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Women and finance in rural and urban Sudan: A case study in Greater Omdurman and Khartoum

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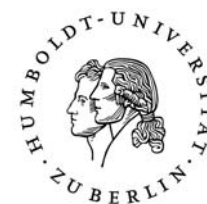
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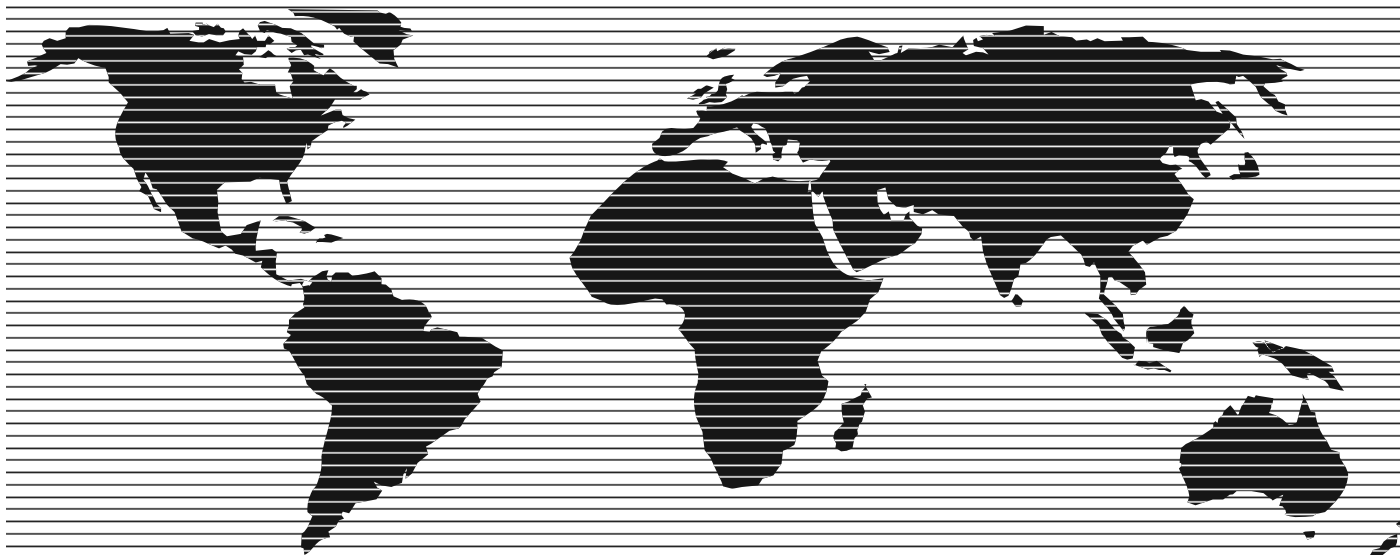


Nr. 87/2008

Ulrike Schultz,
Asia Makkawi and
Tayseer El Fatih

WORKING PAPER

**Women and Finance in Rural and
Urban Sudan: A Case Study in
Greater Omdurman and Khartoum**



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THE AHFAD-HUMBOLDT LINK PROGRAMME
WOMEN IN DEVELOPMENT



**Women and Finance in Rural
and Urban Sudan:**

**A Case Study in Greater
Omdurman and Khartoum**



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Preface

This research is the result of fieldwork undertaken in 2002 and 2003 by a team of Sudanese and German academicians from Ahfad University for Women (AUW) and Free University of Berlin (FU): This study on women and finance is part of an interdisciplinary research project on Sudanese women's survival strategies. The research team was made up of Dr. Asia Maccawi (AUW) and Dr. Ulrike Schultz (FU) Berlin as research leaders and Ms. Tayseer El Fatih as assistant researcher.

We are thankful to all the women from Al Gharaza, Sanahir, Umbedda and Shigla who assisted us in our study by giving us some of their valuable time and shared their experience with us, to the DAAD which funded the trips to and from Berlin to Khartoum, to Ahfad university who supported the fieldwork trips, and Humboldt University of Berlin for facilitating the production of the study.

Abstract

In the paper it is inquired how Sudanese women use the financial institutions in order to organise their lives between market, household, and the community. The results are based on interviews and observations done in two villages in the surroundings of Omdurman (Al Gharaza and Sanahir), displaced areas in Greater Khartoum (Ha Yusif and Umbedda) and in a lower middle-class area in Omdurman (Thawra).

Within a gender ideology that enforces the role of the male provider and the female housekeeper, women seem to have some room of manoeuvre. Most of the interviewed women had access to money, could in some cases dispose of substantial savings and had quite a considerable influence within the household financial decision making. Income earning can widen up the financial repertoire of female behaviour, which, in turn, has led to a challenging of the prevailing conceptualisation of the gendering roles but at the same time questions the male obligation to provide for his family. Within an ongoing process of changing gender roles and expansion of the market economy, women use financial institutions to defend their access to resources and gain new economic power. In this context, women are open-minded about using formal institution such as banks, however, because of high transaction costs and limited trust in the efficiency of these institutions women prefer financial institutions that are embedded in their social networks and daily practices. Microcredit can be a means to enhance women's financial room of manoeuvre.

Keywords: Sudan, Rural Finance, Microfinance, Women in the Informal Sector, Moral Economy, Female Economy, Poverty Alleviation

Zusammenfassung

In dem vorliegenden Forschungsbericht wird untersucht, wie sudanesische Frauen Finanzinstitutionen nutzen, um ihr Leben zwischen Markt, Haushalt und der Community zu organisieren. Die Ergebnisse basieren auf Interviews und Beobachtungen in zwei Dörfern in der Nähe Khartums, in Migrantenvierteln in Khartum und Omdurman und einem Mittelschichtsviertel in Omdurman (Tharwa).

Im Rahmen einer Ideologie, die den Mann als Versorger der Familie und die Frau als Hausfrau definiert, haben Frauen gewisse Handlungsspielräume. Die meisten Frauen haben Zugang zu Geld, verfügen in einigen Fällen über beträchtliche Ersparnisse und beeinflussen die finanziellen Entscheidungen innerhalb des Haushaltes. Eigenes Einkommen kann diese Handlungsspielräume erweitern und die vorgegebenen Geschlechterrollen, damit aber auch die männliche Versorgerrolle in Frage stellen. Innerhalb dieses Prozesses der Veränderung von Geschlechternormen versuchen Frauen, sich neue Räume anzueignen, gleichzeitig traditionelle Rechte und den Zugang zu Ressourcen zu verteidigen und die Männer auf ihre (traditionelle) Versorgerrolle zu verpflichten. Dazu nutzen sie die ihnen zur Verfügung stehenden Finanzinstitutionen und sind auch formellen Institutionen wie Banken gegenüber aufgeschlossen; allerdings wird ihnen der Zugang zu diesen durch hohe Transaktionskosten erschwert. Auch Mikrokreditprogramme werden von den Frauen genutzt und ihren Bedürfnissen entsprechend angeeignet.

Schlüsselwörter: Sudan, Ländliche Finanzsysteme, Mikrofinanz, Frauen im informellen Sektor, Moralökonomie, Frauenökonomie, Armutsbekämpfung

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1 Introduction

Up to the 1970s, the idea that women should do their productive and reproductive work at home was not challenged in most of the local cultures of Northern Sudan, especially in the cities of the Nile valley. Especially married women of childbearing age were supposed to leave the house only for ritual and social occasions. Men used to go shopping for the women, who have been responsible for preparing food and serving meals for their families and visitors (BEKRI and KAMEIT, 1990). Men also sold goods produced within the family unit but were obliged to use the money for the family, e.g., for buying food and fulfilling social obligations.

However below this level of official rules and norms, women have been economically active and contributed substantially to the well being of the family. Beside their reproductive work, depending on the local culture they were working in markets, in agriculture, handicraft and trading. Furthermore, women have been part of social networks which have been essential for the well being of the families.

As the Sudanese economy has become market oriented, the rapid commercialisation of daily life has emphasised the need for cash. Furthermore, liberalisation policies and structural adjustment made money essential for getting access to social infrastructure as education and health services. At the same times salaries in the formal sector did not increase with the rising costs of living. Because of this many women started to earn money outside their families. This has challenged the traditional norm of the male provider of the family. Furthermore the access to education has fostered a process in which young men and women started to challenge traditional gender norms. At the same time due to migration and the breakdown of families more women are acting as heads of households.

However, women are still active in the household economy and social networking. This female economy is based on reciprocity and is linked to the commercial sector by the provision of financial needs. Credit systems like *wajib* are still the base of mutual aid and security in rural and urban Sudan.

The saving habits and credit relations of the women are therefore not only influenced by market oriented forces but also by the needs of the household economy, because savings and credits are transferred from one sphere to the other. Therefore, financial institutions are useful for studying the interface of different economic spheres. In the following report we will enquire how Sudanese women use the financial institutions they have access to in order to organise their lives between market, household, and the community. Furthermore by looking into the household and the community, we want to analyse the engendered structure of these institutions.

The study is part of a joint research undertaken in 2002 and 2003 within a co-operation program of the Ahfad University of Women/Omdurman, the Humboldt-University of Berlin and the Free University Berlin.

2 Gender and Finance: an Overview of Concepts and Discourse

2.1 Finance and Economic Embeddedness

In the paper the following concept of finance defined by Schmidt/Krahnen is applied: „Finance encompasses the financial side, i.e. the monetary aspects and the intertemporal decision making of all economic processes. This includes all activities which involve saving, financing and insuring against financial risk“ (KRAHNEN and SCHMIDT, 1994: 3).

Thereby, following BOUMAN and HOSPES (1994) we include norms, actions and processes which influence directly or indirectly, the transactions of savers, borrowers and lenders (BOUMAN and HOSPES, 1994: 3). However, in contrast to BOUMAN and HOSPES, we do not emphasise on financial institutions their physical structure and the norms which govern them but on households, families and individuals, their financial decision making and the financial relations between households. The financial relations imply all goods and services which are exchanged “without immediate return against the promise of a future payment” (FIRTH, 1964: 29).

Because of the intertemporal nature of financial relations, financial relations imply the obligation of the borrower to pay back and the confidence of the lender in the borrower’s good faith and in his ability to pay back. Therefore, our study will also concentrate on structures and the social norms and relations that create trust and ensure the functioning of the financial relations of households and individuals.

Therefore, beside the classical financial behaviour as saving and credit, the focus in the study will be on all means of intertemporal exchange, insurance, reciprocity and mutual aid will be analysed as much as saving accounts and saving clubs.

However by describing *wajib* and other institutions based on reciprocity and mutual aid as part of the financial relations, we do not assume that these institutions are purely economic as the neo-classical approach which conceptualise all acting as thriven by individual utility maximising assumes.

On contrary, individual economic acting in our study is conceptualised as embedded in multiple social relations, norms and structures following POLANYI and GRANOVETTER (POLANYI, 1979; GRANOVETTER, 1985). In this context, the concept of the moral economy is applied. By moral economy we denote an economy that “follows a notion of economic justice” (SCOTT, 1988: 306) “which implies that all are entitled to a living out of resources” (SCOTT, 1988: 306). This moral economy is challenged by social transformation. However, we assume that the notion of moral order within the economy will still influence the decision making of individual actors. Furthermore, it will be enforced by the building up of Islamist institutions as the Islamist banks and credit systems. In chapter 7.4 we will describe how women deal with the obligations of the moral economy and how they adapt these institutions to their changing situations.

Beside taking the embeddedness of economic and social actions into account, there is a need to conceptualise the economy as an entity of different modes of integration and

production. The economic and social survival of a household and of an individual is not only determined by market transaction but by several spheres of economic exchange. Beside market production people depend on housework or home produced food stuffs, rent and transfer of goods and services through gift exchange and inheritance and communal resources such as forests and grazing grounds. Therefore we have adopted a broader and more encompassing definition of economic activity and economic contribution to include all those activities which bring direct or indirect material benefit to the household.

2.2 Gender and Finance

Financial institutions are engendered. The importance of gender relations in shaping credit and saving habits and the access to financial institutions is neglected in most of the studies on financial institutions and decision making in Sudan. In the allocation of financial resources, gender serves as important category of exclusion. For example, women are mainly excluded from formal credit programs or they need a male guardian if they want to be accepted for a credit.

Because informal financial transactions are embedded in multiple social relations and obligations, it is expected that even more than in the formal financial markets, gender norms and the gender division of work and resources play an important role in shaping credit relations. Men and women have not only different access to specific institutions but also use different institutions to secure their financial needs.

Beside the material conditions and constraints Sudanese women face in the field of finance, the study explores different gender identities and norms which are symbolised and represented in financial institutions.

Thereby, men and women, especially in rural areas, stay in complex complementary relationships. Women's financial resources as savings from *sandugs* or the participation in *wajib* are used to fulfil a range of social and material needs of the family whereas men often invest their capital in the family farm.

Thereby as described above, financial institutions are constituted and financial decision making takes place in the interface of different economic spheres and rationalities. This embeddedness, however, is engendered (LACHENMANN, 1997) in the sense that for women and men the interface has a different meaning. Especially in societies with a rigid gender division of space and responsibilities, the way women and men transform resources from one sphere to the other is quite distinct. Furthermore there is a constant transformation of resources from the female economy to the market economy and vice versa. Female economy describes a concept which focus on the articulation between different economic spheres as the reproductive, the subsistence and the market sphere and focus on the interface of these spheres and the way the women are acting (WANZALA, 2000: 4). Women's activities in the female economy are embedded in other fields of action and in normative structures of the society. On the personal level, individual social networks and the family situation of the women determines whether they can built up an economic

sustainable businesses and how they can negotiate some room of manoeuvre (LACHENMANN, 1995, 1997, 1999).

This concept of the female economy is useful in analyzing the situation of Sudanese women. Sudanese women's lives are determined by multiple responsibilities such as the care and well-being of the family and the community, household tasks, and farm and non-farm income generating activities (MACCAWI, 2001: 9).

2.3 Family, Household and Household Analysis

In order to understand individual female agency and empowerment processes we have to look into the household because the access to resources and economic participation has to be negotiated within the family and the household (AFSHAR, 1998: 2, KABEER 1999, 2000).

We focus on households and not on families because most of the financial decisions are made within the household. However we do not exclude the family and other social relations beyond the household whenever they affect the financial decision and the agency of the women concerning their work and expenditure. Through the topic of finance and income allocation we try to clarify general processes going on in the household as the reshaping, redefining and inventing of norms and perspectives regarding gender relation.

In the context of the study the residence unit definition of the household is applied. According to this definition a household is a group of persons sharing a home or living space, who aggregate and share their incomes, as evidenced by the fact that they regularly take meals together (MARSHALL, 1994: 283). We use family when we refer to kin relationship to relatives who may or may not be member of a particular household.

Since the 1980s the utilitarian concept that conceptualises the household as a decision making unit under the umbrella of a benevolent dictator is contested by bargaining models within game theory, anthropological evidence and feminist theories which construct the household as a space where patriarchal power is manifested. The rejection of concepts in which the household is seen as a collaborative decision-making unit seems now to be the consensus in social science (KANDIYOTI, 1997: 87).

