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Abstract

With promises of “bottom-up” economic development and women’s empowerment, microfinance has been established as the “new orthodoxy” in mainstream development circles (Fernando 1997). This study suggests a more limited potential for microfinance to reduce poverty, however. Instead of alleviating poverty, microfinance may be improving the incomes of already established, relatively prosperous women micro-entrepreneurs. How enhanced income translates into social power for women will be a central theme of this essay. Specifically, this topic will be treated within the urban, polygamous and Senegalese context. The role that ideology plays in this process will also be crucial. Polygamy can be understood as such an ideology aiding in income’s transformation into power for women. This consideration helps make the case that women’s empowerment is a complex process that requires both female income and a value system that validates such productivity.

Keywords

microfinance, micro-finance, microcredit, micro-credit, women's empowerment, polygamy, Senegal, West Africa, economic development, Urban Studies, Andrew Lamas, Andrew, Lamas

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Credit and Co-Wives: exploring empowerment in Senegal

By AMELIA DUFFY- TUM ASZ

ABSTRACT: With promises of “bottom-up” economic development and women’s empowerment, microfinance has been established as the “new orthodoxy” in mainstream development circles (Fernando 1997). This study suggests a more limited potential for microfinance to reduce poverty, however. Instead of alleviating poverty, microfinance may be improving the incomes of already established, relatively prosperous women micro-entrepreneurs. How enhanced income translates into social power for women

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Each morning a taxi would drive me to the end of the paved road where cement met terracotta sand and where the path to *Khelkom* began. I would hoist up my long skirt and make my way through the cement block houses to the step of the song that the omnipresent children sang. “*Toubab, toubab*” (stranger, stranger) they would call after me as if I did not already know that I was a foreigner in this dusty land. Despite the temptation to retreat into my whiteness, I would greet virtually every person I passed- a cultural necessity in Senegal- with words that soothed even the heat of the sun. “Peace to you” I heard in every direction as people descended from their homes into the seemingly endless work of the quickly warming day.

I would walk toward the cement structures that announced the center of the outdoor fish-processing factory, *Khelkom* that was my field-site. While the other structures were made of bamboo, wood and straw these buildings appeared as foreign as the money used to construct them. Despite the fact that they were built with the intention of improving the sanitation infrastructure of the workers, I never saw anyone enter or leave them during the work day. As an outsider, I came to *Khelkom* like one of those buildings, built with good intentions and idealism. I was determined to learn something about the celebrated intersection of women’s empowerment and microfinance in the developing world and to start in this place that pushed all of my limits. Like those buildings, however, it became clear very quickly that I stuck out and that in order to participate in any meaningful conversation I had to listen first.

* * * * *

Introduction

Embodied in the developing world by widespread structural adjustment programs, the age of privatization has greatly impacted the daily lives of urban West Africans. As devolution of state responsibility has re-defined the notion of social services, the advent of microfinance as a development tool has come to occupy a special place on the global development agenda. With promises of “bottom-up” economic development and women’s empowerment, microfinance has generated much optimism concerning its potential to transform structural inequalities. Though local structures of informal microfinance have been widely documented in the developing world for decades, the current excitement arguably centers on the famous success of the Grameen Bank in rural Bangladesh, created by Muhammad Yunus in 1977. Since then, this model has been replicated and adapted throughout the world as a means to poverty alleviation, gaining much political currency. Perhaps this mainstreaming of the microfinance concept is best demonstrated by the United Nation’s commemoration of 2005 as the “International Year of Micro-credit”.

As state-led approaches to development are increasingly being replaced by market-led strategies, proponents and critics alike are interested in the implications of such a neoliberal transition. Specifically, feminists, anthropologists and others have examined how putting money into women’s pockets has affected gender relations at micro and macro levels. How enhanced income translates into social power for women will be a central theme of this essay. The role that ideology plays in this process will also be crucial. Specifically, these topics will be treated within the urban, polygamous and Senegalese context. This particular milieu is useful for investigating the question of

female empowerment because it introduces new possibilities for women's financial success, including access to microfinance and new options for family living arrangements.

After providing the reader with some economic and historical context for understanding the Senegalese case, I will conduct a review of the relevant literature. Within this framework I will then analyze qualitative and quantitative data that was collected at my fieldsite this summer. I will try to address the following questions. What is the evolution of microfinance in the Senegalese context? To what extent does the current microfinance structure show potential for poverty reduction at *Khelkom*? What is the role of microfinance in women's empowerment in the urban, polygamous and Senegalese context?

Exploring the interaction between microfinance and polygamy will help contextualize the complex relationship between income, ideology and empowerment in the studied environment. Ultimately, this project aims to examine the relationship between the two goals of economic development and enhanced social power for women with the intention of setting more explicit criteria for assessing the fundamental goal of female empowerment on the global development agenda.

Background

Located on the western coast of Africa, the Republic of Senegal was established in 1960 after hundreds of years of considerable French influence. The post-colonial transition was peaceful, led by the Nobel Prize winning poet-president Leopold Senghor. The country has enjoyed relative social and political stability since independence and as

an exemplary West African nation has received much international aid. Economically, however, Senegal has experienced much hardship. This financial insecurity must be understood both in terms of Senegal's colonized past and of its more recent economic history. This economic context is essential in framing the subject of poverty alleviation tools and in unpacking what the UN General Assembly means when it categorizes Senegal as a "least developed country" (LDC).

After independence, Senghor implemented socialist governmental policies that in theory if not in practice provided for the basic needs of the country's citizens. In 1978, motivated by mounting international debt and the high costs of running a socialist state, Senegal adopted its first program of structural adjustment as defined by the World Bank (WB) and International Monetary Fund (IMF). Accompanying policies ushered in a shift away from state-directed to market-based approaches to social service provision.

Senegal's experience is not singular. In the era of privatization, state responsibility for citizen welfare has been devolved to nongovernmental organizations (NGOs) in many contexts, having important consequences for the conceptualization of state responsibility vis-à-vis its citizens. Microfinance is one initiative that is representative of this shift. This push to transform the poor into entrepreneurs who are responsible for themselves conveniently relieves the international community as well as national governments of some of their previous responsibilities.

