life is not so very different from the women fuel wood carriers who carry firewood, suffer indescribable outrage in the hands of forest guards only to sell their bundle at *birr* 2.50 – 5 *birr*...' (Seble 1991, 21). In Hayat's study, respondents said they chose to sell fruit and vegetables because the produce 'is easier to carry and run when there arises chasing and harassment; they could also manage to sell by moving from one place to another' (Hayat 1997, 179)<sup>26</sup>.

Overall, 'In spite of its importance, no proper attention is given to the informal micro enterprises by policy-makers and planners... a concerted effort has to be exerted by all concerned to create a conducive atmosphere for the operators in this sector' (Hayat 1997, 174). Women complained to Hayat of lack of working capital as the main constraint to making their living. Other constraints were lack of working places, forcing women to operate in insanitary places (93.7% operated in the open air, with no protection from the weather); lack of demand from a saturated market; harassment by police and government officials; and lack of business skills (ibid.). Hayat's paper ends by arguing for access to credit and to the services of financial

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<sup>25</sup> Yonas's article interestingly discusses prostitutes as a main focus, but is entitled 'Mental health problems of unmarried mothers' – interesting evidence of, first, the high proportion of single women in commercial sex work, and, secondly, of the additional outrage and concern surrounding disadvantaged 'mothers' over other women.

<sup>26</sup> Little support against violent abuse can be expected from the police and other legal institutions; for example, in Addis Ababa's police stations, lists of reported crimes have two columns for rape, dividing victims into the categories

institutions for women, augmented by marketing support, training, extension advice, and an end to harassment from the authorities by providing women with premises to conduct business (Hayat 1997). Regarding commercial sex work, despite the concentrated focus of different researchers on the issue, there is a lack of non-judgemental, feminist research which sees sex work as a livelihoods strategy for desperate women, and which studies ways to create alternatives by informing policies which will enable women to find different ways of making a living. A notable exception to this is a paper included in Griffin et al's 1992 survey of the Ethiopian economy (which is otherwise almost completely devoid of gender analysis). A whole chapter – one of only two to focus on gender issues – is devoted to 'Commercial sex work: The Last Resort'. In general, the analysis – directed to an audience of Ethiopian policymakers - is sympathetic to women's desperation, arguing for alternative livelihoods strategies to be investigated and the legal age of marriage raised as partial solutions (Griffin et al 1991).

There is a paucity of research into women's wider experience of life in poverty in urban areas. Mulumebet (2002) is a useful exception, providing qualitative data from two kebeles in Addis Ababa. Her work suggests that marital relations are still characterised by a high degree of gender inequality: 'the feeding of the family was found to be the sole responsibility of the mother and the girls in the household while the men were given the priority to eat whereas the women were made to eat what was left behind' (127). Her account of how her respondents viewed links between earning and contributing income to the household, and changes to their status, is too general to be really useful to my research which takes these issues as its main area of enquiry, but in general there is nothing here that disagrees with the wide literature on this question focusing on other national contexts. For example:

'Most of the female respondents asserted that they made more decisive decisions when they brought money to the house than the times they were totally dependent on the income of their spouses. Some of the respondents said they were not involved in major decision-making in the family even though they contribute quite significantly to the income of the household. They noted that important decisions about households were still made by men. The contribution of women to the household income was undervalued; likewise their work in the household was not considered as "work"' (Mulumebet 2002, 132).

This echoes the questions of how women's work is perceived in terms of its value, the distinction between actual and perceived contributions, which were discussed in Chapter 2 in relation to the work of, among others, Sen (1987; 1990); Standing (1990); and Kabeer (1994).

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of 'virgin' and 'non-virgin'. Rape of non-virgins is commonly seen as a much lesser crime – at odds with rape law, which makes no such distinction (Rakeb 1997).



The implications of continuing inequality in power within the household in urban areas, and hence women's lack of freedom to participate as equal or important partners in marital decision-making, has particular implications for health. Urban infection with HIV is higher than rural rates worldwide, and thus conducting a sexual relationship within the city is more risky than it was in the country, for all who fear their partner is unfaithful. Women are reported by Mulumebet (2002) to be frightened to request protected sex 'even when they had a suspicion that their spouses were involved with other women' (126). Almost all respondents suggested that HIV was their most threatening health problem. The prevalence of HIV infection in urban areas was about 17% in 1999 (UNAIDS/WHO, quoted in Sehin 2000); among pregnant women in Addis Ababa, HIV infection increased from 6% in 1989 to over 18% in 1998 (Ministry of Health 1998, quoted in Sehin 2000). Among commercial sex workers in the centres of Bahir Dar and Nazareth, 65-70% are estimated to be infected with HIV (*ibid.*).

## **WOMEN, LEADERSHIP AND POLITICAL CHANGE**

The final strand in the literature on gender relations in Ethiopia is a slender one, but too significant to omit in this study of women and empowerment. This focuses on women's role as leaders of political change.

The literature on Ethiopian history has a rationale for inclusion since it illustrates the absence of women from the historical record, except for the very few who have been in positions of leadership in the monarchy, who have received their power by virtue of their relationship to male rulers. A leading feminist academic, Tsehai Berhane Selassie, discusses this issue, attempting to promote women's political participation by asserting that certain women leaders have had pivotal roles in the development of the Ethiopian state. However, in my view, she only partially succeeds in this. The general lack of women in formal positions of leadership does not, of course, denote that they have had no influential role. However, Tsehai's argument that women who have gained prominence via their blood or marital relationships with rulers have exercised considerable power is undermined by the very fact of this method of gaining power and the fact that their successes went unrecorded. For example, Ethiopian history features only one female head of state in her own right, the early twentieth-century Empress Zewditu, who ruled between 1916 and 1930 (Marcus 1994). Zewditu, daughter of the expansionist Emperor Menelik, is argued, rather unconvincingly in my view, to have been treated as a stereotypical woman in oral histories. Tsehai points out that dismissing her without looking at the other side of the coin is reductive; During her rule, electricity was introduced to Ethiopia, and a police

force and regular army were appointed, although she took none of the credit for this in her male-biased environment, Tsehai asserts; ‘all ideas are attributed to the progressive ideas and ability of the regent’ (Tsehai, undated, 6). Another example, Menen Amade Liben of Yeju, regent on behalf of her minor son, Ras Ali, came to the throne in 1831, commanded sizeable armies, and exercised successful diplomacy both within Ethiopia and with foreign envoys. Another more recent example, also from the monarchy, is Empress Tayetu, consort of the expansionist nineteenth-century Emperor Menelik (ibid.).

Tsehai’s discussion of these women rulers cannot successfully negotiate the tension between, on the one hand, asserting that *de facto* power is not the same as no power, and arguing for women’s right to hold formal positions of political leadership. For example, she shows clearly that she considers historians to have done the nineteenth-century Emperor Menelik’s consort, Tayetu, a disservice, referring to the picture they give of her as ‘a subordinate wife [, which] is not borne out by her vigorous activity in the last days of Menelik, when he suffered a series of strokes between 1908 and 1913 (ibid., 6). Here, Tsehai’s understandable keenness to assert that Ethiopian women have had an active role in shaping the political life of the country, and have neither been passive nor utterly powerless, is undercut by her admission that it is only at a time of weakness that Tayetu gained power. There is an obvious danger in discourses which assert the strength of women’s *de facto* power, since they lead into the dangerous waters of forgetting that the right to lead *de jure* is critical for women. In her discussion of Tayetu, Tsehai moves later to comment, in recognition of this, that Tayetu’s ‘legacy of achievement was not deep-rooted as it did not include the fundamental issue of women’s right to hold government office’ (ibid., 6).

A second and more compelling strand of literature on women’s political activity comes from a very recent episode in Ethiopia’s history: the national liberation struggle, during the Derg regime to 1991. The legacy of this struggle is particularly significant for women. The impact of the Tigrayan People’s Liberation Front (TPLF)’s policies on land reform were discussed earlier in this chapter, but the impact of recruiting women as fighters is arguably more important in its impact on challenging gender relations. In contrast to the literature on women and contemporary rural development in Ethiopia, which presents a picture of extreme physical hardship and social and economic marginalisation of rural women, resulting in a rather passive impression of women as victims, women’s image as fighters alongside men in the freedom struggle remains alive as a valiant and powerful symbol of women’s capacity to participate equally in political struggle. Within the ‘rank and file’, the passion, energy and skills of women in Eritrea, Tigray and North Wollo were channelled not only into the conventionally ‘female’ roles of provisioners, wives and bearers of children, but also, famously, as fighters. Resistance

movements in Tigray and Wollo in the north of Ethiopia, are asserted by one (Western, pro-revolutionary) writer to have been a powerful force in challenging not only Amhara domination of Ethiopia, but also male domination of women, marking out the Ethiopian revolution as quite different from others before it in other contexts where women were marginal to the analysis or the process of struggle (Hammond 1989). It is true that, though the resistance army and supporting movements themselves were instigated by men and male-dominated throughout the liberation struggle, they involved thousands of women, many in positions of leadership.

A considerable body of literature from other continents and countries argues that national liberation struggles offer women a chance to participate in a shared task with men, and challenge gender norms – for example, against women fighting, leading movements, teaching and driving – yet after the urgent need for women's participation is over, they cannot count on the changes to gender relations and the sexual division of labour being made permanent (for example, Urdang 1989 in the context of Mozambique; Molyneux 1985 in the context of Nicaragua). They have prioritised furthering their strategic interests (Molyneux 1985) in liberation from political oppression as a class or as an ethnic group (depending on context), only to find in the liberation period that another order of strategic interest – those arising from the gender structure of constraint – remains unmet. In the few years immediately following the liberation movement coming to power, women may find that their gender-specific interests are sidelined or paid lip service.

However, an ex-liberation movement in government also typically commands a level of support and loyalty among many citizens in the aftermath of the struggle which makes it unusually proof against criticism from women who feel they have been let down – now, as during the struggle, this is seen as divisive talk (Molyneux 1985; Thompson 1999, in the context of El Salvador). The issue of what has happened to women whose lives were transformed during the occupation of their home area by the TPLF, and to the wind of change which was undeniably blowing on gender relations in those areas, is a focus which needs more research.

In what way did the national liberation struggle catalyse changes in gender relations in areas occupied by the rebel forces during the Derg regime? Hammond's analysis, which appears together with the testimonies of women fighters she spoke to in the mid- to late- 1980s, emphasise the ideological links made by the liberation movement between the political and economic struggle of the peasantry against feudalism, and a culture which countenanced dowry, child marriage and forced abduction of women. Hammond herself subscribes to this analysis, explaining dowry in the following way: 'People subjected to feudal exploitation had to face bitter dilemmas to survive which became preserved in cultural practice' (Hammond 1989, 34).

For some of the women who testify in Hammond's book, the causes of the struggle and women's liberation are conflated, and there are slippages between concerns about the peasantry and women. One woman, Aregash, explains: 'We said we were against anyone who exploits peasants, so then the women became very interested in us. We went into their houses and showed concern for their problems. We discussed their difficulties of health and housework; we gave them guidance about their children, about sickness and so on.' (ibid., 53).

Hammond emphasises the attraction of the liberation movement to women whose daily lives were unbearable. The lack of choices available to peasant women in Tigray – whether from the Orthodox Christian majority population, or the Muslim minority – made participation in the struggle an option in which there was not only the 'pull' factor of the promise of liberation and equality, but a considerable 'push' factor, as a Muslim woman, Eysa, states: 'On the one hand we saw that there was equality in TPLF, that both sexes had guns and both cooked, on the other hand we were afraid of marriage' (Hammond 1989, 106).

While women fought on an equal basis with men for the early years, later changes were made which both accommodated fundamental biological difference between women and men and pandered to the stereotypes of women's work and men's work which accompany this difference. In the early years of the struggle, marriage was forbidden for fighters, in an effort to prevent pregnancy among women combatants<sup>27</sup>. In 1985, this policy was changed; one fighter, Laila, is recorded as saying: 'Fighting for our rights is not about having babies or not being pregnant... they are our society's children, not our private ones, so we won't have any problem.' (ibid., 68). Women fighters were encouraged to bid their children goodbye at the age of two, and leave them in camps to be cared for. Around the same time as the policy on marriage changed, women were channelled away from the front line – where they had been 30% of combatants (ibid., 69), and into occupations in the liberated areas, in administration and jobs in the social service sectors. The informant who discussed this with Hammond contradicts herself on two counts: first, the issue of whether fighting with men leads to equality for women, and secondly on the issue of whether women should be prevented from fighting because some of them are not physically capable of this role. The fact that educated women were needed in the new roles, whereas peasant women had been able to train to be fighters, led to resentment in the villages among women who wished to leave (ibid.).

In addition to the women who actually fought beside men in the liberation war, the wider female population also saw considerable change during the period of the liberation struggle,

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<sup>27</sup> Thus far, I have not located any research which gives information on extra-marital sex, including forced sex, among the liberation fighters.

when the TPLF formed an unofficial government in the occupied area. For example, female genital mutilation was forbidden, the legal age of marriage for women was raised to 15, and the law of rape was reformed (*ibid.*). While most of these changes were at the level of policy and practice lags behind, some changes were highly practical. Perhaps most important among these was land reform, which is discussed in more detail in the Land Reform section of this paper.

Very often, in remote rural areas, gender and development researchers and practitioners encounter resistance from colleagues who assert that rural women are not conscious of their oppression, and who argue that debating the issues with them to raise awareness would be a lengthy task. However, the TPLF was not as easily deterred. Awareness-raising activities, and mutual assistance and support among women in occupied areas, were very common. For students of the literature on gender and institutions which proliferated during the 1990s, Hammond's discussion of the different strategies employed by the TPLF to 'mainstream' women's issues into the debates and activities of the party, and the women-only fora which co-existed, is fascinating. A twin-pronged strategy was used, as Mahta, an informant, testifies:

'It is not a simple matter to change traditional culture, even if it is oppressive. Early in the revolution, over 75% of women did not want women's associations. It took a long time to understand it. Women only began participating as they do now about seven or eight years ago... the main work was done in the mass associations, but ... women fighters would organise local meetings in which they could discuss women's oppression and listen to the women's problems. After one or two years of talking like this, women came to realise the importance of mass associations for themselves' (*ibid.*, 94). It seems clear that the national liberation struggle in Ethiopia was helpful in terms of challenging gender norms by involving young women in active military service, and stressing women's centrality to the cause (Hammond 1989).

In 1991, Meles Zenawi came to power at the head of the Ethiopian People's Revolutionary Democratic Front (EPRDF) (Pankhurst 1998; Marcus 1994). Since the change of government in 1991, the ex-revolutionary movement has commanded a high degree of support in Ethiopia, as in other countries after national liberation struggles (see Molyneux 1985 in the context of Nicaragua. Recent conflict with Eritrea, schisms within the ruling party, reports of human rights violations, and civil disorder in Addis Ababa have not changed this general picture. However, the record thus far of the government on challenging gender inequality and promoting women's rights is mixed. The context in which Ethiopian women live is one of gender equity at the level of the Constitution, and the legal system is under steady reform due in no small part to the advocacy efforts of feminist lawyers (interview with Ellen Alem, Ethiopian Federation of Women Lawyers 2002; *The Reporter* April 14 1999; Ethiopian National Action

Plan 2002; Cherinet and Mulugeta 2002). One such change is the setting of the legal minimum age for marriage as 18, cited in Chapter 4. The Office of Women's Affairs in the Office of the Prime Minister is monitoring changes in rules around marriage which are taking place as a result of these legal changes, for example requiring hospitals to examine would-be brides to estimate their true age (personal communication, Meron Genene, January 2004, Oxford).

Yet all too often, these challenges to the gender structure of constraint (Folbre 1994) are far from being of practical use in themselves for extending the agency of women living in poverty. Zenebework (2001) is relatively cynical. In relation to the Constitution and also to the National Women's Policy of 1993, she observes that 'the critical challenge is the mode of implementation of such seemingly egalitarian provisions and policies. Four years after the reform, there is no evidence of special effort to make women aware of these constitutional rights and gender-aware policies and, more importantly, to implement these provisions' (2000, 34).

It has been argued for Africa generally that women have been marginalized from the African state; 'the overall African reality [is] that men and women of the same class are profoundly unequal. In general, a woman's access to state resources and hence to class power hinges upon her male linkages. Women therefore lack the political and economic autonomy that transforms individuals into full citizens' (Fatton 1989, 49). Women's strategic gender interest in political participation tends to be ignored or downplayed in a policy environment hostile to the discussion of these interests. This silence on political rights is justified by the developmentalist rhetoric of poverty alleviation as a national priority (Win 2004, in the context of Zimbabwe in the late 1990s).

The literature touches on the view that the women's movement has not been encouraged to develop by the Ethiopian state. From 1974, Ethiopia was ruled by the communist Derg regime. Marxist analysis stresses class, not gender, as the primary axis of social differentiation (Pankhurst 1992); even while women's liberation has been stressed as important for national development, this is seen within the context of socialist struggle. The Derg government initiated women in development activities by state agencies from 1974 until its overthrow in 1991 (H Pankhurst 1992; Tsehai 1997). The Derg regime critiqued feminism as Western, and harnessed 'female support to defeat capitalism' (Bethlehem 1997, 2). Rather than strategic gender interests being furthered, 'the development process initiated ... was based on the assumption that all Ethiopian women should be "mothers" operating within a male-controlled "farming" environment' (Tsehai 1997, 2000). The activities which took place under this flag were largely useless to women in poverty in Ethiopia (H Pankhurst 1992).

The lip-service paid by the Derg regime has led to a disenchantment with feminism, since it suffers from a close association in the minds of many with socialism (personal communication 1998), and with the co-operative ways of working associated with this (Zenebework 2001). This reflects other experiences of post-communist states (see Molyneux 1991, in the context of the former Soviet Union). In terms of civil society action, the women's movement in Ethiopia was set back decades by the Derg's manipulation of women via state-imposed women's associations, which has resulted in ideas of feminism and women's collective action being viewed as at best passé, and at worst a hangover from a hated past (personal communications Addis Ababa 2002, 2003). Yet 'that communism provided a false Utopia, and in its own programme reproduced gender inequality, does not detract from the continuing validity of the critique of gender inequality which both it, and feminism, shared' (Molyneux 2003, 137).

Yet, as Bethlehem (1997) states, 'the role of women (*sic*) organisation as an indispensable means to initiate, organise and further mobilise women into the political process had not been given a due attention by any of the past governments of Ethiopia' (1). It is questionable whether states can be expected to do this, of course; as Parpart and Staudt observe, governments and governance are institutions which themselves are imbued with the values of their societies: 'states are shaped by gender struggle; they carry distinctive gender ideologies through time which guide resource-allocation decisions in ways that mold material realities' (1989, 6). Despite its current focus on 'agriculture-led development' (EIU 2004), the current government has been criticised for its scant attention to 'lifestyles and needs of the rural women whose occupational initiatives have been the backbone of communities' (Tsehai 1997, 182).

Are there particular reasons for the Ethiopian state to be more than usually unlikely to promote women's political participation? Its attitudes to feminist action are likely to be coloured by a general scepticism around the role of civil society, resulting in the absence of a 'vibrant autonomous civil sector' (Zenebework 2001, 35); after a command and control approach emanating from its history in liberation struggles, the current administration is currently more receptive to a role for civil society, partly as an outcome of the Poverty Reduction Strategy Plan process (personal communication Gezahegn Kebede Addis Ababa May 2002). In a study of attitudes towards female leadership, Yalew (2000) suggests that stereotyped attitudes to women's capacity for leadership still exist. In her research, just 4.8% of respondents stated that they would be positively prejudiced towards a female candidate for leadership in local government or organisations, while 72.7% confessed to being positively prejudiced in favour of a man. Yalew concludes: 'females and males of the Amhara people hold the notion that leadership is not a feminine activity, and consequently disparage the aspirations and intentions

of women to become leaders' (97). This goes against the generalisation of Ogundipe-Leslie (1998) that African societies do not see women as merely 'sexed bodies' (19), quoted earlier.

Another hurdle to strategic gender interests (Molyneux 1985) being addressed by the state is that these are not widely understood as relevant to the business of development. The valuable and proliferating studies on various aspects of gender issues discussed in this chapter have not tended to influence mainstream rural development policy, or inspired research undertaken by non-gender-specialists (Zenebework 2001). Zenebework attributes this failure of gender issues to cross over into development discourse as follows: 'the source of a persistent gender bias in rural development in Ethiopia is the narrow conceptualisation of [development as concerning] agricultural production' (2001, 27, my additions in brackets). Discourses of power and rights are widely assumed in Ethiopia to be the concern of constitutional reform, civil rights and legal organizations. The business of developing Ethiopia is informed by views of this as an issue of economic growth and poverty alleviation, which leaves little scope for the insertion of gender issues into policy agendas (interviews, Addis Ababa 2003; Mukhopadhyay 2004). Finally, as this thesis discusses in more detail in the fieldwork findings, a major challenge for political action is the time needed for the collective association which is essential for the emergence of a shared agenda, and for its implementation. Time is not available to women who face the challenge of provision for their dependents in a context of extreme economic want (interview, Hana Abate, Women's Affairs Office, Addis Ababa May 2003).

As Chapters 1 and 2 suggested, the literature on gender and development recognises that donor development agencies can provide resources to support, or build the capacity of, feminist organisations (Moser 1989; 1993; Young 1993). In general, Ethiopian NGOs demonstrate relative inexperience, small size and limited funding, among other features (Campbell 2001). Yet some display very different features: at the time of my fieldwork, Oxfam GB was supporting feminist activity to challenge the gender structure of constraint in Ethiopia by funding the Ethiopian Women Lawyers' Association (EWLA). EWLA undertakes a programme of advocacy for legal reform and support through the courts for individual women whose rights have been violated. It is limited only by capacity and its work is attracting many donors anxious to say that they are supporting challenges to gender inequality at state level (personal communication, Feleke Tadele, May 2003, Addis Ababa). Zenebework suggests that in EWLA 'we only have a glimpse of an independent women's movement' (2001, 35).



## CONCLUSION

The chapter has aimed to explore the nature of the gender structure of constraint as it shapes the configurations of inequality in which Ethiopian women are located. As such it gives context to the fieldwork chapters that follow. While the focus of the fieldwork is urban, it is meaningless to try to understand the lives of women in Kechene without understanding that their configurations of inequality are shaped by their identity as first or second generation migrants to Addis Ababa, in the absence of livelihoods options in the rural areas.

The chapter shows – as does all gender analysis – the fact that social relations, including gender relations, are intimately bound up with economic systems. As suggested in the last paragraph, the social relations between women and men include an ideology of a rigid gender division of labour, and unequal access to critical resources (including land for rural livelihoods). Gender analysis exposes the fact that the assumption that men are the farmers is flawed; women perform all tasks except ploughing. The assumption that land cultivation is the main livelihoods strategy is also open to question. A very important contribution to family budgets is money from production in the subsistence and market economies, frequently undertaken by women.

The belief that women's primary and sole role is as wives and mothers results in controls over women's bodies and minds, ranging from female genital mutilation to control sexuality and hence assure the paternity of children, to restrictions on girl children travelling beyond the village to seek an education. Sanctions on women who challenge male authority range from a high incidence of domestic violence, to the practice of forced marriage through abduction and rape. Rights-based arguments for women's emancipation aside, from a pragmatic perspective these social relations are increasingly inappropriate in an era in which a successful household needs to contain not male farmers and their wives, but multi-skilled household members who are able to balance the productive and reproductive work of the household in order to create a portfolio of different livelihoods activities, enabling them to survive in the face of economic and political change. Gender analysis of rural livelihoods shows that, specifically, in Northern Ethiopia there is a need for a more flexible gender division of labour and norms of male and female work, which reflects the requirements of a society which can no longer depend on subsistence agriculture, but is already diversifying into non-farm production for the market.

Challenges to a household to change its livelihood strategy expose the fissures that exist in all human societies between the ideal and the reality of men's and women's gender roles and identities. At present, there is a clear mismatch between norms of behaviour for women and men, and the reality of new economic survival strategies. This leads to a situation in which the

increasingly significant contribution of women to production is rendered invisible. In addition, women who must support whole households are not enabled to do it, through lack of rights to participate in local-level political processes via the Peasants' Associations, and social sanctions placed on women who attempt to take on male agricultural roles. A compelling argument might be made that, because of these additional gender-based barriers to the traditional rural livelihood, rural women are spearheading a move into market-based livelihoods strategies.

The sections of this chapter which dealt with non-farm productive activities, and with women's lives in urban areas, clearly demonstrated that – at least from the literature – there is comparatively little attention paid to the need to stimulate market activities by academic researchers, as well as policy-makers. The chapter discussed some of the ways in which women try to overcome the problems discussed above, highlighting migration and urban-based livelihoods. It argued that urban livelihoods can only be understood in the context of the rural realities which women have left behind, either together with their natal or marital households, or on their own, as single, separated or divorced women. Economic, social and political changes occur constantly which alter the landscape of women's and men's lives, and people find ways of negotiating through them, regardless of the aims of development planners. However, the dynamism of women's strategies for survival in Addis Ababa has simply not been reflected in a literature which is almost entirely rural in focus, and understands women as wives and mothers, even when purporting to be committed to challenging gender-based inequalities.

Finally, the chapter considered the literature on Ethiopian women's political status and leadership in society, reviewing one attempt to 'reclaim' Ethiopian history and assert women's agency, and the impact of the national liberation struggle on gender relations. It suggested that this was considerable – at least in the rebel-occupied areas of the North. However, this record has not been carried through into peace-time, and the ways in which women's emancipation was manipulated as an agenda during communism and national liberation present particular challenges for the emerging women's movement. The chapter finished by briefly considering the policy context surrounding gender issues in Ethiopia at present, and the degree to which gender issues are being addressed in regional and central government policy and practice.

Before shifting focus to the context of Kechene, and the lives of women involved in the fieldwork for this thesis, the next chapter discusses the research methodology for the thesis.

## **4: RESEARCH EPISTEMOLOGY AND METHODS**

The Introduction to this thesis set out my research aims, identified the core concern of the thesis, and summarised the key areas of enquiry. This chapter provides an account of methodological concerns. It begins with a discussion of my research epistemology, before focusing on the research design and methodology. First, consideration is given to the key theoretical frameworks which are a focus of the thesis. I introduce my proposed research methods, and the schedule for the process, and discuss the location of the primary research. I also discuss challenges and constraints which arose, and ethical concerns.

### **RESEARCH EPISTEMOLOGY**

The fact that my PhD topic was expressed originally as a question ('To what extent do development interventions offer Ethiopian women a route to empowerment?') revealed my commitment to 'finding out' (a position which implies that I accept that I take a value-laden position and that the research has a clear agenda - Thomas 1998). My epistemological perspective might be loosely labelled 'feminist realist'. It is realist in the sense that in that I recognise the existence of an external social structure which shapes, and is shaped by, the agency of individuals and groups (May 1993). The perspective is feminist because of my fundamental commitment to promoting social, economic and political change in favour of women in a context of unequal gender relations. The fact that I chose to focus on the lives of women living in a context of extreme economic poverty in a developing-country context, and on the possibilities of transforming societal structures in their favour, places me in sympathy with the vision of feminism laid out by the DAWN network (Development Alternatives with Women for a New era) (Sen and Grown 1988). This is a materialist feminist formulation of power relations surrounding women, in which race, class and gender intersect to produce labour for global neo-liberal development (Young et al 1981; Kabeer 1994; Jackson and Pearson 1998; Brewer et al. 2002).

In terms of the materialist feminist formulation of power cited here, I was well aware at the start of the research process of the mismatch between my political aims and my own interests as an individual, since I am implicated as part of the problem facing women in poverty in developing countries by virtue of my race and class. These dimensions of difference create a

very different configuration of inequality for me as compared to an Ethiopian woman living in poverty, which is characterised by my having had access to education and enjoyed relative wealth throughout my life. In the global system, I am a 'have' and they are 'have nots', and women like may have, at least at a theoretical level, a lot to lose by supporting them to further their strategic interests. The process of completing the research for this thesis was unexpectedly useful in enabling me to gain much more thorough and rigorous understanding of the political concerns that this raises, which need to be addressed by both individuals like me, and by the development organisations for which we work.

Regarding my position as a realist (May 1993): the fact that, as a feminist, I believe that there is no such thing as objectivity in research (simply degrees of self-awareness of our own agendas) does not mean that I deny the existence of an external social structure which shapes and is shaped by the agency of individuals and groups. There is a dialectical interplay between our individual identities, experience and location, and the surrounding structure of society. Thus we all experience this structure differently, and face different opportunities and constraints. I anticipated, as I planned my fieldwork, finding that the women and men I would speak to during my research would express their experience of particular social, economic and political trends differently, since they possess different views on how these impact on their lives, depending on their location, background and experience. I also knew that my own location, as well as the context, would shift over time; as Thomas (1998) observes, 'you cannot assume things will remain static for as long as it takes to do whatever investigation is deemed necessary.' (5).

The location as I began the research was an 'outsider' in Ethiopia (Chambers 1984), in terms of race. However, my location was not as unambiguous as some 'outsiders' in foreign cultures, due to my personal history. My first visit to Ethiopia was in January 1997, on a five-week secondment to Oxfam GB's Ethiopia programme. During that visit, I travelled extensively in areas where Oxfam GB works, in North Wollo, the Afar region and Jigiga on the Somali border. The context of the visit was to advise Oxfam GB how to re-align their programme in Ethiopia to reflect 'a commitment to women's rights' (personal communication 1996). The study exposed wide variations in the impact on women of Oxfam's poverty-alleviation strategies, and lack of data on women's context-specific experience of poverty and social exclusion (Oxfam internal, 1997). While in Ethiopia, I met my future husband, who was then working as a community development team leader for Oxfam in a remote area of North Wollo. Developing a close relationship with an Ethiopian led to an interest in gender relations and poverty alleviation in his country, beyond that inspired by my professional experience there.

## RESEARCH DESIGN AND METHODOLOGY

### Key theoretical frameworks

#### *1 Assessing the theoretical underpinnings of power and empowerment for women*

The fact that this thesis interrogates development, and its scope to support the empowerment of women, meant that from the start of planning it was envisaged that the research would embrace ideas from political science as well as economic development. The research aimed to begin with a focus on the idea of women's interests. In considering this idea it was anticipated that the distinction posited to exist by Molyneux (1985) between women's interests and women's gender interests would be helpful in considering how the interests of women in poverty can be distinguished from the interests of women as a sex. The fieldwork demonstrated clearly that this distinction was important. As will be shown in Chapters 5 and 6, class, race, and migration/ethnic aspects of women's identity, (as well as other dimensions of diversity) are as important as gender in shaping the configurations of inequality which are unique to individuals (McCall 2001). In addition, the economic want with which women in Kechene do battle on a daily basis requires a model of power which foregrounds their need to further practical interests at all costs. Thus, Chapter 1 put forward a model of power and empowerment which contextualises women's strategic gender interests as a sub-set of their strategic interests as individuals, and emphasises the satisfaction of practical interests as a first priority.

#### *2. Assessing development interventions as regards the nature of development, economic want and women's empowerment, in the light of Ethiopian women's experience.*

The core concern of the research, as laid out in the Introduction, was to consider afresh the relationship between gender inequality and poverty. As such, it needed to survey current understandings of 'development', exploring the ways in which the concept is used to denote linear 'progress' towards modern, Western style economic and political models, and how this understanding has been challenged by alternative understandings of human development, focusing in particular on feminist analyses of women's poverty which emphasise the interconnectedness of economic, social and political disadvantage (Sen and Grown 1988). I intended to assess the extent to which the empirical data collected could be illuminated by – or challenged by – such understandings.

It was obvious at the start of the research that a key issue would be to establish clearly the differences in understanding which underlay the apparent consensus around the objective of the 'empowerment' of women. This consensus exists between very different types of development theory, policy and practice, and, as shown in Chapter 2, it has been charged with obscuring markedly different understandings and policy approaches (Jahan 1995). The plan was that my

research would draw on these debates, exploring the opportunities and constraints for women offered by current development interventions in Ethiopia which use the rhetoric of women's 'empowerment' in the context of interventions aiming to alleviate poverty.

At the start of the thesis, as a feminist, I envisaged that I would be in sympathy with the arguments of recent theory that conceptual slippages between poverty and powerlessness may create a loophole which permits the de-politicisation of the concept of gender inequality (Jackson 1996b). However, when, as planned, I considered this point in relation to the empirical data from Kechene, I found that I was in more sympathy with interventions which focus on women's practical interests alone than I had anticipated. This was for two reasons. First, in the process of developing the model of power in Chapter 1, I had uncovered normative assumptions about the nature of power and gender relations which were clearly misplaced. This, together with my fundamental belief that women themselves need to define what their interests are, and themselves place these in order of priority, made me question the place of strategic gender interests in analyses of women's empowerment. The need for women to self-define empowerment creates two obvious concerns for planned development: first, if it is planned by others it will not fit women's own perceived needs, and second, development interventions will always be blunt instruments in meeting the interests of individual women since each woman's interests differ, so a planned 'package' can only hope to be of limited use to any one woman. Second, in the process of doing the fieldwork, I had been influenced by actor-oriented perspectives which contextualise development interventions as of limited use to women and open to subversion (Jackson 1996a; Long 1992). I therefore changed my view of the nature of the shortcomings of poverty-alleviation strategies for development approximately mid-way through the period of study. Nevertheless, this shift in perspective did not affect the original aims of the research as laid out in the Introduction to this thesis: namely, to contribute to the international body of research which challenges the idea that women's interests and needs are responded to *fully* by anti-poverty development interventions, and to contribute to knowledge of gender issues in Ethiopia. I was still convinced that development interventions could not in themselves empower women in poverty because of a failure to understand the political nature of economic want. I was simply approaching the same conclusion from a different angle<sup>1</sup>.

From anticipating a focus on how feminist analysis shows anti-poverty focused interventions to come from an impoverished understanding itself of what women need from development interventions in contexts of economic want, I shifted to feel much more sympathy with writers who argued, as Kabeer (1998; 1999) does, for a perspective on the empowerment of women which reinstates the desperate need for resources to underpin agency, and render transformatory

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politics possible for them. This led to a new awareness of the importance of gender and development scholarship which emphasised the importance of class and race in shaping women's disadvantage. Re-reading this literature brought into sharp relief the failure of some feminist development practice to understand the true significance of the practical interests of women to their empowerment. Over the period of the research, therefore, I needed to read unexpected theory on livelihoods in order to contextualise empowerment within the survival strategies of women in poverty.

*3. Drawing on theories of gender mainstreaming, institutional culture and organisational change, to investigate the shortcomings of poverty alleviation strategies to meet women's interests and needs, and the dynamics behind these shortcomings:*

The research was begun in the knowledge that gender concerns have been notoriously difficult to place, and keep, upon the agenda of development institutions, in common with other state and civil society bodies which distribute resources for development (Rao and Kelleher 1995). I duly gave consideration in the research to the view that development actors, including the state, have particular reluctance to engage in interventions which expressly aim to challenge inequality between women and men; at both community level and especially within the 'private sphere' of the household, and particularly between marital partners, for reasons including stereotypes of intra-household relations as founded on harmony, altruism and co-operation (Folbre 1986), arguments from male-biased institutions in North and South against 'interference' in Southern cultures (Longwe 1989). However during the course of the research I developed a strong critique of development which conflates women's interests with gender interests. This necessitated a close reading and critique of the assumptions underlying the discussions of empowerment by Wieringa (1994) and Rowlands (1997).

### **Research schedule and methods**

I planned that the research would consist of a literature review, to be augmented by primary research in Ethiopia. In 2002 and 2003, I planned to be spending approximately six months in full-time field-work. With that relatively short time in mind, I planned that the research methods I chose would be fairly straightforward to administer, and the numbers of respondents would not be great. My connection with Oxfam GB as a gender adviser from head office meant that I had been promised access to Oxfam projects in Ethiopia. Oxfam works in both northern rural areas and in Addis Ababa. A challenge would be to be seen – by communities and by Oxfam – as an independent researcher, but I saw this as essential. In 2000, I wrote: 'When I know whether I will be able to go to rural areas, and when I pinpoint which localities I will be working in, I will decide whether or not to compare two Oxfam projects or one Oxfam project with one from another organisation, after taking a thorough look at the pros and cons for the

research of making these choices' (research report to supervisor, 2000). I intended, if possible, to research in both Addis Ababa, the target for women migrating from rural life into the city, and in a rural Amharic-speaking area.

### *Literature Review*

The literature review was a two-stage process, outside and inside Ethiopia. In Stage One, undertaken in 1999-2001, I reviewed the following:

- Literature on Ethiopia and the Horn of Africa region: wide-ranging reading on history, politics and the economy;
- Literature on African women, gender and development – in Ethiopia, but also in other African contexts;
- Literature on institutionalising gender in development organisations – much of this is familiar already, but I need to review it in the context of my own research the large body of work;
- Literature on poverty, poverty-alleviation and basic needs approaches to development

In Stage Two, during and after my fieldwork, I continued to seek out sources in the above categories within the country. Before the fieldwork I had anticipated that this would consist of sources from published and grey literature at the University of Addis Ababa, at the Centre for Research and Training in Women in Development (CERTWID) and elsewhere. 'Alternative' social action is recorded first in grey literature (Smith 1999). I would also be collecting documents from Oxfam GB as the funder of the intervention I was examining, any other organisation involved (the Daughters of Charity was the implementing charity in the intervention eventually identified for study – see Chapter 6), development and government bodies which address gender issues, and grey literature, including project documents, from the organisations whose interventions I focused on in my research.

In practice, after doing the first tranche of fieldwork, I also developed the literature review by reading extensively within the social capital and livelihoods literature. This addition occurred for the fieldwork-related reasons previously outlined in this chapter.

### *Choice of methods for primary research*

The fact that the research topic was expressed as a question indicates that I would be most appropriately using inductive methods, rather than deductive methods, since I was not aiming to prove a hypothesis, but to explore a question (May 1993).

I chose methods dubbed 'qualitative' (May 1993) for reasons which do not rest on a simplistic assumption that quantitative methods are inherently inappropriate for research with a feminist



aim; rather, I believe that the distinction drawn between the two is politically unhelpful, and creates a reductive view of research into ‘women’s issues’ as ‘soft’ (Oakley 2000). However, qualitative methods have ‘the advantages of “connected” as distinct from “separate” knowing, dissolution of the artificial boundaries between knower and known, the opportunity to ground knowledge in concrete social contexts and experiences’ (ibid, 47). I would have liked to use quantitative methods because they have resonance with policy-makers, ‘who often doubt the validity of conclusions drawn from in-depth, rather than in-breadth, research’ – Sutton 1998, 18). The fact that the subject-matter of my research is gender power relations is challenging for policy-makers in itself, and it would have been very useful to ‘colonise’ their methods and discourse. However, on another level I was content to use qualitative methods because of a wish to reject the idea that qualitative research lacks rigour, and hence results in invalid conclusions. I not only wanted to assert the legitimacy of qualitative methods in social enquiry, but to argue that rigour can be achieved through means other than survey methods, through methods such as triangulation and open-ended interviews (Woodhouse 1998).

Moreover, from a pragmatic point of view, I deemed quantitative methods to be inappropriate for answering my question in my chosen context. It is impossible to make claims about the universally representative nature of findings of research into women’s experience of poverty. First, this is due to the enormous size of the population of Ethiopia, and diversity of ways of life, attitudes and beliefs. Second, it would be impossible to administer quantitative research which resulted in a statistically valid set of findings, in a context where populations are living in economically insecure situations, they are typically highly mobile, and censuses and records may be poorly kept. In such situations, sampling is impossible (Abbott 1998, 207). Finally, closed-ended questions to be administered as a questionnaire, and analysed in quantitative research, can only be drawn up properly by a researcher who knows the context of the research extremely well (Woodhouse 1998).

### *Choice of research location*

As mentioned above, I had hoped at the start of the research to undertake research in both urban and rural locations. I planned that my choice of rural area would be northern, because I wanted<sup>2</sup> to find a community where Amharic was spoken, in order to use my (not very great) comparative advantage. I intended the urban part of the research to be in Addis Ababa; the rationale for this was that, first, government and most NGO headquarters are there. In addition, from a practical perspective, my family-in-law lives in Addis Ababa, and there would be a range of practical and methodological advantages because of this.

The locations for my research needed to be places where I would be able to gain access to a sample population of women and their male partners who had involvement in a development intervention which aimed to alleviate poverty in the project area. Obviously the focus and components of such interventions would differ hugely depending on the context. I reasoned at the start of the research that were I able to access a rural intervention in Northern Ethiopia, I would seek out a locale where a development project focused on ‘integrated rural development’: typically a mix of food security, water provision and health/sanitation, conservation and non-agricultural income-generation. In urban areas, I would aim to find a project focusing on improving urban livelihoods through income-generation or credit provision. In short, I would like to compare the scope offered by practical/technical interventions aiming to improve people’s environment, and interventions focusing on production for cash as a livelihoods strategy, for offering women a route to empowerment.

The rationale for looking at both rural and urban locations was that, first, much of the literature on Ethiopia, women and gender focuses on life in the rural areas (as discussed in Chapter 3). I reasoned that since the vast majority of women live in rural areas the research would also be focused on the majority population. Focusing on a rural as well as an urban area is obviously, highly desirable in a country where 84.5% of the population are rural dwellers (UN Population Division Database 2003). An important observation by Helen Pankhurst in her 1992 research was that ‘development’, in the sense of development interventions, is quite irrelevant to most of the population in Ethiopia’s rural areas, since there is no institutional presence there. In such a context it is particularly clear that development interventions are a tiny part of much larger social, economic and political forces of change (Thomas 1996). Additionally, I wished to second-guess those policymakers and researchers who see gender issues as pertinent only to middle-class women in rural areas – a charge they do not level at other movements for social change, which also have roots in middle-class activities and analysis (Smyth 1999).

Second, I felt the research findings would then be able to permit consideration of the different needs of women as these vary by rural and urban context, and of the development policy approaches and strategies considered appropriate in different contexts. There is much discussion on the part of development policymakers on the appropriate way that gender inequality should be approached in rural and urban locations. For example, urban areas are often seen as places where women’s ties with their families loosen, where cash income can be earned more readily which may challenge the gender division of labour and lead to greater decision-making for women at household and community level (Davin 1996). In contrast, rural areas are often considered to be places where poverty is more acute, links to paid work are tenuous or non-existent, and ‘traditional’ attitudes to the family and gender relations are

strongest (personal communication, Oxfam, 1998). I therefore wanted to study one urban and one rural location, to test the veracity of these ideas and see what their impact is on shaping development policy and determining the types of interventions available to women to meet their needs and interests, and those of their dependents in different locations.

### *Interviews*

I employed a snowballing technique in the research area, selecting a sample of women and their male partners to participate in the research. The size of the sample for interviews was originally planned to be around 40. In reality, I interviewed 31 respondents (30 women and one man). These were all the women who were participating in the intervention under study, plus one man, interviewed out of courtesy before the project understood I was interested in interviewing women. I therefore interviewed the whole population rather than a sample of it.

I planned from the outset that these interviews would have elements both of semi-structured interviews and of unstructured/focused interviews. The need to use an interpreter was clear from the start. In one-to-one interviews, I would ask some standard questions about the household, livelihoods strategies and so on, which can be compared with each other. I planned to move to open-ended questions, and finally leave time if appropriate to discuss issues in more depth in an unstructured way. I visited respondents repeatedly, during two three-month periods of research, separated by one year. I continued until I could find no fresh questions or areas to explore. In this way, rigour is achieved through an iterative learning process which is appropriate for researchers in unfamiliar settings (*ibid*).

The rationale was that such a technique would enable me to gain understanding of women's own priorities and views of themselves in relation to power structures. The interview method as repeated over time would also lend itself to exploration of more sensitive areas of intra-household relations, including marital violence and attitudes and beliefs about child-bearing. I have had previous experience of this kind of interviewing, in the context of Lesotho, Southern Sudan, and in Ethiopia itself. In the Ethiopia context, women were less open than they had been in Lesotho but I still managed to elicit information on all these topics through patient and tactful questioning. Some subjects can be viewed as sensitive to bureaucrats or scientists who see a divide between the issues of 'development' and intimate or intra-household matters; however, feminist research sees no such division between the public and the personal. I believe that asking questions about these issues is possible if the interviewer is sensitive and provided rapport has been established with the woman or women concerned. Sometimes, 'outsiders' can be less embarrassing to talk to than friends in their locale (Abbott 1998).

Since I planned to interview women who had been involved in a finance intervention, I also thought semi-structured interviews would be good because of their scope for returning and triangulating information. There are particular problems associated with researching the impact of credit (Johnson and Mayoux 1998) - these are the tendency for people to fail to remember, or not to know, past financial information, and unwillingness to divulge such information. Johnson and Mayoux observe: 'there are problems on the one hand with long detailed questionnaires which women may have neither the time nor the interest answer, and on the other with shorter open-ended questions which often get only vague general answers' (ibid.,42). A mixture of the two seemed likely to be best. In practice, as discussed in more detail in Chapter 6, problems with gaps in knowledge and with recall, (as well as, more likely than not, a reluctance to tell me details of household incomes due to hopes that I might represent 'linking' social capital - Woolcock 1998) did definitely affect my data. However I employed other methods of investigation discussed later to attempt to compensate for this.

*Group work: participatory methods and focus groups*

I planned to use participatory methods and 'focus group' methodology with groups of women after the first tranche of one-to-one interviews. It is particularly important to focus on the 'private, supportive, informal, local social structures in which women participate most frequently' (Millman and Kantor 1987, 32, quoted in Sutton 1998), including *equub* and *idir* societies (burial and savings associations). I decided I might possibly also focus on groups of women involved in a particular development intervention. Obvious participatory methods to use included time-use mapping, institutional linkage mapping, (Johnson and Mayoux 1998), and matrix ranking to discuss women's perceptions of the problems they face. Cross-checking of the information turned up by these methods would be undertaken through the continuing process of one-to-one interviews, and by participant observation.

In the event, I was able to use focus group methodology with women and with the Committee that ran the Savings and Credit Association (SAC) of which they were members. These were useful, informative and lively. However, I ensured that they were used for discussing non-sensitive questions (for example, the nature of social capital in the area), or questions which needed discussion among a group (for example, the view of Committee members as to the nature of women's interests in the area).

I opted out of other participatory methods since in the context of research in one location which I came to know well, yet spent a relatively short time in, it seemed unnecessary to pursue them. In addition it was so eminently obvious that women's time was desperately short that I did not wish to take up time from people's livelihoods to run what would have been perceived by them,

in the circumstances, as children's games with no immediately obvious benefit to them.