The notion of the household as an arena for bargaining is developed in line with the game theoretic analysis of the household. The bargaining model of Nash describes a situation in which both parties gain by co-operating; when one looks at the possible co-operation outcomes, however, some favour one party more than the other. Conflicts arise because of differing preferences concerning the co-operative solution. Which solution ultimately succeeds will depend on the bargaining power of the participants. The individual bargaining power is determined by the "threat point" respective the fall-back position of the individuals. The threat point is defined as the individual utility to be gained if co-operation fails altogether. The bargaining models that take methodological individualism seriously were modified and challenged by authors who put more emphasis on social norms, such as SEN (1990, 1995), FOLBRE (1994), AGARWAL (1997), KANDIYOTI (1997) and KABEER (1997).

In addition to the importance of the threat point and the fall-back position for the bargaining power Amartya Sen emphasises the individual's perceived interests and contributions as determining factors of one's bargaining power (SEN, 1990: 136). In this context Sen denotes two points which show the disadvantage of women in the bargaining process.¹ Firstly women follow usually their individual interests in the bargaining process less than men do, for they often identify themselves with their family's well-being. At the same time, they underestimate their contributions to the family's well-being. That is because women often perform unpaid labour within the household (SEN, 1990: 138).

AGARWAL points to the field of non-decision making. The internal power structure determines which topics appear on the bargaining agenda. Gender differentials in bargaining power are likely to affect not only outcomes in relations to specified issues but also what is bargained about (AGARWAL 1994: 58). AGARWAL and KABEER refer in this context to Bourdieu's notion of *doxa* "the aspects of tradition and culture which are so taken-for-granted that they have been naturalised" (KABEER, 1999: 441).

Moreover, norms are themselves topics of bargaining. This is especially the case in the above-mentioned situation where *doxa* becomes heterodoxy and the naturalised character of some norms is contested. AGARWAL refers in this context to three points which facilitate this process: Firstly, economic factors will push people to challenge norms such as the survival needs of families that forces women to earn an income outside the house which is described by AGARWAL (1997: 19) and KABEER (1997, 2000) for India and Bangladesh and can be also observed in Sudan. Additionally AGARWAL points to the importance of groups in enhancing the ability to challenge norms and the interactive relation of bargaining within and outside the household.

The above-mentioned approaches offer several useful analytical tools for examining gender relations inside and outside the household.

However, in our study on Sudanese households we faced the problem of a contradiction between this concept of conflicting interests of household members within household analysis and the perception of many of our respondents that Sudanese households (and families) are entities of respect and understanding following a common interest, which is the well-being and status of the family. Therefore, in our interviews women emphasised the corporate nature of the decision-making and interests within the family.

The perception of the family as a corporate entity shows the limits of game-theoretical approaches on household bargaining, as Sen notes in a paper on "Gender inequality and Theories of Justice" (SEN, 1995). The social perception of family life as characterised by the absence of conflict cannot be explained by models which conceptualise individual behaviour as solely determined by individual utility-maximising.² However, household

¹ Additionally he mentions a third point that leads to the disadvantage of women; if the bargaining process fails, the women are often worse off than they were in the beginning (SEN, 1990).

² However, SEN refers in this context to the advantages of Becker's formulation of the „benevolent dictator“ and pleads for a mixture of game theory and utilitarian household analysis to explain the stability of extreme inequality in traditional societies at the same time acknowledging the possibility of real conflicts and interests (unlike Becker) within a socially conditioned perception of harmony (SEN 1995: 26).

analysis provides tools for deconstructing this ideology of consensual decision-making. Nevertheless, besides the deconstruction the evidence of consensus and normative behaviour places common interest in the centre of individual behaviour. Following Sen, this attitude of stepping back in favour of the interest of other family members is attributed more to women than to men and leads to a disadvantage for women. The discussion on SEN'S thesis revolves about the question whether certain observable behaviour, such as the lack of support for other female family members by old women, can be attributed really to this phenomenon or whether it shows rather an individual rationality in the specific context of patriarchal bargaining (KANDIYOTI, 1997: 86, 1999: 143)³ or refers to the external constraints preventing women acting overtly in their self-interest (AGARWAL, 1997: 25).

3 Gender and Finance in Household and Family and the Community

3.1 Resources Allocation and Income Distribution in Household and Family

For about the past 50 years budget studies have been undertaken, they constitute a rich resource on household methodology. Hereby most of the research focuses on wage income, the allocation between the spouses and the impact of female employment on the allocative power within the family. Interest on this topic has been provoked by feminist scholars examining the nature and source of power relations between husband and wife and their implications for the welfare of household members (HOODFAR 1997: 141).

According to this empirical evidence, there exist two general, but distinct patterns of income allocation in households. Incomes are merged into a common pool before they are redistributed according to Beckerian welfare maximising principles, or incomes remain partially separated, which, as some models suggest, is a necessary pre-condition to improvements in women's bargaining power (KABEER 1997: 273) Whereas pooling systems are related to societies where the norm of a corporate family unit represented through a male provider is dominant, the second is associated with cultures where the ideal of the economic independence of women and men is the basis of family and kinship relations as manifested in the independent use of land, female and male crops and the notion of the economic independence of mother and child units in polygynic families (et al. FAPOHUNDA for the YORUBA 1988: 146, GUYER for the BETI 1988: 162f).⁴

Generally allocation systems are discussed within the issue of how men and women can influence decision making within the family. Studies usually focus on the question of who

³ „I will argue that women strategize with a set of concrete constraints that reveal and define the blueprint of what I will term the patriarchal bargaining of any given society, which may exhibit variations according to class, caste and ethnicity.“ (KANDIYOTI 1997: 86)

⁴ „Male and female incomes come from different sources and are used for different purposes. If a couple's budget can be regarded as a single fund, it is not through the literal pooling of cash, but through the ongoing process of bargaining about the organisation of interpersonal transfers and responsibilities under shifting conditions.“ (GUYER 1988: 171)

can exercise control over the expenditure of the household. However, thereby it is usually overlooked that people choose an allocation system which also represents the division of responsibility and which tries to organise household expenditure and financial management in such a way that all household members can fulfil their obligations toward the corporate family unit.⁵

Conflicts around budgeting and financial management touch questions not only about decision-making and control but also about the fulfilling of responsibilities and obligations. Within a context of low income and poverty where families face the problem of satisfying their bare needs, control over the family budget can be more of a burden than just representing some room for manoeuvre (ROLDAN 1988: 235). In line with this, Young attributes whole wage systems where the male breadwinner gives all his wage to his wife in poor families. Hereby by controlling the expenditure women are not exercising "control" but are left alone with the responsibility to stretch the money (1992: 142).

In many studies it is mentioned that within the allocative system women try to negotiate more room for manoeuvre. They mostly do not contest the system but use "the weapons of the weak" (SCOTT 1985), such as manipulating and hiding. One strategy mentioned in many studies is the hiding of food in order to be able to ask for more housekeeping money from the husband (MAHER 1981: 124). Other women use their housekeeping money to invest in a business (SCHILDKROUT 1982: 64) or put it in a saving club, channelling the husband's money to the female sphere of exchange.

Beside the different allocation patterns it can be observed that in many societies goods and expenses are categorised along gender lines (et al. FAPOHUNDA 1988, GUYER 1988). This is especially the case where men and women have separated purses and do not pool the cash, but is also common in allocation systems where the pooled money is redistributed to the family members.

At the same time, the division of responsibilities does not follow a fixed normative structure but is often an issue which is deeply contested and bargained over. For example, in societies where men are seen as the provider of food, many conflicts in families arise around the matter how the male role of providing has to be interpreted. Men who have small incomes try to find ways to limit their financial obligations to their families, women search for ways to ensure their husbands commitments. Negotiations take place about the notion of providing: men interpret anything beyond food, shelter and simple clothes as favour, whereas women use a broader definition including good food, clothing and health care (HOODFAR 1997: 143).

Alongside the argument of Sen that because of the lack of resource and because of patriarchal norms women's subordination leads to the attitude of women giving up their own personal interest, many studies on income allocation and distribution show that women spend less money on personal items than men. Even if women have access to money through their own income or a household allowance, they tend to spend it on their

⁵ Hoodfar reports from Egypt that the financial arrangements are negotiated before marriage by the families in order to secure the subsistence of their daughter within their marriage (HOODFAR 1997: 146).

children and the family whereas men like to use it for leisure time. In many studies, although, production and household maintenance follow a very different pattern it is claimed that similar gendered inequalities in power and spending occur (WHITEHEAD 1981: 108, ROLDAN 1988: 234 MENCHER 1988: 114, DWYER/BRUCE 1988: 6, YOUNG 1994: 152, KABEER 2000: 160).

However, this must be qualified by some studies which are often neglected in the discussion on income allocation in household and families, surprisingly in studies on Islamic societies. According to Islam, men are responsible for providing for their families. Therefore, Islam gives women the unconditional right to financial support from her husband, even when they have their own income (HOODFAR 1997: 142). Accordingly, the notion of the male provider makes it possible for women to use their income quite freely for their own needs and interests (i.e. SCHILDKROUT 1982: 64). This does not necessarily leads to allocative power of the women within the family but shows that income allocation varies considerably depending on economic, social status and the normative structure of the society.

Behind the notion that access to money will increase the bargaining power of women lies the premise that economic dependency is a major factor in the structures of inequalities between women and men. In line with this assumption, many studies conclude that female income is the key to more control over family expenditure and financial decision-making (MUNACHONGA 1988: 192, ROLDAN 1988: 240, PAPANEK/ SCHWEDE 1988: 98). Therefore, the studies concentrate on the question whether women can dispose freely over their income or whether they are forced to give it to the male household head.

3.2 Saving, Credit and Financial Institutions: the Female Perspective

Within development studies, since the 1980s, it is generally acknowledged that poor people are saving (et. al. SHIPTON 1995), In his challenging paper "Saving Mobilisation: The "Forgotten Half of Rural Finance" VOGEL emphasises that savings can be mobilised successfully in rural areas of low income–countries (VOGEL 1984: 262). The realisation that many credit programs have failed to enhance capital mobilisation and economic development was leading many planners to consider mobilising local savings as an alternative approach (SHIPTON 1995: 246). Thereby, informal financial institutions like saving clubs and money keepers and alternate means of saving such as livestock and gold were put on the research agenda.

Within the debate it is emphasised that women and men have different means and purposes of saving. Depending on the gender specific allocation of resources and responsibilities women and men try to insure their family from different risks. Beside the attempt to be safeguarded in the future, people save in order to widen their room of manoeuvre as women save in order to open up a business or to be able to make independent purchases. Thereby many studies reveal that women use household allowance and other money given by their husbands in order to open up this new field of activities (et. al. WERTHMANN 1997: 96). They start a business or invest in their children's

education. However, although this money is saved individually and sometimes even hidden from the family, saving is always embedded in social relations: Successful saving means finding ways to conserve wealth without appearing selfish (Shipton 1995: 247). Thereby credit and saving are interlinked. To give a credit can be a form of saving in order to hide the money from the claims of kin and friends. It is usually stated that women's access to credit is limited. However besides credits of male friends and family members, in many societies women give credits to other women.

Beside the great importance of these institutions which are embedded in the moral economy and the female economy, women try to get access to the formal financial sector. In Sudan, since 1992 various attempts of the government and some NGO's have been made to support women's income earning activities by establishing credit programs for women. However, most of the credit schemes are based on policies which restrict women's economic participation. These policies refer to the reproductive role of women and the assumption that women do not need to work outside the house. For example, within the "Productive Family Project" which was established by the government to develop families in order to satisfy their needs, the state aims to reduce the number of women working in the markets since the PFP support home working (Pitamber 1999: 53). Therefore, women are now confronted with new programs for microcredits, representing the new ideology that women should contribute to the family budget but at the same time with new laws which restrict their presence in the public sphere.

This development is linked with the introduction of Islamic modes of finance in the formal financial sector. In a number of studies, it is argued that the Islamic credit form especially *musharaka* are well adapted to the needs of small scale female entrepreneurs.

Nevertheless, women still have rarely access to formal institutions as banks and credit co-operatives (BLANDIA 2000: 45). Although, this generally applies to the poor there is a gender bias especially if formal credits are linked to the collateral as the ownership of land or estates.

However, at the time, it is acknowledged that women do not hesitate to use banks if is convenient and accessible for them.

Furthermore, the widespread saving and credit associations are especially popular for women. By using them women in Africa get access to credit and savings facilities.

Therefore, one of the outstanding informal financial institutions in developing countries are ROSCAs (Rotating Saving and Credit Associations) became not only famous as "intermediate institutions" (GEERTZ 1962) facilitating a process of capitalist development but also as a institution who fosters female participation and empowerment.

Literature and studies on ROSCAs are numerous since the famous article of Clifford Geertz "The Rotating Credit Associations: A "Middle Rung" in Development". GEERTZ argues that ROSCAs are products of s shift from a traditional agrarian society to an increasing commercial one (1962: 260) thereby integrating two contradictory forces as "an increased segregation of economic activities from non-economic ones, a freeing of them from traditional constraints while at the same time, there is a directly contradicting

attempt to maintain the dominance of the traditional values over those developing economic activities." (GEERTZ 1962: 261)

Following Geertz most studies on ROSCAs focus on the intermediate character of financial self-help groups i.e. as institutions of interface (Rowlands 1996) or as means to mobilise traditional savings for capitalist development. In her famous replica on Geertz, Ardener argues that ROSCAs are not temporary institutions that finally disappear but spread or burgeon more vigorously than ever (ARDENER 1996: 2). Ardener also made clear that ROSCAs are not only varying in their organisational structure such as membership pattern, fixing of the rota, size and stability but also in their purposes and meaning for their members (Ardener 1964, 1996) Many studies also suggest that ROSCAs are means of appropriating processes of social change and capitalist development and that they are often used in gender conflicts on resources and income.

The Sudanese form of ROSCA the *sandug* developed in the 1940s (Rehfishch 1980: 690) and started among middle class women in the cities of Central Sudan who wanted to collect money to buy gold ornaments for their daughters wedding (ARDENER 1964: 207). In a study on *sandugs* undertaken in the 1960s Rehfishch describes a *sandug* as a female institution, although there are often some male members, which recruit their members among neighbours and colleagues (REHFISCH 1980: 690ff). *Sandug* in the Sudan of the 1960s and 1979s seemed to be a non-tribal institution serving in the sense of GEERTZ as middle rung of development. There is no long standing tradition of *sandug* as *esusus*⁶ in Nigeria and *sandugs* have been up to the 1970s mainly a urban and middle-class phenomena which spread by the wives of civil servant to rural areas (ARDENER 1994:207). Today with the rapid growth of urban areas, it became a significant institution on all levels of society, however especially for poor urban women Kenyon (1991. 51) reports from Sennar that most of the market women put some of their daily expenses in a *sandug* in order to get some capital if they need it.. More recent studies on *sandugs* are lacking although all Sudanese will commit that *sandugs* are widespread and popular means of saving and credit..