The consequences of such a neoliberal paradigm are clear. Between 1992 and 2002, twenty-six percent of the Senegalese population lived on less than one US dollar per day (www.unicef.org/inforbycountry/Senegal). In short, over a quarter of Senegalese people live in conditions defined by absolute poverty. Debatably, Senegal's structural

adjustment programs are not benefiting the country's poor as social services are commoditized into products for which the poor become responsible for buying. While welfare programs were once conceptualized as initiatives that occurred at the federal level, now poverty alleviation is happening from the "bottom-up" as microfinance institutions (MFIs) reach disenfranchised populations one at a time.

Urbanization is gaining momentum as a trend as rural dwellers migrate to the city with the hope of finding more lucrative employment. This accelerating trend, coupled with high formal sector unemployment means that many Senegalese are not equipped with the means to provide for themselves or their families. Joal-Fadiouth is one example of a growing city. Today, the population is estimated at 35, 000 and as one of the major cities in the relatively poor region of Thies, it is expected to continue to expand in size. Interestingly, unlike national percentages that estimate 95 percent of the population to be Muslim, Joal-Fadiouth has a sizable Christian population. In addition to the numerous mosques located around the city, there is also a church whose congregation prides itself on its peaceful cohabitation with Muslim neighbors.

My fieldsite was located in this growing city, off the two paved roads a few kilometers from the Atlantic shore. Named *Khelkom*, my worksite plays an essential role in the local and national economy by transforming the fish that is brought in from the sea into marketable, packageable and delicious products. *Khelkom* can best be understood as an outdoor fish factory where mostly *femmes transformatrices* (female fish artisans) work. Almost 30 percent of Senegal's GDP comes from the fishing industry and as one of Senegal's foremost fishing centers, Joal-Fadiouth's local economy has national consequences. Local subsistence- from the survival of the banks to the street vendors- is

derived from the city's primary resource of fish. The quality of life of *Joaliens* is thus dependent on the ability of fishermen to procure resources from the sea. Unlike *Mbour*, a tourist town thirty kilometers up the road, pirogues still line the beaches, reminding pedestrians that Joal-Fadiouth remains fundamentally a fishing village.

Literature Review

The following section will review the existing literature on five major topics. These subjects will include: income versus ideology as the determining factor in female empowerment, the history of microfinance in the developing world, microfinance and poverty reduction, microfinance and female empowerment, and the household economics of polygamy in the Senegalese context.

Income, ideology and empowerment

Ester Boserup's landmark book Women's Role in Economic Development laid the groundwork for the field of Women in Development (WID) in 1970. The study of antipoverty and empowerment approaches within structurally adjusted economies are common themes within this literature (Peet 1999), with microfinance as one current example. The relationship between enhanced income and empowerment has been an important topic in this sub-area, with two views predominating. The first is that women's subordination originates from their inferior incomes in relation to men's. Accordingly, Rae Lesser Blumberg in *Income Under Female Versus Male Control: Hypotheses from a Theory of Gender Stratification and Data from the Third World* argues that when women control their incomes and hold property, they have greater control over their own lives. This generalized control is manifest in a woman's enhanced self-esteem, sense of self-

reliance, control over fertility, and household decision-making power. In short, money in women's pockets will help them assert themselves in new ways. In addition, studies show that women spend their money differently than men. Notably, they tend to spend relatively more of their incomes on child nutrition, having positive consequences for family welfare (1988). In sum, Blumberg argues that income matters most to female empowerment.

While most scholars agree that income is fundamental, others assert that prevailing cultural values about women and women's work determine if enhanced female incomes translate into social power. This means that the money that women earn is filtered through a cultural lens that acts as a "discount rate" (Blumberg 1988) to any social power that increased incomes may help generate. Proponents of this explanation argue that ideology along with income matters in female empowerment (Fernandez-Kelly 1983; Tiano 1994). In *Market Success or Female Autonomy? : Income, Ideology, and Empowerment among Microentrepreneurs in the Dominican Republic* Grasmuck and Espinal add that "income threshold effects" govern to what extent money buys power for women. They conclude that small amounts of female-controlled income result in small gains in household power for women while intermediate amounts result in comparatively larger increases. Relatively high amounts of income, conversely, can backlash on female entrepreneurs with documented cases of husbands taking over their wives' prosperous micro-businesses (2000). This debate about the relative importance of income and ideology will help frame the question of microfinance's potential for female empowerment in a polygamous context.

History of microfinance in the developing world

Like in many developing countries, microfinance is not a wholly new concept in Senegal. Instead, local structures have existed since pre-colonial times and continue to provide women with efficient ways of managing their money today. Most widespread is the *tontine*, or the Senegalese version of the rotating savings and credit association (ROSCA) which provides its exclusively female membership with an autonomous savings and credit mechanism through which members access informal financial services. Shirley Ardener, an anthropologist whose work on ROSCAs is considered seminal, defines the rotating savings and credit association as organization “formed upon a core of participants who make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation” (1964). As suggested by this definition, the ROSCA structure is a highly adaptable, efficient, and locally-defined structure that helps “poor people” manage their money (Rutherford 2000). This structure is widespread throughout the developing world as a locally-generated and managed form of microfinance. The ROSCA’s prevalence helps make the case that microfinance is not the sole invention of the Grameen Bank or of its followers.

Now that some urban Senegalese women have access to different kinds of credit, including that offered by the ROSCA and other MFIs, Abdoulaye Kane in *Financial Arrangements across Borders: Women’s Predominant Participation in Popular Finance, from Thilogne and Dakar to Paris. A Senegalese Case Study* questions the widespread preference of the ROSCA as a form of money management. He discusses the popularity of the *tontine* with Senegalese women by understanding it as a structure that reflects the importance of reciprocal relations in West African culture. Grounded in traditions of gift-exchange, the *tontine* serves as an exclusively women’s space that provides the

opportunity for participants to share knowledge, build group solidarity and support networks, and to build financial independence from their husbands (2001). Despite current trends that emphasize credit as the primary means to women's economic and social empowerment, *tontines* show that savings and credit are both essential components in the recipe to economic success. Thus, while MFIs may have introduced a new way for women to manage their money, it is important to note that local structures have been effectively providing microfinancial services for years. This assertion, however, does not mean that demand for formalized credit services is low. Instead, many scholars point out that the demand for additional credit services greatly exceeds the existing supply of loans earmarked for the world's poor, bolstering the case for more institutionalized credit.