Some views from proponents of participatory methodologies suggest that research with groups rather than one-to-one is likely to create a power dynamic which is more equal. I bore this in mind when deciding on research methods, but decided to use one-to-one interviews as well as participatory methods, since I find this critique over-simplistic. Feminist critiques of these methods have suggested they promote a 'myth of community' (Guijt and Shah 1998), enabling the more powerful in groups and communities to be heard more clearly than others (Woodhouse 1998). Women are among the 'silenced' in most communities (Oakley 2000), and feminist research needs to give attention to providing a platform for them. 'Employing subject-centred methods like open-ended interviews and oral history creates the potential for participants in the research process to define their own perceptions, circumstances, and needs, rather than have these defined by the authorial voice of the scientist' (Sutton 1998, 20).

Some proponents of participatory methodologies also make much of the fact that the 'outsider' should recognise the existence of 'local knowledge', and reduce his or her role to that of a facilitator only (Chambers 1984). I question the assumptions inherent in this view. At the start of the research planning I asserted: 'As a woman in a world where gender power relations disadvantage all women in our particular social groups, I am not an 'outsider' in every sense: gender crosscuts race and class to create different commonalities' (research report to supervisor 2000).. As a social scientist, my study is of societies (Oakley 2000) and therefore I needed to consult people within those societies to gain knowledge – in contrast to a scientist or technician. Finally, I trained as a journalist and learnt the ideal of interviewing as one equal to another. As a result I felt it possible to engage in dialogue rather than holding back and adapting my behaviour to that of a facilitator, even while recognising and respecting the unequal power relations which exist between me and respondents in Kechene.

### *Life histories*

I intended to conduct in-depth research in the form of life histories with 5 women in each area. Life histories are a useful method for understanding how policy interventions inter-link to broader processes of social change; as a way of understanding individuals' agency in relation to the social structure in which they find themselves; and of understanding how age and generation are critically important in understanding gendered experiences of poverty. They are increasingly being used by development researchers, to supplement written records of policies and economic and social changes (Slater 2000). 'If women [are] less literate and therefore less likely to write than men, their voices must be sought elsewhere, such as in oral history and the analysis of popular culture' (Sutton 1998, 18). I wanted to do this at an advanced stage of the

primary research since ‘strong life-history research requires an in-depth knowledge of historical context and structure’ (Slater 2000).

In the event, I did not do life-histories in any formal sense, though the repeated interviews over time yielded information about the past and its links with the present, in particular in relation to migration. I revisited half the original informants one year after the original research, to get a snapshot of how their livelihoods had changed. This revealed some interesting facts about their lives which had not been obvious the first time. For example, one respondent who had described her husband as a weaver told me he had got employment in a professional context; he had always been trained for this post but it was only a year later when he had resumed his career that this information came out.

### *Key informant interviews*

I interviewed key informants (including village leaders, the chairs and members of traditional associations, and members of the Women’s Associations set up by the Derg regime). These were in the development organisations and local government bodies which offer development-oriented activities to women I speak to in the course of my research. I spoke to decision-makers and policy-makers, and did not confine myself to those (mostly women) staff who are placed in charge of ‘gender’. I also interviewed key informants in women’s organisations, including higher education institutions (for example, CERTWID at Addis Ababa University, and EWLA – the Ethiopian Association of Women Lawyers). Interviews with key informants enabled me to get a fast mental ‘framework’ for the fieldwork.

### *Participant observation*

I also hoped to use the ethnographic method of participant observation of meetings and activities in and between the organisations and women and men (both ‘beneficiaries’ and ‘non-beneficiaries’). One issue that I noted as I planned my fieldwork was that the principle inherent in classic ethnographic research of a clear cultural division between the observer and the observed, is obviously brought into question by researchers like me who have family ties across the cultures. I stated: ‘The reality is that I will be immersed in Ethiopian culture, not only when actually undertaking the research during my days in Ethiopia, but will go home at night to my husband’s family’ (research report to supervisor, 2000). Thus, in a sense, I saw myself as a participant observer in Ethiopia – albeit in a middle-class household – twenty-four hours a day. Yet I was able to distance my fieldwork from the rest of my concerns. In terms of the actual fieldwork, due to the spatial separation between the site of fieldwork proper and the family house, I remained distanced from the research respondents. In fact, the fact that I was able to have a break from ‘the field’ each night, reflected the separation of employment from family

life characterised in the bureaucratic principles referred to earlier. True participant observers experience no such separation between research and living. When I went ‘home’ at the end of the day, I was able to leave the ‘field’ in a way in which traditional anthropologists are not able to.

## **Challenges and constraints**

### *Balancing reproductive with productive activities*

Planning the research, I was already aware that ‘research methods have to adapt to the context and setting, and not the other way around’ (Abbott 1998, 205), and aware that my own livelihood strategy might dictate that fieldwork plans might change as I got deeper into the research. Change was in the end necessary, since I became pregnant just over one year into the five year research period. I conducted my fieldwork when my two children were four months old, and this meant I had to be satisfied with research in one peri-urban area on the northern outskirts of Addis Ababa. After a straw poll of friends and colleagues – both *ferengi* and Ethiopian - Abraham and I had regretfully drawn a line under the idea of leaving Addis to do rural research.

However, I view this as having been turned to my advantage. It has given me the opportunity to focus in more depth on one development intervention in a single geographical area than would have been the case if the research had taken in an additional rural area. Having chosen an urban location into which the majority of the population are first- or second-generation migrants, too, there is a sense of dynamic movement between the urban and rural sphere also, since many of the respondents were in the city precisely because of the constraints facing them as women in rural areas.

### *Issues concerning translation*

I began by employing a recent graduate who had worked as an interviewer for a well-known Ethiopian economist, and who had been recommended to me by a senior woman academic at Addis Ababa University, who was a key informant for the research. However, challenges arose when it became plain that she had no experience in collecting qualitative data and had no background – and no respect – for gender analysis. Considering many of the questions I asked to have answers which were ‘common sense’ (to use the phrase in the Gramscian sense – Simon 1991), she could not be trusted to ask respondents the questions and listen closely to the answers. For example, when I asked ‘Who does the cooking now you are running your business?’, a typical response was for her to turn from the respondent, sigh impatiently and say ‘It’s obvious – she does’. I tried to explain the logic for asking such questions but remained

unconvinced as to the quality of her work. Subsequently, I was able to locate an interpreter with whom I was very familiar and who understood the issues.

A problem that I anticipated was having no way of knowing precisely how questions were worded, since the interview was not fully structured and hence the translator had to translate 'on the hop'. Throughout the research process, I ensured I repeated questions using different wording whenever I suspected that there was a problem in comprehension on the part of either the respondent or the translator. In this way, translation problems were kept minimal.

#### *Interviewing women on their own in a context of cottage industry*

Another factor which may have affected the fieldwork findings was the difficulty of getting women on their own in a context of extreme poverty, which meant I could not easily ask them to give up productive activities to accompany me to a place where I could be sure of privacy for the interview. In particular, the fact that the production of traditional clothes is a cottage industry affects gender relations in terms of the lack of spatial separation between the sexes during the work of the day. In terms of the research methodology, this had implications for discussions of marital power relations; I found myself suggesting that women showed me around their compounds to get out of earshot of husbands sitting at the looms, and other men. The coffee ceremony takes place in many urban households in the absence of men who are employed elsewhere (personal experience 1997-2003), yet in contrast, in the weavers' households, the men are likely to be present all the time. This has implications for household solidarity and for the likelihood of women identifying shared concerns – including strategic gender interests.

### **Ethical issues**

#### *Research into poverty and violence*

Dina Abbott (1998) identifies two issues which came up for her in the context of research in India: first, her identity as a foreign researcher, and second her discomfort about researching poverty from a position of privilege (218). It makes most sense to me to address these two issues together.

In visits to Ethiopia prior to the fieldwork, I had become familiar with the shock and revulsion expressed by Dina Abbott, both at the sight of acute poverty and in the knowledge of violence against women. My experience of living in Southern Africa for four years between 1988 and 1992, and work overseas for Oxfam GB including a trip to Southern Sudan in 1996, had not prepared me for the poverty which I saw in Ethiopia, nor for the sense of national pride and



commitment to a peculiarly Ethiopian form of development that I witnessed on the part of colleagues, which on occasion manifested itself in a degree of hostility to me as an outsider – and, in particular, a white Western woman whose concern was gender issues. The culture shock, together with the clear requirement that I should negotiate carefully around these issues of diversity, was a considerable challenge. For example, the near-universal incidence of female genital mutilation among women of my age and class in Ethiopia came as a huge shock which was for a time quite impossible to deal with. I adapted to it by telling myself that in order to make a cross-cultural experience work – whether this takes place within the context of marriage, development work, or academic research – I needed to be open to being changed by it. Research is a ‘two-way relationship between ideas and evidence ... ideas are what lead you to search for particular kinds of evidence, but the evidence may lead you to change your ideas, despite the implied challenge to underlying values’ (Thomas 1998, 13).

My feminism makes me profoundly aware of the multi-faceted nature of my personal identity and location, and while some of these facets make it easier to embark on this research, others make it profoundly difficult and challenging. Black feminists and feminists from the South have challenged the conflation of feminism with the West, arguing that this is caused not by its greater relevance in that region but by the greater access that white Western feminists have had to higher education and to publishing their work (Mohanty 1991). ‘Western feminists must attend not only to the power relations that restrict women in science but also those which afford relative privilege to Western women in its practice’ (Sutton 1998, 17). The best way to cope with this is to acknowledge it as an insoluble dilemma and promote the participation of colleagues in Ethiopia in my research as and when I could.

As suggested earlier, the fact that I have married into an Ethiopian family made me feel a little less uneasy about the political sensitivities over my identity as a white, middle-class *ferengi* (European), whose life is far removed from those of the women whose lives I hope to research. This is because I have a stake in (middle-class) Ethiopian society: I must deal with some aspects of injustice brought about by global inequality and racism, by virtue of having married an Ethiopian. In addition, I feel that there are benefits from cross-cultural exchange in raising awareness among women – and men – of the existence of alternative ways of living. While the process of globalisation is responsible for many women recognising that culture can be changed (Pearson 2000), in remote areas it is ‘outsiders’, including researchers, who have a positive role to play in catalysing this process (Johnson and Mayoux 1998).

The ethical issues of researching into situations of extreme economic want, and of my difference from the women I would encounter, were recognised at the time of planning the

fieldwork, as mentioned above. In analysing the fieldwork later, I found that turning the intersectional analysis of power that I laid out in Chapter 1, and use in the fieldwork analysis onto my own situation made sense of the outsider/insider identity. Regarding class, as a new mother of healthy children cared for in an affluent environment, I found the actual research into the lives of parents and children contexts of extreme poverty particularly distressing and ethically challenging. Regarding race, as a *ferengi* (foreigner) mother of children who have an Ethiopian father, race as a primary dimension of diversity intersected with gender and class to create particular tensions and challenges for me, in relation to the insider/outsider debate (Naples 2003).

The economic poverty in Kechene was the worst that I had seen; although I knew that it was by no means the worst area of Addis. Small children waded barefoot through open channels of sewage mixed with chemical dye residues used by the weavers; one elderly woman showed me a single makeshift bed, in which all five of her grandchildren slept. She herself used the floor. My initial visit was to the household of Wagae Negussy, who is 45 years old, married to a weaver, and has ten children. As I discuss in the fieldwork findings, Wagae spends most of her day caring for her severely mentally disabled little girl, and had not been able to repay her loan. She collapsed in tears when she saw me coming up to her door with a *kebele* (local government) employee. She had mistaken me for a court official coming to take her to court over the £30 she owes. More often I was mistaken for a development worker, and people often invited me to their houses to interview them, obviously hoping I represented ‘linking’ social capital (Woolcock 1998).

When I was planning the fieldwork I had thought that the fact that I had married into an Ethiopian family would make me feel a little less uneasy about my identity as a white, middle-class *ferengi* (European) researcher, in the sense that my household, too, is affected by some of the injustices brought about by global inequality and racism, by virtue of having married an Ethiopian. As a migrant, my husband was very lucky to have me to support him while he volunteered in the UK, so avoiding the trap many middle-class migrants face of falling into unskilled, underpaid work. On the other hand, class-based analysis intersects with that of race: middle-class Ethiopians are, like middle-class people everywhere, profiting at the expense of those in poverty<sup>3</sup>. And as far as the respondents in Kechene were concerned, I was a rich *ferengi* (Westerner), like the ones who had started the project. In Chapter 6, assumptions that *ferengis* are able to give cash freely are discussed further in relation to the development

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<sup>3</sup> For example, my mother-in-law was pleased to get a bargain from the craftspeople in Kechene, and surprised and unhappy about the idea of Oxfam campaigning for fairer terms of trade for small producers of Ethiopian coffee. When told about it, she sympathised with the middle-class consumers who would have to pay more.

intervention that I studied. As Naples (2003) reminds us, ‘Outsiderness and insiderness are not fixed or static positions. Rather, they are ever-shifting and permeable social locations what are differentially experienced and expressed...’ (49). People’s sense of themselves, and perceptions of others, as outsiders or insiders depends wholly on their context, and on which aspect of their identity and experience they are currently drawing on in their social interactions.

In Ethiopia, my European looks meant that I was by definition an outsider wherever I went. In the fieldwork itself, my visual identity as an outsider on occasions created a sense of otherness so strong in my respondents that they ceased to listen to my voice. At the time of meeting each new person, I used Amharic to greet her, introduce my research assistant, and explain the purpose and process of the research. This usually elicited a blank look of incomprehension. My research assistant would then repeat what I had said, to be greeted with smiles and understanding. I assumed it was my accent for the first few times it happened, but was then told it was because no-one expected *ferengis* to speak Amharic, so my words were not heard as such. This made me feel quite philosophical, and less guilty, about not being able to speak Amharic well enough to conduct the interviews myself.

One is obviously powerless to change a primary dimension of difference, but the social constructions which are associated with it can potentially be changed, and it is frustrating when this does not happen easily or readily. To take the example given above of people not ‘hearing’ me as trying to speak their language because of my visual identity as foreign: there was no reason at all for me to become irritated, but it was hard not to. I think this irritation is understandable; it is very hard not to experience this as a rejection of oneself based unjustly on one aspect of one’s identity, which one cannot change but is trying hard to compensate for.

#### *Gender-ascriptive roles and otherness*

I found that much of my feeling of otherness and my anxieties about the ethics of researching into acute poverty crystallised around my gender-ascriptive (Whitehead 1979) role as mother. In both the fieldwork area and in my mother-in-law’s house, domesticity created an opportunity for bridging the racial, educational and linguistic differences between me and my female relatives by marriage. While there was shared gender identity between me and my respondents in the fieldwork, and between me and my husband’s female relatives at home in Addis Ababa during the field trip, as much separated us as united us: while gender inequality is common to the UK and Ethiopia, gender relations and the socialisation of women are dramatically different in these contexts. In particular, the ordering of reproductive work between us revealed very different understandings of the boundaries between private and public. These created particular flashpoints, around which divergent understandings of family and household were revealed.

In the second household I visited on the first day of the fieldwork, I talked to a woman whose seventeen-year-old daughter had just had a baby. I had been hoping my new identity as a mother would mean I would at last be regarded as a proper woman, with interests in common with the women I was interviewing, who consider marriage and maternity an essential rite of passage. To have shared interests with women of my own age in Kechene, I realised I needed to be a grandmother rather than a mother.

The practical needs of women in Kechene were so different from mine, due to poverty, that I felt difference between us even as I tried to establish common ground. Wanting to establish a rapport, I asked to hold the daughter's baby. I had not realised that the baby was wet, and my smile must have frozen on my face as I tried to hold it without its garments touching my legs more than they had to. I never asked to hold anyone's baby again. At the end of the day (which was short, because I could not square it with my conscience to be away from the babies for more than five hours a day), coming home to two big armfuls of plump, clean, dry baby became a metaphor for prosperity, security and the feeling of 'there but for the grace of God' that came with researching women's lives in Kechene. Every day I went to get changed and have a shower before I held my babies. While I genuinely empathised with the women I met in my fieldwork, I was simultaneously rejecting them and rendering them 'other'. Gender relations and the details of 'women's work' are context-specific, as feminist anthropologists have shown (Moore et al 1982; Whitehead 1970: 84).

### *Investigating sensitive issues*

A very important ethical issue was the question of how to address the issue of HIV infection and AIDS-related illness and death in the families of respondents. I took a very deliberate decision not to attempt to ascertain the rate of HIV related deaths among the families of the women involved in the research. While the reason for deaths reported to me in the research was not freely forthcoming from respondents, I opted not to enquire. Reasons for this are several.

First, I wanted to avoid the voyeurism concerning HIV that afflicts elements of the development 'industry'. It is not important *per se* to know that people have died from HIV, and in a context in which there is stigma, the right to confidentiality has to be respected. From the point of view of livelihoods analysis of individuals and their households, what is important is to know that an adult in the household, of productive age, has died of a disease characterised by long periods of morbidity prior to death. This I was able to ascertain without enquiring further about the cause of death.

Second, from the point of view of analysing women's agency at the centre of multiple structures of constraint, it is important to recognise HIV status (one's own and that of one's sexual partner or dependents) as an aspect of identity which intersects with other dimensions of inequality. It is beyond doubt that women and men living with HIV face stigmatisation, and that their family members' lives and livelihood strategies are affected by the desire to conceal the nature of the illness from their neighbours and friends. My family's neighbours in Addis Ababa provided an example of this during the fieldwork (personal experience, May 2003, Addis Ababa). Yet as far as the women of Kechene were concerned, I knowingly opted not to enquire about this. I decided to place the right of my respondents to privacy ahead of the research objectives. The time constraints on my research rendered it completely inappropriate to ask for such personal revelations. Such confidences demand trust associated with long-term investment in building a respondent/researcher relationship.

*Knowing when to offer women resources*

Because such interviews are in themselves a policy intervention (Chataway and Joffe 1998), I expected at the time of planning the fieldwork to spend time providing information if called upon, to ensure that this process has a beneficial outcome for the women involved, as well as for me. Discussing such issues was likely to result in questions from women who would see me as a repository of knowledge. One thing that ameliorates the ethnical dilemmas associated with doing fieldwork in a very poor community is the hope that there may be benefits from cross-cultural exchange in terms of one being able to provide useful information. I had rationalised when planning the fieldwork that cross-cultural exchange during fieldwork is potentially helpful in raising people's awareness of the existence of alternative ways of living. While the process of globalisation is responsible for many women recognising that culture can be changed (Pearson 2000), in remote areas it is 'outsiders', including researchers, who have a positive role to play in catalysing this process (Johnson and Mayoux 1998). Yet in order not to jeopardise the research, I sought to avoid overt disagreement with ideas, beliefs, and practices, limiting my role to advancing alternatives.

Despite this, if one has important information on health practices, it seems not only absurd, but ethically unacceptable, to decide to withhold the information. As a new mother, part of my concern about coming to Addis Ababa had been to ensure the babies could be fed hygienically. Yet, when I went to Kechene, I observed a practice which prompted me to ask about people's exposure to health messages about formula feeding, and ensure that these were getting through. As discussed in Chapter 5, the people in the fieldwork area are associated traditionally with the evil eye. I observed the infant daughter of Aynalem, one of the committee members of the association, being fed infant formula from a bottle with a crocheted cover, to deflect the evil

eye from falling on the milk. I was told that more babies fed from a bottle become ill than those fed from the breast, and that this was because of the evil eye. We discussed the information on formula feeding and hygiene, and left it there. Aynalem was one of the few women in Kechene who had a formal sector job in local government. If she could not combine breastfeeding with the demands of working in a bureaucracy, (and supporting a large family on the proceeds of this very much sought-after formal sector employment, as discussed in Chapter 5), Aynalem might still have had to decide to bottlefeed, even if she had all the information on breast versus bottle. The information she needed was more pragmatic, on hygiene and correct concentration of formula, to pass on to the woman who was looking after her baby while she worked.

Another ethical question regarding resources was the extent to which I was prepared to engage with people's acute need for financial resources. I decided this could not occur if there was a risk to the fieldwork in responding. While this meant I did give small sums in private to respondents, after I had completed the research with them, I did not offer significant sums of money even to the most needy. An example was Wagae Negussy. Had I paid off Wagae's debt, I reasoned, I would encounter a lot of people coming to me for money next time I came to Kechene. Yet the fact that I could have done so very easily still haunts me.

#### *The ethics of research dissemination*

Ethical dilemmas facing all those embarking on a research degree which is reliant on empirical research work into social issues, which has a clear personal goal of an academic qualification, and which does not automatically promote positive policy and practice changes. I came to this research with a commitment not only to earning a higher degree from it, but to maximise its positive impact on the lives of the women whose lives I would be drawing on in my material. I hope the resulting thesis (and outputs derived from it) will be of direct relevance to Northern-based organisations funding development in Ethiopia and elsewhere, and to the women's organisations in Ethiopia and Africa which support Ethiopian women. This commitment will obviously affect my decisions on the channels I choose to use to publicise the findings. To render the findings useful to the widest readership possible, and counter the idea that intellectually rigorous ideas are necessarily impenetrable to those who have not had a higher education, I have aimed to write my thesis in a style which blends intellectual rigour with clear, relatively accessible language.

## CONCLUSION

This chapter has discussed the evolution of the research for this thesis, focusing in particular on epistemological and ethical concerns arising out of the research concerns, design and the identity of the researcher.

It has argued that knowledge of one's epistemological perspective can grow during the course of research, resulting in dissatisfaction with the original label that one has given oneself. When working with women at grassroots level in the future, I will now always work from a perspective of intersectional power developed in the course of this research, and will be keen to problematise assumptions on the part of development workers that women's interests as individuals can be deduced by others; or, moreover, that their real or best interests are strategic gender interests. As I complete this research I am aware that a new term is required to enable me to describe such a standpoint, to distinguish it that of feminists who, while professing awareness of the intersections of gender, race and class, consciously opt in their work with grassroots women to privilege and prioritise feminist concerns over others.

In terms of ethical concerns, the chapter considered issues of researching in extreme poverty in a developing country context in which I was seen as 'other' by respondents by virtue of race and class. It argued, too, that the difference in gender-ascriptive roles between me and my respondents meant that sharing a biological sex with them and having a common interest in particular gendered aspects of life, including child-bearing, was not as important as I had anticipated prior to the research. Perhaps the fact that women are conceptualised as sharing interests (Molyneux 1987) leads to insufficient attention to the fact that the needs which these interests give rise to vary so dramatically. As this thesis argues, sharing gender interests does indeed create grounds for empathy among women from different societies, but interests which are not shared divide them. Practical interests, relating to daily life, are intersectionally derived, and hence women may be unable to relate to each other's ways of satisfying those interests.

In the next chapter I turn to the fieldwork findings, with a chapter which considers the lives of women in Kechene.

## 5: KECHENE: CONTEXT, PEOPLE AND LIVELIHOODS

*'A woman and an empty house are never alone for long'*

(Thiopia Workeneh, Kechene, May 2003).

As earlier chapters have sought to establish, when focusing on empowerment and the degree to which women can use micro-finance interventions as a route to it, the theoretical approach must encompass both the politics of human relationships of power and inequality, and the economics of making a living in an acutely poor environment. This chapter provides a context for the assessment to be found in Chapter 6 of the impact of the Kebele 18 Savings And Credit (SAC) project on women's livelihoods and empowerment as individuals, and on gender equality.

### The settlement

The area of my field research was Kebele 18<sup>1</sup>, a municipal administration zone of Addis Ababa which forms a part of Kechene<sup>2</sup>. Kechene is a peri-urban area on the northern outskirts of Addis Ababa. It borders a mountainous area, in which the hill station of Entoto<sup>3</sup> is to be found to the north; Zebegna Sefer to the south; Gullele to the east; and Sidtegnaw Medhamalem to the west. The first area to be settled in Kechene was below the church, which was founded in 1911 (Solomon Kebede 1994, 33). Subsequently, there was gradual settlement up the hill. The Kebele 18 office, from which the Savings and Credit Association is now run and administered, stands halfway up the main tarmac road up the hill. There is a large public school in the kebele, and a children's home for orphans. Kebele 18 also possesses two health centres which are able to refer cases to public hospitals, the nearest of which is 8 kilometres away.

Kebele 18 has been settled mainly with traditionally constructed wooden houses rendered with plaster made from earth and dung, and earthen floors within. Thirty years ago, Johnson described the area as follows: 'in this very cohesive *sefer* [village] there are two specialised large compounds for the retired elderly people of the *sefer* and a special school for the children. There are also small houses within the compounds of many residents that further purpose of a place of retreat for menstruating women. This is the only *sefer* of the city with these distinctive

<sup>1</sup> Since early 2003, Kebele 18 has been absorbed together with Kebele 17 into a new Kebele 7. However, former Kebele 18 is still administrated from the old office, on the steep tarmac road climbing up from the church and graveyard (interview, Getahun Aberra, Kechene May 2003).

<sup>2</sup> Kechene's name is said by some to be derived from the Amharic word for giraffe, due to giraffes having once roamed here in the dense forest (interview, Getahun Aberra, Kebele 18 administrator, May 2003) which stretched up the steep hills and escarpments

<sup>3</sup> This was a settlement which was the precursor of Addis Ababa, providing a traditional Northern Ethiopian-style palace for Emperor Menelik II, founded in the penultimate decade of the nineteenth century (Marcus 1994).



characteristics. This *sefer* is also distinctive because of its almost complete lack of dogs, the ubiquitous animal in the rest of the city. The open orderliness and cleanliness is clearly observable in the *sefer*, with the distribution of compounds following a rough rectangular pattern' (Johnson 1974, 41).

Today, the picture is much less rosy. Much of the original housing stock is still there; the majority of it has remained in public ownership since the change of government in 1991, and is rented for a few *birr*<sup>4</sup> per month to tenants. These houses range from some in an appalling state, to those which are rundown but basically habitable, to a few which have received funds for renovations from the kebele and are relatively decent places to live and bring up children. Most houses are one or two rooms; the older ones have very high roofs and no ceilings. Cooking is done outside in lean-to shanties, or in the compound with no protection from the elements. Many houses lack fences around their compounds, but - children excepted - the privacy of people's compounds seems to be relatively well respected.

Outside the compounds, there are occasional stands of eucalyptus trees, but the general impression is of deforestation, and grass has in most places given way to mud. Johnson's 1974 impression of orderly planning does not resonate today; the most difficult and inaccessible rocky outcrops have houses perched on the top, reached by difficult paths, many of which have turned into gulleys due to many feet and heavy showers of rain. While some households are privately owned, and range from relatively luxurious houses constructed from breezeblocks with corrugated metal roofs, these are in the minority as compared to shanties on wasteland between the older houses. These shanties offer their occupants makeshift shelter, fashioned as they are from a few branches and tattered plastic sheeting. Lanes wander between the houses. Along them roam adults, children, poultry, sheep, goats, and the occasional donkey. Everywhere, there is evidence of production - the cotton of the weavers, hanging up to dry after dyeing, and *akimbalos* (conical wattle and daub covers for *injera* pans) laid out to dry after making. Because of the steep orientation of the site, rainwater erodes these lanes and drainage is a problem.

Yet, wherever one goes in Kechene, there is a stunning view across the valley, and because the settlement is on the outskirts of Addis, the air pollution is relatively low. There is also a sense of orderly infrastructure in parts of the settlement. This infrastructure is the result of the efforts, together with the community, of the Daughters of Charity, whose SAC project is the focus of the fieldwork for this thesis, and which will be discussed fully in Chapter 6.

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<sup>4</sup> One pound sterling is equal to around 15 *birr*.

### The populace

The population of Kebele 18 in May 2003 was around 7,500 (interview, Getahun Aberra, Kechene, May 2003), with some seasonal, cyclical in-migration for temporary weaving work (focus group, Savings and Credit Association Committee, April 2002). The vast majority of people in the Kebele are either Amharas, (originating from families in northern Shoa), or Dorzae (originating from Lake Abaya and Lake Chamo in the Southern Ethiopian Rift Valley – Burley 1979). Migration into the area continues at a rate that is a concern to the city authorities (interview, Getahun Aberra, Kechene, May 2003). This migration is leading to overpopulation in the area (interview, Sister Brenda Villarin, April 2002, Kechene), and demands from the local population that new migrants are sent home (interview, Getahun Aberra, Kechene, May 2003).

The earliest settlers in Kechene were Amharas from northern Shoa in the late nineteenth century, coming in search of a better life, through finding new markets for their traditional clothes and pottery in the growing city of Addis Ababa (interview, Getahun Aberra, Kechene, May 2003). Solomon (1994) suggests that craftworkers moved to the area after Emperor Menelik brought four craftsmen from Ankobar to his court at Entoto, to manufacture saddles. The court at Entoto dated from around 1881. The tanners were given an area by the stream in Kechene to make their homes. Subsequently, they started bringing relatives, including some from their homeland, Morat<sup>5</sup> in Northern Shoa: ‘After the 1920s, men with skills of craftsmanship from different places in North Shoa were settling and expanding the area of settlement... Thus this area began to be filled with weavers, potters, and blacksmiths, in addition to the tanners who had come first’ (Solomon 1994, 32).

Migration to urban areas by craftspeople increased during the Derg regime, due to attempts to ‘villagise’ populations who were dispersed over large areas, was an example of agrarian reform to reduce the costs of social infrastructure provision, through consolidating populations in ‘villages’, settlement schemes, or co-operatives (H Pankhurst 1992; Johnston and Sender 2004). Attempts to settle craftworkers alongside farmers resulted in increased migration of craftworkers (A Pankhurst, 2001, 335). Later, at the end of the Derg regime in the early 1990s, there was a big wave of migration, again from northern Ethiopia, to urban areas in reaction to the violence and insecurity at the end of the civil war, and the separation of Eritrea from Ethiopia. At that time, makeshift ‘safety net’ development programmes were the only kind on offer to rural populations, and these could not meet the basic needs of all (Dessalegn and Aklilu 2002, 15). It seems highly likely that groups already facing discrimination would experience more difficulty than most at this time.

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<sup>5</sup> Solomon Kebede also discusses the various terms used to denote people from Kechene, saying that both the word *Morate*, (derived from their home, Morat), and the word *Qollanoch* (meaning lowlanders, because the lowland area of northern Shoa is widely regarded as their place of origin) are widely viewed in Kechene as derogatory.

By the 1970s, migration was not only by people from northern Shoa to Kechene, but a newer wave of migration of the Dorzae population, from southern Ethiopia. In 1974, Johnson states that ‘such growth is also occurring in the two Dorzae *sefers* [villages] across the Kechene Valley from this *sefer* on the forested slopes of Entoto’. This newer wave of migration – which was often cyclical rather than permanent - was also referred to in my interview with the new Head of Social and Civil Section for Kebele 7 in May 2003 who was born in Kechene. He recalls weavers from the south of Ethiopia arriving in numbers from the 1960s, and being hired by the original settlers to assist in the production of traditional clothes: ‘there were a considerable number who migrated from the south, and most were employed by North Shoa people’ (interview, Getahun Aberra, Kechene, May 2003).

### OCCUPATION-BASED MINORITY STATUS AS A STRUCTURE OF CONSTRAINT

Craftworkers in general have historically been a marginalized and stigmatised minority throughout Ethiopia, who are excluded from the mainstream (agricultural) society (A. Pankhurst 2001; H. Pankhurst 1992; Levine 1974). This fact holds despite the essentially non-exclusive nature of the Ethiopian state (Clapham 1990)<sup>6</sup>. An exception is the Dorzae group, which is not culturally stigmatised as such, and was not distanced from the resources required for farming: in fact, it combined agriculture with craftwork. Thus the minority of women in the sample who come from this community may be characterised as an ethnic group but may find their ethnicity either a facilitating or a constraining factor depending on the other aspects of their identity. However, the communities from northern Shoa experienced considerable social and economic discrimination in their homelands, which continues today in areas including Debre Berhan, a village in northern Shoa (Bevan and Pankhurst 1996).

One motive for rural to urban migration on a permanent basis can be seen in the desire to escape the cultural discrimination faced by craftworkers from northern Ethiopia. This is depicted in the words of one writer as ‘the misconception which surrounded the craftsmen (*sic*) about their impure nature’ (Solomon 1994, 33). Craft working populations are widely linked to possession of the evil eye: ‘the person inflicting the harm is usually male, and almost exclusively defined as an outsider. Traditionally these came from the community of people who ... earned a living in craft production. Potters, blacksmiths and weavers were the most likely candidates’ (H. Pankhurst 1992, 162).

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<sup>6</sup> This holds despite the fact that, as Clapham points out, ‘Ethiopia has... a dominant culture, to which anyone ambitious for a place in the state apparatus, and especially for national political power, must to some degree assimilate’ (1990, 35).

The evil eye takes two forms in Northern Ethiopia: *ayne t'ila* ('shadow of the eye') and *buda* (evil spirits sent to 'eat' an innocent person). Helen Pankhurst attributes the opportunity for interactions between craftspeople and their customers as providing grounds for believing them to be 'an identifiable group of transgressors'. Solomon describes the very real stress of living under such beliefs, and being potentially accused of harming a neighbour: 'the accusation by the northern craftsmen whenever they got sick to consider the event as something related to the evil-eyedness of the craftsmen made these latter ... feel insecure, and ... live with anxiety. So it was in an attempt to escape from such a society, that they began to flock to Kechene which they thought was a relatively free area' (33). However, Solomon goes on to state that 'this belief... is surviving among residents of the city who claim that they had a good knowledge about the *Quachenwoch* [people of Kechene]. Certainly, my observations during the fieldwork confirm that beliefs about the evil eye are alive and well, at least in Kechene itself. I observed the baby daughter of Aynalem, one of the committee members of the Savings and Credit Association, being fed infant formula from a bottle with a crocheted cover, and was told that this was to deflect the evil eye from falling on the milk. I was told that more babies fed from a bottle become ill than those fed from the breast, because of the evil eye souring the milk.

From an economic perspective, craftworkers, including those from northern Shoa, have historically experienced marginalisation from the land<sup>7</sup> and livestock required for an agricultural livelihood (A Pankhurst 2001). The Derg regime challenged such identity-based differentiation at a policy level, but anecdotal evidence suggests that prejudices may remain. Added to the extreme pressure on land in northern areas, minority identity may not be the only reason for inability to obtain land nowadays, but it cannot help (interview; Gezahegn Kebede, Addis Ababa, May 2002). In addition, craftworkers have endured spatial marginalisation, including settlement patterns and segregation at social events (ibid).

In an exploration of the roots of discrimination against craftworkers in Ethiopia, Alula Pankhurst reviews the literature produced about marginalized minority groups in the country. He argues that the three most important strands of this literature seek to understand the phenomenon in terms of ethnicity, caste or class. Proponents of ethnic explanations were active until the 1960s, and sought to explain marginalised minorities as representing earlier 'remnant' ethnic groups. Alula Pankhurst concludes that 'it is... possible that processes of conquest and domination played a part in the genesis of some marginalised groups' (2001, 10).

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<sup>7</sup> The fact that craftworkers were prohibited from owning land is argued to have made the prospect of owning land in Kechene attractive to early settlers (Solomon 1994). Yet this cannot be true today. In my fieldwork, nobody suggested that this was a reason for coming. The reality of life in Kechene is that it is a crowded peri-urban area in which the most that could be expected is a large compound around one's house, and people rent, not own, the properties they live in, since nationalisation of all housing stock under the Derg regime has not been reversed by the present government. In the overcrowded semi-slum-like conditions of the modern settlement, even subsistence agriculture for family use is rare, although promoted by development actors (Daughters of Charity 2001).

In contrast, proponents of caste-based theories suggest that the Asian caste system is reflected in African contexts, including Ethiopia. Caste systems are characterised by ‘the differentiation of social tasks carried out by interdependent segments of society, where the division of labour was sanctioned by religion and pre-ordained, and where there were elements of fear, awe or spiritual degradation’ (A Pankhurst 2001, 11, paraphrasing Nadel 1954). The caste theory remains strong; while Alula Pankhurst advances objections, none of them is focused on northern Ethiopia.

The final and third explanation lies in class analysis, which sees the phenomenon as a division of labour driven by economic necessity, in which particular families gain particular knowledge and skills needed by society (Amborn 1990). Amborn’s view of the origins of marginalisation of craftworkers in Ethiopia is attractive to the concerns of this thesis as regards social capital in the context of livelihoods, since it perceives the social interdependence between craftworkers and farmers to be intrinsically linked to the economic relations between the two groups. While the ideology of exclusion may be strong, empirical reality is rather different. Relations between craftworkers and non-craftworkers are, in fact, negotiated on an individual basis. There is a ‘practical reality of personalised dyadic relations’ (A. Pankhurst 2001, 1) between the minority and majority groups, arising from ‘the need for economic, social and cultural exchanges generates a continuous structured interaction, which belies the image of total exclusion and segregation’ (ibid.). Craftworkers are important in the social reproduction of the very society that discriminates against them; some traditionally play specific roles in ceremonies marking life-cycle events in the wider Ethiopian society and culture (ibid).

Amborn (1990) draws a distinction between *de jure* and *de facto* social relations between the two populations of marginalized craftworkers and host agriculturalists, suggesting that the relationship between individuals is not defined simply by ideologies of segregation and exclusion. Like analysis of intra-household relations as simultaneously concerned with co-operation and conflict (Sen 1990), Amborn points out that relations between minority and majority occupational groups can encompass relations of relative sympathy and interdependency, as well as discrimination and endogamy. Amborn’s argument echoes arguments from the gender literature as regards the need not to ‘read off’ relationships between particular women and men from the metanarrative of gender ideologies of male superiority and female inferiority. Rather, hegemonic ideas of what women and men are and do are negotiated, challenged and reformed by daily life and interactions between individual sexed individuals.

A picture of crafts-based identity as always resulting in marginalisation and discrimination requires nuancing. First, Alula Pankhurst points out that exclusion is too crude a term for the

relations between craftworkers and wider society; more accurately, craftworkers are included on unequal terms<sup>8</sup> Craftworkers and agricultural livelihoods remain interdependent in rural areas. Economic marginalisation *per se* is therefore questionable as a motive for the migration of craftworkers, whose livelihood depends on non-agricultural economic and human resources, including existing social networks, for success. With this in mind, rather than depicting migration for them as motivated by the ‘push factors’ of exclusion and discrimination only, it needs to be seen as a response to the ‘pull factors’ of a desire to expand market access, in a context in which their interdependence with agricultural livelihoods is resulting in threats to their livelihoods because of failures in *farming*-based livelihoods, which result in less money to spend on clothing and pottery. As suggested in Chapter 1 and 2, the agency of individuals needs to be analysed via an understanding of the complex linkages between structures of constraint arising from dimensions of difference between people, and the particular locations these linkages create. While inequality exists between craftworkers and wider society at a level of the denial of strategic interests of craftworkers, individual women and men within that group find their crafts-based identity intersects with their sex, economic status, rural or urban location, and other aspects of their identity. This creates their specific location, bestowing relative advantages in relation to other individuals, as well as disadvantages in relation to others.

In particular, the value of the social capital individuals possess by virtue of belonging to the crafts group can shift, in relation to one’s rural or urban location. Portes and Sensenbrenner (1993) suggest that social capital in business groups relies on shared values and trust. The weavers of the Amhara community in Kechene and those from the Dorzae community could be argued to have the basic characteristics of a ‘business group’, defined by Granovetter (1994) as a collection of firms bound together in formal or informal ways (453), founded upon social solidarity (462). Business groups may consist of family groups (Worku Nida in the context of Gurage ethnic group in Ethiopia, forthcoming), or groups with common ethnic or regional backgrounds (Kalnins and Chung [www.isnie.org/ISNEI02/papers02/kalnins.pdf](http://www.isnie.org/ISNEI02/papers02/kalnins.pdf), checked 8 July 2004). The families from northern Shoa, and from the Dorzae community in Kechene qualify as business groups in both these respects.

While belonging to crafts groups might negatively affect individuals in rural areas, migration to urban areas may transform a disadvantage into an advantage. While cultural discrimination against craftworkers remains in urban areas, manifested in ‘jokes’ made about them by the wider population (personal experience, Addis Ababa 2002 and 2003), economic discrimination no longer exists; all migrants to the city earn their living from trade and related activities. Social capital theory suggests that minorities with particular skills can gain strengths from concentrating their kin around them in a new urban context, both for reasons of security and

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<sup>8</sup> A similar point is made by Jackson (1999) in relation to women and the concept of social exclusion.

economic comparative advantage. Once migration has taken place, the possession of the skills associated with a livelihood based on the manufacture of goods which are used in urban areas is a considerable economic asset. The growing commercial activities in Addis Ababa provide a potential new market for craft products. Indeed, a crafts-based livelihood makes rural to urban migration a much less risky prospect than the same move for farming families. In urban settings, the tastes of the mainstream population remain sufficiently traditional in all social classes to demand traditional clothes and paraphernalia for the culturally important coffee ceremony (personal observation).

## HOUSEHOLD FORMS IN KECHENE

The households of the research participants were almost all either nuclear (consisting of a married or co-habiting couple and their children) or extended, (consisting of a core nuclear or lone-parent family together with relatives and dependents of different generations, who 'share daily consumption and financial arrangements'- Brydon and Chant 1988, 136). One elderly divorcee lives completely alone. Nearly half – 14 - of the women respondents in my research live as mothers and wives in nuclear households; seventeen of the others are in extended family households (of up to four generations, but more usually composed of two). These different forms reflect a range of stages of the household development cycle (Murray 1981), as well as different marital and familial decision-making and outcomes.

In addition, household form is intimately related to modes of production and welfare provision for the family (Young 1981; Moore 1994). Modernisation approaches to development assume that with the shift to urban living, household form metamorphoses from extended to nuclear family form – the form which is assumed to function best in relation to livelihoods gained through wage employment, which requires fewer human resources for production and welfare (Brydon and Chant 1988). This is contrasted to the extended family form, characterised as a pre-industrial household form, providing a necessary source of labour for agriculture-based livelihood strategies (Johnston and Sender 2003). Marxist approaches also suggest a shift to a nuclear family form once migration occurs to cities, since downward pressure on individual wages obliges families to 'shed' dependent relatives, limiting responsibilities for social and generational reproduction as far as is possible. This analysis has particular implications for analyses of social networks between migrants to city life and their relatives from rural areas; the latter are depicted as 'parasites' by Jules-Rosette in the context of Zambia (1985, 105)<sup>9</sup>. This

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<sup>9</sup> Predating analyses of the groups focused on in debates on family-based social capital, in the form of 'business groups' (discussed elsewhere in this thesis) as paragons – helping members to overcome challenges in the market, or parasites – encouraging rent-seeking behaviour – Khanna and Rivkin 2001, cited in Kalnins and Chung [www.isnie.org.ISNEI02/papers02/kalnins.pdf](http://www.isnie.org.ISNEI02/papers02/kalnins.pdf), checked 8 July 2004).

value-laden term suggests that the rural side of the social network contributes nothing in exchange to the relationship: effectively, that this relationship may represent a source of social capital to rural relatives, because it afford access to economic resources banked by their city-dwelling relatives. This issue is focused on in the findings discussed later.

The rationale for a shift to extended family forms to nuclear family forms is assumed to be because the cost of having a large number of dependents starts to outweigh the benefits of being able to call on a large pool of labour (Brydon and Chant 1989). In fact, not only is the reality of rural livelihoods much more complex, in that farming households often have livelihoods which multi-faceted, based on non-agricultural production too (Sender and Johnston 2003), but some rural livelihoods do not contain agriculture as an element, including the families from northern Shoa who are the focus of this research.

The rural households of weavers depended on the production of traditional clothes and pottery, and many continue to do so after rural to urban migration. Gender analysis of women's experience of production has demonstrated that membership in a social group defined by a particular role in a division of labour has the effect of giving members a comparative advantage economically<sup>10</sup>, provided they do not challenge that division of labour. Members acquire knowledge and skills through incorporation during childhood into the activity in which, as adults, they will perform the most important roles. Producing traditional clothes is a cottage industry and, as such, calls on a labour pool, albeit a smaller one than that of farming. The division of labour is by age and gender. More important than nominal family form is having the right number of older children and adults in the household, of the right sexes, to serve as labour for the weaving business. In my research, weaving and non-weaving status does not correlate in a simple fashion to nuclear or non-nuclear family form. Eleven nuclear families and four of the extended families included weaving in their household livelihood strategy. What they have in common is adolescent or adult men to do the weaving.

The argument has been put forward (Brydon and Chant 1989) that gender relations were more egalitarian in pre-industrial livelihoods, due to the lack of separation (ideological or spatial) between production and reproduction in the household, in contrast to wage labour in which production occurs away from the domestic sphere. This argument is generally exercised in relation to agricultural based households, but there seems to be no reason why it should not be exercised in relation to the weaving households of northern Shoa, Dorzae and now Kechene. While production and reproduction are more separate than they would be in farming, there is no

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<sup>10</sup> In the case of women, the literature suggests that these skills are understood not as socially acquired, but as natural (Elson and Pearson 1981; Mies 1982). It is interesting that, as can be seen from the discussion later of differential valuation of the male and female roles in the production of traditional clothes, in the case of the northern Shoan



spatial separation between the male area of production and the female area of production and reproduction combined.

In Kechene, extended families are often composed of the remnants of former nuclear families, joining together to make a stronger economic unit in which production and welfare functions can be maintained in the best way possible – for example, grandparents and children, or lone female heads with sisters and their children. Adopting extended family forms seems to be a survival strategy rather than a reversion to the past. If there is a shift from nuclear family form to a lone-adult household, on the death of a spouse or parents, the surviving adult will usually take steps to ‘link up’ with another adult or adults, as a means of weathering economic crisis. For example, Almaz Getahun, aged 23, had been widowed two years before I first met her in 2002. She had immediately moved back to her parents’ house with her young baby. A year later, she was still there, looking for opportunities to start to earn a living, having sent her child to live with her sister in order not to constrain her opportunities. Habtamwa Getachew, in turn, was left on her own in her late teens to bring up her siblings on the death of her parents. As will be discussed later in this chapter, membership of the Savings and Credit Association and skills training as a weaver eventually gave her a viable livelihood; yet she saw marriage to a man with no immediate dependents as having been the critical factor in improving security. ‘Overall, I would say that life is improving. At first I was doing things by myself, on my own, and life was unbearable’ (interview, Kechene, March 2002).