3.3 Reciprocity and Traditional Credit Relations: Moral Economy and Mutual Aid

Reciprocity is one of the principle integration modi of society (POLANYI 1979), It denotes economic transactions and social relations that are based on mutuality, on the relationship between two partners. The partners are obliged to respond but they are not compelled to return the same value.

Reciprocity is a important feature of Sudanese social life. For instance, people form work groups (*nafir*) to assist each other during agricultural peak times.

Women all over Sudan are involved in *wajib* relations (small money gifts from guests at certain social occasions) which constitutes an important part of women's social and

⁶ ROSCAs are traditionally not found in Southern Sudan as among the Nuer, Dinka and Azande (ARDENER 1964: 208).

economic participation (BEKRI et al. 1980: 181, 192). KENYON (1991: 51) denotes that *wajib* is formalised in the way that a written record is kept on the sum given; "A *wajib* relationship implies obligation or duties on both parts and although these are not as great as kin ties, they are significant for of investment and insurance..

Wajib encompass numerous social obligations including major life cycle events (marriage, birth, death, circumcision) and various religious festivals. *Wajib* may be met by visiting, gift giving or labour services.

There are not many serious analysis of the various 'Trade-offs' of this social obligations and the security on the one side and the individual autonomy and household welfare on the other. For example, business people are faced with the "traders dilemma". The traders dilemma denotes the problem that traders in a moral economy have to make profit at the one hand and accumulate money, but on the other hand they have the moral obligation to redistribute their profits among the community (EVERS/SCHRADER 1994). They have to negotiate his or her position between the security and claims of the moral economy means and the needs if their business.

4 Gender and Finance in Small Scale and Informal Business

There are many studies on women in informal and small scale business in African countries, thereby acknowledging that informal sector activities are crucial for the surviving of many families. Moreover, it is well documented that women are very active in this sector.

One is astonished, when looking at the empirical studies on gender relations in the informal sector, by the great rigidity in the gender division regarding commodities, work and space which are organized along gender lines. Although there is a substantial variety in the engendered structure of markets and informal sector activities, in many societies the preparing and selling of local food, local beer, sweets and cakes is nearly exclusively in female hands (SCHUSTER 1982, MBILINYI 1990: LOVETT 1990: 34, 115, CLARK 1994: 286, HORN 1995: 88, MUSISI 1995: 131, OSIRIM 1996: 220).

When looking at the gendering of work and goods, two different perspectives have to be considered. Firstly, certain commodities are associated with a specific gender, and, secondly, commodities are connected with cultural aspects of gender, whereby it is usually assumed that women's goods are less profitable and inferior (HANSEN 1990: 145, CLARK 1994: 286, HOUSE-MIDAMBA 1995, OSIRIM 1995: 158, SHELDON 1996: 16, ROBSON 1999. 293). If women and men work in the same area men tend to have the larger business (HOUSE-MIDAMBA 1995).

"Engendered" institutions, such as inheritance, kinship and marital status, control the access to capital (CLARK 1994: 283, HARRISS-WHITE 1998: 55). In matrilineal societies, a woman's kinfolk – mothers, brothers or uncles etc. – often help her to start her own business. In patrilineal societies, it is mostly the husband who helps a woman with her starting capital. There are numerous constraints regarding the access to formal financial

institutions for women. Some are related to gender other to the social class and the poverty of the women. Women try to overcome this by informal institutions as savings clubs and co-operatives. The saving groups of business women are well documented in the literature (BORTEI-DOKU 1996, NELSON 1996). Since the 1990s microcredits are popular in promoting women's small scale business activities

5 Microfinance, Development and Gender

5.1 Introductory Remarks

Microfinance refers to the provision of financial services to people who usually fall outside the reach of formal finance (MEYER 2001: 5). The microfinance sector experienced considerable growth during the 1990s. Buckley even speaks of the "green revolution" of the financial sector (BUCKLEY 1997: 1081).

The global microfinance movement contrasts with earlier credit programs in being more demand driven, charging higher interest, controlling costs and emphasising savings mobilisation as prerequisite for sustainable credit provision (COPESTAKE/BHALOTRA/JOHNSON 2001: 81)

Especially microcredits for women became very popular during the last decade. Development institutions realised that, in many cases, the objectives of the projects can be better fulfilled if credits are given to women. Thereby, the following objectives are mentioned:

1. In order to reach financial *sustainability*, the projects give credits to women because they are the better borrowers. Women are usually more obliged to pay back their credits (FONG/ PERRET 1991: 13f, MALLICK 2002: 154). This assumption is based on the experiences of the first microcredit projects for women as the Grameen bank in Bangladesh which impressed the international development community with high repayment rates.⁷
2. Microcredit projects for women are implemented *in poverty alleviation* programs because it is assumed that women use additional income more in favour of the family well-being (see chapter 2, 3). They tend to devote a higher proportion of their income to children's nutrition and other family basic needs, and hold back smaller proportion of income under their control for their personal needs than do men. (FONG/ PERRET 1991: 12, 15; GOETZ/ SEN GUPTA 1995: 46).
3. Lastly, some projects aim at empowering women by giving them credit. Thereby they assume that access to economic resource in general and specifically to money income will give women a higher influence in household, family and the community and will lead to their *empowerment* (HASHEMI/ SCHULER/ RILEY 1996: 630).

⁷ According to HOSSAIN (1988) the repayment rate of the Grameen bank is as high as 96.7%.

5.2 Concepts and Objectives: Empowerment, Sustainability and Poverty Reduction

5.2.1 Sustainability

Our aim by talking to clients of an microcredit project was to enquire how the female clients experience the credit, how they negotiate with the project and whether they can acquire some room of manoeuvre by getting the credit and dealing with a development project. We asked how women use the credit and how they manage to pay back. Therefore our study is rather an impact analysis and does not refer explicitly to the financial sustainability of the projects. However, the concept of sustainability is used in order to assess the perspectives of the individual business of the clients. Furthermore we will discuss the individual repayment – and will so touch the question of financial sustainability of the project. Thereby we will discuss the questions whether the economic sustainability of the individual project of the women is determining the ability and readiness to pay back or whether other factors are more crucial in this respect. This is important because many evaluation reports draw their conclusions automatically out of high repayment rate to the economic viability of the borrower. Thereby we refer to a broader concept of sustainability as B. Badri defines: “A project is sustainable when it is able to deliver an appropriate level of benefits for an extended period of time after major financial and technical assistance from an external donor is terminated.” (B. BADRI 2001: 1).

Whereas we refer to the concept of the sustainability of benefits, financial sustainability became the central concept in microfinance by the “commercial approach”. The “commercial approach” aims to give credit to the poor by pushing down the “the frontier” of the formal finance sector in the direction of the poor (NITSCH 2001: 13). It does not want to connect the granting of the credit with a certain project proved in feasibility studies but accepted that the poor need credit for temporary financial shortages. They assume that if projects are sustainable and give credits with commercial interest rates they will develop in a purely financial institution. However, within the African financial landscape, the commercial approach is not well established. On contrary “controlled investment loans” involving obligatory consultancy, subsidised interest rates (MALLICK 2002: 162) and relatively large sums “to push through innovations in the context of a pilot project” (NITSCH 2001: 13) characterise the financial landscape of African developing countries.

This also applies for Sudan, where many NGO`s use microfinance in poverty alleviation programs.

5.2.2 Poverty Alleviation

Microfinance has generated enormous enthusiasms among aid donors and NGO`s as an instrument of poverty alleviation that is financially self sustaining (MOSLEY/ HULME 1998: 783).⁸ It is assumed that access to credit and saving facilities has the potential to make

⁸ There is wide range of definition how the “target group” the poor is defined and selected. In an IFPRI report the authors define the poor, for instance” as “bottom one fourth of the sample households when ranked by per capita household income level.” (ZELLER/ SHARMA 1998: 8).

the difference between growing poverty and an economic secure life because poor people are often forced to sell assets and means of production such as livestock and land in order to overcome temporary financial shortages.

Generally in recent approaches, poverty is not conceptualised as a lack of income but as the failure to satisfy the basic needs such as food, shelter, education and health. Furthermore, poverty is related to vulnerability as poor people are vulnerable to ill health, economic distress and natural disasters (MEYER 2001: 2).

However to assess whether and how microcredits reduce poverty is difficult. Depending on the definition of poverty and the indicators chosen there are very different outcomes of impact analysis.

In a comparative study of IFPRI in 9 countries on the impact of improved access to credits on poverty alleviation, the authors conclude that households with a better access to credit are better able to adopt technologies, improve their food expenditure whereas the effects on nutritional status of the household members is not clear (ZELLER/ SHARMA 1998: 17). This indicates the limits of impact analysis with focus on the household and not on individual household members. However, despite the official acknowledgement and the development rhetoric which articulates the importance of gender relations within the household, it is still very common to situate impact analysis on the household level (i.e. ZELLER/ SHARMA 1996; COPESTAKE/BHALOTRA/ JOHNSON 2001).

Regarding other indicators measuring poverty alleviation, some studies reveal that school enrolment and the expenditure on education increase in families who have got a credit (ZELLER/ SHARMA 1998: 17).

Thereby, a general dilemma becomes obvious: Many studies show that among the poor the impact of lending on household income is greater as less poor in terms of income and assets the people are. These can be explained by the preference of the poor for consumption loans and their greater vulnerability which can lead to forced sales and a limited scope of investment opportunities (MOSLEY/ HULME 1998: 783).

There seems to be a trade-off between the impact of the project and the lending to the poorest part of the population. Another problem consists in the trade-off between the financial sustainability of the project and the lending to the poorest of the poor. Whereas up to certain degree of poverty poor people seem to be good in paying back their credits there is a type of poverty which does not allow the people to be "good borrowers".

Some projects overcome this problem by lending money to the "economically active poor" (COPESTAKE/BHALOTRA/ JOHNSON 2001: 85), others explicitly do not target poor people as such.

Whereas the commercial approach often propose minimalistic programs poverty oriented microcredit programs often offer beside the financial services other services as training courses, adult education and family planning advice to the poor. Thereby the microcredit stays to be one component in a project bundle and does not really lead to sustainable financial institutions which can give credit to poor people over a longer period.

Generally, we can notice two different approaches in microcredit projects addressing poverty alleviation: Projects that emphasise on financial sustainability in the project design, on the one side, and others which organised their project around the objective of poverty alleviation, on the other. Whereas in the first the poor are conceptualised as economic agents, in the latter vulnerability is in the centre of the conceptualisation of poverty.

5.2.3 Empowerment

The notion of empowerment entered the development discourse in 1985 on the Nairobi conference by DAWN⁹, a group of feminists from the South. DAWN challenged mainstream development policies which were deeply linked to a Western liberal model of women's emancipation. The empowerment concept of DAWN is an enabling concept based on a positive notion of power, "power to" which involves gaining access to a full range of human abilities and potentials (TOWNSEND 1999 et. al. 99: 33).¹⁰ At the same time it focuses on the notion of "power with" "which involves a sense of the whole being greater than the sum of the individuals, especially when group tackles problems together" (ROWLANDS 1998: 1) following HANNAH ARENDT'S concept who denotes that power corresponds not only to the human ability to act but also to act in concert (ARENDR 1969: 44).

However in its application in empirical studies, the empowerment concept became vague and blurred with other concepts such as "the status of women in society" (HOUSE-MIDAMBA 1995: 90) or "the bargaining power of women in the family" (OSMANI 1998: 67) and by using it in this inflationary way the concept lost its meaning and its emancipatory value. Thereby the main focus in studies trying "to measure empowerment" is on the ability to improve the welfare of the women and their children, on mobility and on the matter of control of resources and economic autonomy (PITT/ KHANDKER, 1994: GOETZ/ SEN GUPTA 1995, ACKERLEY 1995, HASHEMI/SCHULER 1996. AMIN 1998, B. BADRI 2001: 4f)).

On the contrary alternative concepts following the line of DAWN argue that empowerment is inescapably connected with the condition of disempowerment and refers to processes by which people who are denied the ability to make choices acquire such an ability. In this context, Kabeer denotes the access to resources as pre-conditions for a process of change which is itself empowerment. However she does not only speak about material resources but also on social relationships and networks. (KABEER 1999: 436f): Therefore, many authors emphasis that economic participation, though empowering in some sense, must be negotiated within the family (AFSHAR 1998: 3, HARRISS-WHITE 1998: 202). Generally, feminist authors agree that empowerment is about making choices.

⁹ DAWN began in 1984, on the eve of the international conferences marking the end of the UN Decade for Women, when a group of feminists from the South with similar visions prepared a platform document for that event and held a number of workshops at the NGO Forum in Nairobi.

¹⁰ Feminist thinkers usually refer to Foucault emphasising on Foucault's concept of productive power (TOWNSEND 1999: 33) However, the notion of "power to" as an enabling concept of being able to create to act is also find by GIDDENS (GIDDENS 1984: 134) and other sociologists.

Microfinance projects aim at giving poor women credit beside the improvement of the material welfare to give women more saying in household decision making (ACKERLEY 1995, AMIN/BECKER/BAYES 1998: 223)

Furthermore it is assumed that participation in a credit projects helps women to gain some autonomy by participation in group meetings especially in societies where women are under seclusion as in many Muslim countries (AMIN/ BECKER/ BAYES 1998: 223).

There are numerous evaluation reports and studies especially on microcredits in Bangladesh (et. al. PITT/KHANDKER 1994, HASHEMI/SCHULER/ RILEY 1996, AMIN/ BECKER BAYES 1998, OSMANI 1998, KABEER 1998, 2001) which are focused on the "success story" of the Grameen bank.

However the outcomes vary greatly. Whereas some reports prove using different indicators that empowerment is positively influenced by participation in micro-credit projects (HASHEMI/ RILEY 1996, AMIN/ BECKER BAYES 1998, OSMANI 1998, KHAN 1999, MALLICK 2002); others suggest that women often do not relatively benefit by getting a loan (ACKERLEY 1995 GOETZ/SEN GUPTA 1995).

This different assessment of empowerment is attributed by Kabeer to the different questions asked to the propjets: "By and large, the negative evaluations focused on processes of loan use while the positive ones focus on outcomes associated with, and attributed to access to loans." (KABEER 2001: 66). Furthermore the evaluations are based on very different concept of power (SCHULTZ 2002).

In addition, keeping this in mind, it is important to conceptualise the notion of empowerment in a way that is suited to the perspectives and experiences of the local women. Therefore, in line with Kabeer, in our impact analyses we shift from a focus of control over resources to the focus of having choice which obviously involve the emic perspective.

6 Research Methods and Research Sites

The interviews were conducted from October to December 2002 and in October 2003 in the Three Towns (Khartoum, Omdurman and Khartoum North) and in two villages in the surroundings of Omdurman (Sanahir and Al Garaza). Part of of the analysis was supplemented by interviews which were conducted by one of the researcher in a study on decision-making and bargaining within households and families.

In most of the households, we talked to the eldest female. However in some families a group of women or even a mixed group of women and men were our respondents. The interviewed women came from a wide range of ethnic and class backgrounds.