In 1977 Muhammad Yunus acknowledged this credit problem of the poor and founded the Grameen Bank which is considered the first largely successful MFI. Begun in rural Bangladesh, Yunus pioneered the "village banking model" by giving small, low-interest loans to members with the intention of funding their income-generating activities. The fundamental concept was that access to micro-credit would foster the growth of micro-entrepreneurs, encouraging the self-reliance of poor, rural Bangladeshis. Collective loans were given to borrowing groups, formed on the basis of social networks that would self-manage the distribution and repayment of funds. This was innovative because it cut down on administrative costs due to the self-regulatory nature of the groups and, by building on already existing social relations, the formation of the groups ensured that members were credible in the eyes of the community. In turn, the social capital of members was substituted for the physical collateral that commercial banks traditionally required (Bornstein 1997). This "peer pressure mechanism" involved social and

community consequences if a member defaulted. Ultimately, this has proved overwhelmingly effective in ensuring repayment of loans, with numbers reaching almost 100 percent (Mohiuddin). Such quantitative success of the bank helps explain the optimism surrounding microfinance on the global development agenda today.

An interesting component of the development of the Grameen Bank involves the gendered distribution of its membership. Over time, the bank's administrators realized that women were better candidates for loans than their male counterparts. In addition to having more reliable repayment rates, women tended to reinvest the money in their businesses while profits tended to go towards their children and families' needs (Blumberg 1988; Kabeer 1994; Bornstein 1997). Other scholars point out that this targeting of women coincided with donors' prerogatives to fund women's development projects. Though the Grameen Bank is only one of many microfinance models in operation today, the village banking approach is most applicable to the case study of *Khelkom*. Regardless, today it is the interaction of international projects and local *tontine* models of microfinance that generate the distinct flavor of microfinance in urban Senegalese communities.

Promise of poverty reduction

In Microfinance and Poverty Reduction Johnson and Rogaly illustrate how microfinance can be understood as a poverty alleviation tool. By providing low-interest credit to groups that are not otherwise eligible for formalized loans, microfinance can be seen as a means to "bottom-up" development by providing the poor with the tools of self-employment and ultimately, self-sustainability (1997). Quantitative indicators such as high repayment rates and increases in participants' incomes bolster this argument.

International development experts' faith in microfinance as a poverty alleviation tool is built on such evidence. Perhaps their optimism was best illustrated at the Micro-credit Summit in Washington DC in 1997 when 20 billion dollars was devoted to microfinance programs worldwide. This event demonstrates that the self-reliance of the poor is an attractive approach for development agencies and donors alike.

Still, critics raise important questions about microfinance's potential for poverty reduction in the developing world. One observer points out that saving as opposed to borrowing money is the key variable in reducing poverty (Buckley 1997; Murdoch 1999). Another researcher reiterates that quantitative indicators of increased female incomes do not show female control of such earnings (Fernando 1997). Incidentally, female control of income is a crucial variable in improving child nutrition in the developing world (Tripp 1981; Guyer 1980). Unlike income, moreover, child nutrition statistics are tangible indicators of how welfare is affected by changes in family income. Others emphasize that no systematic method of data collection has been implemented regarding the actual poverty reduction benefits that MFIs ostensibly generate (Fernando 1997; Mayoux 1999). Perhaps most troubling is the criticism that village banking models are not reaching the "poorest of the poor" (Bornstein 1997; Johnson and Rogaly 1997), suggesting that the neediest populations are bypassed in the process of making MFIs financially viable institutions.

Regardless of microfinance's debated benefits or limitations, Katharine Rankin in *Governing development: neoliberalism, microcredit, and rational economic woman* points out the concurrent ascendancy of microfinance as a poverty alleviation strategy and the proliferation of neoliberal economic policies throughout the world. She argues

that micro-credit is a means to the neoliberal end of devolving a state's responsibilities to its own citizens. In short, MFIs are privatized social welfare programs. In this light, "bottom-up" development individualizes blame for poverty. Consequently, microfinance obscures structural constraints that actually limit individuals' financial agency (2001). In sum, while it is unclear if microfinance is generally improving women's incomes or control of those incomes, many scholars agree that there are reasons to be wary of the optimism engendered by this new development tool.

Theory versus Practice: the question of female empowerment

As microfinance programs flourish and more women gain access to credit services, mainstream development institutions have conceptualized microfinance as a tool for women's empowerment. Funded by the World Bank, Marguerite S. Robinson in The Microfinance Revolution: sustainable finance for the poor argues that access to credit services improves the quality of life and self-confidence of female clients, making the argument that microfinance empowers women borrowers (2001). Others cite women's increased earnings as an indicator of increased household decision-making power while some maintain that bringing women into the public sphere through employment will help solve gender inequities. Many have started to coin this optimism as a "panacea" view of microfinance (Rankin 2001; Fernando 1997), highlighting the cure-all characteristic that microfinance has assumed in development circles.

Building on previous works involving income and ideology, some scholars have started to qualitatively examine the potential for women to translate improved incomes into social power in the context of microfinance. In his article *Nongovernmental Organizations, Micro-Credit, and the Empowerment of Women* Jude Fernando

investigates the process through which high repayment rates are achieved at one village bank in rural Bangladesh. Labeling the microfinance trend a “new orthodoxy” on the development agenda, he suggests that this new poverty alleviation and empowerment tool is structurally problematic. His findings show that substituting social capital for physical collateral requires lending groups to build on pre-existing social relations to function. As a result, well-established local hierarchies perpetuate (1997). Rankin continues that building on local social structures contributes to the uneven distribution of economic and social benefits for microfinance participants (2002). These findings shed light on the study of women’s empowerment. If the very mechanisms that ensure the financial success of a microfinance organization are exacerbating inequalities among women, it is clear that female empowerment is a concept relative to one’s position within local hierarchies.