If young men are not around, young women are the best hope a family can have. Bayech Afroageba, aged 66 and a widow, lives with her daughter, three of her sister’s grandchildren and one of her sister’s great-grandchildren<sup>11</sup>. She told me: ‘I do all the household work and cooking, because my daughter runs the business. She is single, because she has not had the chance to marry; she is working too hard’ (interview, Kechene, March 2002).

Finally, some extended families consist of spouses with their adult children whose spouses and children are living with them. This appears to be a function of inability to afford to live separately, although it is also clearly useful to have everyone on site if the family depends on the production of traditional clothes. Kechene is now such a crowded settlement that having parts of the workforce living a long way away would quite clearly be inefficient; particularly, as discussed later, since the settlement is not always safe after dark, and the labour process of producing traditional clothes often stretches well into the night.

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weavers the male aspects of the process are recognised by families and by development actors as requiring training. In contrast, women’s tasks are not.

<sup>11</sup> While this household stretches across the generations, in terms of disparity in ages, it is not quite as it looks initially. One of her great-nieces is 40; she is the first child of a niece who married at 10 and had her first child at 12.

As stated earlier, only one woman involved in my research was living entirely alone. This was Zenebech Werkalamew, aged around 70, who had so tragically lost all six of her children in infancy. However, she was clearly being supported by some help in kind from her close neighbours, who had given her food when she was ill after a car accident. She suggested that these neighbours would perhaps pay for her eventual burial, since she is too poor to belong to the *idir*.

## HOUSEHOLD LIVELIHOODS

The Savings and Credit Association set up by the Daughters of Charity and funded by Oxfam GB in Kechene aimed to alleviate poverty at a household level by offering seed money to some particularly needy families and subsequently providing loans and savings facilities to those families, in addition to any other which had an adult member who wished to apply to join. This section provides a backdrop to the subsequent discussion in Chapter 6 of how the loans from the association were used by women borrowers, through providing a ‘before’ scenario of the livelihoods strategies of women, their spouses and other household members.

All the households in Kechene are chronically poor in the definition of the World Bank: ‘The chronically poor are those 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 urban areas, human capital is the most important endowment for households (Mitlin 2003). Variations in the household development cycle (Murray 1981) can explain welfare changes over time; Hulme, Moore and Shepherd (2003) identify people at particular stages of the household development cycle as particularly likely to live in households which suffer from lack of the various forms of capital needed to escape poverty: older people, widows, families with young children; and household members who are discriminated against in the household.

Yet in situations like Addis Ababa, having human capital of able-bodied, even educated, adults in one’s household does not guarantee a stable livelihood. When asked to categorise their level of livelihood prior to receiving a loan from the Savings and Credit Association, according to Sebstad and Grown’s framework of survival, stability or growth, ten women said they were only just surviving, six women said they were stable, and seven said their living standards were improving gradually<sup>12</sup>.

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<sup>12</sup> These results should be matched against the figures for household income in this chapter

Factors in rendering households with good human capital levels insecure are high unemployment, as discussed in Chapter 2, and a lack of opportunities even in the informal sector. Even when jobs are available, the low level of wages can still mean the wage-earner lives in poverty. Therefore, the poor are not the traditionally 'socially excluded' groups within society in a particular context; rather, they are also able-bodied people living in poverty because they cannot secure a price for their labour high enough for them to live on (Iliffe 1987). The structure of constraint which is at work here is race- and nation- based, since arguably Ethiopia and its population as a whole are marginalized from global society and this marginalisation shapes the employment and pay available. In most African countries, formal sector pay has declined over a long period. Citing World Bank data (World Bank 2001, 17), Amis (2002) suggests that wages paid for labour in the informal sector are also likely to be declining.

### **Household income levels before joining the Savings and Credit Association**

In Kechene, reported monthly income into the household in the days before taking a loan from the Savings and Credit Association, averaged at 39.54 *birr* per person across all households. Reports of income were derived from semi-structured interviews with respondents, and triangulated wherever possible through discussion with other members of the household. It can be seen in the table in Appendix 2 that reported income varied from the implausibly low 8.21 *birr* per person, reported by Zenebech Kebede, to highs of 90 *birr* reported by Thiopia Workeneh (one half of a double-income couple in their twenties, with no children), and 95 *birr*, reported by Bayenech Minalkulet (whose household consisted of herself, her husband, in regular employment as a guard, and three children, two of whom are adult and intermittent wage-earners). This finding should be seen in the context of the data collected by the DOC quoted in the SAC project proposal, which suggests: 'earning in most of the households engaged in the informal sector activities doesn't exceed birr 1,800 per annum. On the average one household supports six family members' (unpublished project proposal, DOC, undated). The DOC's figure is interesting in its implication that household income remained static regardless of the number of members to share it. However, livelihoods analysis would suggest that the characteristics of the household in terms of its holdings of human and social capital are in fact the most critical determinant in household income. In line with this insight, and echoing Gonzalez de la Rocha's research in Mexico (1994; 2003) economic want was greatest in Kechene households in which women could not engage in high levels of production due to the stage of household development. In these households, the presence of young children correlated to high reproductive work burdens on women, and there were too few female adults to lead to a division of labour between production and reproduction among women. Thus, nuclear households with several young children are highly likely to be economically needy. This point is taken up in further detail later.

As suggested in Chapter 4, there are obvious methodological difficulties associated with interview-based data collection as regards household earnings, including inaccurate recall, the (very sensible) strategy on the part of respondents in acute poverty to exaggerate their lack of money in the hope of exploiting the potential ‘linking’ social capital of the respondent and researcher relationship; and respondents’ possible lack of knowledge of the income of other adults in the household.

In particular, wives may lack knowledge of what husbands earn. Atunat Alemayu did not know how much her husband earned as a daily labourer at a private house, but estimated 4 birr per day. Yergalem Gonhe did not know how much her husband earned as a migrant driver, but reported him making the same regular contribution to the household of 500 *birr* per month. Bayenech Minalkulet said she did not know how much she or her husband earned<sup>13</sup>. Pahl (1983) suggests that marriages such as Bayenech’s, in which men both control and manage household income, are highly unequal. Zenebech Kebede’s marital relationship also falls into this category, as discussed elsewhere in this chapter, and hence it is quite legitimate to discount her account of household income.

Having done this, the median income level from the research is 35.00 *birr* per person per month. The other problems associated with reporting are countered through triangulation via a participatory exercise in which respondents determined the minimum income needed to support life in Addis Ababa. This was undertaken during March 2002. In this process, respondents estimated that a family of 6 (three adults and three children) would need 315 *birr* to survive – that is, 52.33 *birr* per month per person<sup>14</sup>, to provide the most basic food, water, fuel and shelter, with a tiny amount set aside for education and clothing needs.

### Weaving in Kechene

The weavers of Kechene make traditional northern Ethiopian clothes, from hand-woven natural cream-coloured cotton. Both men and women wear *gabis* – double-layered robes, which are also used as a blanket when sleeping. Women’s dresses are also made from the same cotton. Women can also wear the *netela* – a light head-covering for wearing in church, which can be shrugged off and used as a scarf around the shoulders afterwards. While everyday clothes are relatively plain, clothes for feast days are decorated with complex woven borders, produced by weavers,

<sup>13</sup> As discussed elsewhere, this respondent was notable for ill-health and a highly unequal relationship in terms of decision-making; her husband had complete control of the household finances.

<sup>14</sup> As cited in Chapter 4, regarding what a family might need as a minimum to survive, Berhanu suggests 244 *birr* for a family of five (Berhanu Negu, internet downloaded 15 November 2002 <http://eea.ethiopianonline.net/Econ-foc/ef2-5/berhanu.htm>). One of my respondents told me that she estimates 10 birr per day to feed her family of 5 (interview, Mulunesh Yeshitela, Kechene, April 2002). An alternative ‘absolute poverty line’ of \$370 per person per year ‘in constant 1985 prices’ is suggested elsewhere (Meier and Rauch 2000, 19-20, cited in Sisay Asefa and Adugna Lemi, [www.waltainfo.com/ESRDF/papers\\_C1.htm](http://www.waltainfo.com/ESRDF/papers_C1.htm) downloaded 15 November 2002), equalling 265 birr for a family of six per month. Finally a poverty line of 1,075 birr per year in 1995/6, is proposed, equalling 90 birr per person per month (Abebe Shimeles, ECA, [www.devnet.org/eea/econ-focus/vol2%20no5/abebe.htm](http://www.devnet.org/eea/econ-focus/vol2%20no5/abebe.htm), downloaded 15 November 2002).

and embroidery, produced by weavers' wives and daughters. This embroidery is highly skilled and time-consuming, involving stylised crosses and other traditional designs derived from ecclesiastical symbols, executed in coloured and metallic threadwork. The most expensive designs have real silver chains and beads appliquéd to the embroidered areas of the clothes.

The manufacture of traditional clothing was described in 1974 as 'the most widespread cottage industry [in Addis Ababa] with large concentrations in the northern most parts of the city. There are many geographical associations with weaving, some of which are related to its being a "despised" occupation. The Dorzae live and work mostly in the North, just to the west of the Government Axis... [this] sefer [is a] distinctive ethnic and occupational area of the city. The most distinctive cottage industry sefer is Kachine Medhane Alem Sefer, which also has the only area of cottage industry pottery making in the city' (Johnson 1974, 40).

Thirty years since the time of writing that account, and around a century after the settlement at Kechene was established, the Kechene populace continues to be associated by wider society in Addis with the weaving and pottery manufacture which it practised in the rural areas prior to migration to Addis Ababa (personal conversations, Addis Ababa 2002/3). Overall, the picture given at the Kebele office of livelihoods in the Kechene area is of '...no diversity. It is more or less homogenous - weaving and claywork' (interview Getahun Kebede, Kechene, May 2003). The research findings certainly indicate heavy reliance on these two activities. Before involvement in the Savings and Credit Association, household livelihoods looked as follows. Nineteen households out of 31 depended to some extent on earnings related to the production of traditional clothes. Of these households, 15 were involved in weaving plus other related activities; an additional three depended partly on women's production and sale of cotton *fertils* (bobbins) to weavers; and one additional household relied partially on *dube* (the purchase and selling-on of traditional clothes).

The majority of weavers in Kechene are in the informal sector<sup>15</sup>. In 1997, around 600 households with 3,135 dependents were earning their living from the informal sector overall (unpublished report, Daughters of Charity, 1997). Gender analysis of the informal sector, referred to in earlier chapters in relation to characteristics of 'female' activities in the informal sector (Heyzer 1981), indicates that activities seen as 'male' in nature and performed by men would appear around the top end of Bromley and Gerry's continuum. Male activities are characterised by requiring higher start-up capital, skills which are acknowledged to *be* skills, acquired through some form of training and practice, and labour processes which do not involve

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<sup>15</sup> This sector has been much discussed since its 'discovery' in the early 1970s (Hart 1973), from varying ideological perspectives. Bromley and Gerry (1979) point out that the informal sector comprises diverse income-generating activities which range along a continuum of relative formality to relative informality. At the formal end of informality

multi-tasking between productive and reproductive activities. Weaving falls into this category. In fact, some weaving concerns in Kechene are in fact actually registered as formal businesses – although the registration total of 387 in Kechene is admittedly an extremely low proportion (interview Getahun Kebede, Kechene, May 2003). The reason for other weaving businesses to opt not to become formal probably lies in the wish to avoid formalised conditions of employment for hired weavers, and payment of taxes.

*The labour process of weaving*

The production of traditional clothes is an industry which involves the whole family, both as workers, and because the manufacturing process takes place in the home. Men almost always do the weaving, while women and children prepare the yarn, and women do the embroidery on the finished product (H. Pankhurst 1992; personal observation Kechene 2002/3). The work of tailoring the clothes is nowadays outsourced to professional tailors who take the cloth from weavers' households, and cut out and sew the cloth into garments using sewing machines. The garments are then returned to the weavers' households for embroidery.

It is noteworthy in relation to the gender division of labour and the differential valuing of women's work and men's work that the work of producing traditional clothing is generally referred to as 'weaving', despite the fact that weaving the cloth itself – a male task in almost all cases<sup>16</sup> - is in fact one stage in the whole production process involved in making traditional garments. The process also includes women's tasks of processing cotton yarn, and embroidering the finished clothes. Women either provide the finished *fertils* of cotton yarn for use in the family weaving business, or sell them on for use in other workshops.

Helen Pankhurst observes that the value attributed to the weaving and spinning activities derives not only from the actual relative complexity of the work, but from the gendered nature of the tasks. The actual weaving is seen as 'a specialised job' (H Pankhurst 1992, 86), demanding skill and knowledge acquired over several years of training and preliminary on-the-job experience. Yet spinning with a spindle is a harder activity to learn than weaving with a loom (H. Pankhurst 1992); Helen Pankhurst argues that the communities in which she did field research saw it as relatively unskilled (*ibid.*). This is presumably because it draws on the 'female' gendered attributes of manual dexterity and patience, which are commonly seen in other contexts of industrial production as natural rather than acquired (Elson and Pearson 1981; Mies 1982). Embroidery, too, demands a particularly high level of training, which many of my respondents, including Conjit Gezaw and Zenebech Kebede, had acquired from their mothers in childhood or adolescence.

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is true self-employment which has the potential to become formal work, and at the informal end are hand-to-mouth survival activities, which offer no opportunities to join the mainstream economy (*ibid.*).

<sup>16</sup> Examples of exceptions to this rule are discussed later in the chapter.

My research indicates that gender differences in the labour process also encourage undervaluing of women's contribution to the labour process of clothes production. Both spinning and (to a lesser extent) embroidery are carried out side-by-side with the reproductive tasks of domestic work, cookery, and childcare, and the productive tasks of marketing goods such as vegetables and *talla* (home-brewed beer) from home. In contrast, not only are men not expected to take a primary role in reproductive tasks, but a spatial separation from the rest of the household is intrinsic to the task of weaving. Operating a loom involves getting down into a shallow trench dug into the earthen floor of the house, and sitting in a cramped position underneath the loom for hours at a time<sup>17</sup>. The loom itself takes up a considerable amount of space in front of the weaver, and effectively forms a physical barrier between him and the rest of the occupants of the room. In some houses, the weaving takes place in a separate room altogether, taking the weaver outside family interactions to an extent (personal observations, Kechene 2002/3).

Helen Pankhurst's research supports this supposition that female multi-tasking at the heart of the household, and male concentration on the single task of weaving, also contributes to different values being attributed to the work of spinning and weaving. She observes, '...though the time spent on the activity was considerable, [spinning] was a part-time occupation integrated into the domestic economy' (H. Pankhurst 1992, 90). Since it takes place simultaneously with women's reproductive work at home, being a successful spinster also requires an ability to juggle multiple tasks: 'this reflect[s] a general characteristic of the sexual division of labour in the household, namely that female labour covered a greater range of activities than male labour. In one day most men did a fewer number of jobs than women, which suggested that the former were placed on a more specialised terrain, and this in turn, according to economic theory, would suggest that they were able to be more productive in their tasks' (H. Pankhurst 1992, 90). In support of this, Zenebech Kebede pointed out the downside of multi-tasking, as regards looking after toddlers at the same time as doing complex embroidery: 'Before I got married, I did embroidery for weavers, but there was no time for that when the children were young, and if I tried, there was always the risk that they were going to make the work dirty.' (interview, Kechene, March 2002). By the time a garment is ready to be embroidered, it already represents a very heavy investment in material and human resources, and the risk of ruining it may simply seem too great. Even a simple *gabi* takes up to a week to weave.

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<sup>17</sup> Obviously this analysis is not intended to imply that men 'have it better' necessarily; evidence from industrial and office contexts in different parts of the world shows the effects of single-tasking on workers whose labour process is sedentary and involves one repetitive physical task. One weaver, Hailu, married to my respondent Tsegai Yinageru, complained of stiffness and symptoms sounding like repetitive stress injury (RSI) when I watched him working in their main room (Kechene, 2002). Multi-tasking may be stressful in other ways, but it potentially avoids this particular type of injury.

One of the two main markets used by Kechene-dwellers for customer sales is Shiromeda, which is relatively close to the settlement, and renowned throughout Addis Ababa for being the place to go for traditional clothes. The second main market for Kechene products is Merkato<sup>18</sup>, the largest market in sub-Saharan Africa, which my respondents told me they used for selling pottery products. The work of marketing and trading the finished garments is undertaken by both women and men, in line with gender analyses of African livelihoods in various contexts, highlighting a key difference in gender relations and the division of labour between contexts such as this, and areas of South Asia in which female seclusion is practised, which form the context of other studies of microfinance and the empowerment of women (for example, Goetz and Sen Gupta 1996). Many women in my research reported marketing the finished garments, either directly to customers, or to traders, who in turn sell to shops. Men also market the clothes; female complaints of the socialising and drinking which accompanies men going to market were evident in the research (interview, Sister Brenda Villarin, Kechene, March 2002; interviews, Kechene 2002/3).

Currently, the market for weaving and making traditional clothes is changing, as public tastes evolve in response to outside influences. In Addis Ababa, much of the older generation whose descent can be traced from northern origins - particularly women - still prefers to wear Ethiopian dress. However, it is a different story for the under-fifties, who increasingly prefer Western clothes for everyday. This is partly because of costs, since a saving of around 60-70% can be made by choosing second-hand Western clothes over traditional clothes – and partly to do with the influence of global media (personal communications, 2004). Helen Pankhurst suggests that even in the rural areas, 15 years before the time of writing of this thesis, the market for traditional clothes was encountering competition from factory produced fabric, as ‘the status of a modern look competed with that of the traditionally correct one’ (H. Pankhurst 1992, 86). Increasingly, men are eschewing traditional clothes, with the exception of the *gabi*, altogether. Women are likely in turn to keep traditional clothes for religious feasts and holidays, at which they expect to wear them (in line with gender analysis of culture, which suggests women have a particular role to play as guardians of culture (Dawit and Busia 1994)<sup>19</sup>. For poorer households in particular, second-hand western clothes, imported from overseas, are becoming readily available in Addis Ababa, providing an additional distraction from traditional markets in domestically-produced clothes (personal communication 2004).

In comparison, at the top end of the market, business is thriving if weavers are able to respond to the demand not only for high quality but for design innovation, evolving from growing public

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<sup>18</sup> At Merkato, the saying is that ‘no one is a stranger in Merkato’, denoting the extraordinary range of goods available there, and the different nationalities and ethnic backgrounds of the traders (personal communication, Feleke Tadele, March 1996).



demand due to exposure through film and television to changing fashions in both Western clothing. In addition, travel to other African countries is creating demand that Ethiopian clothes take on influences from the brightly-printed cotton clothing of other areas of east, central and west Africa (personal communication, Meseret Bihonegn, April 2004). Together, these developments are leading to new demand for fashionable adaptations of traditional styles, drawing on influences from Africa and beyond. The new styles often involve much bigger patterned areas, and less plain white fabric. The weavers who are able to do high-quality work and deliver such garments to the rich may benefit from this (personal communication May 2004). However, lower down the market, the relatively low cost of buying secondhand western clothes is a threat to weavers producing simpler garments for the lower middle class. Secondhand clothes are increasingly easily available, and have been linked by some observers to well-intentioned aid initiatives bringing clothes to those perceived to need them causing imported garments to enter the clothing market<sup>20</sup>.

While weaving remains the traditional family industry of northern Shoan craftworkers, and is therefore both an important marker of social identity and an occupation which gives these families a niche in the market and a set of skills learnt as children, it seems to be under question as a main livelihoods strategy. The money to be earned from traditional clothes production is very modest. Estimates of the monthly profit of family businesses in which there are one or two weavers range around the 120 – 200 *birr* mark (interviews, March –May 2002; focus group, Kechene, 2002). However, it is clear that even this modest income relies upon the high reputation of Kechene's weavers, which gives them a comparative advantage in their particular market niche<sup>21</sup>. Other comparative advantages<sup>20</sup> of weaving here are referred to in Burley (1978), in relation to the Dorzae weavers: living in urban areas means no transport costs for finished products to take them to urban centres to command premium prices; and weavers can potentially establish long-term relationships with patrons.

Six households contained men who were 'career weavers' – that is, they had always been weavers and their wives did not express a desire for them to stop and change occupation. Weaving seems preferred as a livelihoods option in households where the family business is in a

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<sup>19</sup> In my own family, my mother-in-law, in her sixties, is rarely seen in western clothes, yet my sister-in-law, who is 20 years younger, normally wears Western blouses and sweaters with trousers or skirts.

<sup>20</sup> The second-hand clothes market in the markedly different – in particular, post-colonial - context of Zambia is discussed by Hansen (1999). Clothing was not a new commodity in (northern) Ethiopia in the nineteenth century as Hansen argues it was in Zambia, and hence the cultural significance of Western-style clothing in Ethiopia is very different – rather than embracing Western clothing as a desirable new commodity, Ethiopians are likely to have a more ambivalent relationship with it, as it simultaneously supplants traditional clothing and associates the wearer with modern, global lifestyles.

<sup>21</sup> My mother-in-law and her friends, who come from the middle classes, told me that they would always choose to go to Shiromeda for clothes, because of the fact that Kechene weavers are famous for goods of high quality, there is a good range of choice, and the price is relatively low as compared to Merkato (personal conversation, June 2004). This search for a good bargain motivates them to make a long journey to Shiromeda from their homes on the western outskirts of the city.

mature stage of development. This can occur, first, in a nuclear family with no or few children. In 2002, Habtamwa Getachew's was such a household; she had no children as yet, her husband was weaving and managing four workers, and she was doing the marketing of the finished goods, and looking after the house and her two younger siblings. In 2003, she had had her first baby but this additional responsibility was not affecting her work. In such families, weaving offers the possibility of a livelihood in growth, enabling them to employ weavers from outside and scale up the size of the business. Habtamwa herself identified the need to keep to small family size in order to gain prosperity (interview, Kechene, March 2002).

The second kind of household in which weaving seems a robust livelihoods option is an extended family with several men and women available to perform productive and reproductive work between them, and children who are past their infancy and so requiring less care. Such a family mimics the small-scale 'firms' established by families such as Habtamwa's, and childcare can be run economically in terms of labour, along the lines of a workplace crèche, supervised by one of the women, since the number of adults available means they can allocate specific tasks to individuals. Demoze Imma's household consists of herself, her husband, two sons and their wives, and four grandchildren. She stated: 'My husband is a weaver, and so on my two sons. My daughters in law are involved in the business as well, spinning and helping out. I am a trader in traditional clothes, so we are all involved in the one undertaking. So that I can do the business, most of the house work is done by my daughters-in-law. Sometimes, if I come early from the market, I help them'.

### **Male occupations beyond weaving**

To summarise male occupations outside weaving, at the time of the first round of fieldwork in 2002, men and adolescent boys across the 31 households also worked in the following occupations: mechanic (1), importer of agricultural equipment/mechanic (1), bus-driver inside Addis (1), long-distance bus driver outside Addis (1), policeman (1), guard (1), and daily casual labour. No-one did any more than one of these occupations, or combined it with weaving, in line with the analysis above of male mono-tasking.

As regards the other occupations, the attractiveness of weaving or other occupations depend on the human capital within the household, and the stage of the household development cycle. As argued in the previous section, making a success of weaving demands skills, resources including a loom, and a particular composition in the household in terms of the age and gender of the members.

Five households had adult male members who did not weave. Some of these are more prosperous and highly-educated, and hence perceive weaving as a step downwards from formal

employment. One household was relatively well-off, owing to a livelihood strategy containing both formal employment and informal sector activities, and hence the son of the house, who was of an age to become a weaver, was in fact a student and did part-time garage work. His mother, Menberra Metike, said she wanted to see returns for the investment in his education. For her, weaving would be a diversion from the longer-term investment which she can afford to make. Similarly, Bayech Afroageba's household contains two grandsons but they remain in school; Bayech said that ultimately she 'want[ed] them to get jobs' (interview, Kechene, March 2002).

Over and over again, respondents told me that they hoped paid employment opportunities, would come up for husbands and sons, and replace weaving with a male wage. Wagae Negussy's son is now weaving alongside his father and Wagae does not consider this to be a real alternative to employment, viewing it as unwelcome continued dependency on his parents: 'If I could choose one thing to improve my life, it would be for my son aged 23, who has a driving license, to get a job. It is very hard to children who want to be grown-up and independent to still be dependent because they are unemployed' (interview, Kechene, March 2002). Widespread unemployment among both skilled and unskilled workers in Addis Ababa makes it very hard to see how many youngsters are going to find work, thus meaning that the only option open to young boys is to weave alongside their fathers, or in shifts.

Research into livelihoods strategies in other contexts has indicated that own-account businesses proliferate when formal sector jobs diminish (for example, de la Gonzalez 2003). Respondents who had husbands and sons who had been in waged work tended to stress the critical role that weaving played in livelihood strategies which have plunged to survival level. Weaving is a useful survival strategy in Kechene, giving this community a big advantage over other communities where such skills do not exist. It relies on family labour, and uses labour-intensive technology together with skills handed down from parents to children, or from masters to apprentices. While a loom is expensive to buy, it can subsequently be hired out to others if fortunes change and the male breadwinner is offered a better alternative means of earning an income.

An example of a household using weaving as a survival activity was that of Zenebech Kebede. Her husband had been a kebele administrator; due to reasons which Zenebech said she did not know, he had lost the job and was now a weaver. Another respondent, Mulunesh Yeshitela, said that her husband had had another coveted job – that of taxi driver. He too had become a weaver as a survival strategy, falling back on existing skills and networks, when he lost his job due to not being able to pay traffic fines incurred. He was, she reported, not relishing being a weaver: 'sometimes he gets angry because he does not want to be a weaver' (interview, Kechene, May 2002). Contrasting driving to weaving, Mulunesh's husband became depressed, but everything

is relative in a society in which highly-trained people are often unable to find a safety-net to enable them to find employment. When I returned to the fieldwork in 2003, Mulunesh's husband had unexpectedly been able to boost to the household livelihood as well as his personal sense of power and fulfilment: he husband had now secured employment fitting his background as a theatrical arts graduate.

Conversely, other households, less well-endowed with human and economic capital, perceive weaving as a desirable activity which they cannot aspire to because of lack of resources and skills. Atunat Alemayhu said that her husband just sits when he cannot get daily labour, 'because we are so poor' (interview, Kechene, April 2002). Wages of daily labourers are extremely low – around 3-4 *birr* per day - and this, added to the physical arduousness of the work (generally on construction sites), and the high competition for each day's work, makes this the least popular of all livelihoods options discussed here.

There is a clear correlation between weaving and the gendered composition of the household. Of the 11 houses which did not include the production of clothes in their livelihoods strategies, six had no adult male members. Three of the women involved in the research told me that they knew how to weave, but none of them actually wanted to do this except in a situation of no choice. Chagai Kombe's household consisted of herself, her grandson and granddaughter; since the death of her daughter, the grandson had left school and was relatively lucky to have found casual employment as a metal worker.

Finally, one respondent, Thiopia Workeneh, a bar owner, reported having a husband who did reproductive work routinely, as distinct from as a short-term response to a household crisis. She has an occupation in which she needs a spouse for social respectability, as well as physical safety. Quoting a proverb, 'a woman and an empty house are never alone for long' to me, her account was of marriage to a man who appeared to have lesser economic prospects than her own. The fact that her husband does some domestic work may imply that she has a relatively strong bargaining position in the marriage due to owning her own business, and can require more of her husband than would be expected conventionally vis a vis gender norms. She stated: 'We divide our work up as follows. I do all the domestic activities except clothes washing and housecleaning by the early morning. I come to the bar, and stay here until 10 p.m. My husband gets up at the same time as me and washes our clothes inside the house, in case the neighbours see him, and cleans the house. I take the clothes out to dry and hang them up before I leave to go to the bar. Then he [a daily labourer] goes off to Merkato'.

## **WOMEN'S LIVELIHOODS**

All the women in the research are involved in informal sector activities. Jiggins (1989) defines the informal sector in African contexts as ‘all those activities not protected, financed, licensed, or run by ministries of the state and their parastatal or quasi-autonomous agencies’ (958).

In response to the question ‘Prior to joining the association, which family members contributed to your household, and what did they bring?’, the 31 women respondents mentioned the following activities in relation to themselves and their female relatives. The numbers show the popularity of each response. The activities mentioned were: Making and trading own pottery 9; *talla* (beer) brewing 8; making and selling *fertils* (cotton skeins) 4; Making *injera* (pancakes, the staple food) 3; Daily labourer 3; *Araki* (liquor) brewing 2; Making *dabo* (bread) 1; Cooking in other people’s houses 1; Trading in traditional clothes made by other households 1; Trading in incense 1; Trading in pottery in Ziway 1; Trading in pottery in Merkato 1; Renting room 1; Dube 1; *akambalo* (*injera* pan lids) making 1; Weaving 2; Running a shop 2; *gulit* (selling vegetables) 1; Woodcarrying – 1; Kebele administrator – 2; Teacher in children’s home 1; Casual work in sweet factory 1. As can be seen, the vast majority understood the question to be about own-account income-generation, rather than either reproduction or the contribution the womenfolk in weaving households make to the family business. One mentioned housework as a contribution to income; three women mentioned participating in spinning, embroidery or ‘family labour’.

Four women said they did not engage in any productive activity prior to joining the association. Like participation, lack of participation needs to be understood as agency exercised in a location hedged about with structures of constraint. Some women are located in a particular configuration of inequality in which participation is not an option, or the best option. Three out of the four women were not in a position to earn income: a 23-year-old widow with a two year old daughter, who was supported by her parents; a 70-year-old divorcee with eye problems, supported by neighbours; and a 78 year old widow supported by her daughter’s employment at a local state-run children’s home. The fourth woman was in a very different position: she was Zenebech Kebede, the 35-year-old wife of a weaver who had previously lost his job as a kebele administrator (mentioned earlier). She was a former embroiderer, and was at home caring for seven children at that time. As will be discussed later in the context of her involvement with the Savings and Credit Association, her marriage appeared to be profoundly unequal and she displayed less space for manoeuvre than any other respondent. A supposition can be made that a wife at home seemed an attractive status symbol for an aspirant member of the middle class, who demonstrated during the fieldwork that he dominated his wife’s life to a great degree. The implications of this ‘domestication’ of a wife is discussed later.

### Women in clothes production

Women's role as producers in family clothes manufacturing businesses in spinning and embroidering was dramatically under-reported by women when asked to describe the activities which made up the household livelihood; only three out of the fifteen women who were married to weavers mentioned their role initially, although they mentioned it when detailed discussions of how they spent their days began. Two women reported actually weaving themselves. While some women do become weavers when male labour power is not available, this is generally tolerated as a necessary deviation from normal gendered patterns of work, rather than accepted without qualification (personal communication, Abraham Woldegiorgis June 2004). In Kechene, a few women, including Habtamwa Getachew, had received training in weaving in 1998. This weaving was supported by the Daughters of Charity, on the logic that, without a weaver, households in Kechene have an obvious survival strategy closed to them. Habtamwa, aged 22 at the time of the training, had been left as an orphan responsible for the care of six siblings on the death of her parents when she was 20. She was identified as a suitable candidate to receive weaving training and related a tale of growing confidence as a result of acquiring the skill to weave: 'I was chosen to train to be a weaver, by a development project. The criterion for training was to be an orphan. Fifteen of us got the training. The project was organised through the kebele, but I do not know who funded it. The training took six months. After that, I did some weaving, and some clay work, and earnt about 30 birr weekly. I felt different about what I was capable of after I had trained as a weaver, because I felt confident that I have the skill which would help me support my family' (interview, Kechene, April 2002).

The decision to train women in weaving is interesting in that weaving can *de facto* involve women already (personal observations and communications, April-May 2003), and also because it suggests an acceptance of the idea that weaving demands training. This could of course be upheld if one invokes the analysis of 'nimble fingers' (Elson and Pearson 1981), that suggests that women's more complex tasks of spinning and embroidery *did* demand training themselves – yet the process of acquiring skills was cloaked as part of childhood activities, and the skills themselves are seen in later life as natural. Women in weavers' households have been brought up watching their husbands and brothers weave, so potentially might make quick adult learners, however; my husband told me that his ability to cook excellent Ethiopian *doro wot*, aged 38 and never having done so before, was due to having observed the process repeatedly as a child and adult (personal communication Abraham Woldegiorgis, Oxford 1998).

The other woman who reported weaving herself was Gebayanesh Yechalew, who had reluctantly stepped into her husband's shoes due to his initial failure to provide, and subsequently due to his incapacity due to repeated bouts of ill-health: 'Before I joined the association five years ago, I worked as a weaver, and my husband did not contribute at all. He

was well at that time - not like now, he is really sick now - but he was never willing to help, and always left all responsibility to me....It was very difficult to manufacture the clothes myself, and also market them. I was desperate because of my economic situation...' (interview, Kechene, April 2002).

Beyond roles in the family production of clothes, the scope of income-generating activities women were performing before joining the Savings and Credit Association is very varied. While the majority of activities conform to Heyzer's 1981 description of typical female informal sector work, mentioned earlier, some female activities are more formalised in nature.

### **Extending reproductive work: cooking and selling foodstuffs**

At the most 'informal' end, women made and sold commodities that they were already producing for family use. Sales occurred either within the home, or outside in the immediate vicinity. These activities are occupations that demand no premises and no different labour process from the usual daily routine at home, conform to gender norms regarding the division of labour, and allow women to combine production with childcare. These are baking and selling *injera* and *dabo*, spinning and selling *fertils*, and vegetable selling from the door. These occupations are usually performed not singly but as in combination, as a multi-faceted livelihoods system. The women who perform these combinations of activities are likely to live in a household in which childcare and other reproductive tasks demand considerable time. There are relatively low profits to be made from these activities – yet there was quite a marked variation between incomes of different women engaged in the same activity. Profits ranged, respondents reported, from 65 *birr* per month to over 200.

Beer-brewing and the distillation of *araki* is also an extension of domestic activity in Christian households in Ethiopia. The sale of home-brew as a livelihoods activity, usually from women's own houses, is well-known and widespread across poor communities throughout southern and east Africa (McCall 1996). In sub-Saharan Africa, brewing is widely seen as a dubious activity for women, because of its associations with male drunkenness and licentiousness, female prostitution, and hence perceived dangers to the chastity of respectable married women (ibid.; Sharp and Spiegel 1986; Lovett 1990). Because of these associations, brewing is an activity most usually taken up in desperate straits (Sharp and Spiegel 1986). This is particularly so if the costs to a woman's livelihood of risking her marital relationship are very high (Sweetman 1995).

In Kechene, brewing was either embarked on by women who had no access to male income - widows, divorcees or single women – or by married women whose access to male income was faltering for some reason. Atunat Alemayhu's husband was a daily labourer about eight days a

month and she was earning 20 *birr* per month as an *injera* cook in other people's houses. She used brewing to make up the income the family needed. Askale Kebede is a widow whose husband had had a lengthy period of sickness before his death. She stated: '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, so he was not against it. 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, and from now on it's in God's hands. Pray to God for me' (interview, April 2002, Kechene).

There were a few women who had brewing businesses which were more formal in the sense that they had turned a room into a bar. Since this is obviously not compatible with child-care, brewers who sold from their houses were either older women with adult children, or single. The existence of premises did not necessarily signal a higher income from the business: Tirunesh Chafeka, aged 70, estimated a profit of only 35 *birr* per month from her bar, which was one activity in a household strategy including weaving, *jebena* making and selling, and daily labour. In contrast, Thiopia Workeneh had a bar which, as a married woman with no children, she was managing to run together with her husband without experiencing stigma: '...I came to live here when I was a teenager. My sister already had a bar, and she brought me here to help her with her children. Subsequently, I became independent and I got my own bar. ...As I grew up, there was a lot of sexual pressure from the customers, so my sister tried to find me somewhere alternative to live as soon as she thought I was old enough to live by myself' (interview, Kechene, May 2002).

### **Crafts-based incomes**

Women can also make commodities specifically for sale. Under this heading comes the main income-generating activity of women from the communities in Kechene: the manufacture and sale of traditional pottery (mostly *jebenas* - coffee pots – and stands, although other items are also made, including incense burners). Nine respondents included this in their livelihood strategies, and one additional household traded in *jebenas* made elsewhere.

Demand for *jebenas* is high in that, in Amhara households and more widely among the Ethiopian population, the *jebena* is an essential piece of equipment for the coffee ceremony. The brewing and drinking of coffee is a cornerstone of social interaction in Ethiopian households, as well as a cultural marker. The entire family, and any other people who live with them, gather, together with guests – both invited and unexpected - to spend time in each other's company and discuss the day's events. Women, in particular, combine their presence at the ceremony with



tasks that can – or must – be undertaken alongside. The woman or girl whose role it is to prepare the coffee first roasts the beans in a small metal pan, then walks around the room wafting the fragrant smoke under the noses of each of the watchers, pounds the coffee, and finally tips it into a *jebena*, together with water, to brew over a fire. In all but the most desperately needy households, the coffee ceremony also involves incense burning and eating roasted grain or popcorn. Coffee is brewed twice or three times, and to refuse one's follow-up cups in order to leave early is considered impolite. The ceremony normally takes place at least daily, and often several times a day, going on for over an hour (as discussed in Chapter 3).

In addition to the social and cultural significance of the coffee ceremony, Helen Pankhurst alludes to the physical craving that people develop for coffee, due to addictive nature of doses of caffeine in a meagre diet (H. Pankhurst 1992). I was told by my husband's cousin that in the absence of sufficient money to buy food and coffee, most people's preference would be to spend their last couple of *birr* on coffee to quell their hunger and give them immediate energy (personal communication, Mimishoe Alemayehu, January 2003), and this was borne out by respondents to whom I put the same question (focus group, May 2003).

Demand for *jebenas* is increased in that they are relatively fragile pieces of equipment, made by moulding clay into a thin, elegant pot and leaving it to dry. In wet weather, the price drops since the clay is rarely able to dry out enough to make the *jebena* durable. *Jebenas* must be seasoned at home before their first use, to strengthen them (personal observation July 1997; June 2002), but they are still prone to breakage.

*Jebena* making and trading is not a way to get rich. *Jebenas* can be sold to traders for 1-1.5 *birr* or directly to purchasers for 2 *birr*. Women make as many *jebenas* as they can find time for, alongside their other responsibilities (which not only include their own reproductive activities, but in weavers' houses their responsibilities for processing yarn and possibly embroidering garments; in other houses, they may do pottery alongside other informal sector production or service provision). Answers about productivity rates ranged from 3-4 to 30-40 *jebenas* per week. Tsegai Yinageru, the respondent who made 30-40, estimated that she earned around 130 *birr* per month from the activity.

Tsegai Yinageru had, together with several other respondents, been involved in an improved technology project of the Daughters of Charity which had been running prior to the opening of the Savings and Credit Association. During the project life, the *jebenas* were purchased at higher-than-market rates, and marketed together as outputs of a development project, attracting *ferengi* purchasers as well as local middle classes (interviews, Kechene May 2002). At the end of the project, participants kept potters' wheels for their own use. However, even those potters

involved in the improved technology project had not, it seemed, come to view pottery as a primary or main income-generating activity.

With reference to the gendered typology of informal sector occupations put forward by Heyzer (1981), pottery is at first glance a typically ‘female’ activity, requiring almost no investment in material resources or equipment, which can be done at home alongside chores and childcare, and which yields low returns. As Tsegai Yinageru’s comments discussed in the pottery section show, pottery is viewed as a vestigial business which takes priority below not only weaving and reproductive work, but other potential sources of female income. Development interventions which attempt to upgrade quality and productivity for ‘female’ production needs to be accompanied by an understanding first of the livelihoods of women as rooted in wider household strategies, in which they may play supporting roles in activities wrongly characterised as ‘male’, like weaving; and secondly that women themselves may – accurately or inaccurately – consider these activities to be of less viability and importance to livelihoods than the ‘non-traditional’ own-account businesses that they might potentially attempt.

The reality is that pottery cannot readily be done alongside other activities in the home in the cramped conditions that people face in Kechene. Compounds are not large, and pottery requires a space away from animals, children and other production. The dyeing process involved in weaving means compounds are often already strung around with coloured cotton skeins. Pots are vulnerable to being knocked out of shape when freshly formed and need a considerable time to dry. One respondent, Wagae Negussy, told me that she was limited in her production because she had no room at home to let the pots dry, and ‘Rain washes my pots away when I make them outside. Inside, life is very confined’ (interview, Kechene, March 2002). Even when pots are dry, they are very friable, and a profit from their sale is therefore not guaranteed even if a potter gets them safely out of her domestic surroundings; she may end up losing them through breakages on the way to market (Zenebech Werkalamew, interview, Kechene, March 2002).

All in all, while many women pot, the activity brings low returns and is not as compatible with childcare than, say, food production for sale, or brewing *talla* or *araki*. The four women who had had training in pottery using improved technology did not seem to favour it over other possible income-generating activities, though the project had clearly aimed to transform it into a more professional and profitable enterprise. Even Tsehai Yinageru, who spent much time on pottery and seemed to have enthusiasm for it, did not see it as really having potential which would reward investment of time or money. This can be seen from her comment that she had assumed, when she took a loan from the association, that this would be invested in another activity – potentially weaving, but perhaps even in another kind of business which would take up the remainder of her time left after spinning, and take precedence over pottery: ‘My husband

decided how we should invest the money, and decided that it should be in weaving not in clay. He invested it in raw materials... Because the loan was invested in our existing business, and my husband decided to use it to weaving, there were no changes to my workload as a result of taking the loan. There was no change to anyone else's workload either. I was relieved, because I was not initially enthusiastic about the loan, because I was worried I would not have enough time to do my clay work if my time was taken up doing other things as a result of the loan' (interview, Kechene, May 2002).

### **Activities performed outside the home**

Other occupations demand that the woman leaves her home and works elsewhere. By definition, because they are located outside the household, these jobs are more likely to be performed one at a time than in combination with other activities. Many take one whole working day to complete, and some take several days.

The activities under this heading are extremely varied in terms of their remuneration and working conditions. First, there is very low-return, onerous work in the informal sector (wood-collection and sale, and working as a daily labourer on building sites). A step up from this is low-return work which is not so onerous (cooking *injera* and brewing in other people's houses; vegetable selling at market; and trading in low-value goods including pottery outside Addis Ababa and inside at Merkato). At the more formal end of informal sector work is larger-scale trading in higher-value goods produced by others, including traditional clothing, at Shiromeda and Merkato.

Finally, some respondents had work in formal businesses, which ranged from very flexible work with no set hours, poor conditions and no employment security (working at a sweet factory), through to stable though still relatively poorly paid work for the civil service (teaching at a children's home; being a civil service administrator). The women who undertook the poorly-paid activities in this list tended to have no childcare obligations, due to the stage of their household development cycle (Murray 1981), being the mothers of older children and/or few or no children, or themselves adult daughters. The civil service administrator, Menberra Metike, lived with her elder sister who was able to care for the four children in the household.

In women's own-account businesses, low remuneration seems to correlate to production and selling being combined with child-care and domestic responsibilities, in economic want so acute that families 'eat their profits'. Conjit Gezaw combined making *injera* and *dabo* with caring for a husband and family of eight children, and reported making around 65 *birr* per month profit. Felkech Welde Michael, aged 67, with a small family and no young children to care for, was able to double that to 125 *birr*. In contrast to both of these, Menberra Metike nearly doubled

that total again, to 215 *birr*, in a household in which there are two adult women to care for the children, no adult men, and a formal sector job (her own, as a kebele administrator), which yielded enough money to invest in her informal sector businesses.

## SOCIAL CAPITAL IN KECHENE

As highlighted in Chapter 2, social networks offer economic benefits; hence livelihoods systems analysis includes examining not only activities to access economic capital, but to develop and maintain social networks, institutional mechanisms, organisational and group membership, and partnership relations (Sebstad and Grown 1989) as a source of social capital (Coleman 1990; Bourdieu 1992).

### Marriage

The above account of the slim pickings to be made from women's informal sector activities suggests that Heyzer's observation that these occupations are typically low-return are correct (1981), and that the barriers to female entrepreneurship discussed in Chapter 2 are very much present in Kechene. Access to economic resources accumulated in occupations open to men, or involving men as in traditional clothes production, is necessary, and this suggests that women's livelihoods in Kechene depend on marriage as a critical element. This echoes literature on gender relations in Ethiopia's rural areas discussed in Chapter 3. Indeed, Helen Pankhurst's chapter title 'Careering through marriage' (H. Pankhurst 1002, 102) captures both the centrality of marriage, and the likelihood that, because it is so important, women will experience serial matrimony.

Fierlbeck (1995) suggests that women's perceived interests are bounded by social norms. In Kechene, these include marriage and motherhood. Marriage 'represents the first of many steps in a woman's passage from junior to senior woman' (Warner et al 1997, 146). This strong social norm, and the sanctions on women who deviate from it, lead women to want to strengthen cooperation with men, not leave men: 'in contexts where households are organised along more corporate lines, where a powerful ideology of "togetherness" binds the activities and resources of the family together under the control of the male head, ... women do not *actively* seek the opportunity to set up separate units from men because such autonomous units are neither socially acceptable nor individually desired. Instead they invest considerable time and effort in maintaining their marriages, in strengthening the "cooperative" dimension of "co-operative conflict", seeking separation only in exceptional circumstances' (Kabeer 1999, 462) In practical terms, exceptional circumstances are when the risk to immediate survival and security depends on ending a relationship.

Women who left their marriages behind in rural areas had usually remarried once or more in the city. Those who had not done so faced the fate of Zenebech Werkalamew, discussed earlier. Dimimwa Shankote<sup>22</sup> provides an example of a woman who has continued to prioritise marriage as an element of her livelihood strategy. She gave a graphic account of her perception that women in Kechene need to have a man in the house to ensure physical security: ‘I live here with my two children, who are a son aged 17 and a daughter aged 16, and my fourth husband. I married a third man before this one, and my two older children are from him, but he died. [My husband] is only 40 [, younger than me]. He came here because he did not have a home. 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. It is very bad for your safety. But I would now like my husband to leave, even though I told you my reason for marrying him was for security. I would be happy if he went. He costs me more than I get from him, there is no point in having him. But it would be hard to make a living if he went, because his contribution is important to my livelihood, and my contribution is important to his. How can you separate then? We sleep separately at night. He would like to leave too, but we are too poor. There is nowhere to go.’

From this case it can be seen how economic necessity for two adult incomes, the need of the husband for shelter, and the need for women to conform socially and ensure physical security have resulted in a marriage in which there are no ties of affection – in fact quite the reverse, since she endured marital violence until her son challenged her husband to stop.