The households in our sample are complex units. According membership they range from 4 – 18 members. Generally we can differentiate between household consisting out of a nuclear families (16 cases) and household where extended families (18) are living together. However for the purpose of our study, the question of how many income earners live in the household is even more crucial for the organisation of income distribution, the

division of responsibility and the financial decision making of the household. Even in many nuclear families we found more than two income earners because adult children contribute to the family income. In the households of our sample we had 9 with one income earner eleven with two income earners and 12 with more than two income earners.¹¹

Regarding headship¹², in most cases (25) the head of household was male, the husband, the son or the brother of the interviewed women. We had only three female headed household, one divorced woman living with her mother and small children, one widow living with her daughters and a young son and one woman whose husband is absent in Saudi- Arabia who described herself as the head of household.

However we found some cases (6) where headship was contested. This mainly applied to households where old widowed woman lived together with their adult son(s). Formally the son is the head of the family, however the woman took over the responsibility and became dominant in decision making. They often call themselves the head of household. Whereas in the beginning the woman often told us that her son is the head of household. during the interview, they confessed that they do not accept his headship and took over instead. Beside the widows there were three cases where the husband did not contribute to the family well being at all. In two families the woman did not only take over the financial responsibility but act in different ways as a "man". They reformulate in some ways the traditional gender norms in taking over the male role whereas husband and children were seen as minors.

7 Income Allocation, Saving Habits and Credit Relations

7.1 Income Allocation

7.1.1 "Men get the big shopping, women the small": The Man as the Provider of the Family

A general pattern that determines not only the division of responsibilities but also the income allocation systems and the distribution of money in the household is that men do the "big"¹³ shopping in the market such as sorghum, vegetables and rice whereas women or children get the daily shopping like small quantities of tea, sugar, bread and oil in the nearby shop. They get what is "missing" in order to fulfil their responsibilities such as cooking, washing and cleaning the house.

¹¹ Two household we could classify in one of the groups because, one of them we did not get the information about all the household members, and one of the households was only living on charity.

¹² This does not refer to the legal family head as according to Sudanese law is always a adult man who represent his family legally i.e. regarding marriage, travelling of women and so on.

¹³ It considerably varies what women describe as the big respective the small shopping. In the village the latter is normally reduced to tea, sugar, salt, soap, things you can buy in the village shop, whereas the "big shopping" stands for all the food of the household. However, in the urban neighbourhoods, women denote even vegetables and meat as the "small shopping" what they get daily whereas the husband is getting the „big“ shopping in the market. This could be explained by the attitude of the women to reinforce the image of the male provider although they took over a big part of the male responsibilities.

This is strongly connected to the norm that the man should be the provider of the family on one side and the gendered distribution of the physical space.

In the villages of Al Garaza and Sanahir, the buying of food by the men is linked to a great extent to the organisation of space and to the greater mobility of men who often work in Omdurman as traders or drivers in the public transport and are responsible for the marketing of the agricultural products. However, in the case of a widowed woman, Alawya, who lives with her son and 6 daughters in Al Garaza, the acceptance of this pattern refers to more than these different degrees of mobility. Behind her statement that her son is getting the "big shopping" lies the fact that women try to reinforce the image of the male provider by insisting on their responsibility to bring the food to the house. Alawya who is selling ice cream, sweets and doughnuts at the village school shares the household expenses with her only son who conducts a butchery in the village. She goes to Omdurman from time to time to get the ingredients for her businesses but also small items for the household like spices and utensils. However, it is quite clear that her son is financially and physically responsible for the provision of food.

This can also explain why the pattern of the male food buyer is frequent even in urban areas where women are quite mobile working outside the house selling at the market or buying ingredients for their business at the market. However, in some urban families, where the male responsibility of providing for the family is separated from the physical buying of food, women get a household allowance to go shopping. This is usually explained by the time-consuming work of the husband, son or brother or the ability of the woman to buy more cheaply and to know the need of the household but also by the notion of a "modern housewife" who is the manager of all household affairs.

However in some urban families, women became the main provider of the household. They challenge the traditional gender order: in one case going as far as Zarah giving the husband the responsibility for the small the "female shopping". Zarah is a tea-selling woman who lives in the outskirts of Omdurman selling tea in a market in Khartoum. On her way home in the evening, she buys the food for her family, whereas her husband and her daughters, who are not working, go to the shops in the neighbourhood if they need something during the day.

The above-described division of work regarding the buying of food is mostly combined with the payment of a household allowance, which the woman gets from their husband on daily, weekly or monthly base in order to get the necessary things from the nearby shops. This is even the case where the women themselves earn an income and take over some of the responsibilities for the household. Because the male head of household remains responsible for the provision of food he has to pay the woman a household allowance to get the daily shopping whereas the income of the woman is used for other purposes. There were only two cases where the woman took over to pay for the small shopping. In these cases the issue of money was deeply contested by the household members. Furthermore, the income of the "male provider" was not sufficient and the woman had to step in to take over some of his responsibilities.

7.1.2 Budgeting and Income Distribution

Generally we identified 4 types of income allocation systems.

- Main Breadwinner as financial manager, the (main) breadwinner in the household controls the expenditure (7)
- Allowance System: income earners(s) give part of their income as household allowance to one household member for specific purposes (9 cases)
- Whole wage system: income earners s) give all their money (except a small amount of pocket money) to a financial manager (7 cases)
- Shared responsibilities (10 cases)

However, by categorising the cases we faced the problem of mixed systems because of the fact that many households were formed by families with more than two income-earners. Therefore, we found households where husband and wife divided the financial responsibilities for the household whereas the adult children gave their income to support the mother's share or could even keep their income and were only asked in the case of emergencies or big consumer expenditure to contribute to the household expenses. Therefore income allocation systems proved to be more complex than in many studies which focus on income distribution between the spouses. Furthermore, some families mixed a shared responsibility system with an allowance system as in the above described cases of families who divide responsibilities between husband and wife, but also the husband who is responsible for the food gives some allowance for the small shopping to his wife.

Main breadwinner as the financial manager: In these cases there was no allowance paid to one of the household members. However in some cases members could keep their own income or received pocket money for personal use. This pattern of the provider as the financial manager is, in the perceptions of Sudanese society, strongly connected to the norm of the man as provider and manager of all family affairs. However, in our case history we found this pattern only in one household where a man acted as provider of the household. In all the other cases this pattern applied to families where a woman was either the main provider or even the head of the household. In these families, the earning and spending of the income is in one (female) hand. In most of these cases, a woman turned into the main breadwinner even with her husband around. The woman took over the responsibility of the male head (providing for the food) but at the same time kept the responsibilities related to the female task of preparing the food and caring for the household members. Therefore, there is no need to pay a household allowance to a household member. The women gain full autonomy over the financial decision-making. However, they pay for this with a heavy workload and a loss of security. Although some of these women have adult children who earn an income, they do not divide the responsibility and the work but continue to feel responsible for most of the household expenditure and the work related to the provision of food. The adult children give either part of their salaries to their mothers or are asked to support the family in an emergency case, for school fees or if the household wants to buy consumption goods as furniture,

television or a refrigerator. Therefore the women act as a “real man”, as the provider of the household where other income earners can dispose freely over their income. All together this system of the main breadwinner being the financial manager of the household is mainly related to households with a female head or female income earners.

For example, in Awatif’s family, all the budgeting and financial decision-making is in her hands. Since her husband is old and out of work for a long period, Awatif became the main breadwinner of the household. She lives in a low-income displaced area in Khartoum North (Shigla, Ha Yussif), conducts several businesses such as trading in second hand clothes, food and sweets and a grocery shop. She is successful as indicated by the success of her adult children who finished secondary school or even visited university. Awatif decides over her income and the savings of the household by herself, she never consults other household members. Sometimes, she is supported by one of her working children who do not live in her household. She is the breadwinner and the financial manager at the same time.

Allowance System: The traditional division of work and space as described above is found more frequently in families which distribute their income in form of an allowance system. These families consist of one breadwinner or of two male breadwinners who share the responsibility of providing for the food. They give one woman a small household allowance to get the daily (small) shopping whereas they are responsible for getting the big shopping, are saving for emergencies, are paying for school fees and so on. Some of the women get pocket money, some of them ask for money if they need a dress or money for *wajib*¹⁴ or soap. In all except one case the income earners were male¹⁵ whereas the household allowance went to a female member of the household.

Safia lives with her husband Ahmed, their children, the husband’s brother Mohamed whose wife died many years ago and his children in one household. Whereas the two men work and get the big shopping from the market, Safia is responsible for all the housework including the small shopping from the nearby shops. Ahmed and Mohamed share the daily allowance which Safia gets for the small shopping. Besides this, they give pocket money to their children. The two men save some of their money and Safia and the two brothers decide how to spend the saved money. However Safia confesses that she can usually enforce her will on the two men. She can never keep money from the daily allowance; however she can ask her husband if she needs money for *wajib*, soap or for her parents whom she supports from time to time. Safia is a member of a *sandug* and gets the money for her contribution from her husband. She can spend her *sandug* money freely usually for sheets and cups but informs her family about this expenditure. Safia seems to be quite confident about her influence on the financial decision-making of the household, however she does not know what her husband and her brother-in-law earn and what they can keep every month for their personal use

¹⁴ *Wajiba* denotes small amounts of money or food which are contributed to help other families to conduct social occasions like marriage and funerals.

¹⁵ This refers to the above-mentioned case of Zarah who gives a household allowance for the small shopping to her daughter whereas her children and her husband are responsible for the small shopping.

In two households, the women received larger allowances and were responsible for all normal household expenses. In these cases the women did all the food shopping. However, these were exceptionally cases. In one case, the household was well-off and the husband had a big salary from his work in an international organisation, the other case was a woman from Southern Sudan whose husband worked as veterinary in the the formal sector.

Altogether, the allowance system was strongly related to patterns where men acted as the breadwinner and women had no income.

Whole Wage System: In these cases the income earners(s) give(s) all their money to a household banker who is responsible for all household expenses and who also keeps the savings for the household. The household bankers were always female. They had a great influence in financial decision-making and usually the last say in the case of conflict. Some of the women were the factual heads of the household (4 cases), in two cases the women were married but contributed substantially to the household income and in only one case husband and two sons worked and gave their income to the wife respective mother. Altogether this system is related to women who had strong position in their household either through age, income earned or personality.

Amna is a widow who lives in an extended family in Al Garaza. She is the actual head of the household consisting of her married son Ali, his wife Dina and 6 children, her divorced daughter Amel with 2 children, her married daughter Zarah, Zarah's husband Osman and 3 children and an unmarried 20 years old son Mohamed. The family owns land which is cultivated by the male members of the household. Beside the agricultural work Ali and Mohamed conduct businesses whereas the female members of the household share the housework on the household compound. Ali and Mohamed get the shopping in Omdurman such as vegetable, staples and meat. All the rest of their income is given to Amna who distributes pocket money to all the household members. She saves some of the household money in a box in her room and gives the money for the daily shopping to her daughters or daughter-in-law. Although the household members discuss all financial matters, finally as in all other major decision concerning the family such as marriage, it is Amna who decides what has the priority.

Aische lives with her husband and three children in a suburb of Khartoum. She stays at home and is responsible for the housework. Although she have conducted a business making biscuits and sweets, nowadays, she does not earn any income. The household lives off the income of Aische's husband who works as a guard and the eldest son who works in Doha and regularly sends money to his family. All the money goes to Aische who does all the shopping and pays the electricity bill. Besides this, from time to time she can save some money. If there is some money left she can decide freely how to spend it. Aische decides about the big expenditure like furniture, because as her husband and her children say, the one who has to manage the money should decide on it. Whereas in the case of Aische the stretching of money is in the centre of the decision to give her the full control over the expenditure, in the case of Amna, the control over money symbolises her authority within the family. However both women are respected by her family and have a say in household decisions concerning economic matters.

Shared Responsibilities: In this income allocation system household members do not pool their incomes but divide the responsibilities between the income earners of the household. This division is usually influenced by gender norms which attribute certain work and responsibilities to female or male members. In all families following this pattern, a male member was responsible for the provision of food. However, in some families it was difficult for the male provider to fulfil his duties. Some women confessed that they sometimes help the husband in taking care of the food needs of the household. Hannan, a middle aged woman, who trades in clothes, bed-sheets and perfumes and owns a small grocery shop, confesses that she helps her husband from time to time in fulfilling his duty to provide the food for the household. However she insists on receiving money for the food items she takes out of her shop. At the same time, if the husband has no money and there is a food shortage in the household, Hannan buys some food out of her income however she emphasises that she never gives money for food to her husband. Thus Hannan, by doing so, tries to reinforce the male duty of providing and trying to prevent herself taking over more responsibility. In line with this attitude is the case of Bahita who earns an income by trading bed-sheets and clothes. Whereas her husband's income is used for food, shelter and the daily money for the children, Bahita's income goes to the education of the children. For the daily shopping which is her responsibility she receives an allowance off her husband, never taking her money for the daily food.

Nevertheless in some cases women failed to oblige the husband and ended up taking over part of the male responsibilities. Therefore, we expect that in some cases shared management is only a transitional stage which develops into a system of sole female responsibility as in the above-mentioned cases of Zarah and Awatif. Beside food, men are sometimes responsible for rent, health and the daily money for the children. However these items are divided more flexible and women often take over the responsibility. Regarding consumption goods men tend to pay for TV, a refrigerator and other electrical equipment whereas women pay for bed-sheets and furniture. Women usually pay for what is left from what the husband can not or does not want to pay. For some women, this means a certain degree of flexibility in spending their own income as in the case of Sanaa who makes biscuits and cakes. She usually spends her income on items for herself such as clothes, perfume and soap whereas her brothers divide the other responsibilities for the household.

Generally, a shared responsibility system often does not involve all income earners to the same degree. Especially adult children can often keep their income and spend it on individual expenses. However, they are usually asked if the household is in need or plans to buy expensive consumer goods such as furniture or a TV. Families in this category differ regarding the extent in which some expenditure is regarded as joint responsibility. In some cases this is limited to special cases of emergency as health issues or missing school fees. In these families, financial matters are often contested whereas in families who regard a relative large part of their expenditure as joint responsibility financial decision-making is often consensual.

Generally we found shared responsibility in families with two or more income earners. However, the responsibility is mainly divided between only two people mostly a man and a woman¹⁶ (husband and wife, brother and sister, mother and son) whereas the other household members can either dispose independently over their incomes or give their income to one of the responsible household members. Usually women have quite a big role in decision-making in these families, however facing the danger that the system of complementary division of work, resources and obligations is challenged by men withdrawing from their role of providing for the family.

For us, it was quite astonishing that most of the women had access to money. This is not in line with the norm of the male provider of food and shelter which, in the Sudanese context, implies the physical shopping. The empirical evidence that women dispose over money does not only point to a change in responsibilities but also to a softening of the spatial division which used to restrict women to the inner place of the house.

The norm of providing is interpreted by the women so that they themselves can dispose over their own income. We did not find one case where women surrendered their income to the male members of the household as KABEER (1997, 2000) describes for Bangladesh. That women can keep their money is generally accepted in Sudanese society. However we found families where all members had to give their income to a female financial manager.