Another important consideration is the sense of collective responsibility for repayment encouraged by the village banking structure. Because loan size is increased only when the entire group repays on-time, peer group pressure dominates as the mechanism that regulates loan investment and repayment (Bornstein 1997; Fernando 1997). This arrangement strains women’s personal relationships since they tend to be the basis for group formation. There have even been documented cases of domestic violence against women who risk default (Rahman 1999). Though cases of domestic violence may be extreme examples, they do show that access to microfinance services may involve unquantifiable costs for some female borrowers. In addition, such possible outcomes suggest that empowerment depends on a multiplicity of factors, making it

unreasonable to assert that it comes as an automatic by-product of microfinance participation.

Polygamy as ideology

Since this study is interested in microfinance and its potential for female empowerment in a specific urban and Senegalese context, the basic rules of the polygamous household economy will be discussed. This ideological background will frame the forthcoming discussion of women and women's work roles in this particular environment.

Like microfinance, polygamy is a structure that has the potential to encourage the economic agency of some women participants. This is possible because of the principle of domestic equality. Co-wives who live together, for example, rotate domestic duties, effectively lessening each woman's work in the household (Boserup 1970; Diop 1985). With the time saved on doing housework, women may have greater opportunities to pursue economic activities outside of the home. In The Heritage of Islam: Women, Religion, and Politics in West Africa Callaway and Creevey point out that women in polygamous marriages are encouraged to maintain separate budgets from their co-wives because of the mere complexity of the family structure. This cultural norm suggests that co-wives may have greater control over their earned incomes than their monogamous counterparts. Historical records show that such rules governing income date back to pre-Islamic times (1994). Despite the fact that polygamy may encourage female financial autonomy, however, Senegalese writers suggest that the institution systematically fosters jealousy among co-wives, creating potential conflict within the primary structure of women's lives (Ba 1979; Diop 1985). These testimonies suggest that personal costs may

accompany the potential economic benefits that polygamy can provide for co-wives. In sum, control of income has been shown to be one of the determining variables in translating female income into social power. Since co-wives control the money that they make in accordance with established cultural and religious norms, polygamy provides a unique lens through which we can examine income flow in urban Senegal.

Methodology

Since many of the scholars concerned with the question of women's empowerment have determined qualitative data collection as the appropriate approach to evaluating such a process, I employed largely ethnographic methods in conducting this project. I traveled to Joal, Senegal in the early summer of 2005 and lived there for ten weeks. I went to my worksite every morning and spent my days as an intern with the largely male administrators. My duties involved talking with women about the services provided and how they could be improved. The federation of microfinance lending groups is called *Jumbugum* (I want peace) and I used this organization as the case study for this project. As the summer went on, I spent more and more time with the women workers and understood my work with them as participant observation. Through the time I spent at the worksite and the relationships I developed there, I conducted many formal and informal interviews. I decided against using a tape recorder because I felt like it would introduce a whole other dimension of outsider to my research. Instead, I took notes, recording outlines of conversations and direct quotes that I thought were pertinent to my research. During this time I also conducted a focus group in a women's *tontine*

meeting where I was able to ask open-ended questions about microfinance, women's work and polygamy.

Towards the end of my stay, when I was on a first name basis with many of the women workers, I conducted a survey of the female working population. I interviewed twenty-three women for this part of my research. The survey was conducted orally with the help of a translator. Five out of the twenty-three women spoke French so that direct communication was possible. The other eighteen spoke Wolof, making the translator necessary. The form that was used as a guide is attached in the appendix section of this paper. In addition, I lived in the home of a polygamous family. My home-stay experience greatly informed my work.

* * * * *

The following section will use primary data to contrast two views on women's empowerment. The first is that income matters most in this process. The second is that ideology, or values about women and their gender roles matter more. I will raise this issue in the narrow context of income from microfinance in urban Senegal. To start, I will try to understand the evolution of microfinance in Senegal and raise some questions about its particular development there. I will then bring some informal research to bear on the questions of poverty alleviation and female empowerment, especially in the urban and polygamous context. The polygamous context provides this study with an ideological framework that has the potential to both hinder and facilitate women's translation of money into power. Ultimately, I will try to understand the interaction between this ideology and the income that microfinance may provide in order to explore the complex process of female empowerment in urban Senegal.

Women as Historians: an introduction to outsiders' microfinance

Embedded in microfinance are the hopes for poverty reduction and empowerment for its users. However, enhanced social power is contingent upon microfinance's ability to act firstly as an effective poverty alleviation tool. Indeed, enhanced income would be the central link in the argument that microfinance contributes to women's empowerment. Accordingly, to approach the question of empowerment is to first assess claims of community economic development in the Senegalese context. To what extent did internationally flavored microfinance contribute to poverty reduction at *Khelkom*? Though it was impossible to collect quantitative data of changes in income reflecting the time period between when the microfinance infrastructure was introduced and the present-day, the history of microfinance at *Khelkom* does shed light on the potential for poverty reduction in the studied context. The following narrative was recorded during a formal interview with one *femme formatrice* at *Khelkom*.

In 1993 or 1995, PROPAC came into Joal. The first concrete buildings were constructed at Khelkom and financed by PROPAC. They initiated the microfinance infrastructure too so that women would be organized to receive global loans. PROPAC educated the women about money and how to budget their money. The women were organized into groups because the banks and NGOs didn't want to help individual women. They wanted to lend to groups. Since affinities among the women existed already, we organized the groups by feelings. By feelings I mean women who get along well together, who have gained each other's trust because they get to know each other while they are resting and eating... Around 1995 to 1996 the groups began to receive loans.