Intersectional analysis is interesting if applied to this case, providing insights into why marital violence stopped. The social capital of marriage here is extremely important to the livelihoods strategies of both husband and wife in economic terms, but the need for social conformity and security in an area in which violence against women is widespread outside the home means Dimimwa’s fall-back position is ostensibly weaker than her husband’s. However, the fact that the violence stopped when challenged implies that her husband’s fall-back position is actually weaker; economic desperation makes staying within the household his only option, and the house is rented to Dimimwa alone. Gender-based structures of constraint have a weakened impact in this context of female power over the most important resource accessed by both marital partners – the house itself.

Another case study illustrates how women can be thrown back on their marriage as a source of social capital when they alienate their natal family, and how living in poverty makes it essential to make such marriages work. Conjit Gezaw’s case as discussed earlier was of a schoolgirl

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<sup>22</sup> Her first marriage as a child was discussed earlier in this chapter.

disobeying her parents and marrying an older man of a different religion. Her parents had cut off contact with them, making it all the more important for her to invest seriously in the social capital of the marriage. Putting all her eggs in one basket was a poor strategy for a livelihood, since she failed to spread her risks.

Conjit's account of her marriage was remarkable for her professed love for her husband, and his love for her. Conjit related the story of how she had taken a loan and, despite having dreams of business, decided eventually to make a gift of it to her unemployed husband in order to help him regain his sense of himself as the family breadwinner: 'My husband was ...sad, ... because at that time he had to sit – he was in trouble, because he had no money to buy weaving materials. ... Men should support the family, and if they cannot do that, they are miserable. I love him, and I would prefer to sit myself, if someone has to do that. He used to get angry because of sitting around, but he was never violent. He was upset, because our families don't visit us, but he did not shout. I just knew he was angry, and that made me sad.'

This account of altruism based on a perception of shared interests makes sense of a marital choice which was not a prudent livelihoods option for a young girl to make. While the account of a devoted husband may or may not be one an outsider would recognise, it is a sensible strategy for Conjit to perceive her marriage in this way, assuming that her immediate short-term survival is not threatened, as Dimimwa's was, by violence<sup>23</sup>. Conjit is likely to deem it essential to maintain the relationship (which seems rational, with six children aged between 18 months and 16, and a monthly estimated *per capita* income of 18.8 birr, from traditional clothes production and *injera* making). In the absence of alternative forms of economic and social capital which would enable Conjit to opt out of the relationship if she wanted, a strategy of perceiving her marriage as one of co-operation, love and affection appears a sensible strategy, while she, metaphorically, lies in the marital bed she has made.

Violence against women – experienced either first-hand, or as a constant threat - is a fact of life in Kechene. It is used in marriage as the ultimate means of asserting and maintaining male dominance over women. The vast majority of respondents<sup>24</sup> admitted they were familiar with domestic violence<sup>24</sup> in particular - either personally, or through knowledge of its incidence among neighbours, family or friends. All women who discussed first-hand experience of

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<sup>23</sup> I had no reason to doubt this account, but the method of the fieldwork did not allow me to form the longer-term and more personal relationship with Conjit and her husband that might have afforded an opportunity to test Conjit's account of marital co-operation.

<sup>24</sup> In the first few interviews I asked directly about violence and women's own experience (despite the fact that the research took place over a relatively short time so relationships between me and the respondents were still relatively new, having learnt in earlier fieldwork in Lesotho that women were surprisingly ready to talk about sensitive topics if one had established a rapport – Sweetman 1995). If husbands were present I omitted the questions. However, after realising how many husbands were in the house weaving during the day, I decided to rephrase the questions around violence to enable women to talk in the abstract or to discuss people they knew of in the community. Even then, I sometimes judged it inappropriate to ask the questions.

violence with me were describing past experience. Most were either divorced or widowed, while one had a marriage in which the violence had been resolved by intervention from her son.

For first-generation migrants, their first experience of domestic violence was often as child brides. It was the result of gender identity intersecting with age in rural locations in which marriage was the only obvious livelihood strategy for female children. Violence was exercised against them to force them to conform to social norms and do their duty as wives. Yeshimabet Gulalet's account was typical: 'I came to Addis because I was running away from my husband. My family forced me to marry when I was eight years old, and I went to him when I was nine. He was over 30. He tried to have sex with me, and I ran away many times. He always found me. He hit me with a stick and raped me. After that, I hated him. I lived with him for ten years. I got money from my brothers, and ran away with people I did not know. It was better than staying with him'.

Even in relationships which are not physically violent, verbal intimidation greets wives who have attempted to challenge husbands's views in debates within the household. Shouting and threats, are not viewed as domestic violence, yet the effect of such behaviour is to threaten, quash and intimidate women from disagreements. Mulunesh Yeshitela indicated that meaningful participation in decision-making is simply not possible: 'I don't accept that a husband should be able to beat his wife. I personally avoid violence by not answering back. I sacrifice like this because of my children. [My husband] doesn't hit me when I disagree, but he shouts at me. I am not frightened' (ibid.).

Women also witness physical violence in other relationships. In addition to acting as a constraint on their own behaviour<sup>25</sup>, witnessing the abuse of other women makes them very well aware that economic need leads to powerlessness to challenge violence. Zenebech Kebede told me: 'My brother is violent to his wife. He goes out, enjoys himself and doesn't care about his children. We would sympathise and give her comfort. Sometimes my sister in law stays away for two months before the elders force her to go back. She's a clayworker. She has children and no money'. Respondents were aware that violence was not acceptable, but the need to maintain a marriage as an economic and social necessity led to avoidance being the only strategy that most felt was open to them.

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<sup>25</sup> Fear of violence within the household operates as a constraint on all women living in a context in which this is socially condoned or tolerated, since at any time the male partner wishes, as a man he can 'cash in' his 'patriarchal dividend' (Connell 1995) and resort to violence, since it is socially condoned by the patriarchal relations which make up one of the structures of multiple constraint which shape women's and men's locations. Connell defines the patriarchal dividend and its use as follows: 'Men gain a dividend from patriarchy in terms of honour, prestige, and the right to command. They also gain a material dividend' (Connell 1995, 82). However individual men as agents with intersectionally derived identities of their own may choose not to use their dividend. The example of Yeshimabet Gulalet's brothers' support for her highlights the distinction between social structures in which violence is condoned, and the agency of individual men to help particular women to widen their space for manoeuvre within structures of domination.

However, if a wife's experience of violence is so severe that it threatens her short-term survival, it no longer makes sense to continue the relationship. At that point, the natal family can offer critical alternative social capital to enable survivors of violence to leave their marriages: Yeshimabet Gulalet's brothers provided money to enable her to run away to Addis Ababa. Shelter is a form of physical capital needed by women wishing to leave violent husbands: 'Most women have to leave their houses with their children. If a woman owns a house she can stay, but if the husband is the owner she must go' (interview April 2002, Kechene).

Tirunesh Chafeka's daughter ran home to her mother: 'My husband and I did not agree, and he wanted to hit me, so I ran away or stopped I was very frightened of him. The situation went on for a year. We lived in Kechene, so I could come and hide here and my mother's house. He does not give me any money for the children, but he does not come here anymore. I still get very anxious and stressed thinking about it. I was very lucky because I had somewhere to go. Not many people have that' (interview April 2002, Kechene). Menberra Metike had also moved back to her mother's when she divorced her husband (an administrator for a telephone authority), six years previously. His violence – present throughout the relationship – became life-threatening: 'When I first knew him, he was said to be a powerful, strong, violent personality. We had children together before we lived together. Finally he decided to leave his wife, and we got married. I thought I could live with him by being patient. He drank, and he was physically violent to me. I managed to live with him for five years in total through negotiating, using the help of the elders, but after two years of violent abuse I moved back here to my mother's' (interview May 2002, Kechene).

Yeshimabet Gulalet's second husband was also violent. In this marriage, socially-condoned violence against a wife was aggravated by alcohol - a recurrent theme in women's accounts of male violence. 'After I came here, after two months I got married to my second husband. We stayed with my brother's daughter. My rural husband died three months after that. At first, my second husband and I were happy, but some time before he died he became an alcoholic and we were always quarrelling. He was violent to me. He was a trader, and he used the money he made to get drunk. I thought about leaving him, but how could I make a living for my children? I had not worked outside the household, not because we were rich, but because there were no opportunities. My husband died 14 years ago'

Not only does economic poverty make it harder for women to leave violent men, but some respondents linked male abuse of alcohol to the stress of hard work and poverty. Mulunesh Yeshitela said: 'There are many people round here who have this problem. It's like a rural area

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for this. Most women work hard and so do their husbands, but the men get drunk in bars, start beating their wives and children, and disturb the whole community. A neighbour has this problem. They disagree and he beats her when they have economic problems' (interview April 2002, Kechene).

My findings support the view that domestic violence increases and intensifies when men's sense of themselves as household heads, and the senior partner in the marital relationship, is threatened. This can happen when household survival depends on women and men adapting to the changing market and to gendered economic opportunities offered to them, including the offer of microfinance to women. Menberra Metike attributed the worsening of the violence to her husband's disapproval over Menberra having taken a job as a *kebele* secretary: 'One of the reasons why we used to argue was because he wanted me to stop working because he felt jealous. In the end I had to leave because the violence became life-threatening' (interview May 2002, Kechene).

The existence of a husband gives a woman a degree of protection from the violence of other men. Zenebech Kebede stated: 'I think the thing which is important in making sure you are safe and secure when moving around Kechene is to be married. I feel that if you are married, people will respect you. You would keep their respect even if you took things to sell at the local market, provided you were married' (interview, Kechene, May 2002). Only a relatively small minority of women – four - had experienced violence outside their homes in Kechene, but a further ten said they were aware of the problem and while having no experience of it themselves, were aware that they and their daughters should not move around after dark<sup>26</sup>. Strategies had evolved which meant people did not perceive a necessity to go outside at unsafe times, showing the internalisation of oppressive gender norms. Yeshimabet Gulalet, who lives with her two daughters, said: 'It is fine moving about in the community, because it is peaceful here for me and my children. If we need to we do go out in the evenings, but we do not leave the main road, because we do not need to' (interview, Kechene, April 2002). A further 13 women said they considered the area safe.

### **Social networks and social capital beyond marriage and the immediate family**

During the fieldwork, a focus group was convened to discuss aspects of social networks and social capital beyond the immediate family. Individual respondents were asked questions about economic flows and social relations between the extended family, neighbours or friends.

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<sup>26</sup> The remaining respondents were not asked this question for various reasons.

### *Understanding yilugnta*

In Kechene, social capital among contacts in wider society (not only neighbours and friends, but in the extended family) is expressed in terms of *yilugnta*. The economic element of the *yilugnta* relationship is understood and known to all. Yet *yilugnta* is about much more than economic exchange from one person in need to another, in the expectation of receiving the favour back again. It is a relationship of economic and social support and co-operation between relatives and friends, which obliges people to meet commitments even when this places serious strain on their own livelihoods. It is ideologically cloaked by notions of courtesy, social harmony and mutual respect. Failure to meet commitments from those who have offered goods or services in the name of *yilugnta* breaches personal and family honour and leads to a sense of social exclusion from the community (personal observations and communications, Addis Ababa and Oxford, 1997 onwards)<sup>27</sup>.

The fact that *yilugnta* is an ideology of co-operation, mutual respect and harmony which conceals a hard economic core led to a devastating shock to Habtamwa when the poverty of her own household and that of her relatives destroyed her chances of social support from her relatives on the death of her parents. Habtamwa's experience of the erosion of the relationship with her extended family once she was unable to continue *yilugnta* illustrates another factor which is likely to encourage women in Kechene to value the social capital of their marital household. When acute economic want leads to people being unable to meet their economic commitments to others, the social elements of the relationship are placed in jeopardy. Family relationships are profoundly threatened by economic crisis. Yet the role of social networks in people's lives is wider than the role of social capital in their livelihoods; these networks have a social support function which is essential to healthy and happy human existence. When one type of social network fails to function, it needs to be replaced by an alternative. For Habtamwa, marriage and the formation of closer relationships within Kechene was the alternative. Women who are cut off from their natal families are more dependent on their marital household in the city as a source of emotional and psychological support and affection than women who remain in contact with their natal families.

### *Social networks with rural areas*

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<sup>27</sup> This concept may be particularly associated with the feudal political system which Ethiopia only left behind thirty years ago. As a form of social capital present in feudal Ethiopia, *yilugnta* not only plays a role in enabling households to weather crises through reciprocal support in times of need, but it could be argued that in doing this, *yilugnta* plays a role in suppressing discontent and revolt due to profoundly unequal economic, social and political relations in wider society. An interesting comparator from feudal England in the Middle Ages is the Chaucerian concept of *gentillesse*, which contained similar elements of courtesy and mutual respect, placing demands on people to behave well and harmoniously to others. However, the moral democracy of *yilugnta* in Ethiopia, which is constructed socially as applying to all, is not reflected in the concept of *gentillesse*, which was associated with 'high breeding' (lecture, Kiernan Ryan, Cambridge 1984).

Migrants' relationships with distant families are contingent on two things: money and emotional support<sup>28</sup>. Respondents painted a bleak picture of both the social capital aspects of social networks in relation to livelihoods, and the other forms of non-economic support and affection associated with them.

Kechene relatives once represented a source of social capital to rural people. First, they could expect economic support from urban relatives. Few households – 13% - were 'givers' of economic resources to other households in their social network. Typical responses in relation to failures to help relatives were: 'I help no-one. I'm the one who needs help' (Bayenech Minalkulet). Those who gave reasons for not giving to relatives stressed that having large numbers of children of your own is a mitigating factor, which other people understand: 'We couldn't even cover our expenses, so no-one expects us to help – ours is a "children's house"' (Emayew Takele, aged 55, with nine children). 'Because of the large size of my family, all is consumed here' (Tsegai Yinageru, aged 35, with seven children); 'We live a subsistence life, working up to midnight' (Aselefiq Kebede, aged 40, with nine children). Rural people could also expect short- to medium term support from relatives in Kechene should they decide to move to the city.

All these forms of support are under threat. The first factor here is chronological time in what might, following Murray (1981), be referred to as a family development cycle. People's relationships with rural relatives become more distant down the generations. If the immediate dependents of the migrant live in the rural areas, as is the case for first-generation migrants, the remittance to rural areas is ideologically constructed as sending money home to one's immediate dependents. In Kechene, there is no such spatial separation of spouses or immediate families, so the claims of rural relatives – who are now grandparents, uncles, aunts and cousins – are comparatively weaker. In this respect, Bjerer's observation about the migration strategies of individuals making sense only 'in the light of what went before... and what goes on simultaneously – the divisions of duties and tasks at different locations between genders and generations' (1997, 245), has resonance.

The lack of economic exchange between members of social networks in Kechene and related communities in the rural areas might initially appear surprising in light of the fact that the flow of goods and money has often been found, in different African contexts, to be one-way – from city to country, as city-based migrants send money to invest in rural livelihoods (Bujra 1977; Sweetman 1995; Francis 2000; Johnston and Sender 2003). Yet it is less surprising if one considers the fact that much research into flows of remittances home takes place in contexts in

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<sup>28</sup> In my research into ex-miners' families in Lesotho, I encountered a film about Basotho miners in South Africa who described their marriage relations in similar terms, as reliant on money and love (Medienwerkstatt Freiburg 1992, in Sweetman 1995).

which migration is not permanent (Stichter 1985; Rogaly 1998). In contrast, Amhara migrants in the sample have permanently migrated to the city, in the sense described by Bjerer (1985) – they have no plans to move either back home, or on to another place. There is thus no long-term personal interest in investing in rural areas.

The second factor which threatens rural people's support from their urban relatives is, ironically, rural impoverishment, and the consequent flooding of rural people into the area in a context of crisis in urban employment markets and hence a parallel crisis in the informal sector. As suggested earlier in this chapter, new migrants to Addis who come in search of an alternative livelihood are no longer sure of a welcome. The third factor is lack of money and time to visit. Both are essential in maintaining social networks between Kechene and northern Shoa to enable travel (critical to keep communications links up, since Ethiopia has few of the telecommunications opportunities which are proving important in maintaining social capital in other African contexts - Schreiner 1999). Habtamwa Getachew explained the effect of not having money to give to relatives on one's ability to go to visit them, in the following terms: 'When your arms become too short [to reach into your clothes to get money], your legs also become short [to travel to see relatives]' (Focus Group, Addis Ababa).

In the past, urban people have also received support from rural relatives. Among the respondents who did receive economic benefits from others could be found people whose children were educated and/or cared for in the rural areas, or who received token amounts of money when their relatives visited Kechene as seasonal migrants. But prior to taking out loans through the Savings and Credit Association, only a quarter of the respondents had had any form of economic support from outside their household. Respondents who received help from neighbours and relatives within Kechene all spoke of the fact that they and their relatives have very little to share, regardless of the differentiation in income-levels which the research into household income and expenditure revealed.

A particularly interesting finding with regard to social networks and the social capital that they yield to individual women and their households in Kechene was the intense emotional cost to women of being unable to maintain the expected economic exchanges with rural relatives. Some women reported keeping up economic exchanges; for example, Thiopia Workeneh, as a single, childless woman with a sister living nearby, was able to send 50 *birr* to her parents on an annual basis.

Others find they cannot keep up obligations. Habtamwa Getachew's account was that of a second-generation migrant whose contact with her parents' families had been based on an assumption of economic help flowing from Kechene back home. This broke down on their

deaths, when her immediate family was plunged into crisis: ‘my family established a relationship with their relatives, but when my father and mother died, the relationship broke down’ (focus group, June 2003, Kechene). This was a terrible blow to Habtamwa, who, as a teenager heading a household in acute poverty, needed emotional support from her relatives: ‘The reason was that I could not do what my parents used to do for them, so they stopped coming to see us, and I was really upset’ (ibid.). Habtamwa told me of misery and feelings of rejection, since until the death of her parents, she had believed the relationship with rural relatives to be founded on pure affection. After several years of economic desperation, her livelihood improved dramatically, partly as a result of training as a weaver and partly as a result of marriage to another weaver. Her relatives had recently got back in touch: ‘Finally, when I started to get money again, it seems that the relatives wanted to come again, but shame about not coming when I was in need has stopped them so far’ (ibid.).

For Habtamwa, spatial separation and time passing since her parents’ migration lessened the ties of emotion and affinity that are believed in most societies to be ‘natural’ aspects of family relationships, and which, at an ideological level, eclipse the associated obligations and labour which are also part of family life (Whitehead 1999). In contexts like Kechene, in which spatial separation characterises family relations, affection, as a ‘glue’ which can keep relationships together even when money is not there, is shown to be dependent on close physical proximity. In the absence of being able to keep up contact with loved ones, people are forced to seek out and invest in alternative sources of social capital. All that remains is the economic aspect of the relationship (Sweetman 1995, in the context of male migration in Lesotho). Yet the ideology of family affection remains, disguising the fact that money is now the basis of the relationship. The fact that Habtamwa’s apparently close relationship with her relatives foundered when its economic element was destroyed is understandable in a context of spatial separation between urban and rural areas. Soon after people become unable to send money home, they become unable to afford to make the journey. As one member of the focus group told me, ‘when your arms become short [to reach into your clothes for money to give to people], your legs also become short [you can no longer visit because of shame]’ (focus group, May 2003, Kechene).

### *Social networks within Kechene*

Reminiscent of the myth of the resources of the poor (Gonzalez de la Rocha 2003), is Portes and Landholt’s assertion that there is ‘considerable social capital in ghetto areas’ – since these areas are both homogenous in terms of their inhabitants sharing an ethnic, religious or other identity, and in that all inside face sanctions from outsiders. In a recently-settled area such as Kechene, one might expect to find vibrant social networks (Nelson 1992) bridging the spatial divide

between city and country, bearing witness to the rationality of the decision of migrants to travel to the city to improve not only their own lives, but the lives of those left behind. Social networks are potentially a source of social capital to members, in that economic benefits flow between them as well as non-economic benefits, including love, friendship, and emotional and psychological support in times of trouble. The existence of a cohesive community from a particular region, which is characterised by expertise in specific crafts and characterised as a monolithic community which is marginalised by broader society means interesting questions can be raised in relation to the multiple aspect of people's identity, and the ways in which different membership of identity-defined social groups service to advantage and disadvantage people as they are situated in 'configurations of inequality'. The second vantage point is the concern with social capital as an element in both livelihoods and empowerment processes. The suggestion of social capital literature focusing on migrant minority communities suggests that membership in such a group will give new migrants to the city a comparative advantage in particular income generating activities. Social capital literature which studies the livelihood strategies of ethnic migrants suggests that while these migrants may suffer discrimination at the hands of the wider community, they may benefit from their shared ethnicity in that communities 'look after its own', economically and socially, providing access to economic opportunities for new migrants.

The identity of the northern Shoa population in Kechene creates a structure of constraint and shared strategic interests which cannot strictly be characterised as arising from ethnic identity; rather, this sense of shared identity arises from being members of an occupation-related minority. However, the theory seems to hold in relation to the northern Shoans in Kechene, at least in the past; some evidence supports the thesis that a considerable advantage came from moving to Kechene from the two main sending areas, in terms of orientation and social support networks. In 1974, Johnson describes 'the Dorzae and the Qollignia Amhara peoples ... provide a "training" programme for new immigrants entering the economic and social life of the city'. In support of this, I was told: 'the network in Kechene is very strong among Amhara people from northern Shoa. In urban areas, migration makes you extra strong regarding your social networks. Some migrants come because of fear of revenge killings. In urban areas, they feel they are safe, and they hope to find employment' (interview, Feleke Tadele, Addis Ababa, May 2003)

The fieldwork suggested that there is now a very different atmosphere in Kechene, as economic crisis threatens the social capital between existing residents and new migrants from the same rural origins and groups. The rapid rate of in-migration to Kechene has ended the atmosphere of welcome that migrants used to receive. Expectations that urban life will be easier than rural life are not borne out for many. This echoes Mulumebet's (2002) findings in her research in a different area of Addis Ababa: 'The extended family system in Ethiopia can be viewed as giving

great incentive to rural-urban migration. Respondents stated that they had had exaggerated information while they had been in their place of origin about the life opportunities in Addis Ababa. They thought that their relatives in cities were living comfortably, but later upon their arrival in the city found out that it was not the case' (129). In fact, instead of offering a solution to the limited livelihoods options available in rural markets, Addis Ababa is now itself a limited – virtually saturated – market, and new migrants are faced with the need to build a livelihood in an increasingly hostile and competitive environment. Currently, distress migration of rural people to Addis Ababa is very high, as increasing land degradation and repeated drought signal, to many, an end to hopes of making a living from agriculture. In Kechene, there is continued migration of the craftworkers whose income in rural areas is threatened by the destitution of their farming neighbours.

If one considers Kechene as a newly-developing community, using insights from analyses of household development cycles, one might also expect to find that the social networks within the settlement are still expanding and developing, as migrants naturally erode links with rural extended family as time goes on, and economic pressure hastens this process through inability to meet obligations associated with *yilugnta*. The literature on social capital within migrant ethnic communities which was referred to earlier in this chapter would suggest that social capital is generated relatively fast in such communities, due to high degrees of trust because of shared social and economic history and objectives in the new location.

However, my research indicates that the close minority-community links and social support which were a feature of Kechene life in earlier decades are under threat. Rather than banding together in traditional clan unity in the face of a weak state (Wood 2003), the local settled northern Shoa population is demanding that the Kebele office, representing the state, upholds their rights as citizens in the face of new migrants from northern Shoa. Attitudes to new migrants have soured, on the part of both the Kebele administration and the community: 'Currently, the migration rate is a worry. There are a very large number coming in now because of rural poverty. In one particular place, St Mary's River, the rate is particularly noticeable. People from northern Shoa know that this place has been settled by people from their region, and they come expecting to find support. Some people... get accommodation from their relatives, but we are also getting people from other areas. There is tension between the newcomers and the old, because they represent more cheap labour, more production, and the market is already in decline. The population are demanding that the Kebele office checks this new wave of migration' (interview, Getahun Abera, Kechene, May 2003).

The social capital of the extended family within Kechene – that is, families who have more than one household in the area - seems fairly resilient. Siblings, parents or in-laws may help their

immediate relatives out on an irregular basis, offering meals or ‘a little grain’ (Conjit Gezew, interview, May 2002, Kechene). If sisters or daughters are in crisis – for example, due to domestic violence, discussed in more detail later – they may offer each other temporary shelter. But beyond this, women’s informal social capital in relationships with their neighbours is under stress. Most reported not being able to do much for their neighbours. The focus group reported that extreme poverty was leading to less time to spend in the social activities which build a sense of community. Women’s role in community management (Moser 1989; 1993) is diminishing; they have no time to take their central role in convening social interaction, because they are focusing on the survival of the household, juggling economic activities in the never-ending struggle to put food on the table. In addition, women argued that they had too little money even to afford the ingredients needed to offer hospitality, for time-honoured customs associated with building social networks and making investments in future social capital.

Obviously this lack of time to invest in the company of other women has an impact on the likelihood of women identifying and addressing strategic gender interests. A key informant interview with Hana Abate of the Women’s Affairs Office in the Office of the Prime Minister revealed that she agreed with the analysis that one of the key reasons for a relatively low level of feminist activity among women in poverty in Ethiopia is the simple need for more time to come together, socialise, and identify shared interests. She said: ‘Most women here are engaged with finding subsistence. They have no food security and no time for anything else. We have tried lots of things to support women to build their own associations, and to nurture women as leaders. But most women at the grassroots level do not have time’ (Hana Abate, interview, Addis Ababa, May 2003)<sup>29</sup>. This echoes the point made by Campbell (2001) that traditional forms of social capital<sup>30</sup> have to do until ‘poverty is reduced, [since] most Ethiopians have little time or energy to contribute to or participate in ...associations of civil society’ (166). Campbell (2001) suggests that this is true for the ‘most basic forms’ of association as for others.

However the findings in Kechene only partly support this. Institutional association is limited in Kechene, reflecting the general Ethiopian picture of comparatively weak civil society, in particular as regards political participation, which was discussed in Chapter 4. Yet traditional<sup>31</sup> formal<sup>32</sup> organisations are very much alive. They are an important form of social capital in

<sup>29</sup> A fuller discussion of other factors affecting the formation of the women’s movement in Ethiopia, is in Chapter 4.

<sup>30</sup> Campbell is talking of the linking form of social capital in relation to patrons (ethnic, political, religious, NGO, international’ (2001, 166), whereas I am here suggesting that women’s bonding social capital in the family is what they adhere to – but I think the point is the same.

<sup>31</sup> Tirfe (1990) highlights controversy as to whether these supposedly ‘traditional’ organisations are actually indigenous at all; they may actually be products of the Italian invasion of Ethiopia 1935-40, While historical provenance may be in doubt, both types of organisation have parallels in post-colonial sub-Saharan African settings.

<sup>32</sup> Some writers would refer to these as informal organisations – including Coleman if his definition here is taken literally. This is because such organisations come from the ‘traditional’, as contrasted to ‘modern’ (i.e. ‘development’ or planned) sector. Echoing debates on the formal and informal sector, these contrasts are both blurred and used normatively. The organisations under discussion have formal rules and seem highly regulated, ultimately policed by participants themselves. I consider it appropriate to call them ‘formal’, in order to distinguish them from *yilugnta*.



Kechene, and looking at women's involvement in these as an aspect of their livelihoods strategies indicates the health – or otherwise – of social relations in the community.

These organisations take three forms: *idir*, (funeral societies), *equub* (rotating savings and credit associations), and *mehaber* (religious guilds). The last two were discussed in Chapter 3. Only nine women were members of *mehabers*<sup>33</sup>; women prioritised membership of the *idir* most, followed by the *equub*. The *mehaber* is the most purely social of the three, providing women with an outlet for companionship and bonding, often in the context of religious observation (H. Pankhurst 1992; Tirfe 1990). Once a common feature of communities in poverty, the *mehaber* in Kechene seems to be becoming less popular, in particular with younger women. Women reported that they could not afford to entertain groups in their houses with food and drink.

Most shockingly in the Ethiopian context, the focus group asserted that even the social capital generated by friends and neighbours sharing the coffee ceremony was at risk due to economic want. Families were no longer inviting their neighbours into their houses to share coffee, except on special occasions including Easter (focus group May 2003, Kechene). The chair of a local *idirs* (burial society) stated that recently his *idir* had been making payments to members to fund their Easter celebrations (interview, Endazenew Ababu, head of *idir*, May 2003, Kechene). In an intensely religious community, for people to have to decide on trade-offs between observing the most important festival of the calendar and economic survival shows the extreme strain under which households are living.

Twenty-one respondents belonged to an *idir*. The *idir* is an essential form of social support for bereaved people. *Idirs* in Kechene are thriving. The rules of each *idir* are set by the members, who are mainly heads of households and their close relatives. The household of each member is covered. In the case of the one in Kechene whose leader was a key informant in the research, payment is three *birr* every month, but it can go up to 10 *birr* in others. When a family member dies, all members make an extra contribution of two *birr*. When a death occurs, the *idir* provides an amount of money to the immediate family to enable them to live while they evolve a new livelihood strategy, and to cover funeral and mourning costs. Food for the mourning period is also provided. 'When someone dies, the *idir* pays their family 2000 *birr*, provided they have been a member for one month. Some *idirs* only give it to you if you have been a member for two months. We also help with the funeral and the mourning period. We keep a supply of *teff* flour, and give 25 kilos upon a death to the deceased person's family. We also give them 50 kilos of *shiro*. That amounts can support their three-day mourning. They have to give food to mourners who come to that house. When someone dies, a mourner borrows a mattress and

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<sup>33</sup> Discussed in Chapter 4 – groups, often religious, offering women (or men) a chance to meet, eat and talk together each month. The name simply means 'association' (Tirfe 1990)

blankets for seven days so no one has to use dirty things to sit on when they are mourning. We also supply firewood' (interview, Endazenech Ababu, head of *idir*, Kechene, May 2003). The research showed that increasingly, people are forced to opt out of the *idir* due to economic want. Increasing death rates among the productive adult population due to HIV/AIDS<sup>34</sup> are placing added strain on families to make their *idir* payments, and leading to increased demand for its services<sup>35</sup>. There is a stigma attached to not being a member of an *idir*, both in life – since you are expected as a member to attend the funerals of all other members, and participate in vigils at the bereaved family's house – and in death: 'such people are marginalized and isolated and it's seen as shameful. Not being a member is a sign of low status, and the number of mourners at a funeral shows you belong to a large social network. If the municipality buries you, or just a few people come, it shows how unimportant you are' (ibid.).

Twelve respondents belonged to the *equubs* in Kechene. The *equub*, a rotating credit and savings association (Ardener and Burman 1995), is an institution which starts 'within groups based on strong ties such as kinship, business associates, and schoolmates and within the neighbourhood' (Tirfe Mammo 1990, 186). It could be argued to be an institution which is still in good health in Kechene, in the sense that it works generally well for those who choose to join<sup>36</sup>. However, an increasing number of households have opted not to join recently. The focus group, and individual women who are living at survival level, preferred to be members of the Savings and Credit Association not because of the problem of not being able to access money at times of immediate need, mentioned in the project proposal, so much as their perception that the overheads attached to the *equub* make the SAC a lower-cost method of accessing funds. But since group pressure does ensure regular payments to the *equub*, and this is rigorously enforced, it also seems likely that the fact that repayments are not policed as hard in the Savings and Credit Association, and perceptions of the loans as *ferengi* money, which does not really need to be repaid – as discussed in the next chapter - would also make the Savings and Credit Association a much more attractive option, and a much lower risk, to women and their households in a context of extreme economic want, in which unexpected crisis can throw households off course and into spiralling destitution. The risk of defaulting in an *equub* is that you alienate your immediate neighbours. The fact that social capital is weak and dwindling makes the residue even more crucial, especially in a context in which living in relative peace and physical security cannot be taken for granted. The failure of the Savings and Credit Association to use group collateral to ensure high repayment means that defaulting does not

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<sup>34</sup> One development agency website suggests that 16% of the population in Kechene is HIV positive, and states that this is the highest prevalence in Addis Ababa ([www.amref.org/index.asp?PageID=280](http://www.amref.org/index.asp?PageID=280), last checked 30 November 2005). In Ethiopia, the epidemic has not yet reached the mature stage, and hence much HIV infection remains hidden. The true rate of infection is likely to be much higher.

<sup>35</sup> Consequently, the *idir*, as an institution, is coming under strain and many are looking increasingly unsustainable (personal conversations, June 2003, Addis Ababa). This is another example of how social networks are currently failing to absorb the costs of human life amid market and state failures to provide.

carry a high social cost to the individual. It is, therefore, the fact that the *equubs* rely on high levels of functional social capital between members leads to people opting out of them. Members are those who are confident they can maintain their commitments to other members.

In the next chapter, the focus shifts to the ways in which women and their households used their membership of the Savings and Credit Association, to change and reshuffle their investments of various forms of economic and social capital, in livelihoods and empowerment strategies.

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<sup>36</sup> According to Astier (1995), the institution has been replicated successfully across much longer distances: Astier's account is of *equubs* of Ethiopian and Eritrean women living in the UK.

## 6: THE PROJECT AS A ROUTE TO EMPOWERMENT

*'There is no yilugnta [reciprocity] in business'* (Sircalem Bayew, Kechene, May 2003)

*'My profit is stress'* (Wagae Negussy, Kechene, March 2002)

This chapter begins by interrogating the aims of the savings and credit (SAC) project in Kechene. Different perspectives exist on the role of women in the intervention and the extent to which the empowerment of women was seen as relevant by the organisational 'parents' of the project. The chapter then goes on to examine fieldwork findings regarding the impact that the intervention had on their stocks of economic and social capital. How did women decide to join the intervention at the outset? Did they make decisions autonomously, jointly with others, including spouses, or were the decisions taken for them? How did they spend the money? And what was the outcome? In particular, the chapter focuses on whether participation in the SAC Association helped women meet their practical interest in bringing more income into the household; and whether it helped them further their strategic gender interests. Did stocks of economic and social capital rise or fall for particular women located at different configurations of inequality? What are the patterns of substitutions of different forms of capital in individual and household livelihoods, in what circumstances does the strategy of substitution break down, and how are these factors related to processes of empowerment?

### DETAILS OF THE INTERVENTION

The Kechene SAC was established on 13 December 1997, at a meeting convened in the garden of the Director of the Daughters of Charity's Urban Development Project. It was the latest component in an Urban Development Project in the Kechene area of Addis Ababa in 1993. The intervention was thus focusing on beneficiaries identified by virtue of living in a particular spatial region primarily, although individuals and households with particular characteristics were targeted within this<sup>1</sup>. The Daughters of Charity, an international religious NGO, has been working in Ethiopia for around a hundred years (Ayele Zewge 2000)<sup>2</sup>, and selected Kechene as an area for its current work after a poverty assessment in five areas of Addis Ababa (video,

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<sup>1</sup> Research, and thus also development interventions, can be categorised as focusing on individuals, households, socio-economic groups or spatial regions (Bird et al. 2002).

<sup>2</sup> Currently, 63 sisters of the Daughters of Charity are working in 13 communities in Ethiopia ([www.filles-de-la-charite.org/en/africa.html](http://www.filles-de-la-charite.org/en/africa.html), checked 14 July 2004). The Daughters of Charity, a Roman Catholic originating in France, came into being in response to 'the multiple needs of innumerable poor who existed in France at the beginning of the seventeenth century' (ibid.; newsletter, 2002).

Daughters of Charity undated, Addis Ababa). The Urban Development Project has worked in different development sectors, including infrastructural improvements<sup>3</sup> (internal Oxfam project document 1997). Other project components have been primary health care, ‘rehabilitation/care for the elderly and the physically and mentally handicapped’, and urban agriculture including vegetable gardens and a tree nursery (ibid.). In 1994, a savings and credit component was introduced to the project, and SAC Associations were established in neighbouring kebeles.

Oxfam GB, an international secular NGO established in 1942 in humanitarian response to the famine in Greece during the Second World War (Black 1992), was a donor to the Kebele 18 SAC Association. Oxfam GB has worked in Ethiopia since 1962, building up a programme of rehabilitation and development work. Its priority since 1991 has been ‘longer-term community development work’ (Parker with Abraham 2003, 72). Oxfam GB had also funded the Daughters of Charity’s three other similar SAC Associations. Staff changes meant that the 1997 request for ongoing funding to ‘consolidate’ the earlier projects and at the same time provide start-up funds in Kebele 18 came from a new Project Director at Daughters of Charity, and was received by a new Country Director at Oxfam GB<sup>4</sup> (internal Oxfam project document 1997). The total sum funded in 1997 was £14,733.69 (ibid.).

The decision to fund the Kebele 18 SAC Association would suggest a considerable degree of confidence on the part of Oxfam GB’s Country Director as signatory, in the objectives of the intervention, the appropriateness of the intervention at meeting those objectives, and the Daughters of Charity as the implementing organisation<sup>5</sup>. Yet the documentation reveals that the understandings of donor and implementing organisations of the rationale for the intervention, and its objectives, were markedly different.

### **The project: aims**

As an explicit aim, women’s empowerment was a ‘Johnny-come-lately’ to the project; it was only fully articulated as an expectation at the stage of the Exit Evaluation, which was commissioned by Oxfam as it withdrew from the project at the end of 2000 (Ayele Zewge 2000). In contrast, despite using a measure of the language of enterprise and the suggestion that the configuration of inequality in which people in poverty are located is their own fault, the DOC’s project proposal was, overall, clearly located within a poverty-alleviation paradigm (Mayoux 1998). The project proposal focused on the need to fund the existing ‘family

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<sup>3</sup> The physical appearance of Kebele 18 has changed dramatically as a result of this work (focus group, SAC association Committee, March 2002, Kechene). Pavements have been constructed on some of the main lanes, together with stone drainage gulleys, washing facilities, and latrines. The large public school building in Kebele 18 is surrounded by paved lanes, and its campus features latrines and standpipes.

<sup>4</sup> Sister Brenda Villarin at Daughters of Charity, and Harriet Dodd at Oxfam GB.

<sup>5</sup> Funds were used for the cost of establishing an office, with equipment and furniture; initial grant capital; and working capital to cover recurrent costs including the cost of a book-keeper (internal project proposal, Daughters of Charity 1997, interview, Feleke Tadele, June 2003).

business'<sup>6</sup> in a way which is affordable and non-exploitative, in order to develop 'local micro-enterprises'<sup>7</sup>. The project proposal also states an aim as breaking 'the dependency syndrome' which is perceived to exist among potential beneficiaries, using language which is redolent of the financial sustainability paradigm of microfinance (Mayoux 1998; 2000; ILO download undated) discussed in Chapter 2: 'A very important result of the programme in the kebeles will be the attempt to break the dependency syndrome. The availing of credits which are saving-led on interest and repayment basis creates the understanding that people with will and skills can escape the vicious circle of poverty through their own effort' (project proposal, DOC 1997).

The project proposal did not refer to women's empowerment or gender inequality. In line with this gender-neutral approach (Kabeer 1994), it envisaged that women or men could be borrowers, and there were no guidelines regarding loans having to be channelled into particular businesses controlled by particular household members. Potential borrowers simply had to satisfy the Committee members that they had a plausible<sup>8</sup> business opportunity in mind (discussion with Committee members, May 2002, Kechene).

Oxfam GB's internal funding document, detailing agreement of the funding relationship and the aims of the project, did have something to say about women. The anonymous Oxfam staff writer of this document stated his or her view that the rationale for the project was 'to assist poor business oriented women to establish savings and credit schemes... the goal of establishing saving and credit programmes in the kebeles is to create employment and income through the development of local micro-enterprises, thereby improving the standard of living of the inhabitants' (ibid.). This language is, once more, that of the financial self-sustainability paradigm of microfinance (Mayoux 1998; 2000; ILO download undated), referred to in Chapter 3. In this paradigm, Mayoux argues, the agency of women is seen as sufficient to enable them to synergistically meet their practical interests – shared with their household – of poverty alleviation as well as further their strategic gender interests in challenging structural subordination.

In the wake of the Micro-Credit Summit in 1997, donor interest in microfinance was growing on the part of Oxfam GB in Ethiopia as in other agencies<sup>9</sup>, and the language of financial self-sustainability, combined with the aim of supporting the agency of women entrepreneurs as a specific group, is in line with the rhetoric to come out of this event (Rogaly 1996). In Chapter 2,

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<sup>6</sup> There is a slippage from a list of activities including 'petty trades', to a statement that 'it is not the family head (male/female) alone who undertakes the activities. It is quite common that other members of the family are involved in the family business', (internal document, Daughters of Charity, Addis Ababa, 1997). The family business, as my fieldwork shows, is clothing production, while petty trading is a female pursuit in which members of the family are not involved in the same ways.

<sup>7</sup> Although, interestingly, the background information to the proposal focuses in the main on the cottage industry of traditional clothing production, rather than alternative businesses.

<sup>8</sup> Note, not 'viable' – the form does not require a detailed plan of the way in which the loan will be used.

women's 'economic empowerment' was examined as a concept. 'Economic empowerment' (Lairap-Fonderson 2003) is the angle from which women's empowerment is most commonly approached currently in Ethiopia, as in other parts of sub-Saharan Africa (personal communications and observations, Addis Ababa 1997; 1998; 2002; 2003), showing a conflation of goals of survival under economic austerity, household poverty alleviation, and sufficient 'empowerment' of women to make these aims possible. Ethiopia-specific reasons for the adoption of the formulation 'economic empowerment' can tentatively be deduced not only from the country's context of extreme poverty, but its particular history of engagement with women's interests discussed in Chapter 3. An example of the association of ideas of energetic, resourceful women who are more interested in national development than challenging men to gain equality can be seen from the title of a recent ILO publication (2003): *'Ethiopian Women Entrepreneurs: Going for Growth'*.

Yet, as Chapter 2 argued, there is a substantial literature to suggest that rather than being entrepreneurs in the making who simply require start-up funding, women working in the informal sector are actually there either to augment household income (if the household is relatively prosperous, in particular with access to regular wage work), or to substitute for more profitable work, typically either formal employment or informal sector work associated with men. Chapter 2 also suggested that support to women to become entrepreneurs is particularly inappropriate in a context in which households are acutely economically needy. The lower the level of economic and social capital flows into your household, the more likely you are to be desperate to shore up what little you have, and hence decisions about future livelihoods strategies are based on the need to 'cover yourself' by minimising risk (Gonzalez de la Rocha 1994; 2000; 2003; Hulme and Mosley 1996; Sebstad and Grown 1989; Woods 2003).

Looking beyond official project documents reveals correspondence between Oxfam GB and the Daughters of Charity that reveals dissonance between the formal organisational rationale for funding the project which focused on entrepreneurship as a key to poverty alleviation, and the personal views of the Oxfam GB Country Director, which were concerned also with feminist goals. In Oxfam GB, there was also an interest in the empowerment of women from a feminist perspective in some quarters, and a history of engagement with WID approaches and 'gender mainstreaming' stretching from the establishment of a specialist gender unit in 1984 (Porter, Smyth and Sweetman 1999). In the wake of the 1995 Beijing Women's Conference referred to in Chapter 1, the notion of women's empowerment as the furtherance of women's practical and strategic gender interests was promoting an approach which Mayoux terms 'feminist empowerment' in microfinance (discussed in Chapter 2), and this approach – together with the rest of the literature which spoke of empowerment of women in relation to microfinance –

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<sup>9</sup> Discussed in Chapter 2.

struck chords with some individuals in the wider programme. In 1997, the Country Director and one senior member of her staff were sufficiently concerned about this to consider ways of building a portfolio of development projects which would address the issue of gender inequality<sup>10</sup>.

This thesis has argued that gender equity goals can be supported by development organisations, and this involves giving support to women who are engaged in feminist action to challenge the gender structure of constraint; it has been argued that this is an essential addendum to giving support to women at grassroots level, if an organisation is to claim to support the goal of women's empowerment (in agreement with Kabeer 2003). As Afshar observes, taking a 'more integrally gendered approach [means] issues of ... advocacy come to the foreground' (1998, 1), since – as suggested in Chapter 1 – the structures of governance and resource-distribution in society need to be transformed to give gender-equitable outcomes (Goetz 1995; Kabeer 1994). This results in work to support women's strategic gender interests, in the form of advocacy work aimed at national and international targets. At the time at which the Kechene intervention funding was agreed, Oxfam was supporting the work of the Ethiopian Women Lawyers' Association in addition (internal documents 1997). This was in response to a growing acceptance on the part of international development organisations that grassroots work is not the radical, sustainable response to the structural disadvantage that constrains agency and control of resources. This has led to a practice in many development organizations of 'scaling-up', making analytical links between experience in grassroots communities of poverty and the denial of rights, and using this analysis as a foundation for advocacy work (Reardon 1994, in the case of Oxfam GB)<sup>11</sup>.

While funding avowedly feminist organisations was clearly understood as contributing to the empowerment of women at macro-level (personal communications, Harriet Dodd and Feleke Tadele, 1997), the question of what Oxfam could do at household and community level to support this goal was more vexed. Senior staff struggled to decide what they understood by empowerment. These preoccupations with 'feminist empowerment' are clear in a letter from the Project Director of the Daughters of Charity to the Oxfam GB Country Director, regarding the relationship between microcredit and women's empowerment (letter from Sr Phylis Peters to Harriet Dodd, 8 December 1997).

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<sup>10</sup> As discussed in the methodology chapter in this thesis, I was brought into the programme for a period in 1997, on secondment to advise on ways in which they could do this.

<sup>11</sup> The move towards focusing more on policy advocacy and campaigning based on the experience of Oxfam GB and the organizations to whom it gives grants is discussed in Black (1995). While gender-related advocacy is not strong in Oxfam GB, the Beijing conference was a catalyst for work in Oxfam GB and other member organizations of Oxfam International, including funding Southern women to attend the NGO Forum (Muyoyeta 1999).



In response to a question (undocumented) from the Oxfam GB Country Director, she states her position, which reflects a poverty alleviation focus (Mayoux 1998). She writes: ‘credit is by no means the best mechanism or only mechanism. That is why we have varied activities for women under our WID department... practical training sessions in family welfare; various income-generating activities; skills training and market promotion for pottery, basketry, knitting and other handcrafts... credit is one important component of this package. In fact saving and credit has an essential role in reducing poverty’ (letter from Sr Phylis Peters to Harriet Dodd, 8 December 1997). The slippage from a focus on women’s empowerment to poverty reduction here clearly expresses the Daughters of Charity’s primary aim of poverty alleviation at household level – the ‘poverty alleviation’ paradigm of microfinance, which nevertheless engages with the issue of empowering women in a limited and specific way (Mayoux 1998). In the letter, the Daughters of Charity’s Director goes on to attempt to bridge the gap between her donor’s concern about women’s empowerment<sup>12</sup> with her own poverty alleviation perspective: ‘[you ask,] Why did the programme [in other kebeles] select women as its main target group? As you are well aware, women are not our sole target group. The objective of DOC/UDP is to assist the poor people to achieve a more acceptable quality of life, building their confidence in their own abilities...one of the specific features of [the informal] sector – the role of women is significant... we tried to give priority to the most vulnerable groups, women being one of them’ (letter from Sr Phylis Peters to Harriet Dodd, 8 December 1997). The letter also states that in the implementation phase of SAC projects in other kebeles, the focus on women gave way to an estimated 80% to 20% female to male split, with the stated rationale that ‘targeting of the lowest poor was not effective’ (ibid.).