Conflicts arise where men cannot fulfil their responsibility and women have to step in by using their money for buying food. The women in our case history acted in line with a strategy in the sense that they want to force their husbands to continue to feel responsible. However, many women experienced the globalisation process as a loss of security that forces them to work and to use their income for providing for the family.

7.2 Saving Habits and Institutions

As most women have access to money on which they can dispose over quite freely many women save. However as money is scarce and the needs of the household are enormous saving is a difficult task. Many women told us. "It is impossible to save in these days". Although the financial problems of most families are enormous, many women try to save some money in order to cope with emergencies, to reconstruct the house or to pay for the school fees for their children.

Moreover, many women did not realise that they are actually saving because they use a *sandug* or put only very little money aside which they did not consider as a serious attempt to save.

However by talking about different issues we realised that women were using different means and forms of saving.

¹⁶ I have only one case where two brothers used this system and a sister was asked to support in certain circumstances.

In households where the income is pooled some of the pooled income is saved - we will call it household savings. This household savings are usually kept in the house in a saving box. Depending on the income allocations system which is dominant one household member is responsible to keep the saving. Therefore – because women are often in charge of the household income – many women are also keeping the household saving in the house.¹⁷ However even woman who only get a household allowance from their husbands are often in charge of the household savings. The male head of the household takes some of his salary on top of the household allowance and gives it to his wife who keeps it for emergencies and other families need. People justify this attitude by the financial talents of the women and their presence in the house.

Most households save until a certain amount and decide then what do with the money. Many women emphasise that the decision making over the expenditure of the household saving is done jointly and consensual according the norm of the family as a corporate unit (6 cases). Although they commit that there are discussions and different priorities they emphasise on the consensual character of the decision which is taken in the end. Even if conflicts arise as one woman commits they usually reach an agreement i.e. by putting up priority lists. Women usually opt for furniture, sheets and clothes whereas men prefer to buy livestock, TVs or othe electrical equipment

In some big household with several income earners (3) women are the focus of financial decision making and co-ordinate different interests and needs of household members. Although they consult the others, sit together and discuss different issues in the end they are the ones who decide what has to be done.

Some women (3 cases) decide over the household saving alone. They justify this with the role as the main breadwinner or as the head of household as in the case of a widow with adult sons earning an income. Some old women who are in charge of the household budget consult their families about big expenditure but finally decide upon the saved money.

Wherever men (4) are responsible for the household savings, women try to influence their decision by nagging on them or even buying furniture on credit that the husband hat to pay the bill. However in some cases (2) women are not informed about saving and financial needs of the family.

Besides household saving, individual household members save their own money. In the allocation system based on separated purses members save individually. But even in other families most women kept their own savings. Beside their own income one source of female savings is the household allowance they get from their husbands. This is a general phenomena to which many woman refer. Even if they do not save out of this money themselves they justify this by that it is too little or that they do no want to cheat their husbands. Some of the women take money from the household allowance in a

¹⁷ In a sample of 16 cases in 12 cases women were keeping the household savings. 6 of these women were female heads of the household whereas three of them managed the household income under whole wage system and three were the main breadwinner of the household, 3 got a household allowance and had their own income at the same time whereas in 4 cases the men were keeping the household savings.

sandug. By doing this they transform the collective into individual money which is under her control.

The savings out of household allowance are used for household needs, personal needs or *wajib*. Altogether we could observe that women decide freely over their saved money whether comes from the household allowance or their own income. This even account for money they got out of a *sandug* where the husband paid the regular contribution.

The household saving is generally kept in a saving box whereas individual money of the women is either kept in cash in a box, transformed in gold or put in a *sandug*. Only one woman had a saving account in the bank, some of the women from the villages buy goats that serve as a form saving. *Sandugs* seem to be a popular mean of saving for all d groups of women. We found them in the villages, in the displaced areas as Ha Yussif and Umbedda and within lower and upper middle class women of Omdurman. Out of the 39 women we spoke about *sandugs* only 12 have been never a member of a *sandug*, whereas 20 are presently member of a *sandug*. Many women use the *sandug* quite flexible and join it from time to time. As Hannan puts it:

"I am used to sandugs. I have been always a member of different sandugs. Whenever I need money I just join one."

Whereas for Hannan *sandugs* as seen are institutions which can facilitate credit, for others the savings function makes them attractive:

"I do not join a sandug if I need something. It does not depend on the need. It depends on the money. If I have money I join a sandug,"

Explains Nihal a middle-aged women from Shigla/ Ha Yussif who has several businesses. Other women are members of two different *sandugs* as Awatif: The money of the small *sandug* is used to put in a big *sandug* therefore guaranteeing Awatif that she will have her *sandug* money in time.

Some women have been members of a *sandug* before but can not afford it anymore. This was also one of the reasons why women never joined a *sandug*. Other women are afraid of dishonesty. However, generally *sandugs* are accepted. Whereas women mostly spend the saved money on school fees and emergencies, traditionally the money of the *sandug* is used for furniture, utensils, bed sheets and clothes which are a symbol of female status and security.

Investing in female goods is more popular than using the *sandug* money for household needs which is the responsibility of the husband. However many women commit, that this pattern is changing, especially because women are now responsible for taking care of the family. Therefore some women used the money for school fees or emergencies as hospital and doctors bills. Some women even used *sandug* money as starting capital for their business.

Oddly enough, in many cases, saving money seems to be easier for women who have only limited access to money mediated by the male head of the household in the form of household allowance or even pocket money than for women who earn a substantial income. This is connected to the traditional norm of the male provider as described

above. Starting from a position of security and dependency these women have no obligation to pay for others. They neither have to use their money for the family nor are they confronted with the multiple demands of kin, neighbours and friends. Sometimes women are able to save to challenge their status of dependency and seclusion as Nawal, a unmarried 35 year old women from Thawra who saved out of her pocket money given to her by her brother enough money to submit to a computer course.

7.3 Qard Hasan, *Wajib* and Trabuts: Credit relations, reciprocity and mutual aid

Mutual obligations and multiple credit relations are not restricted to household and family but encompass different levels of social organisation. Whereas in the two villages, kinship, neighbourhood and friendship are not distinct because the villages are inhabited by one clan and marriage usually takes place within the extended family, in the urban areas the "credit network" is more complex.

In Sudan, *wajib* is one of the important institutions which structures the social life of the people, gives them security and reinforce social networks. In the village *wajib* is a complex all encompassing concept which structures the live of the people, gives them security and is generally accepted by men and women.

Although *wajib* is still accepted and everybody is involved we found even in the villages some form of institutionalising it in order to distribute the burden of financing big feasts quite justly. For the village of Al Garaza, Fatima explains the system of *wajib*:

"During the death, the neighbours come for three days. They bring breakfast, tea and lunch. Men stay with the men, and women with the women. People bring sugar, soap, they bring tea.

The house where the death occurs usual borrows all the things they need from the shop, the sugar, the tea. Women and men also pay money to help. After 7 days they calculate if the money the people brought covers the cost of the things they borrowed from the shop. If it covers the costs, okay, if not they ask the men to contribute more. Usually there is a loss. Usually you have to contribute more, if you gave me 10.000, now you have to give me 12.000. But it is not very strict. Anything is welcome. It is not a problem if you have nothing.

For a wedding, the women bring the food, sugar and tea, and help for the preparation. Sometimes if you want to marry, you might want to built a house. The man prepares all the material for the building. The family prepares the food and the neighbours come and built the room for them, this is "nafir". We do "nafir" here in the village.

If somebody is sick and has to got to the hospital, we also contribute. We bring food and visit the person in the hospital.

During delivery for a new baby, we contribute: sugar. milk and money (money for the milk of the mother); also the men do this. The women come and help the mother for 40 days. The mother is the queen, helped by others "

Generally women accept the system of *wajib* and explain us the advantages it has. However some women try to find some room of manoeuvre within this relatively fixed

and binding system. Whereas money contributions seem to be no problem for the women¹⁸, - women pay from 500 – 2000 SP¹⁹ at one occasion – some women emphasise that *wajib* is very time consuming. These women – all of them women conducting a business – have to find time to take part in the *wajib*. However family members usually step in and generally *wajib* is well established and accepted in the village. *Wajib*, in the villages, means some kind of general reciprocity which do not really depend on the return of the service or present.

Beside *wajib* people in the village are helped in emergencies by their kin and are supported in old age, widowhood and other difficult situations. Sometimes this kind of support comes from the whole village as for Medina, a widowed woman from Sanahir, who can buy on credit in the shop – the shopkeeper is her uncle – gets regularly gifts and present from her kin who are her neighbours and is supported by the village sheikh. This is system enforced by the multiple relations people have in the village as they are neighbours, kin, affines and friends at the same time.

However we found some outsiders, as Alawya who comes from Gezira and married a man from Al Garaza who died some years ago. Alawya commits that in the case of an emergency she is left alone because her pride does not allow to ask her in-laws for support. Furthermore, Alawya explains to us that she only gives *wajib* to the ones who have given *wajib* to her which could indicate that she is not always helped by others.

Whereas *wajib* in the village is well established in the urban settlements it is more difficult to fulfil. Most women in the urban neighbourhoods are not related to each other, they do not know their neighbours before they move in. Depending on the time they spend in the neighbourhood they establish close relationships to their neighbours or they rather depend on their kin for mutual aid and support in an emergency. However, it is obvious that neighbourhood is important and women try to reinforce traditional support systems in their new urban environment.

They do this sometimes by founding mutual aid groups which supplement informal mutual aid and *wajib*. These group called *trabut* or *gam'iyyaa*: Women meet to collect money monthly or weekly and give these money to a woman in need as Amel a divorced woman from Shigla, Ha Yussif explains:

"We also formed an association named "trabut". This Arabic word is similar to network or coalition. Trabut aims at developing women and solve their problems. It brings women together. Members pay weekly 100 Pound. They all participate in the decision concerning the allocation of money collected. Some of the money is given to a woman in need. For example, the husband of Gasima died three month ago. We sat together and decided to give her 25.000 Pound at the first visit, at the second visit each member gave sugar, tea and other food stuff. Women members are not jealous or have disputes over the use money because it is not sandug money. It is money for emergencies."

¹⁸ This might be a problem for men as they pay far more money than the women.

¹⁹ One woman told us that there about three occasion during one month.

However beside these mutual aid groups, women are involved in *wajib*. As in the villages women and men contribute to big occasion as death, wedding and birth:

Women cook together, bring money and food. Young men go shopping whereas the old men contribute most of the money. Like in the village it is well known who gave how much money as Ali, the son of Boran explains:

"In the case of the death the old men take a book and write down for instance, Hassan 10.000. They collect the money. The young men take the money and go shopping. The book is given to the family, who has the occasion and they can easily see who has given how much. If you got 10.000 you have to pay more at the next time. Sometimes it is clear from the beginning how much you paid. Everybody might shout very loudly: Uncle Ali has given 100.000. However in the case of a death people are usually more discrete."

Furthermore, the women also take sometimes a book and write down the amount that is paid by every single woman. They collect the money in a box and give it to the family for the occasion.

Generally, some of the women in the poorer areas commit that it is difficult for them to give money all the time. However this is usually accepted by other women: *"You gave what you can"*, it is very frequent answer given by women in these areas. A much bigger problem is the time they have to spend on these occasions. Many women in urban areas live alone with their children missing the support of other women for the housework. Many women try to compromise by sending their daughters to social occasions as their representative. Other women complain that it is a must to go to do *wajib* because otherwise women will talk about them. Marwa, a middle-aged business woman even emphasised that it would easier for her to pay as going to all these occasions:

"They do not come and ask me for money but I have to visit them. Time is expensive. I keep saying this to my husband and convince him that I can pay money instead. Visiting goes on the expense of my work."

Although, many women complain that it is sometimes difficult to find the time for and fulfil the financial obligations, it is generally agreed on that *wajib* is part of social life and the base of Sudanese society. Selua, a young married woman from Thawra explains:

"It is (wajib) something very nice, I am new her in the neighbourhood, but I have to do wajib. I am ready.. It is a duty. I have to go to the others in order to be respected by them."

Beside *wajib*, women are supported individually by family members, neighbours and friends. Many families get a substantial part of their income from migrants living in the Gulf area or from family members who have a good salary. On the other side, in many cases, women complain that there is nobody who can help them: *"we are alone"*. Some women have to support others with their income. Women support their parents, adult children or their siblings.

The same applies in the case of emergency: Women ask their brothers and sisters, however in some cases even neighbours and friends: However in these cases the money has to be paid back:

"In the case of an emergency my neighbour steps in. She gives me the money I need. I pay back the money whenever my son has got it. "(Somaya, an old widowed woman from Thawra).

In some neighbourhoods it is common that women can buy on credit in the shop, this depends usually on the social closeness and the reliability of the women. Especially women who have a fixed salary can buy on credit and pay back as soon they get their salary.

Generally women in urban and rural areas are embedded in multiple credit relations and a moral economy which gives them support on the one side but forces them on the other side to commit much time and money for social occasion and mutual aid. However it can be observed that this system is challenged by the economic crisis of many households and female income earning. Women try to reinforce mutual aid by institutionalising it in the form of mutual aid organisations on the one side, and try to find their own way of coping with the trade off between the security they get from the moral economy and the wish of social and economic well-being of them and their children on the other side.

7.4 Financial Institutions

Beside family, kin and other social relation there are not many formal or informal financial institutions which women have access to. There are no money lenders or traders from whom women can borrow money. Only one woman from Ha Yussif referred to a shopkeeper who keeps her saved money because she thinks keeping money in the house is too dangerous. However, after talking to many women this seems to be an exceptional case due to personal preferences and a special social relation.

7.4.1 Banks

Generally women do not deal with banks. According to other studies on the access of the poor and especially women to banks in developing countries this is not surprising. However we did not expect that several women had an experience with banks or approached banks in order to get a credit.

Two women applied for a loan within the "Productive Family Program"²⁰ but the bank did not give them a credit because they could not present a guarantor. One woman from Ha Yussif had an experience with credits form the Agricultural Bank of Sudan (ABS) in the past. Women heard about credit programs from the bank, by friends, relatives or neighbours working in the bank or from the radio broadcasting.

Whereas getting a credit by the bank was considered by some women, saving in the bank does not seem to be very popular. Hannan, a middle-aged woman from Umbedda; explains us the reason for this:

"I had an experience with the bank. I had a saving account with one of the banks. I can not remember the name. I used to go the bank to get money. Sometimes it took three days to get out my money. Sometimes the man on the

²⁰ We found this woman by accident as they ere clients of the credit programs in Ha Yussif and not chosen by the ABS.

counter was not available; sometimes there was a mixing of the papers. Therefore I decided to stop this and buy gold because it is faster to get the money. I can even send one of the kids to sell the gold. I just put in the bag with the receipt and they can go."

Even Marwa who is client of the ABS and the only women in our sample who holds currently a saving account in the bank, does not exclusively rely on her saving in the bank and is a regular member of a *sandug*.