With PROPAC's loans, the money was lent in the name of the president who was the responsible one to reimburse the money...Today there is no more global funding. We borrow money from banks instead. The treasurer, who is a moral person, takes care of the money that is lent. The reimbursement for the banks lasts a long time, for example six months. The treasurer gives structure to the reimbursement by collecting money at the end of each month.

Female president of one such group, Fatou Kandje helps illuminate some of the ways in which the introduction of the “microfinance infrastructure” at *Khelkom* mirrors the village banking model of microfinance. No physical guarantees were required to participate. Instead, the program circumvented traditional banking requirements by using social capital as a proxy for physical collateral requirements. Theoretically, this social collateral mechanism is central to village banking microfinance as a poverty alleviation tool because it allows poor people with no start-up capital to access lines of formalized credit (Bornstein 1997). However, in this context microfinance did not provide a sustainable way of financing the micro-businesses of the poor. Instead, after the lending groups were established female participants received micro-loans from the agency for less than two years. While it can be argued that some women may have benefited from the start-up capital provided within this short time period, it would be difficult to make the argument that PROPAC ameliorated the living conditions of all women borrowers. Simply, the development program left. Thus, unless it can be shown that such a limited experience with a MFI led to sustainable financing for the women borrowers, one can conclude that microfinance did not justify claims about poverty reduction at *Khelkom*.

Fatou's account was corroborated by a site administrator, Boucar Diouf. In addition to acting as a translator for the interview, Boucar added that the PROPAC program came at the same time as a government initiative that organized informal sector laborers into *groupements d'interet economique* (GIE), or groups of economic interest. This was in response to the growth of employment in the informal sector in urban Senegal. The GIE initiative served two intertwined purposes: to facilitate the economic development of informal sector workers and to organize the landscape of the informal market so that aid agencies could target populations more effectively. Funded by the French Development Agency, the European Union and the Senegalese government, PROPAC was one aid agency that helped facilitate the formation of such groups in Joal. As for the assessment of the microfinance program's capacity to reduce poverty, on the other hand, perhaps the development agency's swift exit speaks for itself. Or maybe Boucar summarized the events more diplomatically when he commented that the federation of GIEs at *Khelkom* was "a baby that ha(d) been born but not yet taken its first steps". Regardless of the relative success or failure of the microfinance initiative, however, it is difficult to argue that PROPAC initiated sustainable economic development at *Khelkom*. Coincidentally, this is the time period in which microfinance was gaining momentum as a development trend on the global agenda. Interestingly, microfinance advocates' claims to poverty reduction were not sustained, if even begun, by the micro-credit program itself in the case of *Khelkom*.

Microfinance's Evolution: survival of the fittest?

Senegalese women are resourceful in many creative ways. Time and time again I witnessed how problems were solved with recycled materials and a little imagination.

Wire coat hangers and scraps of old dresses transformed into a child's doll, the contents of old batteries sprinkled on work spaces to keep away the ubiquitous flies, old tires stacked to make trash bins, leftover rice molded into patties to be fried for the next morning's breakfast. In a world of limited resources, adaptation evidently becomes a way of life. Though it was hard for me to accept that "doing without" was an acceptable way to live, what else could they do? Throw up their hands in frustration? Collapse with exhaustion? No, I was reminded, Senegalese women *elles sont braves*. They have no fear. I learned from their examples that it is better to work with what one has than to worry about what is lacking. It should have been no surprise to me, then, that even in the absence of sustainable funding these women manipulated the remnants of microfinance in remarkable ways. The irony is that this kind of adaptation was not what I imagined when I had read about the advantages of "bottom-up" development in the microfinance literature. Then again, I had also not expected illiterate women to be able to do all of their financial calculating and bookkeeping in their heads. Bit by bit I was learning to give these women more of the credit that they deserved.

I mention these memories because like those old wire hangers, the *femmes transformatrices* of *Khelkom* retained microfinance's basic ideas and found new uses for them. While I have argued that widespread poverty reduction was not an outcome of the PROPAC micro-credit program, the evolution of microfinance since the agency's departure presents new elements which warrant examination. Again, no quantitative data was collected concerning actual increases in income as a result of women's participation in evolving microfinance. Still, the way in which the microfinance structure has been

adapted since the 1990s unearths some concerns about the structure's capacity to reduce poverty today.

Presently, groups at *Khelkom* access credit through innovative mechanisms. As opposed to rejecting the microfinance model totally, the *femmes transformatrices* have salvaged the basic structure of the GIEs and combined it with their own models of money management. In lieu of waiting for another international program to provide funds, women have gone to the banks themselves. Consequently, the microfinance structure has been adapted to access institutionalized funds, albeit from local (and higher interest-rated) sources. This hybridization of the microfinance framework speaks both to the women's astounding innovativeness and PROPAC's implantation of the microfinance concept. At the same time, because PROPAC has left and with it taken low-interest group loans, the credit that the women use today is more expensive. For this reason and others that will follow, micro-credit is still largely inaccessible to those who need it most.

For women who have relatively elevated amounts of financial and social capital, however, micro-credit is a very useful business tool. While these women workers have maintained the GIE's structural integrity, local banking institutions are unfortunately not set up to serve groups of micro-entrepreneurs. Instead, like many traditional banks, institutionalized loan agencies prefer to lend to individuals. This restriction could be understood as a constraint to the group lending structure that PROPAC initiated. Yet, equipped with financial vocabularies, women workers have appropriated the banking structure to meet their collective needs. They present themselves to banks as individuals. Group members accomplish this by electing the woman with the best credit rating as the group's representative, or president. She must also have a bank account at the financial

institution which is usually funded collectively by group members through small deposits over time. Thus, while this savings account is officially the president's account in the eyes of the bank, in reality it is a joint savings account of the group members. In addition, banks and local credit unions will also hold titles to land or homes of the group's president as physical collateral. The local financial institution will then assess the credibility of the president in terms of her physical assets and her community reputation. Then, the bank will issue a loan according to institutional guidelines. Consequently, it is in the group's best interest to elect as president the woman with the highest financial and social capital. This ensures that the loan allocated by the bank will be the largest one possible. In turn, the president-elect will borrow the maximum amount of money allowed by the local credit union or small bank and turn the funds over to the group. The treasurer then organizes the dispersal and reimbursement of the funds among the members so that the loan is paid back in full and on time to the local credit institution¹.