The project documents reveal confusion among stakeholders regarding understandings of the role of women and the meaning of women’s empowerment. This is not particularly surprising, in the light of the analysis of Chapter 2 regarding the many ways in which women and gender concerns have been incorporated into different accounts of development from neo-liberal and ‘alternative’ paradigms. At the time of my research, these potentially clashing understandings had been rationalised and resolved. According to the book keeper of the project, ‘The project was set up by donors who asked us to lend money to women, but money is actually given to support the poor<sup>13</sup> regardless of sex’ (interview May 2002, Kechene). The poverty-alleviation focus of the project led to there being no concern on the part of the project itself as to whether women use the loans for their own income-generating activities or channel funds instead into family businesses. The bookkeeper reported: ‘...I know some women who have passed the

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<sup>12</sup> In an interview, her successor told me that she was confused by donor requirements regarding women’s empowerment and gender equality: ‘I do not know what it would involve. In Ethiopia, people have many basic needs and therefore it may not happen. In future, maybe the project would do it if I could see what would be involved. Everyone seems over conscious about it. I prefer to think about the needs of everyone in the family. Donors demand something that is not fully there - gender has only been present in recent years and there is no information on the value of the approach’ (interview, Sister Brenda Villarin, May 2002, Addis Ababa).

money on to their husbands and they are repaying nicely' (ibid.). However, the bookkeeper did concede that 'it's possible' (ibid.) that women might have a problem as a result of being responsible for repayments if the money had passed from their control. The extent to which the project could be used as a route to women's empowerment in a context in which women were investing in family businesses will be discussed further later.

Overall, it seemed clear at the time of the research that there was resolution that the intervention should have financial sustainability as its main aim and indicator of success (as can be seen from the emphasis placed on this in the exit evaluation commissioned by Oxfam, discussed below - Ayele 2000, unpublished report). The policy environment in Ethiopia had grown cold to the idea of non-financially sustainable interventions coming from donors, which were perceived as distorting Ethiopia's credit delivery by leading to borrowers failing to take the need to repay seriously, and interventions are now regulated by the state (as discussed in Chapter 3). However, despite regulation, ideas that microfinance is concerned with poverty alleviation clearly persist in the popular imagination.

### **The project: implementation**

In May 2000, just before Oxfam GB wound down its support for the Kebele 18 SAC project and DOC handed over running of the project to the local-level civil servants in the kebele, an exit evaluation to assess the implementation of the project against its aims was commissioned by Oxfam (Ayele 2000, unpublished report). Objectives of the evaluation, listed at the start of the document, include assessing the impact of the project on livelihoods – 'change in the social and economic life of the beneficiaries as a result of the project interventions' (ibid., 5) and assessing empowerment at both household level: 'changes in the status of poor families, for example: whether the project made an impact in enabling children to require education', and individual change: 'whether the project met the strategic needs of the women'. It is stated that: 'Oxfam's belief that this programme will add value to its overall programmes by demonstrating the practical mechanism for empowerment of urban women was also taken as a broader institutional setting within which the evaluation process takes place' (ibid., 6).

However, the promise of a gender analysis apparently remained just that. The evaluation focuses on the financial self-sustainability of the project, failing to provide convincing evidence either of its impact on poverty alleviation, or on gender power relations. The 'strategic needs' of women are discussed in relation to the project in one short section of 16 lines, in a report of 28 pages. The extreme brevity of this section of the project evaluation means it is feasible to discuss it in its entirety here. This is instructive, since it reveals the lack of knowledge of the evaluator of the issue for evaluation. His overall finding is as follows: 'The cooperatives under

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<sup>13</sup> This contradicts her remarks regarding the shift from poverty alleviation to sustainability, discussed earlier.

review are generally found to be gender-sensitive and have made it possible for poor women's active participation in the cooperatives in general and in that of the decision-making process in particular' (Ayele 2000, 22). No definition is offered of 'gender-sensitive', and no evidence is offered of the grounds for drawing that conclusion, beyond the following. The author states that 64.7% of the members of the three cooperatives evaluated, including the SAC association in Kebele 18, are 'poor women', and 33 out of 39 Executive Committee members are women. In Kebele 18, '100% of those who were identified as a regular savers and 61% of those who were identified as exemplary settlers of repayment are women' (ibid.). The section concludes with the statement that: 'From this quantitative findings, it can be deduced that women in the project area are enabled by this project to play an active role in their areas development endeavour and are having a better opportunity of getting access to additional income sources which in its turn is hoped to bring about a better quality of life for them and their families' (ibid.). Problems associated with markets for the products produced by women in Kechene are not mentioned at all.

At the time of the exit evaluation, the original Country Director of Oxfam GB who had authorised funding for the project had been replaced twice, and the senior programme adviser who had supported the proposal had also left the organisation. The dissonance between the objectives of the original project and the Exit Evaluation, and the inadequacy of the evaluation, apparently went unnoted. The poverty-alleviation aims of the project proposal were carried through to implementation at the stage at which Oxfam was involved as a funder. The project set out to 'create the basis for a permanent, self-sustaining Savings and Credit institution that will serve and expanding number of community members; establish the conditions whereby local resources could be mobilised through saving for further investment; and provide credit for the income-generating activities of a substantial number of the community members' (internal project document, undated, no page number).

The SAC Association offered credit at bank rates, to individual women who had saved for at least six months. While this in itself precludes the involvement of the most acutely poor, poverty was supposed to be the main determinant in choosing members. Savers were required to have saved 'at least 20% of the loan amount before the loan is granted' and would receive interest on their savings. The interest rates on borrowings and savings were fixed in line with bank rates, and the size of the loan was directed to be 'determined by the loan [purpose] and the client's characteristics'. The size of loans was limited in the Kebele 18 project, in comparison to the loans disbursed in earlier projects in Woreda 9 Kebele 20 and Woreda 10 Kebele 16

(internal project proposal, DOC, undated). This was a response to the diminishing amount of capital in SAC projects which had been running for a time<sup>14</sup>.

Loans were offered to individual members, but via groups, ‘to approve and guarantee each other’s loans, keep records on savings and loan payments, and resolve repayment problems’ (internal project document, undated, no page numbers). Loans were supposed to be repaid within one year. Subsequent loans could be larger than the original ones. However, pressures on the intervention due to low repayment rates in earlier similar interventions in other kebeles led to a limit on loan size. The project was administered by a committee of members, selected using National Bank of Ethiopia procedures. A bookkeeper, income-generating officer and credit specialist were mooted as paid posts to support the project in the project proposal, but in the end only the bookkeeper’s post was funded.

At the start of the Kebele 18 project, most of these guidelines were adhered to, although the bookkeeper, whose salary was met by the Oxfam grant, was the only paid member of staff. Yet by the time of the fieldwork, after the handover of the project to the Kebele office and the withdrawal of Oxfam GB and The Daughters of Charity, the project had undergone a sea change in terms of its objectives and procedures.

The three most important of these changes, in terms of the concerns of the thesis, are as follows. First, the poverty-alleviation aims of the project had been replaced by a central – and increasingly desperate – concern regarding financial sustainability. The bookkeeper told me: ‘the priority is not poor people - what is considered in terms of eligibility is people being members of this kebele. Most original members were poor that they were unable to repay and have been replaced by new members, who we do not judge on criteria of poverty... all that important to us is how the organisation can make a profit’ (interview, May 2002, Kechene).

Another important change was that group collateral was no longer used, as discussed earlier. Individual borrowers now had to foster relationships with the administrators of the intervention, but no longer with their peers. Collateral now needed to be financial, either in terms of resources already owned by the potential borrower, or via a guarantor. The principle of collective working through groups had given way to a focus on lending to individual borrowers. This is attributed by Ayele (2000) to resentment on the part of members about the special arrangements made when 89 elderly people were invited to join the SAC association in 1998/9. Guidelines for other

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<sup>14</sup> Experience in previous SAC projects leads to the DOC associating limitations on the amount of capital available for borrowing with a need for:  
 effective targeting and ability to direct clients to take credit for financing income-generating activities  
 ability to organise borrowers into groups and maintain the groups strengthened to curb the risk of defaulting  
 capacity to mobilise saving

members of the Association did not apply to this group: they were not required to save first, and were allowed to give individual guarantees at a time at which group guarantees were the norm (Ayele 2000).

The entry of elderly people into the project was a response<sup>15</sup> to the concern of Christian Aid, another UK-based international NGO, with this group (Ayele 2000). In 1998, government legislation under Public Notice 2/1998 had banned NGO welfare-oriented activity with this group, due to government anxieties over sustainability (interview, Feleke Tadele, June 2003, Addis Ababa). Funding to assist the elderly could, however, continue if channelled through legally-registered co-operatives like the SAC Association. 89 elderly people were duly targeted by the Daughters of Charity, and integrated into the Kebele 18 SAC Association. The evaluation of the intervention (Ayele 2000) suggests that the elderly should be treated in the same way as the younger members, yet, since their age group makes it obvious that they were less likely to be able to run viable income-generating activities, this suggestion implies an extraordinary lack of critical engagement with debates on credit as an answer to acute economic want and social marginalisation of people viewed conventionally as beyond an age at which they can or should be assumed to be able to support themselves economically.

The failure of the group collateral model of microfinance in this project is interesting in relation to my argument in Chapter 5, regarding the relative weakness of existing social capital in Kechene. It is also interesting in relation to the situation of market saturation for goods manufactured in the area, and to the predominance of cottage industries based on social cohesion within the household.

The final change in the intervention which will be noted here is a shift from an emphasis on building skills and experience of borrowers through training and support to their planning process, familiar in poverty alleviation approach to microfinance (Mayoux 1998), to a more minimalist approach, redolent of microfinance from a financial self-sustainability perspective (*ibid.*). No training had been offered to women and men who joined the Association in recent years, and the approval of loans had been given on the basis of very sketchy business plans. Even the bookkeeper reported being expected to pick up skills and knowledge as she proceeded.

The SAC had a total membership of 142 people (73 men and 69 women) (Ayele 2000, 11) at the time of the evaluation. At the time of my fieldwork, 24 months later and 17 months after the withdrawal of both DOC and Oxfam, the number had remained almost static, at 160 members

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close supervision for follow-up of individual income-generating activities and saving (letter, Sr Phylis Peters, 8 December 1997).

(86 men and 74 women) (interview, May 2002, Kechene). I focused on the 29 women who were current borrowers and savers, plus two women who saved only. The reasons for the relatively high proportion of people aged over 60 involved in the project - one-third of my respondents were in this age group, as mentioned in Chapter 5 - were discussed earlier. The reasons for women ceasing to be main targets of the intervention were less clear, since as Chapter 2 discussed, women are generally presented in the microfinance literature as more efficient repayers.

The next section of the chapter examines the ways in which women and their households engaged with the SAC association, and the impact of this engagement on livelihoods and gender power relations. Throughout, it focuses on decision-making, in order to bring women's bargaining power in their marital and other relationships into the centre of the analysis.

## **THE SAC ASSOCIATION: HOW WOMEN USED IT**

The 31 women in the SAC Association had been members for between one and five years. 29 of them had taken out loans. The remaining two were saving only at the time of the research. Of the twenty-nine women who had taken loans, all the younger women had saved before borrowing, in line with the guidelines of the Association, but the elderly women had not saved money before joining, and had not been saving since. One response was: 'I registered with the association as an old-age person, in order to get money. I borrowed 300 *birr*. I have not repaid the loan yet. My grandson has repaid a small amount from his salary. I do not know about savings but thank you for telling me. I will ask about that' (interview, Chagai Kombe, April 2002, Kechene).

### **Learning about the loan**

The majority – 21 – said they had been told about the Association by the Daughters of Charity, the Kebele office, or existing members of the Association, including Committee members. Four further women out of the 29 said they had learnt of the SAC Association after being previously involved in improved technology training, mentioned in the last chapter. The final four women had heard about the Association through the informal social networks of friends and neighbours.

### **Agency regarding uptake and use of the loan**

It is important to contextualise married women's perceptions of agency in decision-making through obtaining a full account of the decision-making process, and relating this to the context

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<sup>15</sup> This fact suggests that, just as the Daughters of Charity engaged with gender issues in correspondence with Oxfam GB at the time the funding was agreed, they were willing to engage with another donor priority in order to get funding for their activities.

of women's configurations of inequality. Lukes (1974)'s third dimension of power reminds us that agency is constrained by norms of decision-making. In the context of marriage and the household, labels like 'lone' or 'joint' applied to decision-making are meaningless in a context in which people's perceptions of what they do are shaped by gender ideologies, which themselves are products of societal structures of constraint. Gender analysis of decisionmaking in household shows patterns to vary according to the existing state of affairs regarding who controls finances in the household, which is linked to gendered patterns of power between spouses (Pahl 1989). Intersectional analysis of power and identity allows us to flesh out the picture by showing that relations of power are shaped further by other dimensions of difference between particular women and men. The need to negotiate increased space for manoeuvre through apparent compliance may be consciously felt, or may remain unconscious.

*Having the decision imposed from outside the household*

27 of the 29 women said they had decided for themselves or within their households to take the loan. The remaining two reported a constraint on their agency which came from above household level, from the implementing agency itself. A number of the earliest members had been given start-up money of 400 *birr*, and invited to join to get further funds. Two of these women openly attributed the decision to join as having been made on their behalf by project or kebele officials. Wagae Negussy had had a nun call at her house one day: 'She told me that I should join, as it would help my [disabled] daughter' (interview, April 2002, Kechene). Wagae had not questioned this assertion and had duly joined.

*Having the decision imposed from within the household*

One further woman said the decision that she should join and take out a loan had been her husband's decision alone. This was Zenebech Kebede, who reported that she took her loan out 'after he insisted that I should bring [it]'. Some critiques of WID approaches to women assert that these were based on a misunderstanding of the true nature of gender relations in sub-Saharan Africa, in which all self-respecting women are providers for their families (Mikhal 1997, Ogundipe-Leslie 1998), either through production for subsistence or cash income. This is true for the vast majority of women involved in the research.

However, Zenebech Kebede is an example of a woman whose livelihood consists solely of reproductive work for her and dependence on a male wage. This form of household is associated with more unequal gender relations (Pahl 1983). This case illustrates Mahmud's (2003) observation that 'it is ... plausible that women who are more empowered are less likely to agree to join a microcredit programme, which is usually part of a household's livelihood strategy where men decide whether their wives will join a programme or not' (603).

*Taking the decision alone*

Almost half reported that they had decided ‘by themselves’ to join the SAC association. These included two women who were single at the time, in addition to three divorced women, two widowed women, and six married women. Lone women who had stocks of independent economic and social capital were most likely to make their decisions entirely autonomously. Menberra Metike, a divorcee, said: ‘the responsibility is mine so I simply informed [my dependents]’ (interview April 2001, Kechene).

The idea that the six married women who reported deciding alone to take loans might possess more power than other married women would be over-simplistic. The nature of men’s occupations has significance for this aspect of household decision-making. Literature on male out-migration suggests that *de facto* female household headship in the context of male labour migration is characterised by a spatial separation between overall control and day to day management of household livelihoods, which confers ‘responsibility without power’ (Francis 2000, 173) on the wife at home. Yergalem Gonhe took her decision with her daughter in a context of migrant work and distance between spouses. Her husband is in the formal sector employed as a driver and is absent most of the time absent. In such a context, decisions may be taken by women alone because husbands were not present to consult. When husbands return, wives are often answerable to them and the stress of making the wrong decision can be considerable.

In contrast, in other households in Kechene, as discussed in Chapter 5, weavers are almost continuously present within the household. It is likely that wives in these households have less space for manoeuvre in decision-making than those who see their husbands off to work each day. Research into context of male retrenchment has suggested that men who spend long hours in the household increase their role in decision-making about provisioning and other issues regarded normatively as ‘female’ concerns (Sharp and Spiegel 1986; Sweetman 1995).

However, evidence that weaving households contain women who have less control over relationships is contradictory. For some households, this seems to be the case. Tsegai Yinageru was a respondent of whom my outstanding memory is the phrase ‘Hailu decides’. Tsegai’s account of decision-making was that all decisions were her husband Hailu’s to make, with the exception of what she perceived to be non-decisions, as in: ‘I get new clothes once a year when the *equub* money comes, so there is no decisionmaking on that’ (interview April 2002, Kechene). In other households including weavers, women considered all or most decisions to be joint. Habtamwa Getachew considered that all decisions were made jointly in the household, ‘although he keeps the money’. This case is reminiscent of Kabeer’s (1998) point that without resources, there is no real agency. Finally, in some other households including weavers, women



were retaining space for manoeuvre within existing gender relations by resorting to deception. Sircalem Bayew is an example of a woman who has retained *de facto* power in decisionmaking on two important economic and social concerns: loan uptake and using contraception. This was only possible for women like her who had sufficient resources from own-account businesses to enable them to do this.

A key reason for diminished male control is ill-health. Two respondents were married to invalids, and hence had more *de facto* power in marital decision-making. Women married to men who are invalids are usually less dependent for their livelihoods on the social capital of their marital relationships, by the very fact of husbands being unable to provide. However, the obligation to make decisions and forge a livelihood strategy autonomously in such circumstances obviously cannot be read off as evidence of ‘empowerment’. First, *de jure* power still resided with the men. Second, as Kabeer reminds us (2003), resources are as essential to empowerment as agency, and these women’s agency was constrained by their desperately precarious situation. Askale Kebede, one of the two, regretted having to make her decision alone, seeing this as isolation and loneliness rather than autonomy: ‘my husband was so sick that he could not really *help* me with my decision’ (interview, March 2002, Kechene, my italics). Mahmud (2003) points out: ‘contrary to popular notion the empirical relationship between women’s rule in decision-making and welfare outcomes is weak. Cases in which women make decisions independently – that is, women considered as most empowered – do not necessarily have the best welfare outcomes simply because women’s independence in household decision-making usually takes place in female-headed households that are generally poorer and have lower levels of aggregate welfare compared to male-headed households where women’s decision-making is less likely to be independent’ (583). A similar insight can be drawn from women making decisions in households in which their husbands are ill.

As suggested above, women can opt to exercise agency autonomously secretly. This is useful in that they are exercising agency as individuals who need to further their practical interests. Yet in terms of empowerment, it is a short-term strategy which cannot hope to further women’s strategic gender interests, and is likely to add to stress levels and unhappiness as women continue to conceal their actions from their husbands. It highlights the extreme importance of marriage as an indispensable form of social capital in Kechene. As argued in Chapters 1 and 2, women’s livelihoods rely on both economic and social capital, and the most important social capital for women is the family (Kabeer 1998). Chapter 5 emphasised the low and dwindling stocks of social capital in Kechene beyond the immediate family, in a context in which spatial separation from relatives and increasing years spent apart since the time of migration are weakening extended family ties, and economic want, increasing competition in an over-crowded market, and associated lack of time to spend in non-essential activities are threatening the

development of alternative social capital. Thus, decision-making about loan use needs to be understood not only in relation to women's desire to further their practical interests as regards conserving and 'growing' income, but to the related need to keep husbands happy. While women like Sircalem Bayew are motivated to increase their economic capital through taking a loan, they cannot allow this action to rock the marital boat.

Sircalem's account of marital decision-making was of her active but covert role in significant decisions, including loan uptake. Her role was hidden out of deference to gender norms of male household headship and breadwinning. Her husband knew nothing of her having joined the Association, used, and ultimately lost the whole loan. 'My husband didn't even know when I joined. If I have taken a loan, I pay it myself with no support from him'. Sircalem had opted to invest her loan of 600 *birr* (in a household with a monthly income of 234 *birr* per month) into an existing activity: trading in traditional clothes woven by other households. She went bankrupt. 'I find time [for paying back the money] by sleeping less than I need. I only have time to work when the children are asleep...My husband always asks why I stay up so late..., but I do not want to bother him... he always tells me he does not like loans.'

Sircalem's economic contribution to household livelihoods is more important than her husband, a weaver, realises. Women's income is critical to the survival of poor households (Dwyer 1983), and Sircalem is contributing just under one third of their income. However, she needs to conceal this to ensure she retains the social capital of the marriage. One of Heyzer's (1981) criteria for women's informal sector work, discussed earlier, is that it is non-threatening to gender norms surrounding the sexual division of labour. Female production for cash can be cloaked as legitimate provisioning for family reproductive needs when it brings in only a small fraction of male earnings. However, if male strategies for income-generation falter, what once looked like an insignificant income-generating activity starts to represent a larger proportion of household income, and starts to look potentially threatening to men's ideas of themselves as primary breadwinners, and hence to the harmony of the marriage. Sircalem conceals the amount she earns, in order to avoid trouble: '[My husband] thinks that what I earn is just side income, but it is actually more important than that. I sometimes hide the number of *jebenas* I take to market...My authority is limited to household activities, because my husband is head of the household'.

Other lone-decision-making takes place in the context of some women having relatively strong fall-back positions in relation to family members due to dimensions of difference which intersect gender identity to place individuals in a comparatively strong position. If these women perceived that they might gain anything by sharing the decisions, it is highly likely that they would, since while gender norms of male household headship might preclude a man from

consulting his wife, no such norms exist to prevent a powerful woman agent from consulting her husband. Thus, decision-making of this style for married women implies a lack of co-operation in the marriage, as well as a comparatively powerful configuration of inequality for the wife.

An example is Dimimwa Shankote's case. Dimimwa's decision to take a loan was in the context of being a primary breadwinner – at least in her estimation, of weaving bringing in 111.80 *birr* profit and pottery and *akimbalos* bringing in 172 *birr* profit, but of needing to stay together in order to make a viable income. It seemed that Dimimwa's secret decision-making is caused by scorn and contempt for her husband, rather than fear of violence or of losing social capital. Bearing in mind his need for accommodation and the end her son put to his violence to her, described in the last chapter, her husband's fallback position appears to be similar (or marginally worse) than hers: 'I made the decision by myself with no discussions. I took it secretly and told the family after a while as I expected they'd ask me for money, and I thought it would be better for them if I did it for all of them'.

In addition, different perceptions can be had of the same decision, through individuals' own private assessment of their breakdown position in the event of initial disagreement. Aselefiq Kebede, who is married, said that the fact that her husband agreed had made him consider it a joint decision. However, she was clear that 'the initial decision was mine, and I wouldn't have changed my mind if my husband had disagreed'. In situations in which husbands *do* disagree overtly, some wives may find out that their presumed power to dissent does not actually exist in reality.

Finally, in a well-off household, a decision to take a very small loan has a different significance from a similar decision in an acutely impoverished household. Gendered patterns of decision-making vary according to the size of the pool of resources within households (Pahl 1990). But, while female control of resource pools is more likely in acutely economically needy households, 'the term "wife control" of finances seems a misleading way to describe what was essentially a struggle to make ends meet in very poor households' (Pahl 1997, 185). In such a context, lack of resources to meet practical interests and further one's agency is a barrier to the empowerment of individual women, as suggested by Kabeer (1999, 2003).

### *Deciding 'jointly'*

Thirteen more women said that they had exercised their agency in deciding to take a loan 'jointly'. This was either with husbands, or with other family members. If decisions to join had been taken jointly with spouses or other family members, this correlated with decisions on loan use also being perceived as joint. In married relationships, even when initial decisions to join

had been taken by women alone, in almost all cases in which husbands were made aware of the loan's existence, decisions on use were joint.

First, in the households where women said they had decided jointly and there were men present, it was important to find out why women had joined rather than men. While early in its existence the SAC Association preferred women to join (as in the case of Emayew Takele, discussed below), later on, the SAC Association did not insist on female membership only. In some cases, women said they were the ones to join because that they were going to spend it on their own income-generating activities. In other cases, women joined out of expediency; it made sense to the overall household livelihood that this should happen. For some, there was a 'pull' factor of the Association being willing to pay women's 40 *birr* registration fee, if they had been involved in the prior project aimed at improving pottery technology; in other cases this was because of the 'push' factor of employed workers not being allowed to join in their own right, despite the reality of multiple livelihoods activities in Kechene, and the fact that many of these workers are earning tiny wages in the most informal end of formal employment. An example was Bayenech Minalkulet's husband, employed as a guard and earning just 180 *birr* per month. The latter said the reason his wife had joined rather than him was because the Association would not lend to him: 'I am a worker, and not entitled to join' (interview May 2002, Kechene).

Just as perceptions of autonomy in decision-making need to be interrogated, so do perceptions of joint decision-making. While perceptions of joint decision-making may indicate a 'modern' marriage in which there is equality between partners<sup>16</sup>, they can also be the result of other dynamics between partners. First, there may just happen to be agreement between spouses on a particular issue, which cloaks the fact that individuals may actually have very different fall-back positions. Witness Bayenech Minalkulet's account of the process which lay behind the decision she described as joint: 'I brought the information and suggested that I wanted to join. He agreed. He's the one who we planned would repay the loan from the beginning. Because that was the plan, I wouldn't have taken it if he had disagreed'. Conjit Gezaw, also a self-proclaimed 'joint' decision-maker, stated: 'I wouldn't have taken the loan if he had disagreed. I'd try to get him to understand, but I'd go his way' (interview, April 2002, Kechene).

Perceptions of jointness may also derive from the fact that all involved in the decision perceive themselves as 'signing up' to a decision taken by others, because they perceive the decision to be helpful to a joint household livelihood strategy for the corporate good. If the buy-in to a household strategy is there on the part of those who did not actually participate much if at all in the decision, the model of the household suggested by this is a benign patriarchy rather than a

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<sup>16</sup> Epitomised by the first dimension of power in Lukes' model, as discussed in Chapter 1.

democracy, in which unequal power is either not perceived at all, or is not perceived to be a problem.

An example is Emayew Takele, who said the decision for her to take the loan was joint, but on probing revealed a much more complex process which was instigated by others. Emayew reported that her husband is a weaver, and wanted money to invest in the family business. The initial idea to join the Association came from her daughter, Emayew and her husband agreed, and the loan was collected by her husband. Emayew took the loan because her personal identity fitted the requirements of the scheme. She joined at a time at which the Association was stating it wanted to focus on women, and it had to be her rather than her daughter, because the daughter works in a state nursery. As a civil servant, she is not entitled to join. In this case, the household livelihood strategy was best-served by picking the household member with the right identity profile to take advantage of an opportunity.

Describing one's decisions as joint also paints a picture of a co-operative marital relationship, characterised by affection. As we know, Kechene is a context in which the social capital of the marital relationship is very highly valued. Women may have a great deal to lose in terms of feelings of self-esteem and contentment with their marital relationship, should they admit that household decisions are made without much input from them (Sweetman 1995). This would reduce their sense of 'power-within' and hence damage their agency within the existing status quo. Acceptance of the ideology of a co-operative, harmonious marital relationship may lead women to conceal to themselves as well as from others (including researchers) the fact that conflict exists within the relationship, or their knowledge that they consciously avoid conflict because they have less power and hence a weaker fall-back position than their husbands.

Perceptions of jointness in decision-making may also sometimes arise from self-delusion owing to serious concerns about the stress of being autonomously responsible for a loan. Gebaynesh Yechalew had decided to join by herself, but deemed the decision to spend the loan on *injera* to be joint because 'I told the Association that my husband and I would both repay the loan' (interview March 2002, Kechene).

Finally, another line of criticism of questions on patterns of solely male, joint or solely female decision-making would be that it implies that there is a sliding scale of empowerment in which the goal is women having autonomy from marriage and the household, as discussed in Chapter 1. Married women's right to autonomous decision-making regarding the control and use of their physical body and its functions is a key aspect of gender equality and the empowerment of women, and is enshrined in international law (albeit remaining in question in many national contexts). This counters the patriarchal conceptualisation of women's bodies as resources to be

used in marriage, for reproductive functions including (but not limited to) childbearing and male sexual pleasure.

But accounts of autonomous decision-making in the literature on the empowerment of women in grassroots communities are fundamentally flawed. While it is unquestionable that women's bodies should cease to be regarded as resources for men to control, it is surely possible to question the notion that this notion of women controlling their own bodies independently should lead in an unproblematic trajectory to the notion that *all* resources formerly viewed as properties of the marriage (and therefore in many contexts autonomously controlled by the husband – hence the term 'husbandry' denoting control) should now be autonomously controlled by the wife. Ideologies of marriage as concerned with jointness and co-operation, and ideas of modern institutions as founded on equality and democracy, should surely lead in the direction of ensuring corporate, equal, responsibility for husbandry of resources in marriage. Interdependence should be the goal, not independence (Kabeer 1998, using the terminology of Malhotra et al. 2002).

Some respondents' accounts of 'jointness' suggested a belief in a consensual and co-operative mode of marital debate and decision-making. Mulunesh Yeshitela took money after going to the Kebele office to find out about the Association: 'The thought came from me, and I discussed it with my husband and he agreed. I did not try to hide the fact that taking the loan was my idea – either of us could have brought the idea' (interview, April 2002, Kechene).

*Sustainable* marital relations surely depend on conceptualising male and female power within marriage as equal. Even though evidence of female altruism with regarding to intra-household resource allocations suggests that wives controlling economic resources dispense them more wisely than men, the idea of shifting decision-making away from men is surely unsustainable in that it flies in the face both of ideologies of marriage which emphasise male household headship *and* ideologies which emphasise spiritual and mental, as well as physical, union. Finally it pathologises men as feckless rather than suggesting that they are different from each other and the 'bad ones' are capable of change.

The overall point to take from this discussion is that the more dependent women were on the social capital of their family relationships, the more likely they were to be very careful to ensure they did not act without having obtained approval of their plans. This was true whether women lived with spouses; adult children or with extended family. Patterns of decision-making are an interesting focus for investigations of power relations, but need to be analysed in the context of the configurations of inequality in which individual women are located. If an individual woman is to some extent dependent on the social capital of marital and family relations, as the vast

majority of women are worldwide, this means preserving harmony in the household is important, in order to ensure continuing access to other people's income.

### **Deciding how to use the loan**

Almost all respondents reported that deciding to take the loan involved the same people who subsequently decided how to use it. However, there were a few exceptions. Tsehai Yinageru, who had been one of the two respondents to say the project had decided on her behalf that she would join, said the next decision about how to use the loan was solely her husband's: 'we invested money in weaving, not in clay'. Meyagotchel Desta said she had decided by herself to join, but her children joined her in determining how the money should be spent. As a result the loan was spent investing in the weaving of her grandsons. Her case epitomises the tendency of single, widowed or divorced women whose dependents are junior to them in age and/or family position, those who are partly dependent on them involve them in decisions. Atunat Alemeyhu said she had decided to join by herself, after a conversation with a nun who asked her how she would spend a hypothetical sum of money, but it was a joint decision to spend the money on a *dabo* (breadmaking) business.

Unusually, one respondent had a husband who was aware she had taken a loan but was uninvolved in decisionmaking as to its use: Emebet Shimeles was married, but decided by herself how to spend the ostensibly sizeable loans she took to use in *dube*. The fact that her husband was then employed as a policeman might imply that the relative significance to the household of the sums she borrowed was small in relation to the proportion of her husband's wage she received, and therefore unthreatening to gender norms of male provision. However, in the context of low household contributions from her husband, which diminished after her business started to thrive, it seems that her husband perceived the benefits to his own interests of letting her take over the burden of household provision: 'Nowadays, my income is about 700 *birr*. Our rent is 70 *birr* per month. The only problem is that my husband's contribution has got smaller. Nowadays, he gives me 200 *birr* per month, but only very rarely. I do not know what he does with the rest, but it is probably spent drinking. But I do not care so much, because I know that I can depend on my 700 *birr*....My perception is that my husband felt sad when I got the money. That is because he does not know how about what I do, how much money I bring into the house...' (interview, May 2001, Kechehe).

Sometimes, as suggested earlier in this chapter, decisions may be perceived as joint against all the evidence. In contexts in which there is male control of the food and daily expenditure, 'there is likely to be extreme inequality between husband and wife and deprivation on the part of wife and children' (Pahl 1989, 185). In such a situation it is unsurprising if a process of

'doublethinking' goes on in the mind of the wife as she tries to rationalise her situation and render it bearable.

An example is Bayenech Minalkulet, who perceived the decision that she should put the loan money into a new *shiro* and *berbere* business as joint. However, she went on to say 'my husband brought the idea, suggesting that this would be lighter and better for my health than continuing my existing *talla* and *araki* business'. Ill-health obviously affects women's location, adding an additional structure of constraint. Her failing health was shifting the balance of power, in terms of knowledge and management of the household; her husband was not only repaying the loan, but also managing daily expenditure on food and household items – normally a female task - as a result of her poor health. Bayenech is relatively dependent due to ill-health and the large contribution made to the household by her husband, who is employed as a guard: 'he even buys all the food and the household items because of my health. I do not handle household income at all, although sometimes, if I have money, I buy things for myself. My husband takes most decisions. He does not listen to me, because he is the one who is going to decide. If I disagree with him, he does not hit me, but he shouts at me. I am not frightened. I am not pleased about this, but because I do not have any work, that is why it happens. He is a worker but I do not have work.' (interview March 2001, Kechene). Bayenech's husband keeps the pass book and is responsible for repayments from his salary; she was not aware of the outstanding debt nor of the savings lodged with the Association.

#### *Agency regarding use of the loan*

The model of women's empowerment posited in Chapter 1 suggests that women's first stop on the route to empowerment is to satisfy their immediate practical interests, and the interests of their dependents. Women may be well aware of how they would like to develop their livelihood strategy and what political priorities they would like to address, but in the absence of resources, they cannot make their dreams a reality. Thus investing in financial, human, social and physical capital and rendering a livelihood secure are not only essential for a woman to work efficiently within a woman's existing 'space for manoeuvre', but for her to exercise agency which extends her power beyond that normally associated with women - what Kabeer refers to as 'transformative agency'.

Unsurprisingly, all but one of the 29 women who took loans reported their rationales as economic need<sup>17</sup>.

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<sup>17</sup> The final one said she had no rationale since the officials had decided for her.



### How loans were used

Livelihoods analysis locates income-generation in its context as one strategy among others, asserting that women potentially need money to spend or invest in any of the array of strategies in their portfolio. However, as discussed in Chapter 2, the decontextualised focus on entrepreneurial activity of many microfinance interventions has led to expectations on the part of funders that loans should be invested in micro-enterprises.

#### *Investments in income-generating activities*

Nine women spent all or part of their loans on funding the traditional household industry of clothes production. All of them lived in houses in which this was an existing activity. Sums invested in traditional clothes production ranged from medium to very large sums of money, ranging between 400 and 1,600 *birr*. For some, this appeared to be a positive decision to invest the money in the most viable and familiar livelihood activity. Rationales for investment reflected rationales for selecting clothes production as a livelihoods strategy in the first place, rehearsed in detail in Chapter 5: as the best option for people who could not obtain formal employment; or as the best fallback option for people who secured work they preferred but had lost this for some reason. In contrast, some others had invested their loans in clothes production less as a positive choice as regards the potential of the activity, than as the choice which involves the human capital of others. They lack human capital for their own-account business – in short, they themselves could not find time to do own-account activities alongside existing reproductive responsibilities – but the economic need of their households meant they were going to take any injection of capital going, regardless<sup>18</sup>.

Some women said they fully intended to spend money on own-account businesses, but opting to invest the loan in other activities was, in the end, the only realistic option. Wagae Negussy, taking ninety minutes each meal-time to feed her disabled daughter, responsible for the feeding and care of her family of eight, and performing the female tasks associated with clothes production, had envisaged using the money to make *jebenas*. In the end, she opted to buy raw materials for clothes production.

In all, women's informal sector activities were mentioned 24 times as a destination for all or parts of loans. The amounts invested in women's informal sector activities fall into two categories. Nine women invested small to medium amounts in own-account businesses, ranging between 100 to 300 *birr*. Small to medium amounts of money were ploughed into informal sector activities by women who did not have access either to a male formal sector wage or to the

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<sup>18</sup> While Goetz and Sen Gupta (1996) suggest that there are risks associated with women taking money to pass to activities beyond their control, and other authors suggesting that credit is debt were discussed in the earlier theoretical chapters, it seemed to me that in the context of Kechene people took a calculated risk to take a loan in an environment in which not taking the loan was the more stressful option.

income from traditional clothes production. Many of these were elderly women in dire straits. For example, Tirunesh Chafeka, aged around 70, had used 140 *birr* for her brewing business; Chagai Kombe, 78, had used part of her loan of 300 *birr* for *guilt* (vegetable selling). For the households of lone women or elderly female household heads, low investment in typically female informal sector activities represented not a desire to build a business, but a hope that a loan would allow family members to continue eating.

Eight women had invested medium to large sums, ranging from 400 to 800 *birr*, in own-account businesses. The women who invested the largest amounts in informal sector activities were all backed by regular income coming into their households from the formal sector. For example, Emebet Shimele has had three loans totalling 3,500, which she has invested in an existing *dube* business. This kind of backing may act as a form of informal collateral which might make the SAC Committee consider lending higher sums, though there was no suggestion of this in interviews with Committee members or Association officials. As a member of the Association's Committee, Emebet in particular may have been able to 'swing' larger loans than other members. In fact, her husband, a policeman at the start of her involvement with the Association, only contributed 200 *birr* of his 500 *birr* salary to household expenses, which meant that the cash available to her in a crisis was no more than the sums commanded by other households in which women received much lower loans.

One particularly interesting use of the loan was for trading in traditional goods produced by others. This draws on existing knowledge of the industry and its trade in a way in which other own-account businesses do not. For some, including Emebet Shimeles and Sircalem Bayu (3), this was an opportunity to invest relatively large sums. While Emebet was experienced in the business, and made a success of it, Sircalem's bankruptcy (discussed earlier) seems to have come about in part due to the fact that this was a new enterprise for her. In contrast, some older women - for example, Zenebech Workeneh - chose to become traders because they were no longer able to produce the goods themselves, and had greater mobility in the sense of no young children to keep them tied to the home. Ironically, this went hand in hand with greater physical frailty and resulting problems associated with long journeys to market and lack of security from theft while there.

No-one reported going into business jointly with other women, and no-one suggested that the patronage of neighbours and friends was helpful to their business, or, alternatively, that having to give preferential prices and treatment to clients they knew was holding their business back (as found by Leonard 2000). It seems that the stage of economic crisis in the community is at a point at which social obligations break down (Gonzalez de la Rocha 1994, 2000, 2003); Sircalem Bayew told me: 'There is no *yilugnta* in business', and other women present agreed

(focus group, Kechene, May 2003). Almaz Getahun suggested she would like tips on business from successful women, but despite the fact that one such woman, Mulunesh Yeshitela, lives on the other side of her back-to-back house, there was no communication between them and Mulunesh seemed very surprised when I related Almaz's comment to her (interview May 2003).

#### *Investments in infrastructure*

Investments in infrastructure are investments in what Scoones terms 'physical capital' (1998). Three women had used money to construct a kitchen. Kitchens are used for cooking food for home consumption and sale, as well as other functions including drying out *jebenas*. Felkech Welde Michale had constructed a kitchen with 200 *birr* of her 300 *birr* loan, to enable her to run her *injera* business. Livelihoods analysis would depict this as a legitimate use of a loan. Constructing a kitchen with a watertight roof is as important for *injera* or *jebena*-making for sale as it is for cooking food for the family, echoing Heyzer's (1981) observation that women's informal sector activities are frequently rooted in the domestic sphere.

#### *Investments in human capital*

Others tended to portion up their loans for several different purposes, spreading money across different livelihoods activities, including consumption. Generally, women who used some of their money for subsistence were desperate. Chagai Kombe said: 'It was always my intention to borrow the money and use it for food. I was worried about repaying, but desperate. I told the Association that I would use the money for business' (interview, May 2002, Kechene). Yeshimabet Gulalet, a widow in her seventies, spent her loan of 500 *birr* on grain to trade, but could not make a profit, so 'we ate it all in the house' (interview, April 2002, Kechene).

Two families had invested their loans in paying for education-related materials (uniforms, books and so on), for their children – strictly speaking, a reproductive usage, yet *de facto* a wily long-term investment in the human capital of tomorrow. One woman, Emayew Takele, aged 55 and with five children, reported that half of the loan had been directly invested in paying for school materials, and the other half invested in traditional clothes production. She said: 'Life is good since we joined the association. That is because of the use we have made of the profits from our business. If you buy furniture, it wears out in the end. Currently all our profit goes to pay for our children to go to school, so they can benefit from education. Education is our chairs in this house' (interview, May 2002, Kechene). Livelihoods can be perceived as improved if long-term future security is attained, even if the price of this is less security in the present. Emayew's perception is that the household livelihood has improved as a result of being able to exercise agency and use the loan in this way.

*Investments in social capital*

Others had used part of their loan to invest in social capital. Two women had used part of their money to maintain and strengthen the social capital of their family relationships. For example, Dimimwa Shankote, an adult migrant to Kechene, had received her loan just as she received information that her mother was ill. Rather than spend the money on her existing *akimbalo* business, she opted to go to stay and care for her mother. Yergalem Gonhe used some of her loan for Easter feasting, echoing the discussion in Chapter 5 of the use of *idir* money for Easter celebrations, which are an important social event and religious-cultural marker of Orthodox Christians in Ethiopia. Two older women had used part of their loans to enable them to join traditional associations. Both had joined the *idir* (and one had also joined the *equub*). In the light of the evidence of isolation and depression experienced by older women who were excluded from the *idir*, the importance of membership of the *idir* in a context of devout Ethiopian Orthodox Christianity<sup>19</sup> and the concomitant significance attached to religious ritual and belief in the afterlife, joining the *idir* represents, like educating one's children, a strategy of long-term investment in the future.

The context of women's agency on loan use in Kechene was widespread lack of clarity on project rules about fungibility. As stated earlier, *de jure*, the project documents were confused on this point; Oxfam GB considered that women's own-account businesses were the intended destination of the loans, while the Daughters of Charity focused on the need to support existing businesses and develop new ones to alleviate household poverty, without specifying whether these businesses were owned, controlled or operated by women or men. Although one woman reported her understanding as having been that the funds should be spent on her 'own business' (interview, Wagae Negussy, April 2002, Kechene), the context in which other women took decisions on taking and using loans was lack of clarity on project rules about fungibility. *De facto*, as can be seen from this section, no restrictions on loan use seemed to be in place.

If money is 'frozen desire', (Buchanan 1997, quoted in Oseen 1999 103), and women's empowerment starts with women being permitted the right to determine and prioritise their own desires and strategise to realise them, it is inherently contradictory to offer material resources to women agents to use, yet to restrict their choices to a narrow range of options already selected as acceptable to development organisations.

The neo-liberal ideal of 'empowered' women in developing countries as autonomous entrepreneurs who simultaneously swell national coffers and make selfless decisions in family budgeting which benefit their families, hinges on microfinance being used 'productively', in the narrow sense of women investing loans in own-account enterprises, and ploughing back

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<sup>19</sup> The Ethiopian Orthodox church itself depends on financial contributions from members on behalf of their families,

profits to make their empires grow. Harper (1999) observes that this pervasive tendency to equate microfinance with micro-enterprise has, in some contexts, led to borrowers feeling pressured into pretence ‘that the money has been used “productively”’ (2). Ironically, this subterfuge did not seem to be needed in Kechene.

The reality of eking out a livelihood in households in poverty means that money frequently ‘drifts’ into other parts of the family budget – either as a result of planning that way, or as a result of unexpected shocks. The fieldwork discussed earlier has shown this to be true in Kechene, where the reality of life is that almost all households are too poor to afford the luxury of investment in business. Ten women told me that they had had to use some money for food and other daily consumption needs. Atunat Alemayu had used some of her 400 *birr* loan to buy food, and some to continue a bread-making business. Gebaynesh Yechalew had spent some on her *injera* making for sale, but she merges the domestic economy and the business economy together when she thinks of her livelihood; in response to a question regarding her profit, she commented that ‘the family eats seven out of every 40 [*injeras* ]’ (interview, May 2002, Kechene).

Finally, it can be seen that the vision of a one-off injection of cash spawning a generation of entrepreneurs, beloved of proponents of the financial self-sustainability paradigm of microfinance (Mayoux 1998), is not realised in the Kechene context. As Chapter 2 suggested, entrepreneurship as a concept emanates from the labour experience of men (Goffee and Scase 1985). In Kechene, women choose the household livelihood activity which is most likely to enable daily survival in which to invest their money. Life is risky enough as it is.

## **WOMEN’S PERCEPTIONS OF CHANGES TO HOUSEHOLD PROSPERITY**

Perceptions of the impact of a loan are highly subjective. Loans need to be seen in the context of the relative importance to women and their households of the activity or commodity on which they were spent; in the context of other changes and challenges to household livelihoods; in the context of other factors which may affect women’s configurations of inequality; and in the context of other sources of income which women might have chosen. All these render attribution of impact challenging.

Half of the respondents perceived their households as being in a better position vis a vis tangible resources after they had taken and used the loan. The other half perceived the economic impact to have been either negative or non-existent. No respondents made a distinction between control of, and access to, resources, or between household resources and resources belonging to

individual respondents. However, the analysis which follows is made in awareness of the importance of these distinctions and they are referred to as appropriate.

Loans of this size have negligible impact on household livelihoods strategies which are already either very stable or actively growing. One respondent, Yergalem Gonhe, had a perception of her livelihood as unchanged by the loan because of the relative prosperity of her household; her assessment was based on the rationale that the loan did not 'bring any difference to my household income because we have other big business in addition to this'.

Households which were on the lower levels of stability were the ones to benefit the most from the loans. In particular, manufacturers and traders in traditional clothes described how the money has extended their space for manoeuvre, through buying them some time. This enables them to weather market fluctuations, including those which are related to times of the church year. Tsegai Yinageru said: 'The market is low, but we can keep finished goods at home until we get a better price. Previously we were forced to sell it immediately at any price. This leads to a higher amount for us to consume in the house'. Aslefiq Kebede reported that, as a result of being able to do this, her household had doubled the income made from traditional clothes production. However, while early sums invested in traditional clothes production appeared to have had a positive impact, and loans had been repaid, respondents reported that the market was becoming saturated with products and later sums failed to have the same effect.