Women who never contacted a bank usually gave us the reasons that they are not informed about the bank that it is far away of that they are afraid of being indebted by a bank.

Generally there is big social and geographical distance between the banks and the women but women are not generally against formal financial institutions. If they are introduced to banks and the financial service fits their financial needs many women are prepared to try a credit or saving service of one of the banks.

7.4.2 Sandugs

Sandugs are flexible institutions which serve the saving and credit need of the women. They do not fulfil other needs of the women such as mutual aid or social exchange as ROSCAs in many other societies do. They are purely financial institutions which is emphasised by the women themselves and by the fact that women do not meet on order to collect the money and usually form other groups who institutionalise traditional forms of mutual aid and reciprocity (see above *trabut* and *Gam'iyyaa*).

The money is collected by a group leader who usually fixes the order of rotation according the needs of the members or after a lottery. Some groups meet in the beginning of a new round to fix the order or supervising drawing lots.

Usually the women persist that there are no conflicts over the order of rotation and that the change of order is easy. The woman in need can either ask the group leader to change the order or change directly with one of the women. At the same time women persist that there is no default. Women pay if they are not able to do so the group leader or one of the members can advance the money. They emphasise on the social closeness and trust between the members

Nevertheless some women commit that there are problems as Selua, a young married women from Al Garaza:

The women did not pay quickly. That is why I stopped. We had to convince the treasurer that we are in need. That is why I stopped. Maybe it is better to do it by luck."

One woman explained that her groups choose the lottery system and that there is no way that the order of rotation is changed by the purely financial character of the *sandug*.

Furthermore, membership is quite flexible as many women use *sandugs* according to their financial needs. Although there are overwhelmingly women in the *sandugs* some of them have male members. This also indicates the economic character of the group as mutual aid groups and their social activities are separated along gender lines.

The principle of the *sandug* is sometimes applied in order to buy utensils cheaply in big quantities. These groups for buying cups and plates are very popular in the urban neighbourhoods.

A *sandug* in Al Garaza

Asia is a middle-aged married woman with four children who lives in Al Garaza. She has been a teacher in the village. Nowadays, she earns some money with a small shop and by selling ice-cream in front of the school. Asia has been a member of a *sandug* for many years. She got used to *sandugs* during here time as a student in Khartoum North and is a member of a *sandug* in the village for 14 years. During her time as a teacher in the village school she founded the group whose members were mainly colleagues. There is some change in the membership since then. Some of the teachers moved, or some of the unmarried girls got married and moved. Some women who can not pay left the group. Today the group has 15 members, beside male and female teachers other women from the village joined. Whereas there are some male members in the group, for Asia, the *sandug* is a female domain as she usually talks about "women" referring to the members of the group.

The members pay 50.000 per month; therefore one member is getting 750.000 every month. This considerable amount of money is used by the members in very different ways. The rotation order is fixed in the beginning of a new round. They started a new round two month ago. They had long discussions about the needs of the members and fixed the row according their needs. For instance, a woman who delivered a baby got first. Second is a woman who needs the money for school fees and the next will be Asia who wants money for reopening her shop before Ramadan. But even now they might change it, if somebody needs the money more urgent then she might draw back and will not open the shop for Ramadan.

Asia is responsible to collect the money. The women from the village usually have not the whole amount at once. They can pay in instalments, sometimes 10.000, sometimes 15.000 up to the 5th of the month. They have to complete at the 5th of the month and Asia brings the money to the woman whose turn it is. If a woman comes to tell Asia 6 days before the money has to be given to the selected woman that she needs the money, they will go together to this woman. They will explain the need. Sometimes they can share the money or the women in need can borrow the money from the selected woman.

It happens that a woman can not pay the money. This woman might have a problem. However, the other women might not accept that this woman can not pay and will ask, why you joined the *sandug* if you can not pay. Sometimes if Asia was the one who recommended this woman for the group she will take the responsibility and pay for her. Sometimes they just wait for the woman to pay, however, if this behavior does not change they won't accept her for the next round of the *sandug*. If the woman can not pay because of her circumstances they will agree but when the woman has money and she eats and buys her things for the house then they talk about the woman and might dismiss her form the *sandug*. But it is rarely to dismiss somebody they respect the circumstances of the other woman.

8 Business Women and Finance

In our sample there were several women who conducted business or had experience with small scale business. In the interviews we focused on the financial issues of their business. However the financial decision the women take are embedded in a network of social relations such as reliabilities in the household and mutual obligations to kin and neighbours.

8.1 Types of Business

Most of the women in our sample who conduct a business decided to start this because of an economic need. However there was a small group of women in the villages who conceptualise their entrepreneurship as an attempt to escape the boredom of rural life and relate it to personal capabilities as a "business mind" or certain level of education.

Women were engaging in traditional business as *henna* decoration traditional perfume making, or selling wood for the *dukhan*²¹. Another field of activities was related to home skills as making biscuits or *tamia*²². Besides using female skills for earning an income in the market, rural and urban women tend to trade with female goods as *tobes*, sheets and household utensils. These women called *dallaliat* use their female network in their villages or neighbourhood and sell household goods from house to house. Thereby they can overcome the problem of entering the male "public" space by going to the market. However other women, mostly women from the displaced areas enter the markets of their neighbourhoods and trade from a small market stall in one the local markets. These women choose to sell spices and dried food because of the small capital and the little risk involved - their produce is not perishable - in this business. One woman was a tea seller. Other popular businesses are running a small grocery shop from the house and making ice-cream to sell it in front of schools. Some women, mostly the ones who received there starting capital from the credit program started specific business which have been recommended by the development agencies such as making spaghetti, keeping poultry, running a donkey cart and making soap. Generally women preferred business with little capital requirement, related to the female sphere and which they can conduct within the female space of the house or the neighbourhood.

²¹ *Dukhan* is a traditional steam bath which married women are supposed to use regularly.

²² *Tamia* are small balls like falafel which are fried in oil. The ingredients are chicken beans sucked in water over night and after that to be milled and spiced.

Table of Activities

| Business | Number | Place of business | Capital requirement | Skills |
|--|---------------|---|---|---|
| Dallaliat | 10 | Private and female space Own house and houses of neighbours and friends | 50.000 – 100.000, often on commission | Business skills as bookkeeping, calculating and socialising with neighbours and friends |
| Petty trading of spices and dried food | 3 | Public Market | 50.000, often on credit | Business skills as book keeping and calculating |
| Tea selling | 1 | Public Streets of Khartoum | 100.000 – 150.000 | Business skills and dealing with customers |
| Biscuits | 2 | Private Own house, other women are the customers, some women sell to shops | Small but people need a cooker with an oven | Home skills (Baking) |
| Food selling | 6 | Public Market and streets, one woman gives her food to a shop | Small | Home skills and business skills |
| Grocery shop | 6 | Private but open to customers Customers – men and women. come to the yard, the shop has an extra window. | 200.000 | Business skills |
| Ice Cream | 4 | Private and Public Selling in front of the school, however some women employ somebody for the selling | 50.000 but women need a refrigerator | Home skills and business skills |
| Poultry | 3 | Private | 100.000 – 200.000 | Agricultural skills |
| Henna | 2 | Private Women come to the house) | | Traditional Female Skills |
| Traditional perfume | 2 | Private Women come to the house | | Traditional Skills |
| Wood for the saune | 1 | Private Women come to the house | 100.000 (but on credit) | Business skills |
| Soap | 1 | Private and Public Customers shops and institutions | | Special skills |
| Sewing | 1 | Private But home turned into a business | 500.000 | Special Skills |
| Spaghetti | 2 | Private and Public (Spaghetti are sold to other women) | | Special Skills |

8.2 Financing the Business

A big group of women we spoke to got their starting capital out of a credit by one of the credit programs. We will consider these cases later dealing with the credit programs. However, even in these cases women had additional sources of starting a business.

There is a considerable amount of cases where women started their business out of their own savings generated by money which they got as household allowance or pocket money. Some women sold gold in order to start a business. Others took the money they get out of a *sandug*. Another form of financing a business is that women get money of their husband, father or other relatives and friends. This money is mostly given as a gift and aim to help the women to earn additional income for the household. Many women used different sources of finance.

Sanaa, a woman who makes biscuits for Ramadan and other social occasions explains:

"My brother gave me the starting capital. If I need money for a big order now I sell some gold and buy the ingredients from this money. Later I replace the gold by buying some gold from my profit."

Beside their own savings and money from their relatives women try to convince traders and shopkeepers that they are trustworthy in order to get the inputs and their trading capital on credit, as Amani, a *dalaliat* from Thawra mentions remembering how she started her business:

"I went to a retailer on the market and told him, that I do not want money, I just want to sell something. I gave him my national identity card, only this, nothing else and he gave me some cups and plates. After I got some money, I paid him. He trusted me. I started with a suitcase. I went to my neighbours and they bought cups and plates from me."

Generally, it is difficult to distinguish the starting capital and the capital the women need to stay in business. Many women change the business from time to time; start something new if they can see an opportunity or start a new activity whenever they get the additional capital as Hannan, a woman from Umbedda conducting different business explains us.

"My relatives from Saudi Arabia sent me some money and I decided to open a restaurant. As another brother send me some money I used this to get some perfume and sell it to the women in the neighbourhoods. Now if I have profit I invest in tobacs or sheets which I sell to women in the neighbourhood on instalments."

Generally their social role as being protected and provided by men does not only constraint women to support the household but also helps them in some cases to mobilise starting capital. On the one side they can save some money from the household allowance or the pocket money they get from the male provider, on the other side they can even ask male relatives to help them to start a business.

Although families do not usually oblige the women to support them with their business capital, women face difficulties to keep their capital. Many women told us that their businesses failed in the past because they have been using their business capital for

private needs. Some women commit that it is difficult for them to calculate the profit; others just could not resist using the capital for urgent private needs. For instance, Hiba, a woman from Al Gazara who sells clothes, food and shoes to her neighbours, lost her capital three times because she had to spend it on school fees and food.

However some of the women, although their education is low, developed a system how to calculate the profit and put the capital beside.

Beside personally needs of the women, another threat to the capital is the "moral economy" which forces the women to sell on credit and give gifts to their customers.

8.3 Dealing with the Moral Economy

Many women in our case history give credit to customers. They might do this in a organised way as many *dalaliats* sell their goods in instalments but are often forced to it by the claims of the customers and the community.

Whereas most of the women who sell household utensils, sheets, clothes and other non-food items can usually avoid to give too much credit, women who have a grocery shop are faced with the "traders dilemma" As they sell goods which are given as *wajib* such as sugar, tea, oil, coffee and tea, it is difficult to deny customers to buy on credit.

Asia who lives in Al Garaza and had to give up her shop because of this problem explains:

"I make a list of the customers who do not pay immediately. Some of those who are on the list do not pay at all. I can not ask them because they are my uncles, my relatives. I can not ask them because I know that farming is very bad now in Al Garaza. There is no water. People are in need. That is why I can not ask them for the money. They owe me 20.000, 30.000 or 50.000. When I get angry and tell them they can not get anything from my shop anymore until they pay, then after they go I will follow them and say: 'Come back, I give the thing you want.' This is because of the things I sell. People need them every day and give these things to their neighbors for free if they are asked for them. I still have to get from the people 1.000.000 Sudanese Pounds. Some of them pay back now in installments because farming is better this time. I keep what I get from them. I save and I hope that I can open the shop again."

Whereas Asia can not solve the dilemma of being part of the moral economy and doing business at the same time, other women claim that they found a way to solve this problem.

Asisa, a woman from Sanahir selects the customers who can buy on credit. She usually has no problem; people know that she is business minded and that she can not give things for free.

However Hannan, a shopkeeper from Umbedda makes quite clear that is not easy to deal with this problem. She developed a system of avoiding situations in which she has to deny closed neighbours and friends a credit.

"I used to give credit to the customers. I was naive in the beginning. I gave credit to many customers. Many people did not pay back. That is why I stopped to give them credit. I realised that these people even went to other shops before paying me the money and bought there on credit as well. The total of

the credit was 95.000 Sudanese Pound. Some of the people paid back but some still owe me money. I give now only to three people credit and only for one week from Saturday to Thursday. I never face the people angry with bad words. That is why they don't gossip about me not giving credit to the people. I tell them things like my boy becomes angry if you don't pay back and also if my boy is in the shop and people come to the shop and ask for a credit, he tells them he can not give them the credit because he has to ask his mother and she is not around. If I am in the shop I can not refuse but I only give them small amounts and I ask the people to give me back the money because the next day I have to restock the shop. Some people accept. I bring them to pay back by telling them nice things".

Although women struggle with the dilemma of making business in a moral economy, women can also gain by social relations and mutual trust in conducting their business. Women can get their inputs on credit from traders they or their husbands know, they can use the facilities of shops and male traders as many tea selling women do. They can get goods on commission without any collateral only because they are poor and the trader feel obliged to help them.

However, most women try to avoid buying on credit from wholesaler and retailers they usually deal with. Beside a general pride and the moral stigma to be indebted they prefer to buy their inputs and trading goods in cash because they realised that life is unpredictable and the risk of not being able to pay back is high as Hannan explains:

"I buy the goods for the shop from a wholesaler here nearby. I never take credit from him. Because I am dealing with food and if I use it for my family I can not pay back. Therefore, it is better not to buy on credit."

Generally, the women are quite creative to find ways of dealing with financial shortages. They often face problems which could be solved by a temporary credit. Business and private needs are connected in so far as women whose household is facing an emergency can not insist to keep the money in the business. Regarding their income and their money capital women are often excluded from the claims of the family and the community.

Beside the need for finance out of private emergencies business women are looking for finance because they have plans to invest in their business. Because of the risky environment they rather aim to diversify their business activities than to expand the running business. Generally most of the business women are adapted to change and modify their business to changing market condition.

In the following chapter we will focus on the question whether microcredits give women as opportunity to build up a sustainable business,

9 Microcredit Programs for Women in Greater Khartoum

9.1 General Remarks

Beside the general question of how do women organise their financial relations we took a special interest in microfinance project that offer financial services to poor women. As we elaborated in chapter 5 microfinance is a popular mean in poverty alleviation. In our study on microfinance we focussed not so much on the question how the overall objectives of these programs are achieved but how these financial services are accepted by the women, and how women appropriate such projects and use them according to their needs and interests.

However, we will briefly discuss how the fiercely debated goals of microfinance project are enhanced and how women perceive the impact of these projects on their overall situations.

We shall refer to three projects: two projects implemented by NGO's in displaced areas of Omdurman and Khartoum North and the Productive Family Program (PFP) within the Agricultural Bank of Sudan (ABS).

In Sudan there are generally two types of microcredits which are specially targeted to women.

Firstly, within poverty alleviation programs of NGO'S there is often a component of microfinance. Generally these programs give microcredit to poor people – often women, sometimes they offer additionally saving facilities. Most of these programs are targeted to the urban poor and try giving an incentive to establish a micro-enterprise (TAMINI 2000, TIGANI 2001, and S.BADRI 2001). These projects are strongly influenced by the experience of the Grameen Bank in Bangladesh and other successful microfinance projects which are based on group lending and group reliability. Mostly the projects aim to reduce poverty; some also included the empowerment of women in their overall objectives (S.BADRI 2001, TIGANI 2001, and TAHA 2001).