An administrator at one of the local credit unions insisted that repayment reaches virtually 100 percent². This reflects the collective responsibility engendered by the evolved structure; group members understand that if they do not repay, their joint savings and the physical property of the president will be liquidated, making peer pressure the primary mechanism of effective loan repayment. Thus, the GIEs established with the help of PROPAC have facilitated economic cooperation among some women workers. On the other hand, because of the increased risk-taking entailed for the president-elect vis-à-vis the bank and her credit rating, GIEs tend to be composed of women with similar

¹ The functioning of the current credit system was collected from formal interviews with Fatou Kandje and Boucar Diouf while it was corroborated with informal interviews with Oumey Diop and Juma Gom.

² Interview with Bounar Diouf, who works at MECDPJ, a local credit union.

socioeconomic status (SES). Interestingly, many interviewees commented that poorer women are riskier group members because they “eat their money” instead of investing it in a business. Clearly, “eaten” loans do not provide the kind of money that it takes to make more and in turn, re-pay debts. This has important implications for the issue of poverty reduction. While the structure is innovative in that it expands access to women who are on the limits of a traditional bank’s lending requirements, it does not help women who are on the limits of everyday survival.

Membership patterns then have pointed to existing, more affluent micro-entrepreneurs as the most likely participants in microfinance at *Khelkom*, suggesting that microfinance’s ability to reduce extreme poverty is limited. Regardless, for the purposes of this study it is still valuable to see if micro-credit is helping to raise participants’ incomes. Once more, quantitative data is not available to aid in this analysis. Nevertheless, examining the mechanisms by which the current system functions can provide a general idea of how, if at all, microfinance is enhancing women participants’ incomes.

In fact, evolved microfinance is helping some women more than others. As a result of the leadership structure that elects the person with the highest financial and social capital as president to borrow money from the bank, the (relatively) rich inevitably become richer. This happens because the loan is taken out in the name of the president only. Hence, when the entire group repays on-time, only the president’s individual credit rating improves. This means that collective effort, in a sense, is translated into personal earnings. Though an increased credit rating will result in an increased collective loan for the group members next time they apply, only the president builds an institutionalized

credit rating. Furthermore, credibility is central to home ownership- a gateway that allows individuals to take out more loans, furthering the earning capacities of local elites. Thus, endemic to the current leadership microfinance structure is the perpetuation of local hierarchies. Perhaps leadership arrangements even contribute to greater relative inequality between group members. While the leadership structure allows group members to access formalized credit, it also ensures that financial benefits are distributed unevenly among group members. This finding echoes the thread in the literature that MFIs perpetuate local hierarchies instead of transforming them (Fernando 1997; Rankin 2002). Though this structural consideration does not directly address the issue of increased income for all women participants, it does have consequences for relatively prosperous micro-entrepreneurs. At the very least, microfinance has the potential to help this population build strong credit ratings. The topic of home ownership is central to understanding female financial autonomy, the details of which are forthcoming.

In sum, while functioning microfinance at *Khelkom* can be understood as a hybrid born of international models and local adaptations, clearly it is not meeting the espoused goals of microfinance in the development discourse. Microfinance in this context is not acting as an effective poverty alleviation tool simply because it is not servicing the poorest women. It may be helping some better-off women enhance their incomes, however, while such economic benefits are most likely distributed according to long-standing social and economic hierarchies. Though systematic data was not collected concerning individual incomes, the leadership structure of the groups does show potential for significant increases in income, albeit for a limited population of elites.

* * * * *

Though it was clear to me that microfinance was not reaching the poorest of the poor and that enhancing income for some women involved excluding the less fortunate from microfinance networks, the question of empowerment within the domestic realm was more elusive.

My host family complicated things. As one of three co-wives, my host mother was a matriarch of a very large family. In her own six-bedroom home there lived sixteen people, seventeen including her husband who would sleep over on a strict, rotating schedule. I remember the first time he slept over during my stay. Fuming, I could not think of a more offensive double standard. There he was, maintaining three marital relationships while his wives were restricted to monogamy. Did he actually think that he was God's gift to women? I squirmed as I squelched my desire to scream at the top of my lungs: "What about their sexual needs, *machoiste* (chauvinist)!?" But, the words never came. Instead, we just sat there. With me, painfully trying to swallow spoonfuls of fish and rice and him, eating contently, unaware of my boiling and self-righteous feminism.

I took a walk after dinner. And in retrospect I am grateful that cultural sensitivity won my internal battle. I could just imagine how my anger would have translated to that 75 year-old man with whitening hair and a gentle smile. Besides, my host mother was happy with her life. And wasn't she the one that mattered?

In contrast to my own expectations associated with polygamous marriage, I was surprised to find out that my host mother enjoyed considerable social and political power in regards to her family and larger community. She certainly was in charge of our household's daily budget, for example. Also, once the women at work realized where I

was staying they started asking after my host mother regularly. They would even send me home with gifts every once in a while. On occasion, the mayor would stop by the house or her boutique in the market to request her opinion on political matters. New questions arose along with my observations. Did she hold this power because she had more maneuvering room within her marriage as compared to her monogamous peers? Was the time spent without her husband the determining factor for her apparent independence? Was her case the exception or the rule?

As I started to consider the possibility of polygamy having real benefits for women, I realized that it was a topic that many Senegalese women grappled with. In addition, polygamy provided a rich unit of analysis for understanding gender roles in contemporary Senegalese society. From my stack of weathered articles in my pack, I learned that many scholars considered ideology central to women translating income into power as well. I decided that family values would be a good place to start engaging this conversation. Incidentally, polygamy provided a lens through which I could begin to understand how a woman's enhanced earnings affected her household decision-making power vis-à-vis her husband. In this vein, the following section will approach the central question of this paper: what is the role of microfinance in women's empowerment in the urban, polygamous and Senegalese context? Could the possibility of enhanced income really translate into enhanced power for women living as polygamous wives?