Emebet Shimeles talked of the difference her loans totalling 3,500 *birr* had made to her *dube* business; she can now pay for her goods with cash rather than on credit. 'I used to buy cotton yarn from the market on credit, sell it to the weavers here, and then repay my debt. I made money through the profit that I made on the sale. When I joined the association, I could pay with cash rather than take the cotton on credit, and I could also hold stores of cotton in reserve to sell when the price was high because cotton is in short supply. So in two ways the association was helpful in making the whole process more profitable for me. We were poor, but after I joined the association, I improved our life' (interview April 2002, Kechene). Menberra Metike, whose successful multiple livelihoods strategy has already been discussed, felt that her investment had 'solved my problems and closed the holes in household consumption. I'm on a low standard of living, but although I know that, I'm better than most' (interview May 2002, Kechene).

A contrast to this relatively rosy picture of the impact of the loan is offered by women whose livelihoods were more precarious, on the margin between survival and stability. Those who ran only one or two very small-scale informal sector activities had invested in these in the absence of better household investment opportunities. Some of these did feel that the injection of

financial capital had helped significantly, moving the household into a much more stable situation. An example was Atunat Alemayhu, who said ‘We have got more money – we use it only for daily bread, but it’s a big change from before’ (interview April 2002, Kechene).

For respondents whose livelihoods are on survival level, the loan had not enabled them to move to a more stable situation. However, it had ensured that hand-to-mouth survival could continue a bit longer. Mulunesh Yeshitela, whose husband had been laid off from his job as a driver, told me: ‘we are not living as well as we used to, but the children are eating, and we are able to pay the school fees. We are just surviving’. Obviously, enabling people to survive is in one sense the most empowering effect that any development intervention could have. It takes only a tiny improvement to a livelihood to do this. Bayenech Minalkulet referred to an extra four *birr* that she makes daily; her perception is that ‘life is better because of the four *birr*’. Yet these amounts are so small that while they make a critical difference to women and their households, they are hardly successes for development organisations to boast of, in relation to the budgets they command. In addition, women are left with the stress and indignity of being unable to repay.

Some elderly women had experienced an initial improvement in income, derived from the injection of cash into raw materials had proved to be a flash in the pan. After a time, however, untreated illness, or chronic and worsening infirmity associated with age, had eroded the gains made. Felkech Welde Michael reported that the loan had made a difference ‘in the past’, but she is now physically deteriorating, and she and her grandson see his weaving as a more sensible occupation in which to invest any resources they have. Meyagotchel Desta said that her loan ‘simply enable[d] survival’, at a time of life when it was ever more likely that unplanned problems will arise. Meyagotchel is a former woodcarrier who borrowed money when her weaver husband was ill: ‘my husband was very unhappy because he was really worried that I would not be able to pay back the money’. When he died, she used it on purchasing raw materials for her two older sons’ weaving. ‘I do not think that the loan has brought any improvement to my life. It has simply enabled us to survive. The major worry is that somebody will get sick for a long time’ (interview April 2002, Kechene).

Zenebech Werkalamew recounted the high risks and meagre rewards associated with trying to scale up your business in a context of market saturation and with an identity which means old-age associated infirmity intersects with class and gender-based disadvantage: ‘When I sell *jebenas*, I take them by bus to Merkato, which costs five or six *birr*. I take between 30 and 50 *jebenas* at a time. I buy them for 1 1/2 *birr*, and sell them for 2 *birr*. When I have a good day, I sell 30. On a bad day, I sell two or three. Most days are bad days. There are thieves around Merkato, and because I am old, I am vulnerable. I have to pay one *birr* per day to the security guards who are selected by the police. I actually think they are thieves themselves. When I take

*jebenas* to the markets, many get broken. One day, I took 60 and broke 60. The driver was kind that day, and asked me if he could pay for them' (interview, Kechene, March 2002).

Seven – a quarter – of respondents who had taken loans said their households were worse off. These households had experienced sickness, death or unemployment as a challenge to their investments in businesses, or had chosen to spend the money for consumption because the human resources available to them do not enable them to run a business. Dimimwa Shankote said 'Life is worse, but I don't regret making the kitchen. I'm always sick and my problems aren't really about the loan itself'.

## THE IMPACT OF THE LOAN ON WOMEN'S AGENCY

### Time

In addition to financial resources, other forms of capital are critical to livelihoods. Chapter 2 posited that the time of women, and the division of labour between the sexes within the household, are issues of central relevance to discussions of women's empowerment and gender equality. It was argued that lack of time makes women in acute poverty unable to prioritise their strategic gender interests, unless there is an immediate economic benefit in doing so.

Time is a resource in short supply in Kechene, particularly for women. It seemingly has to come from nowhere if women's income-generating activities increase. As discussed in Chapter 2, the current focus on microfinance as a magic bullet against poverty has evolved against a backdrop of economic crisis, in which family labour – and more precisely the labour of women – has become all-important in enabling populations to survive. Both governments and international financial institutions have relied on the labour of women and girls to keep households and communities going. First, women have extended their household reproductive role to substitute for health and education services which have either ceased to exist, or families no longer have access to, due to not being able to afford user fees. Second, they have taken on more productive work – in general, in the informal sector - to ameliorate the effect of men losing formal sector employment, or informal sector employment which, for men, is more likely to be located at the upper end of the formal to informal continuum (Bromley and Gerry 1979). Community-level responses to this scenario of crisis which have offered micro-finance to women have been criticised for claiming the empowerment of women and the alleviation of household poverty while actually placing women at risk – at least in the short-term - from male responses to the *de facto* feminisation of the breadwinner role, including increasing domestic violence (Schuler et al. 1998).



Yet in Kechene, since not all women used loans to fund own-account businesses, there could not be any blanket assumption that women's time was in shorter supply as a direct result of taking a loan. Seven of the 29 women who had taken loans said there was no change in the time they spent working as a result of taking the loans. Five of them had used all the money to fund the activity of others; one had used the loan to change from dealing in cotton on credit to paying cash; and one used her loan on consumption only. However, even among those who had not increased their workload in taking a loan, no-one reported having time to embark on political activity of any kind.

Among the 22 respondents who said the loan had increased their workloads, two said they had more work, but had managed to balance it with no real problem. Among those who said they needed to find a coping mechanism (including Tobia Workeneh, who had not taken a loan from the SAC Association but from another source), nine mentioned sleeping or relaxing less; nine mentioned relatives other than husbands who were now doing more (five daughters; two sons; one sister and one granddaughter); and eight mentioned other coping strategies<sup>1</sup>. Some of these strategies involved women substituting for their own labour by buying in services: for example, freeing up time by stopping spinning for traditional clothes production and purchasing *fertils* from other women; buying prepared food; or having water delivered to the door. Yergalem Gonhe juggled opening her shop with her domestic responsibilities. Bayenech Minalkulet's workload was modified – by her husband - to ensure she had time and energy, as a sick woman, to cope domestically while still contributing income to the household. Four women acknowledged having husbands who did more around the house now.

Other women said they had not been able to develop strategies for balancing the workload. These were more likely to have young children to care for. One – Wgae Negussy - said her business had failed outright as a result of needing to continue to care for her disabled daughter, and another woman said her business had been affected adversely. Zenebech Kebede, elderly at the time of the research, reminisced: 'When my youngest child was a baby, it was a big problem. I would be in a better position to do it now. When my husband insisted I took a loan and did something, the agreement was I would stop spinning to free up time' (interview May 2002, Kechene).

Negative impact on women of participation in the project and having less time to invest in social networks outside the family was not noted. Obviously having less time had an impact on the leisure and opportunities for socialising with neighbours, particularly over coffee, which is important in this cultural setting. However, as discussed in Chapter 5, people were complaining that it was lack of money to buy inputs which was the chief barrier to this.

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<sup>1</sup> Some respondents mentioned more than one strategy.

### **Mental and emotional wellbeing**

At the time of the fieldwork in 2002, the financial sustainability of the project was clearly in doubt due to widespread failure to repay loans.

One possible harmful effect of not being able to repay would be damage to women's existing relationships outside the household, if group collateral had been used. However, as discussed earlier, this was not a feature of the Savings and Credit Association for long, and none of the respondents was either a member of a group formed for the purpose, or aware of the practice. As such, women had much less to lose by defaulting or, as was more usual, falling behind with repayments and simply offering a little money if and when they were able.

At the time of the evaluation, the member saving ratio was 166 *birr* per member for 2000, while the repayment rate was 50.6% for 2000. At the time of my fieldwork, the repayment rate was disputed: the committee which ran the SAC reported a 50% repayment rate (group interview, May 2002, Kechene), but the bookkeeper reported that it had gone down to 31 %, and put the number of borrowers in arrears at 59%. 16 people were undergoing court cases, while others had received warnings via house visits (interview, May 2002, Kechene). As regards women being better repayers, this appeared to be true; the bookkeeper stated that her 'general impression is that most people repaying are women. Maybe they respect the law more, or maybe they are more frightened' (*ibid.*). This confirms the idea that women are better repayers on which the financial self-sustainability rationale for microfinance rests (Rogaly 1996). However, it is interesting in light of the fact that as stated earlier in the chapter, there are approximately equal numbers of women and men currently involved in the intervention. It suggests that the departure from group collateral and subsequent requirement for financial collateral from borrowers is harming the intervention since fewer women are likely to have the resources they need to apply, and hence repayment rates are lower.

Gebayanesh Yechalew reported feeling 'crushed' by the responsibility of having taken a loan she could not repay, which she had originally hoped would be used 'to do more weaving', having taken weaving training. 'My husband also used to be a weaver, and I told him, "you can use this money to do more work to make our life better"'. However, his intermittent serious illness and innate lassitude put paid to this plan and she invested the money in *injera* making. 'I repay 10 *birr* per month, but sometimes I cannot do it. I do not know how much profit I make – all I can say is that we eat it'. When I went to interview Wagae Negussy, she burst into tears and moved to the back of her room, thinking I was an officer of the court. Later, she told me: 'it is a very stressful time now, because I am frightened of being put in prison. I want to keep my pride, and I do not want other people to gossip around here. It has affected my relationship with my

husband, because I spent time arguing with him, and nagging him to go out and try to sell. ...I would say my profit is stress' (interview, April 2002, Kechene). This echoes the findings in Bangladesh of Ahmed and Chowdhury (2001) that microfinance can damage emotional well-being due to inability to pay<sup>2</sup>.

Interestingly, even when respondents seemed to be under stress, their accounts of life separated this from economic concerns in their accounts of the impact of loans. This separation of the realms of emotion from scientific, rational concerns may reflect understandings of the relationship between the two of bureaucratic institutions (Goetz 1995), including development institutions. Alternatively, it is caused by the fact that a degree of stress is a familiar constant in life for many in Kechene. Perceptions of the impact of loans on household livelihoods were shaped by respondents' relative optimism or pessimism, which is derived not only from their location and the intersectionally-derived power available to them as agents, but by difference in the ways in which human beings understand and respond to their location. The final group of seven women who reported no change in household livelihoods included some who made this judgement in the face of significant evidence of increased hardship. For example, Wagae Negussy admitted to perceiving 'no underlying change', despite her tears. In turn, Sircalem Bayew, who was bankrupted as a result of her decision to invest a loan in clay work, now 'only find[s] time for earning money by sleeping less than I need', and carries the burden of keeping her bankruptcy a secret from her husband. However, paradoxically, she perceives her life as 'the same after taking the loan'.

More positively and subversively, the evaluation of the SAC Association refers to the attitude that money is a '*ferengi* gift' (Ayele 2000, 30) on the part of some borrowers. This echoes an anecdote told to me by the Director of the Daughters of Charity (interview, Sister Brenda Villarin, March 2002, Kechene). At the introductory meeting for the SAC Association, which was held in the Director's garden, 'Many ...arrived bringing plastic bags, because they understood that they would be receiving '*ferengi* money'. When the true nature of the project was explained, many of them disbursed' (ibid). They had thought that they would receive money as a gift because they were economically needy. This incident could – and at the fieldwork interview cited here, was – be used as evidence to support the charge in the project proposal that women and men in Kechene suffer from at best naivete, and at worst 'dependency syndrome', which it is believed that credit schemes counter.

However, a different construction entirely can be put on the incident, and on the conclusion of the evaluation. The money was indeed *ferengi* money, which has commensurately less value

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<sup>2</sup> Although they were focusing on the slightly different case of peer pressure directly applied to people unable to pay in group borrowing schemes.

and significance to those lending it than to those borrowing it. Consequently it could be perceived as an act of knowledge of the surrounding structures of constraint and resistance to them to think of the loans as gifts, passed through the linking social capital of a development project from the wealthy to those in need. From the point of view of ideas of people being active agents who use their existing space for manoeuvre to subvert development interventions to advance their own interests (Long 1992; Jackson 1996a). It takes an innate sense of agency to be brave enough to go deliberately into debt.

Such analyses would suggest that non-repayment of loans could be seen as an indicator of empowerment. Why should people be forced to repay 'debts' to *ferengis*, when the reasons for their poverty are so clearly concerned with global inequality in governance and markets, and the focus on repayment of microfinance comes from an inappropriate and exploitative neo-liberal paradigm of development? In this light, far from cash handouts perpetuating negative stereotypes of dependency, they could be seen as a more appropriate intervention than credit, which respects that people in Kechene are resourceful actors caught in a context of economic crisis.

Obviously there is a caveat here. From the point of view of the need for a structural change that will empower people in poverty as an interest group to meet their strategic interests, such a perspective is not helpful. In fact, it could be argued to display precisely the politically regressive, individualistic thinking of which neo-liberal usages of the term 'empowerment' are accused. Subverting the rules eventually leads to microfinance projects foundering, and thus the intersectionally-derived interests of an individual have triumphed at the expense of the unidimensional interests of the group. Particularly now, since the implementing and funding organisations have withdrawn from the intervention, the empowerment of individuals can be seen, once again, to be a goal which is conceptually distinct from the empowerment of the group. The latter should, however, require not heroic altruism from people at the grassroots to redistribute tiny amounts of resources, but political action to further their strategic interests, and wider structural change to reform institutions, at national and international level.

As stated earlier, the intervention itself subverted the idea that the money was a loan in regard to old people, and it was inconsistent in the savings requirements for others<sup>3</sup>. The idea that the loans were not conceptualised as loans at all for some, or seen as such by others, is obviously a concern from the angle of financial sustainability. Government auditors were working on the books, and the bookkeeper told me that she was expecting them to suggest changing the profile

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<sup>3</sup> Of course, this means that the critiques of microfinance as not being useful for very poor people is irrelevant to this case study.

of the members, and the methods of ensuring repayment (interview, May 2002, Kechene). These methods would be more relentless and efficient pursuit of defaulters through the courts.

### **Changes in women's skills and confidence – ‘power within’ and ‘power to’**

In line with Mayoux's (1998) vision of the poverty-alleviation paradigm of microfinance, the SAC Association was, at the start at least, an intervention offering ‘credit-plus’ – that is, not only loans, but savings in tandem with other services which were intended to build the skills of members to render their business enterprises more successful. The training itself was focused on ideas of individual entrepreneurship coming from a neo-liberal paradigm rather than on co-operative models of group income-generation. However, after the withdrawal of the Daughters of Charity and Oxfam GB, the Association had ceased to offer similar training to new members. A second form of training was offered to those individual women who were identified at the start of the project as suitable Committee members who would run the Association and make decisions on loan disbursement and related issues, received training in leadership and decision-making.

Both these kinds of training led to participants gaining confidence. Sometimes they related this directly to their potential to run businesses; others felt it had had an impact on them more widely. This illustrates the importance of access even to gender-blind education and training opportunities, in building the confidence and extending the agency of individual women. Chapter 2 suggested that development interventions can play a part in the empowerment of women in poverty in developing countries by supporting them not only to meet their practical, intersectionally-derived interests, but to identify and further strategic interests, including strategic gender interests.

Conjit Gezaw is an example of someone who gained confidence in relation to her potential to run a business. As discussed earlier, she had been inspired to great dreams by the business training that she received when she joined the Association. She reported: ‘I have big plans, I have always been ambitious, and I wanted to run a business to transform our lives. So when I heard about the association, from a kebele worker, I took a loan. If my husband had disagreed, I would not have taken the loan.

‘Before I got the money, I did not know how much they could lend me. I saved 95 *birr*, at a rate of five *birr* per week. Then, they gave me some training. It was all about business, and I have a certificate. I remember a lot from the training. They told us that a businessman have to have confidence and the brave. The starting business, he needs a loan. All the participants were women. They emphasise to us that women can succeed because they save more money than

men. The training gave me confidence to dream big plans. I wanted to open a restaurant, so I planned to buy raw materials, fuel, and akimbalos.’ (Interview, May 2002, Kechene).

Ultimately, Conjit’s increased sense of ‘power-within’ (Rowlands 1997) were dashed by the small loan she received, meaning her sense of ‘power-to’ (ibid.) was crushed: ‘Then, I went to get the money, and they gave me 150 *birr*, and all my dreams were lost. I was full of confidence during the training, but I lost it after that. My husband was also sad, because the amount was so small.’ This led to a growing disillusionment stemming from Conjit’s awareness of the disparity between the theory of entrepreneurship as laid out in the training, and the reality of women’s enterprises in Kechene: multiple livelihoods strategies, economic hardship meaning that profits are ‘eaten’ not invested, exhaustion, saturated markets, and small loan size. As an example of just one aspect of this list and how it affects would-be entrepreneurs, Tsehai Yinageru spoke of the problems with the market for clothes production which meant that her activities in business were constrained by factors that can only be addressed by the state: ‘They’ve given us money, but there’s no recognised marketplace. We’re forced to sell to shops and middle traders and they give us a low price. If we try to sell at market, police chase us. So we need a marketplace as well as money’ (interview, May 2002, Kechene).

The decisions on how to use loans in Kechene need to be seen as constrained by the need to consider how best a whole livelihoods strategy could be supported by the particular sum of money that they had borrowed. The small size of the loans did not lend themselves to the high-risk bravado that entrepreneurship is seen as involving (Goffee and Scase 1985). The fact that Conjit appeared to have developed consciousness of her potential to earn money, but her sense of herself as an empowered agent was arrested by lack of money, underlines Kabeer’s (2003) point that resources are the necessary ‘medium of power’ without which women’s agency cannot be exercised (172). Eventually, Conjit invested her money in her existing *injera*-making.

In contrast, Atunat Alemayu, who had joined the Association at the same time as Conjit and taken the same training, found it a positive, empowering experience, because she rejected the idea that she could ever aspire to be a true entrepreneur. Taking a more pragmatic attitude, she saw herself as having had modest success: ‘I received some training when I took the loan. It was not required that I did it, I simply decided freely. In the training, we were told how to save money, how to run a business, and advised to change to another business if we do not make a profit. I think the training was useful. It was very helpful for my confidence, for my business, and my life as a whole’ (interview April 2002, Kechene). Atunat’s intention was to invest money in an existing business making *dabo*.

The idea that training itself has a clear, unambiguous impact on women in relation to empowerment is brought into question by the difference in Atunat and Conjit's reactions. Atunat's comparatively positive attitude to the same training is explained by the fact that she had more modest hopes than Conjit, who admitted that she had always been ambitious. There was no 'reality shock' for Atunat because, whilst like Conjit the training increased her sense of 'power-within', she was coming from a more modest starting-point. As suggested in the analysis of Rowlands' model of empowerment in Chapter 1, if one's sense of power-within increases, lack of material resources can mean one's sense of one's capabilities outstrips one's ability to make one's dreams a reality. Depression and a sense of disempowerment were the result that Conjit experienced. Training which increases one's sense of power-within needs to be analysed in relation to an intersectional analysis of an individual's agency in relation to location and identity, in order to determine the impact on empowerment.

Emebet Shimeles is an example of someone who had benefited from a different kind of training via the project: the training offered to Committee members at the start of the intervention. Her account suggests that this was not only inspiring but appropriate to her sense of herself as an agent, in that it provided skills and set up expectations of Emebet's Committee role, which had been matched in practice. Emebet felt that this training had also helped her in terms of her life beyond her role in the Association. This was as an illiterate woman, whose doubts about her own skills were made worse by the dismissive attitude of her husband:

'My perception is that my husband felt sad when I got the money. That is because he does not know how about what I do, how much money I bring into the house, and about the activities I do for the association, because I am a committee member. I really do not know why the association chose me to become a member of the committee. I told them that I could not read and write, that they said it would be fine, because they talk. 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 was not happy. He said, 'why do they want you?'. I was firm with him. I told him, 'it is not your concern'. He was not happy, because he has a superiority complex based on being a man.

'Even though I did not get training in using my money, I did get training in relation to running an association like ours. This is because I became a member of the committee, and the committee were all trained. The kind of training I received included how to assess how much money someone needs, to avoid someone taking too much; how to run a business; how to attract clients: how to save: how to make a profit: and how to invest it. The training was paid for by the government, I think. The training happened after I took the loan, because I became a committee

member subsequently. Indirectly, the training was definitely useful for my business, because I got knowledge that I did not have before. I knew what to spend my money on.

‘I would not say that the training changed my self-confidence. I have always been quite self-confident. What made the difference to my life overall was the money. But I would say being a member of the committee has boosted my confidence.’ (interview, Kechene, April 2002).

Emebet’s point that it was not confidence which changed her life, but the money, needs to be seen in context. First, confidence was not instilled or conferred on her by her involvement in the project, but given an opportunity to be developed. Emebet possesses personal characteristics – notably self-confidence – which an intersectional power analysis would see as both constitutive of, and constituted by, her particular location and life experiences. For her, these personal characteristics meant her location was the ‘right place at the right time’, and she was invited onto the Committee. NGOs looking to form groups of women to run projects are likely to seek out women who are more confident and dominant than others (Mahmud 2002). As a result of the training and the experience, Emebet’s existing self-confidence was further boosted. Critically bearing in mind the experience of Conjit discussed earlier, Emebet’s sense of power-within kept pace with her exercise of agency or power-to (Rowlands 1997). She had not developed ambitions which could not be realised.

Second, Emebet’s point that money rather than confidence was her ‘missing link’ needs to be seen in the context of the amount of the loans she took. She had a total loan amount of 3,500 *birr*, as discussed earlier in this analysis. This was the largest total loan of any respondent, and was – unlike Conjit Gezaw’s case – enough for her to realise her business aims.

#### *Changes in women’s opportunities for collective association – ‘power with’*

An important potential impact on women’s empowerment gained from non-monetary aspects of the project is that they could gain opportunities from collective association. The model of empowerment in this thesis places emphasis on women themselves being responsible as agents for determining their political priorities, since they possess unique knowledge of their particular configuration of inequality, as well as their skills and abilities. The model recognises women’s organising as a key means of achieving shared awareness of strategic gender interests, and addressing these. As Chapter 2 outlined, Mayoux (1998) characterises the formation of women’s groups to fulfil these aims as a key element of microfinance projects which fall within her feminist empowerment paradigm (1998). She contrasts the poverty-alleviation paradigm of microfinance interventions as focusing on group formation for the different purpose of solidarity and self-reliance based on an analysis of the marginalisation of ‘the poor’, with no attention to the issue of gender-based differentiation within that category.



As discussed earlier in this chapter in the section looking at project implementation, there was a shift from group working to individual working in the Savings and Credit Association's ways of working. The impact of this on women can be interpreted in conflicting ways. As discussed in Chapter 1, interest or claims groups in poor communities can evolve from groups which focus on improving livelihoods. The ending of the requirement that groups work together and interact as a unit within the Savings and Credit Association looks potentially negative for the chances of political activity evolving out of this activity. The chance of existing social capital could be built on through being channelled into group work under the Savings and Credit Association banner was now unlikely. In the Kechene context in which social capital is weak and under strain due to extreme economic want and the associated pressures on time and resources, the impact was that new social capital would now not be created.

In a context like Kechene, as discussed in the last chapter, women's social networks are relatively weak due to a range of economic and social factors including comparatively strong economic ties within households stemming from family enterprises, relatively recent migration to urban areas, and lack of time to invest in social capital which will not yield immediate economic benefits. In such a context, the role of a development initiative in forging and strengthening women's social networks might be seen as particularly important.

First, women undertaking activities jointly with other women represents an opportunity to augment – or even replace – existing social networks based on the bonds of the household with new social networks of women – bridging the isolation of women from household to household. These new social networks represent a new form of social capital for individual women, which lessens their dependency on the social capital represented by marriage and the family. From the point of view of women as an interest group, these new social networks are – informally or formally – an opportunity for political strategising and possible action to begin. As outlined in previous chapters, the thinking on this is that women share and discuss current problems, deepen their awareness of shared (strategic gender) interests, and ultimately generate ideas to address these interests. These ideas may involve either widening their space for manoeuvre in the context of current gender power relations, or overt challenges to unequal gender power relations.

This thinking did not inform the method followed by the Savings and Credit Association – perhaps understandably, since the focus of the implementing agency was on the eradication of household poverty, rather than the empowerment of women. However, as actor-oriented perspectives imply, development interventions can be used by free agents to their own ends and can have unexpected outcomes, and group formation is included as an element in microfinance

interventions informed by both feminist empowerment and poverty alleviation paradigms, as Mayoux reminds us (1998).

There were at least two opportunities for women's collective association and action in the intervention in question, in addition to the opportunity afforded by the training of individuals discussed above. At the inception of the Savings and Credit Association, the intended method of loan disbursement was to lend to groups, as in the model of microfinance favoured by the Grameen Bank among others (Kabeer 1998). At the time of the research, it was striking that the only suggestion that group lending had ever been planned was evidenced by a chart which remained on the wall of the kebele office. No respondent to whom I spoke had been asked to join a group to borrow money. When this was queried, the bookkeeper told me: 'the original purpose was to ensure repayment through group collateral, but it did not work' (Interview, Kechene, May 2002). This echoes a comment in the letter cited earlier from the Daughters of Charity to Oxfam GB, on the difficulty of organising borrowers into groups and maintaining these, made at the start of the project in relation to experience in other Kebeles.

The second opportunity for women to strengthen ties and spend time together afforded by the project was the membership requirement that all Association members should attend bi-monthly meetings. Respondents' knowledge of the meetings varied; some of the elderly women said they were unaware of the requirement, or had forgotten. Most attended some or all of them. But the fact that the monthly meetings are the only method of participants getting together, and they only occur bi-monthly, means that there is no opportunity for some participants to meet at all. Zenebech Werkalemew stated: 'I was told I have to pay some money back every eight days or every 15 days, until I repay the loan. I know about the meetings, because they told me, but I cannot go because I am always sick'.

There were reports that the meetings were not conducive to sharing experience and developing a sense of shared priorities or strategies. Aselefiq Kebede's account was: 'I did not get any training on how to manage the loan. I do go to the monthly meetings, which tell us to save regularly. One message I remember is that if you save 25 cents a day, that will help you pay the minimum of 7.5 *birr* per month. They are always focusing on repayment – telling us that we have to do it'. Others said they were intimidated, by the content of the meetings, or the people present. Zenebech Kebede said: 'My husband took the business orientation course, and it is only he who participates in the monthly meetings. He tells me about the meetings. I do not know why he does not want me to go, but I think he thinks I do not have enough academic background to understand these things'. Bayech Afroageba found the meetings useful but could not bring herself to contribute because of foreigners being present: 'We go to the monthly meeting, and I think that the training and the meeting is the same. We participate in this, it tells us about

savings and its advice is how to improve our business to repay, and to ensure we get new loans in the future. I tell my daughter everything when I get home, if she has not been able to come. The meetings give us hope for the future, and that is why they are important. I cannot participate in the meetings because I am so shy - there are about 100 people there, and a *ferenji* is in the chair’.

However, people who are already relatively confident due to particular dimensions of their identity – often relatively good education, and relative economic prosperity - reported that they did not find it hard to participate: Menberra Metike said: ‘I attend regularly at the monthly meetings, and I am a very active participant. I tell of the members not to consume their loans on a luxury life. Mostly, the monthly meetings focus on financial matters, which is useful. I feel I have learnt a lot, and I am self-motivated and confident because the monthly meetings give me ideas about how to do things. It’s only when I have a problem that I will ever spend money. Also, I do not give any money to other people because I want them to pass along the path I have already walked. Giving people money makes them lazy. Rather, they have to learn from me. That is what I can give’.

This account suggests that those who were empowered to participate actively probably contributed to the silencing and disempowerment of others. It is reminiscent of Cecile Jackson’s observation, in relation to actor-oriented perspectives on development, that ‘the distinction between “participatory” projects and “top-down” projects is something of a fiction; for both require the co-operation of individuals with diverse, and sometimes conflicting, subject positions in a joint endeavour’ (Jackson 1996a 161, Goetz 2003).

Some elderly people were confused by the meetings. Felkech Welde Michael said: ‘I repaid the loan at a rate of seven *birr* per week, and finished repaying. I do not know about any savings. I do not know about any training, except what happens at the meetings. I go there sometimes. I do not remember what they say in the meetings, except that the loan that we take has to be repaid within a year’. Similarly, Yeshimabet Gulalet related: ‘I used to go to the meetings, but I do not remember what they say. I stopped going to months ago. I only went because they called me to go. I listen to what they say, but I do not remember any of it’. Tirunesh Chafeka said: ‘I participated in the meetings, but I do not know what they talked about. I just sat there’.

Other elderly women were more active. Chagai Kombe said: ‘I participate most of the time of meetings, but I am a bit shy’. Demoze Imma used the meetings as a means to an end: ‘I went to the meetings four times at the beginning, until they gave us the loan. ..It was useful go to the meetings, because I learnt how to repay. The information I got at the meetings was also useful

for my life in general. I can run businesses and repay loans. if I have a problem, I know I can get an additional loan'.

Some respondents, for example Mulunesh Yeshitela, were clear about the problems with the meetings. First, the quality of participation at the meetings was very low: 'I go to the monthly meetings for the association. It's okay, but most of the women who go there do not participate. If you are younger, you are more likely to participate, but older people do not we had a meeting recently to discuss the future of the association. I do not think attending these meetings really leads to changes in the way I feel about my self-confidence. I do have ideas about the association and how it should be run, but the committee members are not present at the meetings, so there is no point. I have suggested to Aynalem that we need a strategy to involve the participants in the important decisions about the association, but she says the participants are too busy to get involved. I find it frustrating.' (interview May 2002, Kechene). Mulunesh demonstrated awareness of the possibilities to women to identify and further their strategic gender interests which would be afforded by meeting in this way, and criticised the SAC Association for failing to understand the potential for developing its role in supporting women: 'The problem is in this community, we do not gather and discuss how to solve violence as women. It is very sensitive, I know, but we could bring all the information that we have about the issue together, collectively, and discusses and solve the problem. I do not think the committee knows how helpful this would be' (ibid.).

The general lack of time that women have for non-essential (and for that, read non-economic) activities means that the focus of the project leaders on economic concerns rather than political issues goes largely unchallenged. Batliwala and Dhanraj echo this in a discussion of fundamentalist violence in Gujarat: 'despite extensive grassroots-level women's economic empowerment programmes... none of this came to the attention of women ... so narrowly focused on their economic activities that they never sensed the political winds blowing through their very villages and neighbourhoods. Or was it because the discussion of larger politics was never included on weekly or monthly women's group meetings agendas?' (2004, 14).

In the Ethiopia context, consciousness raising is seen by one of the most prominent of anti-poverty activists in Addis Ababa, Sister Jember, as an essential element in development interventions. Her justification is that 'the root causes of poverty... are fatalism, lack of self-worth and self-dignity resulting in apathy, powerlessness and voicelessness....[I] have learnt from working with the poor for three decades that the repated negligence and injustices done to the poor have left them not only fatalistic but has also created a protective device by which they can handle their poverty by just existing a day at a time' (Sister Jember, <http://ethiopiaonline.net/Econ-foc/ef2-5/sisjemt.htm>, downloaded 15 November 2002).

Mulunesh's point that the Committee lacked awareness of the potential of monthly meetings for catalysing collective consciousness-raising or political action on strategic gender interests was borne out in part at a focus group held at the start of the research period. The Committee members were asked to identify and discuss problems faced by women in Kechene. While violence against women was acknowledged as a serious problem by the focus group, it was conceptualised as a problem which could not be dealt with by a microfinance initiative. One comment was: 'we cannot address all the issues faced by women, and loaning money is a good start' (focus group, March 2002, Kechene). Wagae Negussy suggested that the Daughters of Charity held a similar view that social problems are not relevant to the concerns of the project: 'The only advice that I received about business came from the meetings, which are held every two months... I have what I would call a very impersonal relationship with the Daughters of Charity. They do not recognise any social problems when they talk to us about the project'.

As mentioned earlier, no-one had reported going into business jointly with other women. Almaz Getahun made a point which stunned my Ethiopian co-researcher, since it suggests a comfort with the idea of joint working with other women, which he considered could only come from a woman young enough to have no inbuilt antipathy to women's collective working due to memories of the Derg regime. She said: 'I know a fixed date of the monthly meetings, and someone came to call me once. But I found few people there, and that discouraged me. My friend has got a loan, and usually goes there, as I think it is not worth going if you only saving. I do not know much about the people in the association. ...What I would really like would be to join other women, to pool our skills 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'.

Yet conversely, and subversively, while ending group collateral and guarantees potentially threatened the financial sustainability of the intervention, as noted in the Daughters of Charity's letter to Oxfam GB cited earlier, but the likelihood of women being pursued for repayment of loans they cannot afford was lessened dramatically. Consequently, it seemed during the research that if they default, their families benefit without loss of social capital, in terms of minimising loss of social standing and trust within the community.

### **Changes to women's ability to exercise agency within the household – challenging 'power over'**

Changes to male attitudes to women, and patterns of intra-household decision-making after loan uptake, were explored.

*Male attitudes to women*

The empowerment literature focusing on microfinance suggests that bringing a loan into the household, which can be seen as a vote of confidence in women's abilities on the part of the lending organisation, may result in a change in attitude on the part of men which will in turn strengthen women's voice in family decision-making. 22 women who lived with husbands or sons were asked how they felt men had reacted to them joining the SAC Association and bringing home loans.

In their responses, some women focused on household livelihoods, reporting unequivocally positive reactions on the part of men due to the increase in household livelihoods: 12 women said their husbands were pleased more money was coming in, and another said her husband wished her to continue with the loan. Other women directly focused their perceptions of the impact of the loan on marital relations. Just one woman, who had used her loan in an own-account business, reported that her husband was impressed that she, *as a woman and his wife*, was earning money.

Two further cases highlighted that positive responses from men may mean that women's loan uptake does not threaten existing gender power relations. One woman suggested small loan size led to her husband being happy with her loan because 'he still makes more money'; small loan size avoids rocking the patriarchal boat precisely because it is of limited use to household livelihoods. Another woman said her son was pleased she had taken a loan, and had now stopped giving her money.

The women who have the weakest voice in decision-making appeared to be those who have husbands in formal or regular informal sector waged employment. Some of them may have own-account businesses, but the meaning of these businesses in the context of the relationship is different from the meaning of similar businesses in economies where the husband's contribution is lower.

Three women said their husbands were annoyed or sad that it was wives who were responsible for bringing the money in. These responses require nuanced interpretation in the light of the information available on respondents' individual identities and configurations of inequality, household livelihood strategies, and conjugal contracts<sup>4</sup>. Emebet Shimeles's perception was that her husband was sad because her activities had given her a degree of economic and social autonomy: 'he doesn't know about what I do, how much I bring here, about the activity I do' (ibid.). This statement from Emebet is itself ambiguous, begging a further question about the

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<sup>4</sup>Whitehead defines the conjugal contract as 'the terms on which husbands and wives exchange goods, incomes, and services, including labour, within the household' (Whitehead 1984, 3).

source of the sadness: is it because of loss of patriarchal control over a wife, or because of a desire for a closer companionate relationship in a context in which she has decided to limit her emotional investment in the relationship? In the absence of more information, the link between loan uptake and marital power relations cannot be read off.

Reports of husbands' sadness may stem from depression about a loss of ability to contribute on the part of men in the case of ill-health. Gabaynesh Yechalew stated that her husband's ill-health was what had led to his response: 'He's very sad, not happy. He's sick, so he doesn't do any work, but he's not happy that I work so hard. He was always like this even before he got sick – that's his nature' (interview April 2002, Kechene). Her husband's sadness could be constructed as stress and concern around the need for his wife to make an increased contribution to a livelihood in crisis.

Two other women had not told their husbands, and a further two preferred not to say what their husbands' reactions were, asserting that these were not relevant, as they had had no say in decisions to take the loans to start with. These marriages may be characterised by greater autonomy in decision-making, but are clearly lacking in closeness and co-operation.

A final three women out of the 29 respondents who had taken a loan reasoned that the fact that they had brought home the loans had made no difference at all to marital relations, because loans had been passed to their husbands. The issue of how women use the money – and specifically, whether or not they spend it on business ventures within their control – is central to much of the literature on microfinance and the empowerment of women, as highlighted in Chapter 2. Perceptions of women losing control of their loans when they allow them to be used for income-generating activities controlled or managed by male family members, while retaining legal responsibility for repayment, have led to concerns that microfinance can actually disempower women vis a vis men and the lending organisation (Goetz and Sen Gupta 1996). These three responses could be argued to conform to this view that in order to challenge gender inequality in the household, women need to retain control over their loan.

Renouncing autonomy for a secure livelihood is seen as a sensible move by many. Habtamwa getachew originally wove herself as an orphan supporting siblings, as discussed earlier. She had married a weaver, taken a loan, and has now given up weaving, preferring to manage the business and market the goods. I asked her if she regretted giving up an independent income, aiming to explore whether or not there had been a trade-off inherent in her decision, between independence of a male-earned livelihood and the need to conform to tradition as a wife and stop doing male-gendered work. However, her answer suggested that this formulation is based on a fundamental misconception of the value attributed by development organisations to women

having autonomous control of own-account businesses. What is seen by her as worthwhile is the fact that her household controls a thriving business. ‘As for me, I would like to stay as I am, and not go back to the weaving’ (interview May 2002, Kechene). In the context of Ethiopia, Habtamwa is able to control the marketing and conduct sales of the finished goods – a powerful role, as recognised in microfinance literature which links gender inequality to the inability of women to do this in other contexts (Ackerly 1995). Habtamwa stated: ‘I take the goods to market and manage the weavers, and if no-one did that well, we would not have a living’ (ibid.). Habtamwa’s management and marketing of the products of the family enterprise accedes considerable status to her as an agent who skilfully performs an activity whose worth she fully recognises.

However, this needs to be qualified. Habtamwa contradicted herself almost immediately, wistfully rationalising the need to relinquish autonomy in the interests of the family: ‘At present, I would like to feel independent again, and that feeling comes from earning your own money. But earning your own money is not the most important thing though - all money coming into the household somehow comes to women as well.’ (interview, Kechene April 2003).

#### *Intra-household decision-making*

Changes to patterns of intra-household decision-making were explored with 17 women<sup>5</sup> through open-ended questions as well as in relation to particular types of decision identified as significant<sup>6</sup>. Participants were encouraged to consider what had changed if anything since the loan, and consider whether they perceived any of these changes as linked to the impact of the loan on the marital relationship.

Uptake of a loan does not appear to have any intrinsic significance to patterns of intra-household decision-making between the vast majority of respondents and their husbands or sons, regardless of the way in which the loan was used. Just two respondents perceived that there had been any change in the ways in which significant decisions were made as a result of having taken the loan. In contrast, 15 considered that the decisions were made in the same way as they had been before the loan.

Topics discussed varied from respondent to respondent as they varied in relevance in the context of each individual’s particular identity, location, and livelihood strategy. They included: sending children to school, the wife going to the clinic, the wife having new clothes, distress selling of

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<sup>5</sup> Reasons for not asking the other respondents were: not relevant to respondents living alone or with female relatives, or with male children only; already answered in interview in relation to other questions or open discussion; husband or son present at the interview (1); saver only (1).

<sup>6</sup> These included: what to sell in the event of a crisis (e.g. a child is ill and needs expensive medical treatment); whether the woman can visit her relatives in rural areas; whether the woman should go to the clinic if she has a mild illness; whether or not to use family planning methods.



significant household commodities in a crisis, visiting relatives far away, moving to a new location, and how many children to have.

For most, sending children to school was a non-decision, since education was available freely. As discussed in Chapter 5, respondents reported that they opt to use their children's labour alongside education if this is a necessity. No-one kept their child or children out of school for economic reasons. Women overwhelmingly said that they would decide for themselves if a visit to the clinic was necessary when they were ill. However, user fees apply and some stated that they would have to wait to see if their husbands could find money for this purpose. Thus in effect, this was a male decision. All but three respondents told me that decisions to buy clothes were a non-issue, since it was obvious that their households could not afford such a luxury. For two households, moving to a new location was an important decision that they had had to make, and for both of them the decision making was joint. For all other households this had never arisen. Almost all women told me that it would be they alone who decided whether to visit relatives in a remote area, although this decision would have to await financial backing from husbands, so rendering it a *de facto* male decision. Finally, distress selling in a crisis was overwhelmingly seen as a decision which couples would do jointly.

Reproductive decision-making was an area which revealed the most valuable information on women's perceptions of themselves as agents, and the dynamics of power within their marriages. A slight majority of respondents – six - perceived decision making on this to have been joint, while four respondents reported that decision making on this was entirely theirs, and four reported it to have been exclusively their husbands'. This is an area of life in which exercising any form of human agency is widely seen as somewhat inappropriate. Sircalem Bayew's view was typical: stated that 'As for how many children we have, children are a gift from God' (interview March 2002, Kechene). However, this is a *doxa* which is currently changing into discourse (Bourdieu 1977), in that the availability of contraceptive technologies is known to all respondents. Sircalem Bayew went on to admit that 'I am taking the injection' without my husband knowing about it' interview March 2002, Kechene.

It is clear that since it is women who actually bear the children, they are the first to be won over to the idea that human agency can be used to limit family size. It is this fact that lies behind the discourses of the empowerment of women coming from reproductive health sector, which depict empowerment as autonomy. Sircalem rationalised the fact that she is taking autonomous decisions in a relationship conceptualised at a cultural and ideological level as one of mutuality and co-operation, through portraying her husband's possible opposition to her as emanating from concern for her - 'If he knew, he would think I was hurting myself, as I am not well nourished' - and his socially legitimate role as controller of the household finances – 'If I had to

go to the clinic, I would consult him, because he has to pay the medical care. If I need new clothes, he decides whether I can have some.'

The reward for Sircalem's efforts to conceal her own considerable agency – not only in reproductive decision-making, but also in the family livelihood - was an absence of conflict in the marriage: 'As far as marital violence is concerned, I have not experienced violence. Even though we are poor, we live harmoniously.' (interview May 2002, Kechene). An analysis of the situation which foregrounds the co-operative element of intra-household relations would suggest that Sircalem has sufficient affection for her husband, despite the inequality of the relationship, to want to continue the relationship. An analysis which foregrounds the conflictual element of intra-household relations and suggests that autonomy from relationships with men is intrinsically empowering for women would direct us to the conclusion that Sircalem has to stay in the relationship because other options look even less attractive.

The existence of conflict in decision-making cannot be read off as an indicator of inequality, or equality, in marriage. Some relationships which were characterised by little disagreement appeared to be ones of relatively equal marital power, characterised by democratic decision-making in which conflict was open – as in Lukes' (1974) first dimension. Women whose account of their married lives and household livelihoods showed a recognition (on the part of both themselves and their husbands) of the worth of women's reproductive and productive contribution tended to report more consensual decision-making within the household. Demoze Imma portrayed her relationship with her husband as particularly co-operative, as a result of being able to discuss their views – and differences – openly. She stated: 'It's the same as it has always been. We listen to each other – that's why we're still together' (interview May 2002, Kechene). She gave me no reason to doubt her words.

Other women whose accounts were of comparatively little disagreement had conjugal contracts in which conflict was avoided because one partner (usually the man) had a relatively strong bargaining position. As in Sircalem Bayew's case, some respondents' accounts of little disagreement were linked to their concealment of their views during discussions. Some concealed their views from a belief that it was not their place to contribute on an equal basis since a husband is the head of household, and it is understandable and acceptable if he resists taking on a wife's views. Habtamwa Getachew told me: 'what I can say is that if the man is emotional, the woman should cool down. That is the way I would act if there was any conflict in my family' (interview April 2002, Kechene). It is a wife's duty to keep marital relations harmonious by deferring in decision-making. Unequal power is thus concealed – Lukes (1974) 'third dimension'.

Others women concealed their views because they perceived their contribution to the household livelihood to be too small to entitle them to participate in decisions. This is in line with Sen's (1990) analysis of intra-household bargaining, in which he relates the perceived contribution of women to the household to the relative strength of their bargaining power vis a vis their breakdown position. An example of a woman who feels little entitlement to participate in decisionmaking is Bayech Minalkulet, a maker of *shiro* and *berbere*, who is married to a guard with formal employment status. She said: '[My husband] doesn't listen to me, because he is the one who is going to decide. If I disagree with him, he does not hit me, but he shouts at me. I am not frightened. I am not pleased about this, but because I do not have any work, that is why it happens. He is a worker but I do not have work'.

*Q: But you do your business which you have said brings in money... that is a contribution. And you cook all his food and do the work in the house.*

'Yes, you are right. He is aware of all that, but it's just the same, he does not listen'.

One woman, Emayew Takele, provides a good example of a woman whose marriage to a younger homeless man has given her a comparatively good bargaining position in the relationship for age-, class- and migration-related reasons. Emayew, as a wife, was fully aware that these dimensions of difference, which placed her in an advantageous position, enabled her to overcome the disadvantage of being a woman and therefore sub-dominant vis a vis gender relations. This enabled her to impose her will on her husband and suppress overt conflict:

'I'd like my husband to leave and he'd like to go, but there is nowhere to go'

*Q: does he get angry if you disagree with him?*

'Most of the time he doesn't say anything'

*Q: Is that unusual for a man?*

'You are right. My husband is younger than me – he's 40 – that's why he listens. He came here because he didn't have a home'

(interview March 2002, Kechene).

Such deference to a wife shows the marital relationship to be shaped by intersectional relations of power: gender difference is crosscut by other dimensions of difference which shape the particular context of disadvantage in which an individual wife finds herself.