The second type of microfinance projects are situated in the formal financial sector. In 1992 the Sudanese government started the PFP which aims at increasing “the financial resources of Sudanese families in order that they should be able to satisfy their needs” (BILAL/ FADUL 1996: 3, cited after PITAMBER 1999: 52). The Government obliged the banks to provide 10% of their capital for small credits given to poor families. Whereas the government aimed at giving these credits overwhelmingly to women, in reality, men are the clients of the PFP.²³ The PFP gives credits to individuals; the collateral is required in form a certified cheque from a third person. The PFP is based in favour of home working women according to the Islamist concept of female and a male space and is line with the attempt of the government to get rid of women entrepreneurs in the market places.

²³ During a interview with the woman in charge of the PFP of the Agricultural Bank of Sudan in Khartoum she admits that 75% of their clients are men. However she argues that even if men are the borrowers the women are usually the managers of the projects.

Generally we observed that there is a separate market for NGO credits and PFP credits however – PFP does not really approach the poorest of the poor whereas the NGO's usually claim to do so - we had one case where a client of AZZA used to have credits from the ABS beforehand.

Both types of projects prefer to give Murabaha credits with a murabaha margin between 1.5 and 2 %.

In the beginning we attempted to get women from the two groups but it was far more difficult to get access to the clients of the ABS. On the one hand this was caused by the bureaucratic constraints and the procedures of the ABS, on the other, by the spatial distribution of the ABS clients. Whereas the NGO programs concentrate on certain neighbourhoods, the clients of the ABS came from all over the city. Therefore we could only speak to three women who got a credit through the ABS and concentrated our research on two projects of NGO`s.

9.2 The Projects in Umbedda and Ha Yussif

In the beginning we thought it is quite easy to get the necessary information in order to understand the project design, the conditions under which micorcredits are given and how the clients are selected by the credit program. However we had to experience that this was not an easy task. There were no reports or project outlines, no evaluation or monitoring reports were accessible for us. All our information is based on verbal communication with project staff and the clients themselves. At the same time, we realised that there is gap between the official project design and the way the projects were implemented in the communities. Therefore in the following chapter about the project in Umbedda and Ha Yussif we mainly describe how the women themselves experience the projects.

In Umbedda, the microcredit is a component of a project which aims to support women on reproductive health issues.

Therefore the project approaches women in the reproductive age. It started in 1997. In the beginning 50 women were selected and organised in 10 groups of 5 women as Bakhita explains:.

„The project staff approached the popular committee to identify for them the poorest women in the area. Then the project staff held in collaboration with the popular committee at the area a meeting at the school for women to orient them about the credit program. Then they did screening after orientation, after the screening they selected 50 women who are in need of the credit. I was one of them. The project staff showed the projects they financed, which could be donkey cart, poultry, spaghetti machine, food or cloth selling or sewing machine. 20 women have been selected to receive the credit. They were divided in 4 groups of 5 women in each group. A group leader was identified to collect the money and return it for the project staff. Women should repay the amount of the credit in instalments within 4 month. After that they have been asked to nominate another woman to get a credit. However, there was an experience that some women in the same group had taken credit at the same time.“

As Bakhita explains the project follows officially the principle of the Grameen bank but in our interview we could see that group lending is not really implemented. In the end of her explanation Bakhita admits that in some cases several women of one group could get a credit at the same time. Furthermore, the groups do not seem to be responsible that their members pay back. As some women in a group discussion explained, the principle that the leader of the groups collects the instalments and gives it to the project is not followed anymore and the women themselves bring the money to the project. Although we found some groups of women organised by the project this was not really linked to the credit but rather to other elements of the project as to give general information about the project's objectives (reproductive health) through these groups of women.

Beside, we found some examples that the women just got a credit by approaching the project co-ordinator. For instance Hannan explains us how she got accepted as a client of the project in Umbedda.

I was one of the members of the organisation. They did awareness rising in family planning, vaccination, and reproductive health issues. My husband helped the project, collecting the people. I attended different lecturers. I invited other women, from my neighbourhood to attend the lecturer. I accompanied the project to visit the families. That is how I got to know about the project. And the project knew me. I asked the project co-ordinator to give me a credit. She said okay: "I will give you the money for the poultry". But I did not want a poultry project. I wanted to open a shop. For this, the money was too little, it is not much. So my mother in law and my sister in law said they can share the credit. So, the project gave us a credit, 200.000 Pound each, 600.000 altogether. This time, we lived in the house; we had only 2 rooms, one for the children and one for me and my husband. When they gave me the loan, I opened the room to the street for the shop. I went with somebody from the project to the market to buy the things, sugar, tea, onions, oil, charcoal, everything,

Hannan's story reveals how flexible women use the credit projects and how they are able to adapt the relative strict lending procedure to their own needs. As Hannan needed more than the maximum amount one can borrow from the project she looked for some relatives to apply with her for the money. They just acted as front women whereas Hannan has to pay back the full amount to the project.

Hannan was successful in doing the business she wanted to do: Although there are certain priorities the project would like women to invest in businesses such as donkey cart, poultry keeping, spaghetti machine or sewing machine, many women prefer other activities.

This refers to general pattern in microfinance projects for women in Sudan. The project managers advise women to invest in certain income generating activities. This selection of proposed projects is thereby as Tamimi reveals in a study on credit project in Mayo not based on a market survey or on the participation of the clients but on the observation of the project managers (TAMINI 2000: 48).

However it seems that the project is quite flexible in letting the women do what they would like to do. Zarah, for instance, could convince the project that she rather invests in

tea-selling than in one of the proposed activities. The women do not have to present a feasibility study as it is common in many other projects. The project follows the *murabaha* contract and takes administrative costs (*murabaha* margin) of 1,5% per month. The women usually have to pay back within 4 - 5 month. The credit amount ranges from 100 000 – 400 000. Some women got a second or even a third credit.

We could not get any information about the repayment rate. However we got the impression that the Umbedda project did not dispose of any means to force the women to pay back the credit. The only incentive for paying back – besides social pressure – seems to be the possibility to get a new credit after paying back the old one.

Whereas groups, in the case of the Umbedda project, are only used to inform women and train them for different skills and the notion of “group lending” is an official rhetoric which is used in order to correspond with the image of the Grameen bank, rather than a structural part of the project, in the case of the Ha Yussif Project, groups are an integral part of the project design. However, the notion of group lending is not fully implemented. The groups are not used as collateral and the women bring the money individually to the office. Although the project in Ha Yussif sticks to the principle that two women of a group of five get a credit in the beginning and the next women can follow as soon as the first receivers paid back half of the credit, there seems to be no connection between repayment of the credit and a credit for another group member. On the contrary, the Ha Yussif project works with a guarantor as some women mention and we got the overall picture of a somehow hybrid mixture of group lending and individual collateral. Nevertheless, contrary to the project in Umbedda for the women in Ha Yussif it is essential to be a member of a group in order to get access to a credit. The group will determine the order of getting a credit. At the same time, the women are asked to bring a guarantor. Amel tells how she got a credit from the project:

I heard about the credit from my neighbour who knew my situation and economic needs. She came and told me that there is an organisation providing credit for women in need. Then we went together to AZZA association to apply for a credit.

Then AZZA Association organised a meeting for women who applied for the credit and asked us to form groups. I and my neighbours and another three women have formed a group. Then we discussed who will take the credit in the first turn. The first speaking woman said she can not take the credit now because she would not be able to pay back the credit after one month due to some circumstances. The second woman said that she wants the money for “eid” time because she wants to trade in clothes and “eid season” is a good time for more profit. The third woman explained that she would be out of Khartoum for 3 months. Consequently my neighbour and me were selected to be given the credit first. There was no conflict among the group about the credit beneficiaries. Then AZZA staff asked us to bring some one of our relatives as guarantors to vouch that we will pay back the money. We signed a contract with AZZA Association. Accordingly we had given the credit and one of AZZA staff accompanied us to buy the inputs for our businesses.

Not all groups kept to the principle that two women get first and the others have to wait until they pay back at least some of their debt. The women tried to find a solution whenever more than two women applied for a credit. They did this by sharing a credit as Hadija explains:

I knew about the credit from Uz Amel, the president of the "Trabut" association. In a social gathering she told me about the credit and AZZA association and how useful to join the association. I first joined a course that was organised by AZZA Association. Then, I applied for having the credit. I received the credit 5 months ago. I did not know the women of my group before. They were Awatif, Nihal,, Fedwa and Mary: Two women were chosen to take the credit first. I was not one of them. But Fedwa got a credit of 300,000. She gave me 100,000 from it. I bought a spaghetti machine by it. I helped Fedwa in paying back her instalments.

This pattern was quite common and helped the groups to solve the problem that most of the women wanted to be first.

Regarding the credit contact AZZA follows the same principles as the Umbedda project. The women had to choose a project, they got the inputs for it by the project and had to pay a *murabaha* margin of 1, 5%. The women have to pay back within 6 months except women who got the credit for a poultry project who usually had 9 month time to pay back.

The women are guided to choose certain projects as in the case of the Umbedda project but there is a certain amount of flexibility. Depending on the project the size of credit varied from 200 000 – 500 000. Because AZZA just started recently to give credits to women, there are no information about the repayment rate but as in the case of Umbedda it seems that there are no sanctions applied if a woman does not pay back. Vicky a middle aged woman who invested her money in a poultry project explains:

I still did not pay back the credit, 50.000 are missing. For the poultry, we have to pay back after 9 month not after 6 month. I paid back from the profit of the chicken. I was not successful, there are less chicken yet. I try to repay. There is not much left. I have to pay 50.000. I talked to Joyce (from AZZA) and she understood my circumstances. She will wait until I can pay back:

9.3 The clients

9.2.1 Background of the Clients

The women in Umbedda and Ha Yussif are displaced people and migrants coming from different areas of Sudan. They live in heterogeneous neighbourhoods. Most of them are married, some are divorced or widowed. Although they are displaced people or migrants most of the women are settled in their areas for quite some time.²⁴ Most women had little or no education; however there is a considerable variation of living standard depending on the economic situation of the household.

²⁴ We met one woman who was just been expelled from their plot and had to leave her house. She started to build the house in the middle of the street and continued to live like usually.

For some women the credit offered the opportunity to start a business for the first time in their lives as for Martha, a young woman from Ha Yussif who got a credit to start a business on ice cream:

I work as a teacher in the adult education program that is organised by AZZA but I do not have any experience in business before. I submitted a proposal for AZZA to finance me to buy a refrigerator.

However most of the women had business experience before. They used the credit in order to expand their business or to shift or diversify their activities.

Fedwa used the credit to expand her business in the market.

I already had experience in dry food selling. It is simple business and need no high skills. There is a vegetables shop nearby. I go there, put a table and set for selling the dry food. Before I got the credit I bought the things I need for making of new dry food from the vegetables shop...I used to buy the day to day things for the business. I faced the problem of high prices of inputs especially after the autumn. After getting the credit, I was able to buy the inputs from the wholesaler. I used the inputs I bought from the wholesaler for 3 months.

Zarah used the opportunity of the credit to shift her business:

I had a business before I got the credit. I sold wikka²⁵, chilli, garlic, tomato sauce, natron, salt, onion, dried meat, green chilli, coffee, flavour for the coffee, firewood and wood for the Sudanese sauna. I put them in plastic bags in small quantities and went to the market and sold it. I went and sold the spices in the Suk Hamza Dageig (5 minutes market). I knew the trader before as a customer. This is more than 5 years ago. I stayed in the business. The 5 minutes market closes at 9.00 in the morning. I went very early at 5.00 or 6.00.

I moved to Khartoum after I got the credit. I never got used to the markets in Omdurman that is why I moved to Khartoum and started to work as a tea seller.

After getting the credit and starting the tea selling I stopped the spices because in the business of selling spices, the return is very low. That is why I started the new business in Khartoum. To make the spices it takes effort and even the selling on the market takes time. That is why I shifted to tea selling. The project co-ordinator was informed and accepted that I started tea selling with the credit.

Whereas Zarah shifted to a more comfortable and profitable business, Awatif who is used to work as a trader for many years used the credit to diversify her business. She used to work in second hand clothing and sold food and sweets on the streets. From her own savings she reconstructed her house and built a shop which is accessible from the street. As soon as she heard about the credit Awatif decided to get a credit to open the shop that by now she works as shopkeeper, trader and food seller at the same time.

²⁵ Wikka is milled dried ladyfingers of okra.

9.3.2 Decision to Get the Credit

Most women were informed about the credit program by a gathering in the community centre or by a neighbour who told them about the project. Especially in the case of AZZA the project staff is integrated in the community and well known by the people. Therefore, informal talks were the most common source of information about the credit. For most of the women it was not a difficult decision taking a credit. Although many women are afraid of getting in debt in the case of AZZA and the Umbedda Project they did not have this attitude. For them, they are community organisations which are not interested in getting money from the people.

However, this was quite different in the case of the women getting a credit from the ABS: For them it was very difficult to decide to take money of a bank. Marwa, who is today very successful in her business of making biscuits and who got three credits from the Agricultural Bank, explains:

In 1989 a friend told me to borrow some money from the bank and start a business of selling cookies. I said 'No. No the bank people will keep me in jail in case I do not pay them back their money and my husband still has a job'.But as my husband came back to Khartoum and had lost his job I went to the bank and met the woman who was responsible of the credit section, she came to my house in Khartoum Jabra, at that time, she carried out a study and she ask me if I can pay back the credit? I answered I do not know, however I will try if I could not pay it, I have some gold I can sell it and pay the money to the bank. She wrote a good report about me and I went to the bank and they give me the money and I started the cooky business. Then I started to be not afraid of taking more loans from the bank. But every time I apply for a credit I have to submit aproposal of what I need to do. I am planning to apply for another credit to expand my business; to get a store, a car and sell my produce out of the house, currently I am selling inside the house.

Some women getting a credit from one of the NGO's had to convince their husbands that taking a credit from the NGO's is not charity but a credit which has to be paid back as in the case of Bakhita:

I told him about the credit when I heard about it, he refused the idea at the beginning because he thought that the money is some form of zakat, he said "If it is charity I do not want it but if it is to be repaid back I accept you taking it. I was encouraged by my husband to pay back quickly. He urged me to repay in time because this will give me a chance to have another credit. So my husband actual planed for me to pay back the credit in time. He shares my decision over the credit and how to use.

As in the case of Bakhita some women discussed the issue of taking a credit with her husband or other family members. They usually asked for advice. In line with our observations regarding income allocation and business activities, in most cases, the women seem to be quite independent in their decision regarding their own income earning activities. Magda did not even inform her husband:

I never consult my husband. He was absent in Nyala. When my husband came back from Nyala, I informed him that I got the credit from AZZA association.

The return of ice-cream helps all of us. Therefore my husband did not mind to have a credit from the association. As well he does not mind me going out.