* * * * *

Women's Empowerment: an issue of income or ideology?

Employment is a crucial ingredient in microfinance's recipe for economic

development. The logic is that women's improved social position comes from breaking out of the confines of the home and finding public sector employment. Unlike domestic labor, public sphere employment generates income. Those who assert that money in women's pockets matters, or even is *the* determining factor of female empowerment agree that employment is fundamental. Thus, in order to raise questions about how women micro-entrepreneurs do or do not translate enhanced incomes into social power, we must first contextualize female employment. Specifically, what forces contribute to female public sphere employment in the *Khelkom* context?

Largely, it is more expensive to live in Senegal today than 25 years ago. As the country has integrated into the global economy, commodity prices have risen (UN 2004). At the same time, programs of structural adjustment have drastically cut social welfare services, making it more difficult for poor families to survive. This is especially salient in the case of newly urbanized families that are transitioning from an agricultural subsistence to the wage economy (Goldsmith et al 2004). While such structural changes may affect the poorest families the most, however, all Senegalese feel the pressure of a rising cost of living. In many cases, male incomes simply do not cover all household expenses. In others, men can not find formal sector jobs. Since women increasingly cannot rely on the state or their husbands to feed their children, many are entering the informal sector in search of new sources of family income.

In the polygamous context, household economics may be facilitating female employment as well. In a world with no dishwashers or laundry machines, women's domestic work regardless of marital status is enormous. However, there are indicators that polygamous marriage may lessen co-wives' domestic responsibilities. This is

because of the principle of female equality among co-wives in terms of domestic labor. One co-wife explained it best at a focus group of women living in the neighborhood adjacent to *Khelkom*.

Polygamy, it is good for work. One woman can work at Khelkom while the other takes care of your house. They can change roles that way. For a couple days you will cook and your co-wife will work with the fish. Then, you will work with the fish when she cooks. You see- polygamy, it is good for work.

This explanation highlights how shared domestic work can provide opportunities for co-wives to work outside of the home. On another practical level, polygamous families tend to be larger families which mean, at the very least, more mouths to feed. This echoes many interviewees who explained that “women work when there are big families to support.” It follows that in cities, more mouths to feed necessitate more income. Because of their sheer numbers then, urbanized and polygamous families may be more expensive to support. Furthermore, unlike in rural areas where family-based agriculture would dominate female economic activity outside of the home, cities provide more opportunities to find paid employment and fewer sources of food from family labor. As a result, polygamy can be seen as a facilitator to female public sector employment in the urban and Senegalese context.

Religious guidelines have historically supported this work arrangement as well (Callaway and Creevey 1994). Thus, the polygamous household in the urban economy may contribute to a female role as income provider while providing a legitimizing ideology as a means to that end. In short, both macro- and microeconomic factors

facilitate female employment outside of the home in the urban, polygamous and Senegalese milieu.

The “fit” for microfinance

Since this study is interested in microfinance’s role in power relations, the dynamics of the structure and its interactions with urban co-wives begs analysis. If income is the connection between women and empowerment, then we must ask: what role does microfinance play in enhancing the incomes of the studied population? Or perhaps more realistically, what is the potential for microfinance improving the incomes of urban co-wives? While survey results do not provide conclusive evidence about quantitative changes over time, data will show that women in polygamous marriages are especially apt candidates for microfinance services at *Khelkom*. At the very least, this implies that urban co-wives have expanded economic opportunities because of their mere access to the benefits that microfinance may offer.

Compared to the survey population as a whole, women in polygamous marriages use evolved microfinance more frequently than women not in such marriages. Survey results show that slightly more co-wives are involved in microfinance than are women who are outside polygamous relationships, or 77 percent compared to 65 percent. This suggests a possible connection between polygamy and microfinance usage at *Khelkom*, although limited cases mean these statistical differences may not be significant. However, the argument that urban co-wives tend to have greater access to microfinance is bolstered upon closer examination. Of the three co-wives who do not participate, two borrow from local banks individually. Incidentally they are both homeowners. This is important because these women would qualify for membership in a microfinance group according

to given information about the groups' economic configurations. One could even make the argument that these women would be welcomed by their peers to start lending groups of their own. In this light twelve out of thirteen, or 92% of co-wives qualify for microfinance participation. It seems then, that co-wives tend to dominate the specific socioeconomic strata that accesses microfinance at *Khelkom*. The topic of income control further reinforces the affinity between co-wives and microfinance. Within the polygamous framework, women's control over their own incomes is a well-established principle (Callaway and Creevey 1994). In addition, like college students who share bills with their housemates, living expenses are defrayed when co-wives live in one household. When the financial benefits of communal living are combined with female control over income, saving money becomes more possible. Furthermore, the ability to save is a pre-requisite for membership in evolved microfinance groups at *Khelkom*. Because of these tendencies, urban co-wives may have a greater earning capacity than their monogamous and unmarried peers.

Does empowerment have a price tag?

Even though urban co-wives tend to be solid candidates for microfinance, the issue of empowerment has not yet been directly addressed. Those who propose that income is the crucial component in enhancing female social power would suggest that microfinance and micro-entrepreneurship automatically empower women if they succeed in capturing and holding onto their own earned money. The polygamous women working at *Khelkom* are one population that can help us assess this claim. Does enhanced income translate into increased decision-making in the household relative to husbands and other

wives, for example, or into enhanced self-esteem or entitlement to hold the symbolic head of house role? Survey results will help address this question.

All survey participants were self-employed. Though indirectly, this fact suggests that all women have some income with which they support their micro-businesses and in turn, their families. Despite this commonality, however, the majority of women surveyed (17/23) like those in polygamous marriages (8/13) reported someone other than themselves as head of household. This finding highlights two considerations. Revenue is not translating into this kind of symbolic social power across all levels of earned income. Interestingly, however, some women do consider themselves as sources of household authority. What is the distinction between the women who have translated income into social power in the form of claimed family leadership and those who have not? Is there something we can learn from their success?