While this is unusual in a marital relationship in which the norm is that a wife defers to her husband, a son's deference to his mother is relatively easily explained because this is a relationship in which it is normative that there should be filial respect (even though the reality is of course of lack of respect in many cases). It is more explicit in this relationship that power relations arise not only from gender, but from another age as another dimension of difference. Several respondents suggested that the status of motherhood was sufficient justification for their

sons taking a junior role in decision-making. Tirunesh Chafeka, aged 70, stated that her son ‘listens to me as before, because I’m his mother’.

In these cases, though, the relatively weak bargaining power of the sons has a strong economic element which is the result of a complex intersection not only between gender and age in the context of a gender-ascriptive familial relationship, but also the sons’ identity as second-generation migrants to Kechene. Despite the comparative advantage of belonging to groups associated with clothes production, they have a comparatively weak economic position in a context of increasing competition. Influxes of migration continue as discussed in Chapter 5, while markets are not growing. Critically – and in common with their rural peers in northern Ethiopia – population density is creating an additional problem for young people in Kechene, who lack the physical capital of a house, or land to construct one, in a crowded environment. As we have seen in Chapter 5, the labour process of traditional clothes production requires premises. In contrast, these sons have mothers who, as widows, are the official tenants of the houses they have inhabited for decades. In the current economic context, none of the sons has much space for manoeuvre. These sons thus need to continue to invest in the social capital of their natal family. Respecting their mothers is an important aspect of ensuring security for the foreseeable future.

Yegegesew Lemma provided an example of a mother/son relationship in which loan uptake had been appropriated by a son to improve his economic position. This had resulted in great distress for her, because the strong economic motives of her sons for staying at home and conforming to her wishes were now exposed: ‘I used the money - 600 *birr* - not for this business, but channelled it into weaving. I gave it to my sons for that purpose, but one of them took a lot of the money and ran away to Harar. Both of my sons had been living here before the loan, and both of them said they were pleased when I got it, and said they would repay it with me. But then, as I say, one of them ran away, and the other son has stopped paying me 15 or 20 *birr* per week to help with the household. I am very upset about this’ (interview March 2002, Kechene).

#### *Domestic violence after loan uptake*

As discussed earlier in this thesis, research into the impact on individual women’s agency and microfinance has focused on violence against women as an indicator of, variously, a process of empowerment and a state of continuing powerlessness. The connection between loan uptake, increased agency within the household and the incidence of domestic violence has revealed this to be complex and apparently contradictory (Hashemi et al. 1996, Goetz and Sen Gupta 1996, Schuler et al 1996, 1998, Kabeer 1998).

The respondents were almost all scornful of the idea that there is any direct connection between domestic violence and loan uptake. In general, people felt that the SAC Association must be helpful if it placed money in the hands of women and therefore reduced their dependence, at least in the short-term, on men who could become abusive. However, in line with Goetz and Sen Gupta's suggestion (1996) that loan uptake in a context of inequality places women at risk and can thus be disempowering, Mulunesh Yeshitela knew of a case in which loan uptake through the SAC Association had affected levels of domestic violence adversely: 'I know someone who, after she took the loan, was beaten by her husband as he was after the money' (interview April 2002, Kechene). No-one reported any cases of violence abating as a result of involvement in the SAC Association. Mulunesh Yeshitela suggested that loans simply heighten the extent of co-operation or conflict which already characterises individual marital relations: 'Some people get closer together after they get the loan and some people fight and move further apart. The loan intensifies the relationship which was there already' (interview March 2002, Kechene).

Elderly respondents' accounts suggest that the latter is a key issue in preventing them from running their businesses effectively and thus using and repaying loans. Zenebech Werkalamew saw her profits being eaten into by the need to pay protection money at market: 'There are thieves around Merkato, and because I am old, I am vulnerable. I have to pay one *birr* per day to the security guards who are selected by the police. I actually think they are thieves themselves' (interview May 2002, Kechene). Askale Kebede, a brewer whose livelihood strategy was discussed in depth in Chapter 5, complained of harassment and violence: '*talla* sellers get respect from nobody, old or young – you get insulted and people beat you' (interview April 2002, Kechene).

The focus group held with members of the committee identified the issue of violence against women in Kechene as a serious problem. However, the focus group felt that this was an inappropriate issue for them to deal with, seeing the SAC Association as essentially concerned with financing livelihoods. In interviews, respondents suggested that the SAC Association was neither interested or particularly concerned about violence against women in the community. Mulunesh Yeshitela stated: 'The problem is, we don't gather and discuss how to solve this. It's a very sensitive issue, but we could bring information collectively and discuss and solve the problem as women together. We don't usually come together otherwise. The committee doesn't realise how helpful that would be' (interview April 2002, Kechene).

This shows lack of awareness that strategic gender interests – indeed any interests beyond economic ones – are relevant to the project. It also shows lack of awareness of the potential of a group formed around an economic issue to transform into a claims group. While one initiative cannot necessarily address all women's interests directly, an understanding of the importance of

ensuring as a minimum that monthly meetings were not static and top-down in nature, but rather created opportunities for collective association, analysis and action could have led to spin-off activities initiated by women themselves.

In addition to the scope offered to move into addressing violence within the home as a key to furthering women's strategic gender interests, which can be argued from a feminist empowerment perspective on microfinance (Mayoux 1998), there is an argument from a household poverty alleviation perspective (ibid.) that addressing lack of security outside the home for women running income-generating activities is necessary. It is ironic if, far from providing women with resources which can potentially give them more independence from men, they are propelled back into dependency because the amount of the loan and the market context leads them to invest in activities which place them at risk unless they have a male protector.

*Changes to the conjugal contract and gender division of labour*

As stated earlier, four of the respondents said their husbands helped with reproductive work so that they could balance their own workloads. Two stressed the special nature of the circumstances in which they had found themselves reallocating tasks in this way, and flouting gender norms in the process. They were not happy with having had to do this. Mulunesh Yeshitela, the wife of the unemployed taxi driver who had taken up weaving, had moved from doing reproductive work alone to taking on multiple income-earning activities (claywork, weaving and embroidery) to help make ends meet. 'I have less rest now. If I could earn more money I could hire and apprentice [an embroiderer], and I could get more rest. I don't want the children to suffer, but I have less rest because of work and housework. [My husband and I] are different from many people here – he helps with the coffee ceremony and has an understanding attitude. He doesn't go outside to the kitchen as people will think he's a woman, but he cooks *wot* inside the house. The community would feel he would lose respect from me if he helps me'.

Conjit Gezaw was actually sole income earner for her family after taking the loan; her husband's business failed. She eventually gave up her *injera* business in order to help her husband back into work. For the period that gender roles had been reversed, Conjit, as well as her husband, had been extremely uncomfortable with the disparity between *de facto* roles in their household and gender ideologies that men should be the main household providers. She stated: 'When I had time, I did [the household work], and when I didn't, the children helped me. All the children helped – the boys took *injera* to sell, and the girls helped in the house. Sometimes my husband washed the clothes. I was always surprised that he helped me and he didn't mind the neighbours seeing him. They insulted him, saying "are you a woman?"'.

Another woman, Menberra Metike, was able to challenge the gender division of labour from her age- and gender-ascriptive role (Whitehead 1979) within the household, as the mother of sons. She reported that her teenage son helped her with everything except *injera*-making, which is a task intimately linked with being a woman: ‘The way I manage my businesses and my job is to use more time, and stay up until midnight. I use family labour from everybody in the house, or all the work that happens here. Some clean windows, some wash up. As for my son, he will do housework. It's only *injera* he does not make; he even makes coffee. I make all the decisions in the household myself, without exception’.

The issue of shifting gender roles in relation to empowerment of women and gender equality requires close scrutiny. Despite the fact that men taking on female tasks in the household might be regarded as an indicator of women’s empowerment, it seems that in Mulunesh and Conjit’s cases in particular, it was an indicator of extreme household distress, which has forced women and men into role reversal that they find uncomfortable. Conjit eventually decided to give up her business and channel the remainder of her loan into getting her husband back into weaving, so depressed was she at the sight of her husband’s depression at his inability to fulfil his role as primary economic provider for his household.

To what extent do shifts in the *de facto* gender division of labour denote empowerment for women? As suggested in Chapter 1, theorists differ on their views of the link between practical changes to the gender division of labour in individual cases and wider social change. The idea that promoting women’s individual ‘power-to’ misses the need to promote collective structural transformation for women as a group, and is hence not connected to feminist action to transform gender relations, is challenged by the suggestion that ultimately addressing individual disempowerment will result in structural change, provided the chain of causality of empowerment holds to the point at which women *are* valued more as contributors to household income. This is argued to lead ultimately to structural change of gender power relations since the wider impacts of processes (including planned development or social change) which enable individuals to challenge doxa or hegemony, and hence create discourse will ultimately bring about institutional transformation (Chen and Mahmud 1995; Kabeer 1998; 2003a; 2003b).

If one defines empowerment narrowly as the attainment of economic autonomy from one’s husband and household, women earning income through their own enterprises can be seen as potentially empowering for the individual woman concerned since it is seen as improving her bargaining position within the marriage and ultimately enabling her to leave if the relationship breaks down. Beyond this, research into the impact of microfinance on marital power relations in Asian and Latin American contexts suggests that long-term transformation may occur as a result of a critical mass of women challenging *doxa*. Yet the same research suggests a

distinction needs to be made between the short-term impact on women ‘social pioneers’ (using this term in the sense that they are among the first to challenge gender ideologies in their community), which may be negative, and the longer-term positive impact on individual women including those who were not actually pioneers themselves but benefit from the actions of their fellows. In a worst-case scenario, when women’s agency is growing in isolated households, this challenge to gender norms can be met in the short- to medium-term with male violence (Goetz and Sen Gupta 1996; Schuler et al. 1996; Rowlands 1997).

Even in marriages in which there is no physical male violence, shifts in gender roles can be distressing not only to men but to women. In the case of Conjit, who reported her marriage to be free from violence, norms of male superiority intersect with a significant age difference in the marriage to lead her to see herself as very much the ‘junior partner’: ‘The decisions in our house are taken by my husband, because husbands are superior. I do not know if thinking like that is to do with him being older as well’ (interview April 2002, Kechene). Conjit had strong reasons to wish to make her husband happy by conforming to conventional gender roles. First of all, her account of her marriage was one of love against the odds, as already established in this thesis. In addition, she had strong economic reasons to want to make it work, having invested everything in her marriage, and been forced to give up the strong social capital previously invested in her natal family.

In the poverty alleviation paradigm, women could be depicted as economically empowered to provide a stop-gap in the absence of male income. But according to the understanding of empowerment in this thesis, the reversal of economic roles falls far short of being empowering. Empowerment is about human wellbeing and the ability to exercise agency over sufficient resources to bring about transformative change, for an individual woman and for women as a social group. Women like Conjit are merely treading water, at the mercy of a market which pushes men out of production, pulls women in, and reduces overall household income in the process, due to gender biases in the type of work open to women, and the money it brings in.

### **Views on the SAC in the context of other sources of financial capital**

The SAC has been seen as an alternative to other forms of finance by some respondents. By others, it is an additional source of loans.

In the project proposal, the setting-up of the SAC beside the *equub* is argued to be important since the latter does not properly meet the needs of poor households. The *equub* is criticised for its lack of responsiveness to sudden shocks in lifestyles of chronic poverty, which can signal a descent to indigence: ‘A member of the *equub* may not get the money he required at the time of his need since the result depends on the [timing of the drawing of] the lot[s]. In th[e] case [of



immediate need] the person will be obliged to buy from lot winners to meet his immediate needs but at a cost. In [Kechene], the cost reaches up to 10% per month' (internal project document, undated, no page number). In addition, the purchase of materials for production on credit - *dube* - is rejected as an option because of its very high interest rates, quoted as 12% per month (ibid.).

As discussed in the previous chapter, some objected to the overheads associated with the *equub*<sup>7</sup>. One respondent, Conjit Gezaw, said she had faced exclusion from conventional means of borrowing due to religion: she and her husband had not been able to borrow from moneylenders as Protestants. But other respondents others saw the SAC association not as an essential service, but as a useful means of accessing extra income, to use in addition to the existing sources. As stated in the last chapter, 12 members of the SAC interviewed for this research are actually members of the *equub* as well, and more than one was juggling bank loans and loans from the kebele with loans from the SAC in complex and calculated financial manoeuvres to make the most of the opportunities offered.

Thiopia Workeneh provides a case study to illustrate this point:

'...I got a loan of 1,000 *birr* from the kebele to improve the house, but I also used it to buy three heifers in Gojjam. The money I earned from that investment helps my relatives there. While this was going on, the road outside my house was being constructed, and I worked as a daily labourer, for 200 *birr* per month. That road was constructed by the Daughters of Charity. I finished paying back my loan from the kebele four years ago, and I have currently got a second loan with the kebele, which was originally negotiated three years ago, to run over 18 months. I used that loan, which was also for 1000 *birr*, to conduct this building into a bar, and buy the bar equipment.

'I have not yet taken a loan from the association. I was first selected for handicraft training for years ago, and trained for 20 days, and when that was finished I was told about the possibility of savings and credit. I prefer just to save with them for the time being. So far, I have saved 174 *birr*... I need to save more before I can take a good amount of money. I know that the association is not strict about asking people what they will do with the money. If I see I want to do something, they will give it to me, because they trust me because they have good knowledge of the community. Actually, I would be willing to tell them exactly what I am thinking of doing with the money. I plan to place it in a deposit account, and repay it from my existing income. The money you can earn in interest at the bank is higher than the interest rate you have to be repay. In September, I will take 2,000 *birr* from the kebele and I will turn the bar into the grain

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<sup>7</sup> Around 10 or 20 *birr* annually – interview, Derebework Fantaye, May 2003, Kechene

store. The kebele lets you borrow 4,000 maximum, but I do not want to take that much as it is too risky.' (interview, May 2002, Kechene).

## **CONCLUSION: WOMEN'S OVERALL VIEWS OF THE INTERVENTION**

This chapter has focused on the tangible and less tangible impact of borrowing money from the SAC Association intervention in Kechene on the livelihoods and power of women. It has focused on intra-household relations, on social relations with other women in Kechene, and on the social relations relevant to the cottage industry of traditional clothes production, in particular. These foci were chosen as my particular concerns since they arise from the two aspects of women's configurations of inequality (McCall 2002) which can be deduced by me as an outsider. That is, women's shared gender identity, and their shared identity with each other and with their menfolk as members of a craftworking group.

However, the epistemological perspective informing this research is not only informed by feminism; it is informed by a commitment to intersectional analysis of power, and to actor-oriented perspectives. The inductive nature of intersectional power relations, and the need suggested by actor-oriented perspectives to leave the analysis of power and political action to women themselves, means I conclude this chapter by attempting to ascertain women's views of the intervention in terms of whether or not they ultimately regretted joining. This question was deliberately kept extremely wide in order to avoid the tendency for outside analysts to impose their own ideas about power and empowerment on their studies and hence arrive at indicators which reflect their own normative assumptions, rather than illuminating the realities of particular women in a specific context (Kabeer 1998).

Fourteen women said their experience of participation in the SAC Association had been overall positive; seven felt that it was overall negative; and seven did not perceive any real difference. Of those who said life was worse, four had experienced loss of livelihood through illness, death or unemployment of themselves or another household member. In the context of the market conditions and social relations in Kechene, this is probably a positive reflection on the intervention from both poverty alleviation and feminist empowerment perspectives.

The conclusion of my investigation suggests that women's interests as individuals are indeed very different from their interests as a collective marginalized group; and that insufficient attention is given to this distinction by those attempting to channel development resources to them (whether this is in the name of household poverty alleviation, or feminist empowerment). Women in Kechene were able to advance their practical interests, which were clearly derived

from multiple dimensions of difference. What was clear was that for all women, gender identity intersected with membership of a crafts-based community, and these two very important dimensions of difference in turn intersected with others which were specific to individuals. Judging from the amount of illhealth and deaths in Kechene at present, for a significant number of respondents, HIV status is a key dimension of difference which is currently dramatically changing and worsening configurations of constraint. For most, small injections of credit could not enable women to do more than survive, and only then if they ignored repayment requirements. While I have argued with Kabeer (1998) that money is a resource with considerable transformative potential, my research confirms that loans are, literally, not in the interests of anyone but the relatively few individuals whose immediate interest of survival is already underwritten. Most women could only dream of being able to exercise what Kabeer calls 'transformative agency' - that is, to choose potentially emancipating courses of action in their individual capacity - due lack of sufficient material resources.

The fieldwork does not say simply that channelling material resources to women is a prerequisite for them to advance their individual and collective interests. This would be to suggest that conventional 'anti-poverty' approaches meet women's interests in entirety - that poverty eradication is almost synonymous with women's empowerment. In fact, at least one woman was able to advance practical *and* strategic interests by using non-monetary resources associated with feminist empowerment interventions, such as training and being given leadership responsibility. However, the fieldwork does suggest that practical interests are of primary importance, in the sense that, while it is possible to conceive of development interventions to support the empowerment of acutely poor women in which the women themselves advance their collective, strategic gender interests, this would only be possible in settings in which it is clear that collective action is *also* the shortest route to satisfying the immediate practical needs of women and their dependents. The findings confirm the significance for political action of the fact that a hierarchy of needs, practical needs come first; the fact that individuals (and, possibly, women in particular), identify with loved ones first and foremost, and with people who are socially and economically significant to their survival second. For women in Kechene, people in both these categories were members of their households. In contexts in which marriage, family and household are important social and economic factor in a livelihood, this will have implications for any kind of political action involving risk to these relationships.

The next chapter fleshes out this conclusion a little more, and concludes the thesis with brief preliminary thoughts on what a really supportive development intervention might consist of in a context such as Kechene.

## 7: CONCLUSION

*'To attempt to predict at the outset of an intervention precisely how it will change women's lives... runs into the danger of prescribing the process of empowerment and thereby violating its essence, which is to enhance women's capacity for self-determination'*

(Kabeer 1999, 462).

This concluding chapter takes key fieldwork findings and considers how they relate to theoretical understandings of the power relations surrounding individual women living in poverty in Kechene, the limitations imposed on their political participation by material want, and what therefore empowerment processes might consist of (discussed in Chapter 1); and the ways in which the aim of the empowerment of women has been integrated into development interventions (discussed in Chapter 2).

### INTERSECTIONAL POWER AND WOMEN'S LIVELIHOODS IN KECHENE

The model of empowerment suggested in this thesis is based on the view that intersectional power analysis and livelihoods approaches together confirm that women as agents must be permitted by development actors to determine their own processes of empowerment. This is because the complexity of the power relations which surround each woman is impossible to deduce accurately or fully. This leads to various challenges for development interventions. First is to recognise that other strategic interests (Molyneux 1985; 2003) exist and may be seen by women as more important than their strategic gender interests (ibid.). In addition, development interventions must ensure that activities designed to build on the existing awareness of women of their strategic gender interests – the only interests of women which *can* be deduced to exist by outsiders – enable women to develop their understanding of alternative potential ways of relating to men vis a vis power, but do not misrepresent these interests as the only real interests of individual women. Neither women themselves nor those who seek to work with them and support them in advancing their interests can attain total knowledge of their 'rational' interests as actors (Folbre 1994; Kabeer 2000). The extent to which gender inequality compromises them from attaining the lives they would like to lead is thus appropriately left for them to determine; it cannot and must not be read off deductively. It is women themselves who must prioritise a course of action in terms of meeting their various interests, by weighing up the opportunity costs and gains of the choices they make to pursue particular paths. This means women must determine their own paths to empowerment and provide their own indicators for evaluating this (Kabeer 1998).

The fieldwork in Kechene confirmed that the interests of women cannot be deduced by outsiders in full, but challenged the notion that strategic gender interests are the only interests which can be deduced by outsiders. This is due to the fact that this notion is informed by insufficient attention to the different possibilities in focusing at macro- or micro-level. While if one focuses at international or even national level it may be true to say that strategic gender interests are the only deducible interests of women, at the level of community development work, one's chances of deducing other interests shared by the vast majority of women in that context obviously increases. In the context of Kechene, membership of the craftworker category was shared by women respondents in the research. It was therefore possible for me as researcher to attempt to conceptualise the way in which the structure of constraint emanating from this dimension of women's identity crosscuts the gender structure of constraint.

The emphasis in the model of power in Chapter 1 on the importance of temporal and historical context in understanding how structures of constraint interlock and their varying impact on different women was borne out in the fieldwork findings: women in Kechene experience their membership of the craftworker group as a strength, which improves their configurations of inequality (McCall 2002). In the rural areas, being a craftworker is a deviation from the agricultural 'norm'<sup>8</sup>, and stigma and marginalisation creates social exclusion (Levine 1974; H. Pankhurst 1992; A. Pankhurst 2001). But the fieldwork suggests that, in contrast, once in the urban areas, craftworkers possess the comparative advantage of knowledge and skills in a cottage industry which has been successfully pursued as a main activity in livelihoods strategies, in the past and to a diminishing extent in the present. This is the case even though stigma still exists to an extent in urban areas (personal communication, Feleke Tadele, May 2003). This finding suggests that women may see their membership of the craftworker group as more significant than their gender identity in shaping their particular configurations of inequality. A final dimension of difference which was shared by all respondents was that they are relatively well-established first generation, or second-generation, migrants. This fact of being established in the area with existing economic and social ties in the craftworking community was very important for understanding the political decision-making of women, as evidenced in the livelihoods strategies on which they embarked.

Configurations of inequality inhabited by women in Kechene had some common characteristics. As Chapter 1 suggested it might be, it was in fact possible to deduce an additional set of strategic interests of women in the *sefer* (village). This arose from membership of a craftworking group. The fieldwork suggests that the livelihoods and empowerment strategies of

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<sup>8</sup> Although, as discussed in Chapter 3, in reality livelihoods in rural areas are made up of non-agricultural activities also, it is agriculture which is seen as the key activity by researchers as well as by rural-dwellers themselves.

women in Kechene were heavily influenced by craftsworking identity. This created strategies which were, in relation to women's strategic gender interests, conservative in nature. Women opted to conserve the economic benefits of belonging to craftsworking households which were sufficiently well-established to have at least a fighting chance of surviving in the current hostile economic climate. They chose this strategy in the context of the general perception of growing and worsening poverty in Kechene, which echoed other studies in Ethiopia in urban areas (Aklilu and Dejene 2000). Rural distress and consequent migration to Addis Ababa, lack of formal employment, and too many people trying to make a livelihood in the informal sector, plus perceptions of increasing illness and death of adult producers, makes the Kechene context one in which people are living on the edge. Their resources have almost run out. The result is poverty of an intensity which is reminiscent of that described by Gonzalez de la Rocha in the context of urban Mexico in the 1990s (1994; 2000).

Intersectional analysis of identity and power highlights the fact that advancing one kind of interest does not guarantee a simple improvement in one's position (Young 1993); in fact there are risks attached, and one may end up in a worse overall position as a result. This provides a theoretical framework for understanding more about Kandiyoti's 'patriarchal bargain' (1988). This is not simply a bargain with patriarchy, but a complex calculation which women make in partial awareness of the real nature of their interests – while the level of awareness is contested (Kandiyoti 1998), all authors outside neo-classical economics agree that this is partial (Kabeer 2000).

The fieldwork suggested that membership of the craftsworking group is becoming more important to women than it might have been when formal sector jobs were easier to come by. At the time of the 2002 and 2003 research in Kechene, families were surviving in a context in which there have never been more than woefully few opportunities in salaried formal sector employment, and these have reduced during the experience of SAPS in the 1990s, and continuing government conformity to the requirements of international financial institutions as regards employment in the formal sector (EIU 2004); despite a commitment to poverty alleviation in the Sustainable Development and Poverty Reduction Programme (SDPRP) of August 2002, attention is focused to a major extent on rural poverty (*ibid.*). A vast majority of urban dwellers continue to try to make a living outside the formal sector (Bjeren 1985). Since the downfall of the Derg and the embracing of economic policies shaped by current policy of the international financial institutions, public sector employment has substantially reduced over the 1990s (Krishnan et al. 1998).

Chapter 5 described the ranking given to different forms of work by respondents, in terms of their ability to command income. First was formal sector employment; second traditional

clothes production; and last came the part of the informal sector in which women's typical occupations are situated. Formal sector employment, particularly in a context like Ethiopia where there is a significant gap between male and female educational attainments, is disproportionately the preserve of men, and there is a sizeable wage disparity between women and men within the formal sector (Krishnan et al. 1998). Traditional clothes production is thus the fall-back choice of people in Kechene who have the education and experience needed to potentially secure employment in the formal sector. For others, lacking these assets, traditional clothes production was the first choice.

However, the research suggested that traditional clothes production is not currently guaranteeing a livelihood to those who hope that it can be the mainstay of the household livelihood strategy. This echoes Gonzalez de la Rocha's finding that informal sector work in general was a poor second choice of main livelihood activity, in households in poverty in the Mexican urban setting of her research (1994). This is true despite the very different significance of formal sector employment in to livelihoods in urban Ethiopia. Bjerer (1985) found that despite migrants to Shashamene in the 1970s having different reasons for migration (an issue which was discussed fully in Chapter 3), 'What they all have in common is an evaluation of the prospects of Shashamene as a promising town once they got there' (49). Migration to urban areas in Africa is commonly 'motivated by the expectation of regular wage employment' (*ibid.*, 7). While in the Mexican case people could recall the better lives they led when employed, in Ethiopia these remain powerful dreams of a better future.

The ability of traditional clothes production to be the main livelihood activity for a whole household is in doubt for several reasons. First, fewer formal sector jobs means a reduction in the ability of formal sector workers to support livelihoods in the informal sector through purchasing products and services have had an knock-on effect on markets for traditional clothes production. In addition, there is a significant (though at present small) reduction in the willingness of people to wear hand-woven clothes (H. Pankhurst 1992), or to wear traditional clothes at all, in favour of secondhand clothes and cheap far-Eastern imported clothing (personal communications 2004).

Yet despite these facts, the fieldwork suggests that women viewed membership of a household in which there is a weaver as an important social capital element in their livelihoods strategy as individuals and as carers for dependents; it affords them access to a livelihood in return for playing their part in their particular 'patriarchal bargain' (Kandiyoti 1988). The fieldwork showed that not all women can view membership of the craftsworking group as conferring a structural advantage on them, since this is only of practical value to them if they are located in the context of households whose members can (by virtue of sex, age, health, skills, and freedom

from responsibilities for caring for dependents) actually engage thoroughly in the labour process of traditional clothes production. It is unusual for women to do the weaving which is an essential step in the production process. Weaving is not the most skilled part of the labour process, but it has the highest profile due to its association with men (H.Pankhurst 1992). Moreover, even if this association is challenged, in practical terms, women are constrained from weaving if they have children to look after, as the labour process associated with weaving does not lend itself to combining it with childcare.

The fieldwork showed that, for households who have no weaver, or where weaving has failed due to lack of financial and/or human resources (including households in which men are ill or dying), the informal sector work of women, or very low-paid work of men in daily labour, which was designed to augment more lucrative activities in more prosperous times and contexts (Gonzalez de la Rocha 1994; 2000), becomes the mainstay of the household. There are hundreds of thousands of households in the same position, and too few purchasers for typical 'female' informal sector produce including food and *talla*. Currently, another spanner is being thrown in the works by the fact that in-migration from rural areas is currently threatening the formerly comparatively secure livelihoods of traditional clothes producers. Membership of this craftsworker group had conferred a structural advantage on the women, men and children of the area, yet continued migration into the area is threatening to erode that advantage altogether.

Older women who had no children or grandchildren to take on the task of weaving formed a sub-group in the research who shared a third dimension of difference with a linked structure of constraint. In terms of understanding how age, family and marital status, and gender intersect each other, Chapter 1 highlighted the work of Whitehead (1979) in theorising this relationship. It was clear that for a particular group of older respondents who now had no husband (being divorced or widowed), this intersection of identities created a particularly challenging and unpleasant configuration of inequality. My findings suggested that this group saw their age – a primary dimension of diversity which cannot be changed – as the key reason for their acute economic need. No political strategy to assert their need for resources to be given to them to sustain life appeared to be current among the older women in the research. The following section suggests why.

To summarise this section, the research suggests that while craftsworking identity is conferred by birth and hence qualifies as a primary dimension of diversity which cannot be changed, for this membership to benefit a woman, she needs to retain access to the labour of a male relative. My findings bore out the idea, discussed in Chapter 2, that there is no substitute for a regular wage as a key to a secure household livelihood in urban contexts (Gonzalez de la Rocha 1994; 2000; 2003), but that in the absence of this, women considered traditional clothes production to



be the next best strategy to ensure household survival. To keep access to this source of income, women embarked on politically conservative strategies to retain genuine or apparent close co-operation with their husbands or other male relatives.

In this respect, the family was indeed, as suggested by Kabeer (1998), women's foremost source of social capital. This was particularly the case in the context of eroding resource bases in livelihoods, which meant increasing inability to guarantee reciprocal assistance to other households, neighbours or friends (as noted also by Gonzalez de la Rocha 2003). The fact that no state or non-governmental development actor was linking resource disbursement to efforts to organise women's groups (as happens in classic feminist approaches to the empowerment of women as a sex via grassroots development interventions - Wieringa 1994; Rowlands 1997) meant that there was no challenge to the supremacy of the household in women's stocks of social capital.

### **EMPOWERMENT AMID ACUTE ECONOMIC WANT**

This observation takes us to the next key finding of the fieldwork, concerning the nature of empowerment amid acute economic want, and the relationship of financial and social capital of different kinds to empowerment of women as individuals and as a sex.

The fieldwork echoes Kabeer's (1999) perspective on the need to ensure sufficient resources if agency is to mean anything to women, let alone shift in nature from instrumental (meeting practical interests) to transformative agency (challenging gender inequality). In the Kechene context, both household poverty alleviation via the provision of micro-finance, and feminist political action, are challenged significantly by acute material poverty. The thesis concurs with literature which suggests that far from being an infinitely elastic 'resource of the poor', after de la Rocha (1994), social capital within communities has been stretched and has actually broken down in the past few years of economic austerity and growing ill-health due to fatigue, malnourishment, failures of health care provision and escalating HIV infection. In Kechene, there is extremely low capacity to build 'bridging' social capital (Woolcock 1998) as individuals focus on bonding with their immediate dependents. There is progressively less time to invest in relationships which do not yield material resources or which drain one's money for no return, in a context in which sickness and death are more common among productive adults.

To worsen the picture, in Kechene, prior social ties and networks cannot be presupposed to exist in the area, because of the context of migration, and social ties with relatives in rural areas have outlived their usefulness to livelihoods. Social networks which existed between rural and urban

relations in the earlier days are breaking down; partly because of the growing numbers of residents who are second-, third- or fourth generation migrants, and partly because of the economic desperation in the city which precludes keeping up social connections with even more economically desperate rural relatives. Present-day Kechene is a context of overcrowded markets, overcrowded living conditions, and escalating death rates. The fieldwork suggested that there is little or no time for any activity which builds or maintains social capital which is non-essential in the sense of not being critical to immediate survival; evidence of this is offered by the apparent, and striking, decline of the most important of social customs, the coffee ceremony.

In this context, Oxfam GB's rationale for funding the project was revealed to be (at least as evidenced in project documentation) based on a somewhat confused – yet undeniably optimistic - vision of women's business activity leading to household poverty alleviation and towards the attainment of gender equality, via successful entrepreneurship. The Daughters of Charity had a more straightforward goal of household level poverty alleviation, targeting households which the organisation believed to be particularly in need of help, including those containing disabled children, and those of single elderly women.

Concerns about improving intra-household power relations appear to be secondary in a context in which women may be wondering how to put food on the table in a few hours' time. I found no respondent who viewed her chances of doing this as damaged by her decision to invest the money in traditional clothes production, and while some may have been wrong, they have no time available for the kind of association and discussion with other women which may make them question whether or not their husbands share their commitment to putting food on the table.

The fieldwork suggests that the emphasis on time in critiques of poverty alleviation interventions and their instrumental use of women (for example Jackson 1996) is entirely correct. In addition, the fieldwork confirms that in this context, the notion of microfinance as a means of solving poverty and empowering women by turning them into entrepreneurs is mistaken (Rogaly 1996). As discussed in the previous section, women were trapped in an area of the informal sector in which they could not hope to do more than ensure daily survival. My research, with its findings of stress among participants who cannot repay their loans, indicates strongly that what people in this context do not need is credit, with its rosy assumptions that business plans can be adhered to, and that what is a debt today can be repaid from the profits of a prospering business tomorrow. Credit provision under these circumstances of acute threat to people's mere survival cannot possibly aspire to lead to their empowerment.

The issue of lack of time is also critical in understanding why women in Kechene appeared to have no opportunity to further their strategic gender interests, even if these had been prioritised by them. The findings suggest that analyses which link economic rationales of groups for existence to the emergence of shared political interests and eventual transformations into claims groups (Heyer et al. 2002) are entirely correct. In Kechene, for the women who had the labour and social connections of a traditional clothes enterprise to call on, there was an economic rationale of another kind, which pulled them towards the household. For other women who could not access traditional clothes production for their livelihood, negative associations of women's co-operation with the Derg regime, and a saturated market for the relatively few products and services that women can focus on in own-account businesses, led to factors which mitigated against co-operation.

The likelihood of the SAC Association supporting the empowerment of women was perhaps limited to a pragmatic success in advancing their practical interest in day to day survival. The fieldwork suggests that the intervention did nothing whatever to support women to further their strategic interests, beyond positioning some in a situation in which they did not want to be, of challenging gender norms about who should be primary household breadwinner. In households where this happened, for example that of Conjit Gezaw, marital relations became very unhappy and female earnings could not replace the lost ones of men. It is conflation of women's interests with gender interests which mean that in some analyses, such situations are interpreted as showing that increased poverty correlates to empowerment of women (for example, Aklilu and Dejene 2000 in the context of Ethiopia).

The theoretical chapters in this thesis suggested that feminist empowerment-focused development interventions (Mayoux 1998) also commonly conflate women's interests with gender interests, typically focus on extracting women from the household, despite the fact that they usually espouse critiques of WID approaches as liberal in nature and suggest that they are themselves based on an intersectional analysis of women's interests as derived from race and class as well as gender. Microfinance interventions informed by feminist perspectives correctly emphasise women's need for autonomous income in order to make decisions as individuals (in an interesting parallel to the individualism of neo-classical economics – Heyer et al. 2002). Yet they analyse women's problems on their behalf, second-guess women's priorities, and rely on the exposure of women to feminist analysis and time spent in the company of other women to ensure that women are both fully aware of, and prioritising, their strategic gender interests.

In Kechene, despite Oxfam GB's stated interest in the empowerment of women, the intervention did not follow this format. The Daughters of Charity (DOC) did not state an interest of its own in the empowerment of women as a sex, viewing this as a donor-led imposition on its own

agenda of poverty alleviation. However, the fieldwork revealed that DOC did run various activities prior to setting up the SAC Association which aimed to upgrade women's skills and bring them together. Yet at the time of the research, women were very much on their own in business. The SAC Association had ceased to use group collateral (which some theory suggests was very positive, due to the negative impact of this on women's stress levels and on existing social capital between them – for example, Montgomery 1996), and held monthly meetings in which participation and sharing of ideas on individual livelihoods strategies or gender issues was minimal. Hence there was little chance of co-operation around livelihoods concerns. Actual poverty meant no time to embark on activities which were non-economic in nature, and therefore political interests which women had in common as a sex went unadvanced.

Potentially, the Kechene project was relatively supportive of empowerment as I understood it in Chapter 1: women were, to a great extent, left to their own devices to choose how to use their loans. They were not constrained as they are in many contexts with interventions which are perhaps better-run – or policed - to spend their loans on their own-account businesses; loans were not policed and fungibility was a fact of life in Kechene. In such a context, investing loans in traditional clothes production made sense for many women. The lack of policing, and in particular lack of feminist empowerment perspectives which often take up insights from specific literature and use them in a dangerously decontextualised manner (Kabeer 1998), meant that women were not forced to spend loans on their own-account businesses. A truism which was not borne out in this thesis, either theoretically or empirically, is that retaining 'control' of the loan has been associated positively with the empowerment of women via microfinance (Goetz and Sen Gupta 1996). As suggested above, in contexts like Kechene, a woman may have to make a choice between survival in a social context in which she has given up control, or retaining it and failing to provide for herself or her dependents. Traditional clothes production is simply viewed by women who are by necessity obsessed with economic issues as the most sensible economic investment.

### **AGENCY IN LIVELIHOODS: GENDERED BOUNDARIES ON WOMEN'S CHOICE**

The theoretical and practical work for this thesis suggested a number of insights regarding women's agency in livelihoods. Some feminist social theorists see the 'domestication' of women (Hansen 1992) as a deliberate strategy of capitalism to establish gender relations which promote and sustain a shift in production systems from small-scale subsistence agriculture and cottage industry to male labour in large-scale capitalist industrial production. In this vision, women's unpaid work subsidises the cost of labour, keeping wages low, while ideologies of women as 'angels in the house', tending the hearth and home, provide a moral justification for

male labourers to endure hard conditions. In the context of sub-Saharan Africa, it has been argued by Hansen (1992) and others that the project of colonisation and the extraction of resources from colonised areas to boost the economy of the colonising country led to a colonial project of domesticating women. Molyneux (1979) points out that to reduce the value of labour power to this economic calculation is a misrepresentation of reality since 'other factors, of equal importance, intervene' (10).

However, the domestication project has not succeeded in sub-Saharan African countries, in which women's responsibility for household and family care is paramount, and their work outside the home to earn money is often seen ideologically as an extension of this reproductive role. Women are expected in African cultures to take a key role in providing for their children (Ogundipe-Leslie 1998; Mikell 1997), and this is likely to mean earning income in contexts like Kechene. In Kechene, in line with Sen and Grown's analysis, the financial fruit of their labour are ideologically cloaked as contributions to the domestic sphere: it is money intended for 'consumption, not investment' (1989, 941).

This makes the relationship that women have with money in Kechene very different from the South Asian contexts in which much of the research on microfinance has taken place. It suggests that women earning money in itself will not be regarded as challenging gender relations – which was confirmed in the fieldwork – and places renewed emphasis on the extent of the female contribution to the household, and the perception of this as more significant than is appropriate to the wifely and motherly role of earning cash as a substitute method of provisioning the family in a context in which money, not subsistence agriculture, is the most appropriate route.

Much of the South Asian literature on women's empowerment and credit focuses on the link between women controlling own account businesses, and empowerment (Kabeer 1998). These own-account businesses, and the income it is hoped they will generate, are more clearly discerned from 'joint' livelihoods activities; not only by husbands, but by project evaluations. If a woman's own business is perceived by men in the household as independently responsible for contributing a greater amount than previously to the household, the hope is that this will be viewed as leading to a greater voice for women in the household. In this way, women having 'managerial control' (Goetz and Sen Gupta 1996) of the production process into which loans are invested is associated with the 'empowerment' of a particular woman in relation to her household and community.

### **Empowerment via income generation in the Kechene context**

Yet in Kechene, the question of whether the source of the income is own-account or 'joint' is less important than the extent to which own-account enterprises are able to yield income which covers more than subsistence needs of the family. In sub-Saharan African contexts like Kechene, in which women's productive activities undertaken as providers for their families' consumption requirements do not challenge gender divisions of labour, but are an *existing* responsibility of wives and mothers, starting an own-account business will not in itself challenge existing gender norms (either in terms of impressing men or rendering them defensive). In fact, some women's failure to do this work is perceived by themselves and their husbands as dereliction of duty. An example was Bayenech Minalkulet in my fieldwork, who perceived herself as not working, and associated this with her relative powerlessness in marriage, and her husband's mental abuse and assumption of daily budgeting responsibilities. While some analyses of the relationship of women's paid work to equality might suggest that earning money would alter such a relationship by ensuring a wife has money of her own to leave the marriage, Bayenech was interested in meeting her existing obligations in the conjugal contract, which is based on a lack of perception of reproductive work as important to household livelihood strategies.

Credit is widely argued to give women the opportunity to bring more resources into the family, both in absolute terms, and relative to men's contribution. Yet in Kechene it did not improve household income absolutely, and only helped women's contribution relative to men's in households in which men had lost or failed to find employment, or their businesses had failed. This happened in Conjit Gezaw's household when her husband's weaving business faltered while she was using her loan in her own-account *injera* making business. Conjit's relative contribution went up as the absolute household income went down, because of male loss of income-generating activity.

Interventions which do not consider this dynamic when evaluating empowerment perceive women's ability to challenge existing gender relations (if their contribution is perceived by men as more important) run the risk of thinking this is more important than household wellbeing. The model of empowerment used in this thesis suggests that there are two ways in which this process can be perceived. First, women's strategic gender interests are being furthered at the expense of strategic class interests. Second, strategic gender interests are being furthered in a context in which women have not met their first priority of satisfying their practical interests and those of their dependents. This means there are no resources to support women's potential agency to further strategic interests of any kind, including strategic gender interests. Of course, if one views women's empowerment as being about increasing autonomy from marriage and the family (which will be considered further later in this chapter), it is good news if men *are*

challenged in this way, since a relatively successful business will improve women's breakdown positions in intra-household bargaining. These are strengthened, since earning one's own cash in an own-account business confers skills and assets that women can take from the household if they decide to leave.

Yet this perspective focuses only on women's economic interests, and assumes autonomy to be synonymous with empowerment for women. However, while autonomy may be the desired next step for a successful businesswoman. Depending on her particular location, identity and talents, she may opt to remain within a marriage in a patriarchal bargain, to avoid the social problems associated with living alone. The model of power put forward in Chapter 1 pointed out that the institution of marriage does not intrinsically have to be characterised by power relations of negative domination, but could be reformed to render it more reminiscent of Lukes' (1974) first dimension of power than the other two. This is Kabeer's view (1998), in the context of a discussion of the realities of women's lives in Bangladesh. As in Bangladesh, the idea of living outside marriages in the longer-term is academic for most women in Kechene. The significance of own-account enterprises to women's economic empowerment, and to their sense of themselves as powerful actors, cannot be read off without reference to the particular identity and location of each individual woman. As demonstrated in Chapters 5 and 6, and stated earlier in this discussion, most women's own-account businesses in Kechene yield resources which are invisible by virtue of being so modest that they simply ensure family survival, and are part of a multiple livelihood strategy which depends on optimum deployment of economic, human and social capital drawn from across the existing marital household.

In light of the fact that there is little or no chance of an own-account business earning enough to make an unhappy wife able to leave her marriage, and own-account businesses are most unlikely to challenge gender norms of female earning as an extension of reproduction, women's common choice instead to invest a loan in household clothing production cannot be readily dismissed as an opportunity for autonomy wasted. In one light, they are decisions to invest a loan in an activity of which women have no autonomous control; but in another, they are decisions to put resources into an industry into which both women and men have invested much existing capital – economic, social, human and physical (in respect of the loom).

Obviously, there were exceptions among respondents who had greater expectations of the potential of loans than was merited. An example was Conjit Gezaw, who was inspired to greater – if perhaps unrealistic – aims, by the training she received, alongside a number of other early members of the SAC Association. She had adopted a typically entrepreneurial desire to pursue opportunities 'without regard to currently available resources' (Green and Cohen 1995, 300). In the event, Conjit's entrepreneurial ambitions were not met by the SAC Association; she was

bitterly disappointed by the small amount of money - 150 *birr* - that she received against her savings of 95 *birr*, having expected the larger sum of 500 *birr* (in line with the project guidelines of 20% savings minimum<sup>9</sup>). Conjit's dreams of a restaurant vanished, to be replaced by a continuation of the *injera* business that she had already been engaged in prior to the loan. The lack of time and facilities available to turn such activities into larger concerns, allied to the overcrowded market context, meant that she viewed this activity as not worth spending money on. Having been among the few to receive training on joining the SAC Association, Conjit had felt empowered by her new knowledge and the opportunity that she perceived credit as offering to her. She felt that her dreams of escaping economic want, and putting her training into practice, was destroyed by the small size of the loans they received, which put paid to anything more than hand-to-mouth activity (interview, April 2002, Kechene).

Conjit Gezaw's willingness to take economic risk, in a context in which she was constrained by reproductive responsibilities, and had no financial backing from the family business – which was failing – belies the observation that women are domestic entrepreneurs, not radical entrepreneurs (Goffee and Scase 1985). The paradox in Goffee and Scase's phrase also perfectly summarises the manner in which this understanding of one's role and responsibilities as spanning productive and reproductive work leads to an injection of cash from the SAC Association being viewed as an input into a livelihood, not into a particular productive activity. In line with this, women often invested a little money into their income-generating activity, and a little into other 'non-productive' ends.

Autonomous self-financing businesses are fantasy in the Kechene context. No-one in the current research could show me an own-account enterprise which runs entirely independently. All are defined as elements in a multiple livelihood strategy, depending on resources controlled by other household members, whether these are economic inputs channelled from other household livelihoods activities, or human resources of other household members. The only respondent who could claim that her business was not reliant on resources controlled by other household members was Menberra Metike, who is a household head and consequently 'autonomous' in decision-making to start with. She subsidised her range of income-generating activities with income from her formal sector employment as a secretary.

From the point of view of whether investing in any of the business opportunities available to Kechene respondents can in any way be seen as a potential route to empowerment for woman, investing in a family business is obviously positive in that it enables women to meet practical interests – as individuals and as mothers and wives – in that it offers the best chance of using the loan to ensure survival, or improve household livelihoods, depending on the economic status of

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<sup>9</sup> She did not know why she only got the lesser amount.



the household. Investing in a joint business makes ‘business sense’ in terms of increasing income into the household. Moreover, from the point of view of women’s strategic gender interests, it is also possible to argue that the impact of investing in family businesses could be positive. Women who invest money in traditional clothes production are not simply handing money to male-controlled activities, as stated in the last chapter, since the household clothes production process depends on both ‘male’ and ‘female’ gendered aspects of the production process. Women are essential in both yarn preparation and embroidery on finished clothes, and women are as likely as men to do the marketing (a major issue for Goetz and Sen Gupta in their 1996 study in Bangladesh). Thus it would be wrong to conceptualise the money as having passed into male control. Instead we have interdependence of husbands and wives in this livelihood system, reminiscent of the gendered division of labour in an agricultural system.

Obviously it would be dangerous to romanticise this. The fact that the productive process and resultant livelihood strategy involve both women and men, and therefore they experience their roles in the gender division of labour as interdependent, does not in itself lead to a recognition of women as full or equal partners within the marital relationship. We have seen in Chapter 5 that the very use of the word ‘weaving’ describes a much more complex production process involving female as well as male tasks, and drawing on skills in women which are more highly developed than the male skills required in weaving. Women’s role in the clothes production industry has been rendered invisible by gender ideologies of men as primary breadwinners and household heads. There is a distinction here between women’s actual and perceived contributions to the activity.