However in some cases the husband guided his wife to do a certain business like Vicky's husband who only agreed that she take a credit if she uses it for a poultry project:

My husband advised me. He is a veterinary doctor and has experience in poultry keeping. I discussed with him about the credit and he only agreed under the condition that I start a poultry project.

9.3.3 Control over the Credit and the Business Activities

Vicky's statement reveals another pattern which we found in some cases and which was reported as a common feature of microcredit programs in Bangladesh by GOETZ/ SEN GUPTA (1995). Some women got a credit for her husband's business. Whereas in Vicky's case, although her husband is the expert in poultry keeping, she is responsible for the business and controls the income of it, two women admit that they got the credit for their husband's business activities. In one case the women helped the husband by selling cement whereas in the second case, Pauline, a young woman put the money in the business of her husband:

"My husband has a kushuk (small shop) in Bahri. I do not work. I am a housewife. I took the money of the credit and bought goods for the shop of my husband."

We even talked to one woman who gave the credit money to her mother. However generally the women did the business in their own name and had the full control over the income they earned with the credit. Although we observed as we described in chapter 7.2 that women sometimes have to take over more responsibilities if they earn a substantial income we could not attribute these to the credit but rather to long ongoing process of shifting gender roles within a family.

In a few cases, the women did business with their husband together. Some women got help of their children in their business. Especially women who had opened a grocery shop depend on the work of the children to stay in business. Furthermore, there is a special problem with donkey carts which are one of the popular businesses women are advised to do by the projects, because women are not supposed to ride them themselves. In these case women need male labour to undertake their business. As long as a relative rides the donkey, the business usually works well but some women had to rely on paid labour. Most of them faced many problems with fraud and the income out of the donkey cart got very low. Hadija explains:

My nephew was working on the donkey cart. I paid him money for his work. He was a hard worker and gained too much profit. Then he moved to spend the period of his military services duty. . . I hired someone to work on the donkey cart. ...He used to cheat me and give me small amount of money as return. Thus I sold the donkey cart and bought goats to raise it at home for selling its milk. Also we use its product for self consumption. It was my idea to buy the goat. But the idea of buying the donkey is my husband's one. My husband never involves in the way I distribute the income.

Therefore some women acted like Hadija and sold the donkey card after getting it from the project. Thereby, they overcame the constraint of not getting cash. By selling the donkey card they were free to choose a project by themselves.

9.3.4 Paying Back the Credit

Most of the women were determined to pay back the credit. We only found one woman we got the impression that she was quite able to pay back but had other priorities like investing in other business than paying back the credit. Many women sacrifice a lot in order to pay back the credit:

I took from my income I earned from henna business, some money to put it in the saving box of AZZA. My profit from henna is about 150000 SP/ month. I only take 8500 SP for the children and food expenditure. I pay back 53000 SP/ month for AZZA credit. (Hadija)

Some women even borrowed money in order to pay back

I paid the instalments in 5 month out of the income of the spaghetti machine. Sometimes there were 5000 missing from the amount I had to pay back. Then I went to the grocery and they gave me money. I had to pay the instalments,

explains Somaya, a woman from Umbedda, whereas Fedwa tries to overcome problems by using the money out of a *sandug*:

I paid the first and the second instalment. Then I faced some problems. I traveled to my family to Sinnar state because of the death of one of my relatives. I had been there for 15 days. All this period, I was not working therefore I was not being able to pay the instalment in time but after I came back I used the money of the sandug.

Some women developed a system how to save the money for paying back the credit. They used a special saving box at home, a box for AZZA, in order to be able to pay back.

From the business of the donkey cart, I was earning 15000 SP/day. I divided this income over three; the boy who works on it, the household expenses, and the saving box of AZZA that I keep it at my home until I collect the amount of the instalment which I should pay for AZZA at the end of the month. My nephew used to bring me a return of 20000-25000 SP. I also distribute it over three as I mentioned before (Hadija)

Many women are proud that they are able to pay back the instalment. They emphasise that nobody helped them to pay back the credit as Mary a young woman from Ha Yussif:

I have got a daily return of 6000 Sudanese pounds. From the return (6000), I took 2000 and put it in a box. At the end of the month I pay it for AZZA association, 2000 I saved for myself and 2000 I used to buy flour.... I never try to borrow money from others I pay back the instalments. I paid back all the instalments from the income I earned from the spaghetti selling.

However a few women got help by their husbands as in Adawyas case:

I paid 50 000 sometimes 60 000. The production was low (poultry project) and I could not pay back the full instalment. Now I still have to pay 50 000 and I

want to pay during this month. The profit of my business is 2000. I know there is a profit but still my husband has to pay the instalments. Sometimes we share it.

The women whose husband used the credit for his business did not have to pay back the installments but got the money from her husbands. Pauline told us:

My husband has to pay the installments. He gives me money every month and I bring the money to AZZA.

It is very difficult to assess the repayment rate in the two projects. Especially in the case of AZZA many women are still in the process of paying back. Generally the ability to pay back depends on the experience of the women to deal with money and the profitability of the projects. Especially the women who started a poultry project or got a donkey cart face problems in paying back.

However, most women are determined to pay back the credit and even if their business is not very successful they try to pay back the credit. This is due to the obligation they feel towards the project and the other women of the credit group.

I was working hard to pay back and the project staff considers me as an ideal client. I was keen to repay back in time. I appreciate that someone trusted me and helped me. It was a burden on my shoulders. I was worried not to repay. (Bakhita)

Furthermore some women by experiencing a business failure get a new idea for starting a new business. By paying back the credit they get the chance for a new credit and a new business generating some income for improving their lives.

9.4 Evaluating the Projects

9.4.1 Sustainability: Success and failure

As we elaborated in Chapter 3, the financial sustainability of the project is not our major concern. Furthermore, it was not possible to evaluate this from our side because we could not get the necessary information.

However, we took a glance in the sustainability of the businesses which the women started with the help of project. It is not easy to judge if an individual project is really sustainable. Furthermore, we could only speak to most of the women immediately after they received the credit. Although, we were able return to Shigla in 2003 for follow up interviews, one and half year after the women got the credit, this was still a very short time to evaluate the long term sustainability of an income earning project.

However in some cases, it was quite obvious that the project did not work from the beginning. For instance, Martha could not start the business of ice-cream selling because she – and the project advisor - did not take into consideration that she has no electricity line to use the refrigerator she got by the project. Other women faced the problem that her equipment broke down and they could not continue their business. Generally we observed, that certain businesses are not very promising as donkey carts – due to the dependence on male labour -, the poultry projects – the chicken are very prone to the diseases -, and making spaghetti – there is generally only a low profit and the machines

break down sometimes. All these projects are standard activities which are recommended by the project

Furthermore, there are other reasons for women giving up a project after a very short time. Some women lost their capital due to certain circumstances as Arwa, a woman from Umbedda who got a donkey cart explains:

My mother took the credit, the donkey card. She paid the instalments but her mother faced some problems and she sold the donkey card. We got less money than we had to pay back for the credit. We worked for 1 year on it.

In one case, a young woman Mary stopped her business after she paid back the credit:

I stopped the business of spaghetti when I finished paying back the instalments without definite reason just I felt that as I paid all the instalments a do not need to sell spaghetti.

Some women did not continue their business, as in the case of the donkey cart. However, we had quite a lot of women who seemed to be very confident that they could stay in business for a long-time. Most of these women were successful even before they got the credit and just used it to expand, shift or diversify their business. Therefore, from our evidence, the argument that the poorest of the poor will sacrifice their capital for consumption is somehow confirmed and added by the observation that experience and a diversified business structure is rather crucial to be sustainable in your business.

Furthermore we noticed that sustainability of the individual project and the repayment of the borrower are not necessarily linked. As in the case of Hannan who is quite successful in her business activities (grocery shop and trading clothes), some women do not see it as a priority to pay back immediately, on the contrary, other women paid back the credit although their business did not bring any income.

In addition, we experienced that one credit is not sufficient to put the business on sustainable base. If the women have not other means of financing they need a second or third credit in order to establish a sustainable business which generates some income.

9.4.2 Poverty Alleviation

For the two projects, poverty alleviation is the central objective of their activities in the community. As they follow the Grameen bank and its image, the project staff usually emphasise that very poor people are their clients and that they can come out of poverty by a credit which helps them to start a business. They usually emphasise school enrolment of the children, housing and food.

Usually the projects have some clients they use as an example for the successful implementation of the project. In the case of the Umbedda project Bakhita serves as this example – her success story is even put in the internet. Bakhita got her first credit in and got altogether 3 credits. She started to work as *dalagiat* and sells sheets in her home village in the Gezira. Bakhita and her husband have 7 children Bakhita husband works in Suk Lybia selling clothes and when Bakhita got the credit she started in the same field.

Bakhita income made a big difference to the household as she explains

My husband could not afford to pay for education and we were living in a shade, the children stopped the schooling and were selling water. We recovered with the credit. We built the house. We could pay for education. First my daughters went to school, then gradually all my children. And my husband looked for new markets in Kosti. One daughter is in university now.

Although Bakhita seems to be a success story, there are certain special features which do not make Bakhita a typical client. Because she could start her business within the business of her husband she did not depend on herself but could rely on his business connections such as traders and wholesaler. Therefore beside the credit of the project she could get credit form trader in Omdurman to start her business.

Furthermore, Bakhita is an exception, even within the women who have sustainable and successful business. Firstly, most of these women had done business before and the credit did not make them to live a totally different life. Secondly, most women told us that the additional income that they earn with the project is quite small and does not make the big difference in their live. For these women, the credit has just given them the opportunity to get some more income within a process where they are struggling poverty for a long period oft time:

Nihal explains about this:

"My business is better now than before since I got the credit because I can buy the ingredients for my shop now in big quantities. I have more income: For example, it is easy now for me to pay the daily money for schooling such as bus fares for my children. My husband is working and one of my sons finished his studies that he can join us now earning an income. Therefore, the times are not bad. It has been a good year. Concerning the food there is no change. We always eat 3 meals a day but today because of the fridge which I bought on instalments 2 month ago If I can organise my work better I can cook for one week and leave the food in the fridge."

Nihal's explanation indicates two important points. Women are successful if they do not solely depend on the income the credit project generates. They are successful if they do their business in the context of a functioning household with big children who can support them and if they can rely on social networks. Generally most of the women do not experience a substantial difference in their economic situation. If their is a change in living standard it is rather a minor improvement as Zarah, who still can not send her children to school explains:

I can now pay for the necessary things for myself as soap. I can now afford the water, the charcoal, the tea and the sugar on regular bases. I can also join a sandug and buy for example a tobe." (However later Zarah commits that she can not afford the sandug anymore)

Beside an improvement because of additional market income some women emphasise that the credit helped them to reduce the money they need for consumption by using the projects equipment for themselves, For instance, the women who got donkey carts mentioned that they can now save a lot of money because they do not have to pay for

the transport of money anymore. Therefore, though donkey carts are not very successful regarding sustainability, women can diminish their financial burden because they save the money for water transport.

9.4.3 Empowerment

For the women in our sample empowerment as a matter of getting control over and access to economic resources is not an issue which they relate to the credit they got from the projects. Furthermore, the credit did not denote a new phase in their life which is often assumed in reports about microcredit projects for women. In the interviews the question of control over the credit and the business was not an issue which was important for the women. Furthermore, they did not really mention control over household expenditure and other decision concerning the household, and the family as a major concern in their lives. As we elaborated in the chapter 7.1 women can dispose over their money and have, beside their own income, access to the household income on which they can decide quite freely.

However, if we look at empowerment as a matter of choice we could find some women who appreciated that starting a business gave them some room of manoeuvre. However, except in the case of Bakhita, the women experienced this before they got the credit and the initial decision to start a business was a far more challenging experience than the credit of the project.

For some women that fact that they could get a credit was experienced as the possibility to change their business in one which is more acceptable for them. Nihal would like to have another credit because

"I want that my son runs the shop and I want to open another business, a trade with tobacs and sheets. This is better for woman like me. It is better to be at home than standing in the shop all day. I have nobody who helps me in the house. I want to have time and not to stand in the shop all day."

Other women emphasised that they are proud of paying back the credit and get involved in the NGO's activities. Some women became interested in other NGO activities of self help groups by getting a credit. Going to meetings or joining a adult class is experienced with pride. Some women mentioned that they got the idea to start a self help groups as a trabut or to start a saving fund which they want to be registered in one of the NGO's. Therefore, by being involved in a development project, some women got empowered by experiencing "power with". They started to use the solidarity and mutual aid they know from indigenous organisations in a broader way and start to tackle the problems of their communities.

Altogether if we consider empowerment based on the discussion in chapter 5 as a matter of self esteem, working together with others and the possibility to have a choice some women indicate that the credit helped them to move in this direction. However, according Kabeer's (1998) suggestion not to overload credit projects, for most women, the credit is only small step in a process of empowerment or sometimes disempowerment as for the women who experienced the credit as another failure leading to poverty and marginalisation.

10 Conclusion

For us, it was quite astonishing that most of the women had access to money, could in some cases dispose over substantial savings and had quite a big influence within the household financial decision making. Besides, they are embedded in a social net which supports and gives them some security but on the other hand can be burden especially by running a business.

This fact that women contribute substantially to the household income is not in line with the norm of the male provider. The empirical evidence that women dispose over money does not only point to a change in responsibilities but also to a softening of the spatial division which used to restrict women to the inner place of the house.

Most families openly admit that women go to markets and attribute arrangements where men did the big shopping for practical needs. Therefore, they refer to a Western identity of the shopping housewife. Contrary, they refer to the Islam by insisting that men should be the provider of the family. Especially women argue that the man's income should cover the food expenses. This norm of providing is interpreted by the women so that they themselves can dispose over their own income.

Conflicts arise where men cannot fulfil their responsibility and women have to step in by using their money for buying food. The women in our case history acted in line with a strategy in the sense that they want to force their husbands to continue to feel responsible. However, many women experienced the globalisation process as a loss of security that forces them to work and to use their income for providing for the family.

They are forced to rely on informal business to feed their families. In running a business women are dependent on informal finance as *sandugs* and support of family members.

Some women have been supported by microcredits to start a business. The impact on their businesses is limited but in some cases women could use the credit money to diversify their business and their survival strategies. However this does not happen always in line with the project outline. The experience of development projects show that it is very unlikely that credit program, which are developed within an institution, function in line with the premises and objectives of a local community (BECK 1997: 82). The project could not determine the rules but they are negotiated within the community. The women in Shigla, for instance, sell their inputs and the machinery they get from the projects in order to get cash. Furthermore they divide the credit they receive within their groups making it possible that all women in the group have the credit at the same time. They appropriate the project and use and adjust the project design to their own needs as Hannan who used her sister in-law and her mother in-law as front persons, to be able to acquire the amount of money she needs for her business. Therefore, by dealing with the project and using it women in Ha Yussif and Umbedda show their agency. However it has to be kept in mind that the projects did not really reach always the poorest of the poor but economic active women who are used to decide on their business and family affairs and to take opportunities they got to earn some money to support their families.

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