### **Preference for paid employment over enterprises**

Preference for paid employment over the self-employment of production of traditional clothes bears out Kabeer’s (2003) suggestion that this is the kind of income contribution which potentially empowers women. Preference for it in Kechene is interesting in several ways. First, it is interesting because it challenges both dependency-based and neo-liberal analyses of the advantages of self-employment over employment. Dependency analysis suggests that people in poverty are incorporated into the market on unequal terms, leading to their exploitation in waged labour (Bromley and Gerry 1979); for them, wage labour is a disempowering labour process involving the appropriation of their labour for the profit of capitalism. This is unfavourably compared to a (normative) vision of self-sufficient rural livelihoods derived from independent agriculture and small-scale subsistence production activities within the household (Chant and Brydon 1989). From this point of view, self-employment can be depicted as empowering workers to ‘be their own boss’, avoiding ‘poverty-in-employment’; it may therefore be a positive choice over wage work, for those who seek work on the uncertain terrain which lies between the informal and formal sectors (Leonard 2000). From a neo-liberal

perspective, self-employment is attractive because it is congruent with the ideology of providing opportunities for individuals to pull themselves out of poverty through exercising their agency and creativity in free markets (Rogaly 1999).

## **WOMEN'S EMPOWERMENT AND GENDER EQUALITY AS DEVELOPMENT AIMS**

The next insight in the research which I consider important is the critical importance of understanding the difference between the empowerment of individual women and women as a sex, and the implications that this difference has for political strategising to ensure both of these aims are realised.

In Kechene, marriage as an institution is not reviled as the feminist empowerment paradigm of development at grassroots level suggests it should be: in such visions, as discussed in Chapters 1 and 2, women are removed from close relationships with men which are portrayed solely as a site in which unequal power plays out. For the elderly women in the research, early marriage in rural areas replaced education in their childhood and, having distress-migrated from rural areas years previously and (in some cases) remarried, they had outlived their urban husbands and were now either dependent on children or grandchildren, or isolated from social networks, as younger neighbours and friends battened down the hatches and focus on their immediate dependents, with social networks outside eroding. Those dependent on grandchildren were at a precarious stage of the household development cycle, but could count on things improving in future. Women were keen to tell me about the appalling abuses they had experienced in marriage, but focused on the inequality in the age between themselves and their first husbands, rather than on the inequality which some believe to be an inalienable feature of marriage itself as an institution.

For younger women who were married when I met them in the research context, views of marriage ranged from considering it a necessary evil in the current economic and social context, to a ray of light offering companionship and affection in otherwise hard lives. No younger woman involved in the research wished to be single in Kechene; they simply wished for a marriage which worked.

As discussed above, this is partly a function of the fact that in Kechene, poverty is such that you need to team up with another adult producer, and men command higher returns than women. In addition, social norms dictate that single women have a hard time of it. The very few who had not remarried after widowhood or divorce were living with female relatives who could contribute either earnings or childcare to a co-operative household livelihood strategy. These

were comparatively well-off and had experienced physical abuse in their marriages. They, too, emphasised not that marriage was intrinsically bad for women, but that their particular marriage was bad.

This rejection of the view of marriage as an institution which is intrinsically harmful and exploitative for women implies a view that it is not always characterised by relations of domination, but may even be characterised by co-operation more reminiscent of democratic power relations, as suggested in Chapter 1. This vision is in stark contrast to models of power and empowerment like that of Rowlands (1997), in which empowerment is seen as a process of strengthening the power of an individual through the company of women. While this thesis has suggested that the social capital of women's collective association is critical to women in political action, I have discussed theory which suggests that insufficient attention is paid in feminist visions of development to difference and inequality between women (for example, Cornwall 1999, Mercer 2002, Murthy 2004). My contribution in this thesis is to suggest that similarly, marriage is seen too often as a site characterised by difference. Instead of being presented only as a site in which unequal power relations play out, it can – like women's groups – equally represent a supportive group via which an individual woman's agency can be exercised in conjunction with that of others who share her vision.

When women living in contexts in which there are potentially economic activities available which can mean the difference between eating and not eating, yet are insufficient to move their livelihoods beyond this survival level, there will be no feminist action unless the nature of the market and the activities open to women include scope for women to work together for economic reasons. While groups focusing on economic activities may turn into claims groups (Thorpe et al), in contexts in which there are no such synergies between making a living and political action, it is politics which will be dropped as non-essential to day to day survival. While the advancement of the interests of a household may be seen as a politically conservative aim which does not challenge inequality within a community and indeed potentially entrenches class interests, I suggest that for the women of Kechene and their households, this is all they can focus on in this present context of profound challenges to their survival. Yes, political action faces challenges in such a context; but if this is the case, it is better to admit it and place renewed emphasis on challenging economic want so extreme that it threatens the social fabric of communities. |

An intersectional model of power suggests that women's prioritisation of practical interests should not be seen as their failure to perceive their strategic interests, nor as the failure of a development organisation to support their empowerment. In a context in which livelihoods are under threat, strategic gender interests may go unaddressed even in situations in which women

are aware of the gender inequality in society, and would otherwise wish to address this. Livelihoods approaches shed light on the ways in which lack of resources – both tangible, including money, and intangible, notably social capital and time – can constrain women from meeting their practical interests. Until these practical interests are met, risking the social capital of marriage, the household and the family by investing economically and socially in relationships with other women may seem to be a very bad idea.

I believe as I complete the thesis that while mainstream development may be informed by a flawed understanding of women's strategic gender interests as irrelevant to development, focusing on the household as a haven in a heartless world, which is characterised by harmony, altruism and co-operation, a mirror image of this essentialist view is to be found in formulations of empowerment as the furthering of women's strategic gender interests as synonymous with their 'real' interests. The conflation of gender interests with women's wider interests has led to a 'practice paradigm' of women's empowerment which is founded on the conception that development which supports the empowerment of women can be planned by outsiders; and that development interventions should involve a process of consciousness-raising in which recognition of gender interests is the anticipated 'correct' outcome. I argue it has also resulted in a rejection of the idea of women's close relationships with men – in marriage and other gender-ascriptive relations in the family - as sites of co-operation as well as conflict, which can offer positive social capital to women's livelihoods strategies. Ultimately this leads to a belief – implicit or explicit - that women's empowerment equates to autonomy from such relationships with men, and an uncritical acceptance that collective action and association of women offers a positive form of social capital in which difference is not an issue.

Much of the theory on empowerment suggests that improving one's contribution to household income improves one's bargaining position and hence improves one's marriage. Ideas of empowerment based on these synergies render staying married an attractive option even to women who have highly unequal or even abusive relations with their husbands, because they suggest that marriages can move from unequal relations of domination to equal, 'democratic' relations which give women improved power in the relationship which in turn renders her less vulnerable to abuse. Two options are open to policymakers who wish to keep women married, for whatever reason. These are first, to raise women's and men's consciousness of the worth of women's existing contribution (which neo-liberal development is doing very well!) or second, to support women to increase their contribution in the hope that they and men will acknowledge the 'value-added'. This is where credit comes in.

However, there is an inherent risk that a successful business potentially allows women to overcome or sidestep some of the constraints on their choices. A woman with money behind her

is potentially able to leave a marriage. Even if a woman fails to control more money as a result, she may well possess useful skills and experience as a result of a micro-finance intervention. Autonomy in living arrangements may thus be the outcome of an intervention aiming to empower women. Even if you swap one man for another, in a context in which there are social sanctions on being single (which as suggested in Chapter 3, Helen Pankhurst argues happens, and is a sign of power), you can potentially substitute a more positive relationship for a poor one, or buy a time alone between two relationships.

Increased male migration into Kechene as is occurring currently may mean in the future that women's social bargaining position within marriage could improve, as in the future they may have a ready supply of alternative and more attractive men as husbands. However this is only the case if women can meet their practical interest of shelter, the house is as important as the husband and unless you have a house you can stay in you can't swap your husband. In a context in which it is important to be married for reasons beyond economics, structural change in gender relations in society surrounding property ownership is needed for a woman to be able to live alone.

Finally, households containing a man and woman will continue to be important for women whose desire for a companionate relationship of affection and intimacy correlates with heterosexual sexuality. Women whose sexuality draws them to men as sexual partners and who want to bring up children with their father present obviously have a stake in believing that men and women can co-habit harmoniously.

In contrast to the focus of Sen (1990) and Standing (1990) of improving women's status and power within the household through acknowledging and valuing their economic contribution, an alternative focus informs the emphasis in development interventions on supporting women's own initiatives: informed by a vision of women's empowerment as requiring their autonomous control of money and decision-making, this vision focuses on equipping women to survive outside marriage, through establishing alternative, independent livelihoods. It is entirely true that investing in *a viable and successful* own-account business renders women stronger in terms of improving their breakdown position. If men fail to recognise increased contributions to the household and continue to abuse women, women can vote with their feet. Running an enterprise which is genuinely autonomous gives a woman an exit route from a marriage which is abusive or otherwise no longer offers a woman a secure livelihood.

Yet autonomy is not a synonym for empowerment for women. If your economic bargaining position puts you on an equal footing with your husband, and your social bargaining position improves due to wider societal changes (individuals becoming a critical mass and changing

doxa, and structural gender equality including law), your power relative to your husband may improve, your marriage may be characterised by increased co-operation, and you may want to stay married, rather than walk! – empowerment can lead to increased co-operation within marriage.

Of course, only you can tell whether you will actually choose to do this, depending on what you expect from marriage – wealthy women in societies where minimal stigma is attached to divorce may either divorce or not, depending on whether they are satisfied with the level of non-economic support they get from their marriages (in terms of affection, emotional support and sexual relations etc) – empowerment can lead to a positive choice of autonomy. If social bargaining position does *not* improve, the conflict element will get worse and you will be able to exercise a choice to walk in a context in which social and economic factors will allow you to do so – empowerment can lead to a negative choice of autonomy in a constrained context (Fierlbeck 1995).

I have argued, therefore, in this thesis that views of empowerment like those of Rowlands (1997), which see empowerment of women at grassroots level as synonymous with a grassroots experience of advancing strategic gender interests, are based on a reductive vision of women's interests as their strategic gender interests only, and that this leads to a conflation of the empowerment of women at grassroots level with the empowerment of women as a sex. In fact, the latter requires the structural transformation of institutions which disburse resources on differential terms to women and men (Kabeer 1994), and the challenging of *doxa* which justify unequal gender relations and allow them to go unquestioned (Bourdieu 1977). Challenging the basis on which individual women interact with others in the household and the community can only do so much to achieve these ends, because individual women possess other kinds of strategic interests, and above all practical interests derived intersectionally (as argued in Chapter 1), which may prevent them from seeing strategic gender interests as a priority. The institutions of state and market also need to be challenged and transformed, and at this level of action it is possible and useful to augment microfinance by working through advocacy and support to feminist organisations to advance women's strategic gender interests (Johnson undated, [www.gdrc.org/icm/wind/gendersjanson.html](http://www.gdrc.org/icm/wind/gendersjanson.html), last checked 2 February 2004) – taking, in fact, what Moser (1989; 1993) termed the equity approach. Parpart (2000) observes on this: 'The challenge, it seems to me, is to develop a more nuanced and sophisticated analysis of power.... to pay more attention to the way in which national and global power structures constrain and define the possibilities for change at the local level' (231).

Earlier, the collective action of women was identified as a key strategy for women to use as a means of generating alternative social capital to that offered by the household, family and

marital relationship. Yet in this light, association between women, in some contexts, represents not capital added to the portfolio, but a risky investment which may end up as a substitution rather than an addition if the marital relationship is threatened as a result of women's association. This may cause a net decrease in social, economic and human capital (Scoones 1998). Women in this situation may have to choose between furthering their strategic gender interests and their practical interests of survival – a 'no-brainer' decision.

The failure of real women, in real contexts, to recognise, let alone prioritise, their gender interests may not in fact be an indication that consciousness is lacking (although it may be) – rather, consciousness may be already present, but women have not prioritised gender equality as a goal. In effect, this may be an indication of 'project misbehaviour' (Buvinic 1986), in the sense of inappropriate development interventions which women boycott, or turn as best they can to their own uses. This is inevitable if project planners do not understand the realities of women's lives. All strategic interests of women – whether these are derived from analyses of gender, race, class or other dimensions of difference - are as real as each other, in the sense that they arise from structural inequality in society, which play out through 'systems of dominance' (Plantenga 2004, 41). Women may not prioritise their gender interests, when faced with a political priority rooted in another dimension of identity and difference, as Molyneux (1985) observed in the context of the Nicaraguan struggle. In that context, the goal of overthrowing dictatorship united the population of Nicaragua across differences of class, age and gender. Moser alludes to national liberation struggles as likely to claim women's first priority in her analysis of empowerment approaches to development (1989; 2003).

The idea that there is always a synergy between the two roles of collective action of women - gaining a sense of new 'power-within', in terms of self-belief and self-respect, and engaging in economic activity which offers a new and creative solution to poverty alleviation – needs to be interrogated. If this synergy does not exist in particular contexts, women's empowerment processes will take a route which diverges from that envisaged by those equating empowerment with gender equality. Instead, the route will reflect women's need to retain and develop agency to the best of their abilities, while they try to keep hold of social capital they share with men.

Projects can be turned to women's advantage in other ways, if the narrow focus on production in project planning is ignored, and the reality of women's livelihoods systems is explored. Seen in the light of livelihoods systems analysis, planners' intentions are only part of the story, and women can and have exercised their agency to turn interventions to their strategic advantage. Sen includes a set of 'livelihood capabilities' in his concept of capabilities, including being able to cope with and adapt to crisis, and search out and take advantage of livelihood opportunities (1984, 1987). Kabeer's (2003) formulation of empowerment involves increasing women's

control over resources to underpin their agency, so leading to their freedom to exercise their capabilities. The scope offered by development interventions to women who want a route to empowerment depends at least as much on the room to manoeuvre left by the funder or implementing agency, as on their original plans for the intervention.

Further support for this view comes from critiques of the distinction made by Moser of practical needs and strategic needs suggest, any practical intervention does in fact have an impact on strategic interests too: ‘many actions may fulfil both practical and strategic needs at the same time, and it is unclear as to how they should be valued by development planners’ (Crewe and Harrison 1998, 55). While some critics focus on the fact that this means development interventions may work against women’s interests, (Longwe 1991), women may also be able to employ activities or resources intended for purely technical ends to challenge gender power relations ‘on the side’. Regardless of the formal rationale for development interventions, resourceful ‘beneficiaries’ can exert agency to ensure a project ‘misbehaves’, in order to further their own interests, if they so wish (Buvinic 1986).

## **CONCLUSION: TOWARDS INTERVENTIONS WHICH SUPPORT EMPOWERMENT**

Accepting the fact that only elements of the interests of women can be deduced – that is, practical interests and strategic gender interests, plus perhaps one or two other orders of strategic interest based on shared identity within a small geographical area (as for craftworkers in Kechene) - what then should an empowering development intervention look like?

### **Money and other resources**

Working to empower women should not mean that development organisations offer resources to individual women living in acute poverty on condition that they agree to give up time they do not have to give to participate in predetermined development interventions aiming to support them to further their strategic gender interests, as a condition of getting material resources they desperately need. This is an abuse of power on the part of the development agency. At the level of grassroots community interventions, the role of a responsible institution – whether the state, or a development NGO – should be to provide the resources to support the political priorities defined by women themselves. While the pursuit of political aims is paramount if empowerment is to occur, and mass action and association – requiring organisation and mobilisation - is essential, I do not agree that this is a role for development interventions to take on. The realm of political interests should – and indeed must - be left to women themselves to prioritise and address.



Planning development in the hope of ensuring that this has ‘transformational potential’ is the best outcome development interventions can hope for (Young 1993, 156). Such interventions would aim to support women to pursue their various interests by furnishing resources to meet needs which women themselves perceive. Hence, I suggest that for development organisations seeking to promote women’s empowerment in contexts like Kechene - in which survival itself is a challenge and women’s agency is constrained almost wholly by the need to find food and shelter - meeting women’s practical (gender) needs might indeed be legitimately seen as an end in itself. It should be the end of development agency involvement at the grassroots, unless agencies encounter women who are engaged in existing political activity, and choose to provide funding and other forms of support.

In short, I suggest that the elements laid out by Moser (1989; 1993) in her empowerment rubric are sound. I also agree with Longwe (1999) that the support of development agencies to feminist organisations to pursue what Moser saw as an equity approach as an appropriate contribution to women’s empowerment as an agenda. This support to feminist organisations working to challenge the gender structure of constraint, is essential to enable women at grassroots level to ensure their agency is active and transformative (Kabeer 2003, 174), itself challenging *doxa* (Bourdieu 1977) with as little risk as possible to women social pioneers.

The analysis of power and the fieldwork findings in this thesis suggest that to empower women, development organisations can legitimately focus on their need for money, by considering the ways in which their opportunities for income generation which increase their absolute contribution in economically needy households can be increased. This may mean attention to skills, marketing and other training to insert women into male labour markets; cash transfers – not loans, unless it is clear that women really do stand a fair chance of repayment – to start them on the path; attention to the need for women to cease juggling childcare with production if they are to be free to exploit promising opportunities in the market in a manner which does not disadvantage other female members of the household including daughters; and attention, where this is possible, to women’s need for time – both *per se*, and in the sense of time with other women. The latter is critical if they are to prioritise strategic gender interests in future.

Obviously women can and do use their material resources to further particular political strategies. Each of the different strategies discussed by Mitlin (2003) in her livelihood strategies framework can be seen in the Kechene context. Dependency strategies draw on the social capital of existing institutions, including the household and marriage. Plotting strategies seems to be synonymous with dependency strategies, though there is a possible implication through use of the word that people are fully aware of their institutional inequality. Exclusion strategies are not a main focus of this case-study; there was no report (unsurprisingly) of criminal activity

or socially unacceptable activity, though one woman hinted that her daughter was involved in selling sex in a bar, and brewing and running bars are regarded as on the edge of social acceptability themselves. Political strategies include, of course, the decision to participate in the micro-finance project and take '*ferengi* money'. They also include the collective action that women could have taken to advance their strategic gender interests, but did not choose to embark on. Finally, market based strategies are a central feature of the livelihood strategies of the research participants.

### **Saying yes to money, but no to microfinance**

If cash is identified as an input for delivery to women in poverty by development interventions, the stranglehold of micro-finance on the sector must be weakened. Overall, the Kechene intervention ensured the survival of some households, and enabled a few to improve their livelihoods. But this is all. One quarter of the respondents regretted ever having joined, and a further quarter saw the intervention as having made no difference to them. Among the others, gains were marginal or slightly better than this. In light of the fact that the chances of supporting genuine entrepreneurship are so slight in this context and with these respondents, how can micro-finance be seen as appropriate? The fact that the intervention has not managed to reinforce repayment from those who should arguably have received welfare payments, rather than loans – particularly the elderly – is clearly good in terms of the wellbeing and livelihoods of the respondents, even if it is poor performance in terms of financial sustainability.

First, and most basically, they should stop dispensing microfinance to women (and men) who clearly have no chance of repayment. In contexts like Kechene, women are overwhelmingly unlikely to be able to transform themselves into entrepreneurs in light of all the barriers to this (Goffee and Scase 1985; Hayat 1997; Heyzer 1981; Zewde and Associates, 2002). Yet it is quite clear from the findings in Chapter 6 that the majority were still pleased to have participated in the intervention. Why?

First, the Kechene intervention was poorly administered and consequently women were not being pursued for repayment. The elderly women involved were clearly being left largely without harassment, and had not had to save against their loan unto the bargain. The government requirement that elderly women must join microfinance interventions in order to make support to them 'sustainable' (interview, Feleke Tadele June 2003, Addis Ababa) appeared to have been subverted. What would obviously be much more positive, however, would be for the idea of welfare support to the elderly to find support in government and for donors who wish to pursue this course of action to be able to do so. Since unpaid debts create stress (Ahmed and Chowdhury 2001), this is the only way to meet the needs of this group and avoid a very disempowering element entering the intervention.

The younger women were also pursued either very inefficiently for repayment, or seemingly not at all. Despite the original participants in the SAC Association having been told at the start of the intervention not to regard the money as a present from *ferengis*, this was precisely how it seemed to me.

The fieldwork findings suggest that it is time that credit stopped being offered in contexts like Kechene, to people whose livelihoods can clearly not accommodate a debt to repay, and who are facing an unprecedented level of morbidity and mortality in their communities. In particular, microfinance should not use group collateral. In this respect, the Kechene intervention was more positive for women than it would otherwise have been. Group collateral on the one hand means that women stand more of a chance of participating since they do not need to come up with financial collateral. On the other hand, group collateral requirements mean women end up gambling existing social capital with other women in order to achieve sufficient economic capital to enable household survival. However, in Kechene this does not have as much significance as it might elsewhere, since the community has relatively low stocks of existing social capital anyway due to housing many migrants; and because the wider household livelihoods strategies that women and their families are forced to take up are ones which are socially divisive in any case.

In order to ensure that the potentially emancipatory impact of cash as opposed to other material resources is retained, it is useful to consider recent work to explore alternative methods of ensuring that financial capital is transferred to people who need it.

Chapter 6 included a discussion of *ferengi* money, and the two different constructions which can be placed on people's expectations of entitlement to cash as a present, rather than a loan. Actor-oriented perspectives would suggest that people who demand cash as their right from foreign organisations cannot simply be dismissed as dependent victims of the aid industry. Cash interventions are currently attracting attention as the new face of welfare approaches; the latter are being rebranded and are once starting to be entertained as a legitimate and useful intervention, rather than pilloried for rendering people passive recipients of aid (Moser 1989; 1993). In the context of humanitarian crisis, the idea that cash is an important input which can and should be offered in crisis is being developed. One 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 resources basis through unsustainable coping strategies (Khogali and Takhar 2001).

I would argue that the state of the market and of people's health in Kechene has not created a crisis of the same kind, but it is a crisis nonetheless, in which special measures are needed to enable people to survive. In non-emergency contexts, Pretes (2002) discusses so-called 'microequity' approaches which provide grants 'to potential entrepreneurs' (1342) without requiring repayment, and offers an interesting account of this, albeit that the account still misses the point that the people most in need of cash are those who are least likely to end up as entrepreneurs; instead, he asserts, 'grants-based finance may be able to reach the very poor' (ibid.).

### **Support to feminist action to challenge the gender structure of constraint**

Simultaneously, as argued above, a donor should include support to feminist organisations in its portfolio of activities supported. The model of power posited in this thesis has suggested that, far from being inappropriate interventions in themselves, equity approaches (Moser 1989; 1993) are, like grassroots work with women, necessary but in themselves insufficient as an activity aiming to support the empowerment of women. Empowerment cannot occur if equity approaches are advanced on their own, but neither will it occur in the absence of feminist action to transform institutions so that the gender structure of constraint is removed. Feminist organisations require resources to extend their own agency and do this essential work. The Kechene intervention focused exclusively on the agency of women at grassroots level tends to be the exclusive focus of development interventions seeking to support women's empowerment. The development intervention in Kechene did just this, focusing on agency rather than on reform at a structural, institutional level to challenge the gender structure of constraint.

This means giving support and resources to feminist organisations at national, international or community level. Planned development has a greater role than it sometimes recognises in fostering the empowerment of women through providing financial support to women who are already prioritising and furthering their strategic gender interests; particularly when their mode of action is to engage in direct challenges to the gender structure of constraint at national and international level. Part of the problem is that many of these women's organisations are characterised by being relatively well-off and educated, which offends the populist sensibilities of some working within 'alternative' development. Yet intersectional analysis of power explains this phenomenon fully. Unless women in poverty need to take immediate action on strategic gender interests as the shortest possible way to get food on the table, they will not prioritise such action. Giving attention to the need for feminist action at national and international level, to ensure institutions of state and market are 'right for women in development' (Goetz 1995), is an essential complement to the grassroots participatory development which is often the only type of intervention to try to support the empowerment of women (Mayoux 1995). It should be noted that Oxfam GB did include such activities in its portfolio of work in Ethiopia, including

funding the Ethiopian Women Lawyers' Association (EWLA), discussed in Chapter 3, implying awareness of these facts existed on the part of the Social Development Adviser in Ethiopia at that time<sup>10</sup>. Yet this awareness needs to spread to all decision-makers on funding priorities

### **Beyond gender training**

Gender training, as suggested in Chapter 1, should be jettisoned in favour of workshops which have a livelihoods rationale, but are as transformatory as possible (Young 1993), in that they would explore women's configurations of inequality, which would include analysing the gender structure of constraint, but acknowledging the differences between women and the power inequality which exists in grassroots development, including that between women and implementing and donating agencies. This is not a finding from the fieldwork as such, of course, since no gender training existed in Kechene. Yet it seems clear that this omission was probably quite positive for women whose working days could never have accommodated such an activity, and whose strategies for livelihoods and empowerment require a conservative approach to strategic gender interests. The dilemmas of recognising difference, yet building political coalitions around a particular dimension of difference, were discussed in Chapter 1 in relation to feminist action. In terms of making political choices, it should be left to women to determine which of their strategic interests they wish to pursue, and which they may indeed actively wish to ignore, because of the fact that in so doing, they risk harming other strategic or practical interests (Agarwal 1997; Kandiyoti 1988; Murthy 2004).

Even while gender training asserts that it is by definition transformatory and therefore an exception to this role, the word training itself denotes a top-down, technical transfer of expert knowledge. This is particularly inappropriate in a context in which strategic gender interests are no longer seen as women's only real interests. Earlier in this thesis it was suggested that imperfect knowledge of the power relations surrounding each one of us can be extended, but perfect knowledge can never be achieved (Sen 1997; Kabeer 2000). Workshops should follow the core methods of gender training (Kabeer 1991; Williams et al 1994) – in the sense of discussing the distinctions between primary and secondary dimensions of diversity (see [www.inform.umd.edu/EdRes/Topic/Diversity/Reference/diversity.html](http://www.inform.umd.edu/EdRes/Topic/Diversity/Reference/diversity.html), cited in Sweetman 2004, and discussed in detail in Chapter 1). However, rather than restricting this to discussions of sex and gender, an intersectional model of power should be used to demonstrate the complexity of the power relations surrounding individuals. Multiple structures of constraint intersect to produce an unique configuration of inequality (McCall 2002) in which an individual finds her- or himself. No individual is at the 'bottom of the pile' in terms of power relations. Instead, the configuration of inequality is improved by relations of dominance over others, as well as worsened by relations of sub-dominance (Plantenga 2004). In addition, configurations

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<sup>10</sup> And discussions with him also confirmed this (interview, Feleke Tadele, Addis Ababa, May 2003)

of inequality are made up not only of structures of constraint, but of the interaction between these and the historical and geographical context in which a woman finds herself. This analysis leads to the conclusion that current livelihood strategies and decisions around political action are the outcome of a decision, taken rationally in light of the current knowledge of the individual, to exploit existing power relations. Future decisions will be taken in the light of speculations about how a certain course of action will improve one's configuration of inequality. This leads to a problem for any development planner who seeks to do more than meet the needs of individuals, since interests can neither be second-guessed nor furthered by a third party.

### **Challenges to planners presented by intersectional models of power**

Recently, there has growing interest in the development of conceptual tools which will enabling development planners to understand the nature of poverty in communities, and, in particular, intra-household differentiation, more clearly, and develop tools to help them undertake critical analysis of this in different contexts (see for example Bolt and Bird 2003). Yet a major challenge for researchers is the complexity of intersectional analyses (Crenshaw 1994) of power. This thesis has argued that intersectional analysis understands gender, race and class-based inequality as intersecting through capitalist modes of development to produce particularly challenging and painful locations for women in poverty in developing countries (Young et al 1981; Kabeer 1994; Jackson and Pearson 1998; Brewer et al 2004). The model of intersectional power I develop in Chapter 1 of this thesis makes provision for women's location being further shaped by myriad other primary and secondary dimensions of diversity, including age, religion, and gender-ascriptive social roles within the household, which define women as wives, mothers, daughters and so on (Whitehead 1979).

It appears that the reality of multiple strategic interests of women makes it a challenge for planners to second-guess the reasons why people are poor. Yet I would suggest that this is a challenge which planners should not try to overcome. Rather, they must simply learn to accept the imperfection of their knowledge of women's interests, needs, or priorities.

### **Modesty as to the role of the development intervention in empowerment strategies**

While these are the possible elements of a development intervention, the other concern which a development planner should take on board is the need to think extremely modestly about the role of such an intervention in a woman's life.

If, for reasons of risk avoidance to existing social capital, or different political priorities, she does not consider this intervention to be an attractive option, yet she is from an economically needy household, a really empowering act would be to hand over a loan (if appropriate) or cash

transfer nonetheless. Material resources should not be a reward for conformity to the political priorities of donors. The intervention is not guaranteed to support the empowerment of women, and this is another reason why donors need to be modest. If a loan or cash transfer, and associated inputs to build women's skills, are to result in changing gender relations at household level, we have seen in the discussion of empowerment in Chapter 1 that women's relative contribution vis a vis men must first increase.

A caveat accompanies this; the model of power advanced in this thesis, which stresses the importance of resources, sees such a change as only having an impact on women's overall empowerment if the female rise in income is unaccompanied by the household being plunged into poverty due to male loss of income). Increased female contribution must be perceived by women and men to increase. Sometimes norms of female and male roles in the household result in this change going unnoticed; indeed, sometimes women hope and strategise that this will be the case.

### **Implications for choice of indicators**

As well as being potentially financially secure enough to leave a relationship or choose not to enter one, another indicator of women gaining power relative to men might be that a woman is relatively happy to stay in a relationship that she perceives to have improved. Kabeer (1998) reminds us that empowerment is a process and thus an indicator cannot be interpreted without a base-line; it is also incremental, and improvements can be positive even if they are not yet adequate for a woman to feel powerful.

In conclusion, development organisations have a lesser importance than is suggested in the impassioned critiques of poverty alleviation and efficiency approaches (for example, Jackson 1996) which suggest these to fail because they are not sufficiently political in nature. This thesis suggests that one particular intervention in Kechene, Addis Ababa, was rather better than it might have been precisely because it kept its sights limited to dispensing money to women, and then failed to police repayments efficiently. My conclusion, as I close this thesis, is that development interventions are entirely appropriately framed in terms of meeting 'needs'. This is not a depoliticisation of development as suggested by some (Wieringa 1994); rather, these commentators attribute an inappropriately powerful role to development. Development agencies are obviously political actors, but they themselves should exercise their political subjectivity by supporting the strategies of political actors whose predetermined interests they agree with.

The literature on the empowerment of women argues, above all, that what women in developing country contexts need in order to extend their own agency is resources. Proponents of the most minimalist approaches are, interestingly, both the neo-classical economists whose perspectives

inspire minimalist microfinance interventions which focus above all on financial self-sustainability, and African women writers who reject the idea that Westerners should determine the course that African women choose to take in terms of their social and political priorities. Some of the latter group are, of course, most trenchant critics of the former group (see for example Lairap-Fonderson 2003). It is a tragedy if in their desire to pillory the approaches of development institutions informed by neo-classical economists, those interested in the wellbeing of women like those in Kechene downplay the importance of cash to women in contexts like Kechene, where the erosion of all forms of capital is approaching a point at which society breaks down. Money is indeed 'frozen desire' (Buchanan 1997 quoted in Oseen 1999). It cannot advance gender equality by itself, but it has transformatory potential. And in the meantime, money enables individual women who have missed out on education as children, and live in insecure shacks in which personal safety can only be ensured through the protection of a husband, to survive for another day.



## APPENDIX 1: REPORTED INCOME BEFORE INVOLVEMENT IN SAC PROJECT

Table 1 Responses from all respondents

Respondent	Income per month divided by number of household members (as reported by respondent)
2 Wagae Negussy	16.6 birr
3 Sircalem Bayew	26 birr
4 Tsehai Yinageru	14 birr + unknown income from trad. clothes prod.
5 Habtamwa Getachew	43 birr
6 Aselefiq Kebede	35 birr
7 Mulunesh Yeshitela	77 birr
8 Askale Kebede	22.8 birr
9 Zenebech Workeneh	No income
10 Gebayanesh Yech	16 birr
11 Emebet Shimeles	33 birr
12 Meyagotchel Desta	'Daily bread'
13 Atunat Alemayu	20.25 birr
14 Yegesgesew Lema	'Daily bread, idir and equub'
15 Yergalem Gonhe	66.2 birr
16 Mamite Selessie	39.6 birr
17 Felkech Welde Michale	31 birr + income from talla (daughter's)
18 Demoze Yimer	10.7 birr
19 Bayenech Minalkulet	Unknown to respondent
20 Yeshimebet Gulalet	42.6 birr
21 Tirunesh Chafeka	46.8 birr
22 Chagai Kombe	17.5 birr
23 Conjit Gezaw	18.8 birr
24 Thiopia Workeneh	45 birr
25 Menberra Metike	76 birr
26 Aynalem Woldegiorgis	Question not asked
27 Zenebech Kebede	7.85 birr
28 Almaz Getahun	Unknown to respondent
29 Emayew Takele	28.57 birr
30 Bayech Afroageba	22.2 birr
31 Emebet Alemu	'daily bread' plus 6 birr
32 Dimimwa Shankote	56.76 birr

From this it can be seen that 23 respondents perceived themselves as being in possession of all the facts regarding household income; two said they had no knowledge of household income; and a further five had partial knowledge.

Table 2: response from respondents giving full accounts only, from lowest to highest

<b>Respondents perceiving themselves as able to give a full account of household income</b>	<b>Household income per month, divided by number of household members (as reported by respondent)</b>
Zenebech Workeneh	No income (supported by neighbours)
Zenebech Kebede	7.85
Demoze Imma	10.17
Gebaynesh Yechalew	16
Wagae Negussy	16.6
Chagai Kombe	17.5
Conjit Gezaw	18.8
Atunat Alemayu	20.25
Bayech Afroageba	22.2
Askale Kebede	22.8
Sircalem Bayew	26
Emayew Takele	28.57
Emebet Shimeles	33
Aselefiq Kebede	35
Mamite Selessie	39.6
Yeshimebet Gulalet	42.6
Habtamwa Getachew	43
Thiopia Workeneh	45
Tirunesh Chafeka	46.8
Dimimwa Shankote	56.76
Yergalem Gonhe	66.2
Menberra Metike	76
Mulunesh Yeshitela	77

In the 23 households:

Mean monthly household income available to each member = 33.3 *birr*

Median monthly household income available to each member = 28.57 *birr*

## **APPENDIX 2: PROFILE OF RESEARCH RESPONDENTS (in alphabetical order of first name)**

### **Almaz Getahun**

Widowed

Age: 23

Second generation migrant, born here

Family size: 5

Cash reported available per month per family member – didn't know; member of parents' household and totally dependent on them

Savings: Around 200 *birr* - average 10-20 per month over one year

Loan taken:

No plans to take one yet

### **Aselefiq Kebede**

Married

Age: 40

First generation migrant – arrived as a child

Family size: 11

Cash reported available per month per family member – 35 *birr*

Savings: 10 *birr* per month – total 240 *birr*

Loans taken:

Loan 1 – 500 – partly paid, payments currently ceased

Loan use:

Used initially for claywork, subsequently used remainder plus profit from claywork for household clothes production

No training as part of membership

### **Askale Kebede**

Widowed

Age: 37

First generation migrant – arrived as a child

Family size: 7

Cash reported available per month per family member – 22.8 *birr* per person

Savings: None

Loans taken:

Loan 1 – 500 *birr* – outstanding

Loan use:

No use since plans foundered due to sudden death of husband in accident. Had intended to buy grain in rural area and sell in Addis; make *talla*; and make cotton *fertels*

### **Atunat Alemayu**

Married

Age: 42

First generation migrant – arrived as an adult

Family size: 4

Cash reported available per month per family member – 20.25 *birr*

Savings: 260 *birr*

Loans taken:

Loan 1 – 400 – repaid

Loan use:

*Dabo* business

Household consumption

No training as part of membership

### **Bayenech Minalkulet**

Married

Age: 46

First generation migrant – arrived as an adult

Family size: 5

Cash reported available per month per family member – ‘For daily bread; things that I want; I can’t remember’. Wages from children’s trading, employment in sweet factory and bar work, plus her own activities

Savings: 165 birr

Loans taken:

Loan 1 – 360 – 180 still outstanding

Loan use:

*Shiro* and *Berbere* business

No training as part of membership

### **Bayech Afroageba**

Widowed

Age: 66

First generation migrant – arrived as child

Family size: 6

Cash reported available per month per family member – 22.2 *birr*

Savings: 43 *birr*, as a one-off

Loan taken:

Loan 1 – 400 – repaid 200 *birr* at rate of 32 per month

Loan use:

*Talla*

*Gulit*

*Idir* and *equub*

No training as part of membership

### **Chagai Kombe**

Widowed

Age: 78

First generation migrant, arrived as adult

Family size: 4

Cash reported available per month per family member – 17.5 *birr*

Savings: ‘I don’t know about savings – I will ask about that.’

Loan taken:

Loan 1 – 300 – ‘I didn’t repay in full yet – only a small amount.’

Loan use:

*Gulit* (selling vegetables, *shiro* and *berbere* outside house)

Household consumption

No training as part of membership

### **Conjit Gezaw**

Married

Age: 33

Second generation migrant

Family size: 8

Cash reported available per month per family member – 18.8 *birr*

Savings: 95 *birr*

Loan taken:

Loan 1 – 150 *birr* (repaid 38 *birr*)

Loan use:

*Injera* business

Ran business down to give 100 *birr* to husband for household clothes production

No training as part of membership

**Demoze Imma**

Married

Age: 63

First generation migrant – arrived as an adult

Family size: 10

Cash reported available per month per family member – 10.7 birr

Savings: 80 birr (2 or 3 birr every 15 days)

Loan taken:

Loan 1 – 800 – repaid

Loan use:

Trading in traditional clothes

No training as part of membership

**Dimimwa Shankote**

Married

Age: 52

First generation migrant – arrived as adult

Family size: 5

Cash reported available per month per family member – 56.76 *birr*

Savings: 40 *birr* (taken back out of loan of 400 birr)

Loan taken:

Loan 1 – 360 *birr* (see above) 320 left to repay – repaying at rate of 10 *birr* per week

Loan use:

Intended for *akimbalo* business, but used for:

Kitchen construction

Visiting mother

Undertook entrepreneurship training as part of membership

**Emayew Takele**

Married

Age: 55

First generation migrant – arrived as child

Family size: 7

Cash reported available per month per family member – 28.57 *birr*

Savings: 280 *birr* total

Loan taken:

Loan 1 – 1,000 – repaid 500 so far

Loan use:

Traditional clothes production

Household consumption – food and other daily needs

Paid back remainder when traditional clothes didn't make enough profit

No training as part of membership

**Emebet Alemu**

Single

Age: 30

Second generation migrant, born here

Family size: 7

Cash reported available per month per family member – ‘Daily bread’ plus 6 *birr*

Savings: 400 *birr* – 10 *birr* per week initially, dropped to 4-5 *birr*

Loan taken:

Loan 1 – 500 – repaid

Loan 2 – 500 - outstanding

Loan use:

Loan 1 - Running shop

Loan 2 - Household consumption when shop closed by kebele due to lack of trading licence

Undertook entrepreneurship training as part of membership

**Emebet Shimeles**

Married

Age: 40

First generation migrant – arrived as a child

Family size: 9

Cash reported available per month per family member – 35 *birr*

Savings: 5 *birr* per week – 1,000 *birr* total

Loans taken:

Loan 1 – 1,000 – repaid

Loan 2 – 1,000 – repaid

Loan 3 – 1,500 – partly paid at 15 *birr* per week rate

Loan use:

Trading in household clothes production

Leadership training (committee member) as part of membership

**Felkech Welde Michale**

Divorced

Age: 67

First generation migrant – arrived as an adult

Family size: 4

Cash reported available per month per family member – 31 per person plus unknown proceeds from daughter’s activities and *talla* brewing

Savings: ‘Don’t know’

Loans taken:

Loan 1 – 300 – repaid

Loan use:

100 *birr* for *injera* business

200 *birr* for constructing a kitchen

Training in entrepreneurship as part of membership

**Gebaynesh Yechalew**

Married

Age: 52

First generation migrant – arrived as an adult

Family size: 5

Cash reported available per month per family member – 16 *birr*

Savings: None

Loans taken:

Loan 1 – 250 – partly paid

Loan use:

*Injera* business and *fertel* business – husband unwell

No training as part of membership

**Habtamwa Getachew**

Married (single when she joined the SAC)

Age: 26

Second generation migrant

Family size: 3

Cash reported available per month per family member – 43 birr

Savings: 120 per month

Loans taken:

Loan 1 – 400 – repaid

Loan 2 – 1,200 birr (at time this was taken, had saved 750 birr)

Loan use:

Loan 1 - Household clothes production (involving own weaving)

Loan 2 – Household clothes production (involving new husband and employees' weaving)

Previous training by Daughters of Charity as woman weaver

**Mamite Selessie**

Divorced

Age: 65

Second generation migrant

Family size: 3

Cash reported available per month per family member – 33 birr

Savings: 'Doesn't know'

Loans taken:

Loan 1 – 400 – repaid

Loan use:

Trading in *jebenas*

Constructed kitchen roof

Invested in *equub* and *idir*

No training as part of membership

**Menberra Metike**

Divorced

Age: 35

Second generation migrant, born here

Family size: 6

Cash reported available per month per family member – 76 birr

Savings: 300 *birr* - saves min. 15 *birr*, max. 50 *birr* per month.

Loans taken:

Loan 1 – 600 – repaid

Loan 2 – 800

Loan 3 – 1,000 – 'around 300' left outstanding

Loan use:

Embroidering *gabis* and weaving

*Injera* business

Decorated claywork business

No training as part of membership, but active participant at monthly meetings

**Meyagotchel Desta**

Widowed

Age: 62

First generation migrant – arrived as an adult

Family size: 8

Cash reported available per month per family member – ‘daily bread’

Savings: 5 birr per week – ‘doesn’t know’ total

Loans taken:

Loan 1 – 600 – 410 outstanding

Loan use:

Household clothes production

No training as part of membership

**Mulunesh Yeshitela**

Married

Age: 28

Doesn’t know where born, but ‘brought up in Addis’

Family size: 5

Cash reported available per month per family member – 77 birr per person

Savings: 7.5 birr per month, didn’t want to disclose total

Loans taken:

Loan 1 – 700 – repaid

Loan 2 – undisclosed amount – ‘we’re doing fine’

Loan use:

Household clothes production

No training as part of membership

**Sircalem Bayew**

Married

Age: 38

Second generation migrant

Family size: 9

Cash reported available per month per family member – 26 birr

Savings: reported as used to meet part of unpaid loan

Loans taken:

Loan 1 – 600 – still outstanding after bankruptcy

Loan use:

Trading in traditional clothes

No training as part of membership



**Thiopia Workeneh**

Married

Age: 32

First generation migrant – arrived as a child

Family size: 2

Cash reported available per month per family member – 45 *birr*

Savings: 174 *birr* total

Loans taken:

No loan yet from SAC Association, but saving to borrow large amount – kebele loans can be up to 4,000, but ‘too risky’.

Two loans from Kebele thus far:

Loan 1 – 1,000 – repaid

Loan 2 – 1,000 - repaid

(Additional payment from kebele of 2,000 on death of mother)

Loan use:

Loan 1 - Purchase of 3 cows for parents in rural area; Improvements to house

Loan 2 – Converting house into bar and buying equipment

No training as part of membership

**Tirunesh Chafeka**

Widowed

Age: ‘around 70’

First generation migrant – arrived as adult

Family size: 8

Cash reported available per month per family member – 46.8 *birr*

Savings: None

Loans taken:

Loan 1 – 260 – repaid 7.5 *birr* per week, finished

Loan use:

Raw materials for *talla* - 140 *birr*

Household consumption – 120 *birr*

No training as part of membership

**Tsehai Yinageru**

Married

Age: 35

First generation migrant – arrived as a child

Family size: 9

Cash reported available per month per family member – ‘proceeds of weaving’ + 14 *birr* per person

Savings: 10 *birr* per month – total 240 *birr*

Loans taken:

Loan 1 – 600 – repaid

Loan use:

Household clothes production

No training as part of membership

**Wagae Negussy**

Married

Age: 45

Second generation migrant

Family size: 9

Cash reported available per month per family member – 16.6 birr

Savings: Sporadic amount per month – total ‘More than 200 birr’ – believed she can’t use this to repay loan

Loan taken:

Initial capital (gifted) – 400 birr

Loan 1 – 500 – repaid

Loan 2 – 600 – 400 outstanding, currently paying interest only

Loan use:

Household consumption – 400 out of Loan 1; 400 out of Loan 2

Remainder invested in household clothes production – raw materials

No training as part of membership

**Yegegisu Lema**

Divorced

Age: 62

First generation migrant – arrived as an adult

Family size: 5

Cash reported available per month per family member – ‘daily subsistence’

Savings: None

Loans taken:

Loan 1 – 600 – partly paid

Loan use:

Household clothes production

Household consumption

No training as part of membership

**Yergalem Gonhe**

Married

Age: 38

Second generation migrant

Family size: 10

Cash reported available per month per family member – 66.2 birr

Savings: 250 birr

Loans taken:

Loan 1 – 600 – repaid

Loan 2 – repaying 50 birr per month, still owes 400

Loan use:

Investment in her shop

Child’s education

Holidays

Trading in weaving materials

Training in entrepreneurship as part of membership

**Yeshimebet Gulalet**

Widowed

Age: 'over 70'

First generation migrant – arrived as an adult

Family size: 3

Cash reported available per month per family member – 42.6 birr

Savings: None

Loan taken:

Loan 1 – 500 – 15 remains outstanding

Loan use:

Trading grain but no profit, so stopped and used for household consumption

Buying clothes

*Idir*

No training as part of membership

**Zenebech Kebede**

Married

Age: 35

Second generation migrant, born here

Family size: 7

Cash reported available per month per family member – 7.85 birr

Savings: 'I don't know – my husband is saving'

Loan taken:

Loan 1 – 400 – 170 outstanding (didn't know herself, but husband told her so she could tell me)

Loan use:

*Gulit* - 150 birr

Banked 250 as savings, to earn interest and use if necessary

No training as part of membership

**Zenebech Workeneh**

Divorced

Age: 70

First generation migrant – arrived as a child

Family size: 1 (self)

Cash reported available per month per family member – no income

Savings: none

Loans taken:

Loan 1 – 207 – partly paid

Loan use:

Trading in *jebenas*

No training as part of membership

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