Here is where the urban element of polygamy is so central. In the city environment, polygamy diversifies the spectrum of possible living arrangements for families. Similar to the rural scenario, urban co-wives can share living space with each other and their husband. This would mean one house for numerous wives. In cities, however, co-wives have more opportunities to live apart because family economic activity is not limited to the farm. This would mean multiple houses for multiple co-wives assuming adequate income. Interestingly, analysis of these two sub-groups helps explain who the women are that claim social power.

It is women who live separate from their co-wives that tend to feel entitled enough to claim themselves as heads of the household. In contrast, women who share a home with their co-wives overwhelmingly (4/5) report their husband as head of

household. Moreover, the one outlier cites her husband's first wife as head of household, showing that *not one* woman in this sub-group considers herself in a position of household power. One plausible explanation is that male domination of such households correlates with the conflict resolution role husbands tend to assume in face of domestic disputes among co-wives, though no primary data is available to corroborate this interpretation. The majority of co-wives who maintain their own households (5/8), alternatively, say that they are the heads of their own households. While some women (3/8) still consider their husbands the primary decision-makers, the contrast between the two sub-groups' testimonies is noteworthy. While it is impossible to say that the association is statistically significant, findings do suggest that there is a relationship between living arrangement and entitlement to the head of household role for urban women living in polygamous marriages. Are there any other indicators that can help describe this relationship?

Not surprisingly, home ownership is the crucial variable in determining if women from the given populations claim household power. In turn, home ownership seems to be roughly associated with living arrangement. Nearly all (4/5) co-wives who live together report that their husband is the owner of their home. The one woman who deviates from this trend tells that she lives along with her co-wives and husband in a rented apartment. Most (6/8) co-wives living in separate households, conversely, own their own homes. The two outliers in this case define themselves as renters as opposed to home owners. Furthermore, 87.5 percent of women in this group report being responsible for "all" expenses in their households while the remaining interviewee states that she is responsible for "almost all" expenditures. Hence the *entire* group of relatively

empowered co-wives demonstrates a considerable degree of economic autonomy from their husbands. Indeed, nearly all of these privileged polygamous wives control how money is spent in their own homes. Such financial independence has been shown to be central to female empowerment. So, for this limited population, the variable of home ownership seems to distinguish between those women who feel entitled to household authority from those who do not. These findings echo Blumberg's argument that control of income and ownership of property determine if women translate earnings into social power (1988), suggesting that implied income in the form of home ownership matters to female empowerment in this context.

Nevertheless, it is conceivable that the second, relatively empowered group of micro-entrepreneurs simply had more money to begin with. Perhaps these women are more successful businesswomen than the first group's members. What we don't know, unfortunately, is if the women who live alone have higher self-earned income than those who do not. It may be precisely their greater incomes that have permitted them to establish separate residences and to claim household leadership roles. If it could be shown that such an association exists, findings would confirm the theory of "income threshold effects" (Grasmuck and Espinal 2000) that predicts that increases in income result in increases in social power up to a certain point. In the studied context, however, there are no indications that a backlash exists for relatively successful women micro-entrepreneurs. Instead, preliminary evidence suggests that there may be particular incentives for urban co-wives to earn incomes. The goal of moving away from the domestic confines of a shared, polygamous living arrangement and establishing one's own household could be one possible motivation. Translating income into decision-

making power could be another. Thus, in certain contexts where polygamy serves as a legitimizing ideology for women's work in the public sphere *and* when polygamous wives are successful enough to invest in a house and support an entire household, *then* such urban co-wives may claim increased decision-making power vis-à-vis her husband. In this light, polygamy has the potential to act as a pathway through which women can translate enhanced earnings into social power. Furthermore, the potential of microfinance to facilitate such improved incomes and the necessary credit ratings with which to buy homes should not be forgotten. Indeed, in this scenario it seems that income and ideology both matter.

What does empowerment look like?

Though increased household decision-making power has been treated as a desirable outcome for women micro-entrepreneurs in this study, the possibility for relatively privileged polygamous wives to maintain individual homes re-introduces the problem of the “double whammy” (Boserup 1970). When urban co-wives move into their own homes, they tend to simultaneously assume full domestic and financial responsibilities for their households. Inevitably, there are costs as well as benefits to this transition. One trade-off especially pertinent to this study will be briefly examined. How do privileged polygamous wives compensate for the lost domestic labor of their co-wives once they move to their own homes?

A majority (6/8) of women in this population report that they, along with their daughters are responsible for domestic labor in their new households. The remaining interviewees admit that they employ maids to help with the cooking, cleaning and laundry. These two relatively prosperous women aside, empowered co-wives tend to rely

on the domestic labor of adolescent daughters to compensate for the lost domestic labor incurred in the move to individual households. This tendency is contextualized when one considers that the mean age of this population is 39 years old. Along with a population mean of 18 years at first marriage, age is an important consideration because it shows that women tend to pursue employment outside of the home once they have already established their marital relationships. In addition, reports concerning household responsibility show that privileged polygamous wives tend to set up individual homes when their female children are old enough to assume some household responsibilities. Though these findings are not statistically significant, taken together, they do suggest that relatively empowered co-wives find ways to compensate for the lost domestic labor of their peers.

While the evolution of microfinance at Khelkom may have contributed to the perpetuation of social hierarchies among women, polygamy may provide a pathway through which some women may experience relative gender equality vis-à-vis their husbands. Hence, while microfinance's benefits may be distributed unevenly among female micro-entrepreneurs, those who are able to make micro-credit services work for them in the context of urban polygamy may be able to translate enhanced earnings into enhanced household power. The interaction of the polygamous family and microfinance structures in this process suggests that both income and ideology are central to women's empowerment in the urban and Senegalese context.

Conclusion

This study has confirmed that microfinance may not be addressing the needs of the poorest of the poor in urban Senegal as a privatized social welfare program. Instead, I have suggested that while microfinance is not an effective poverty alleviation tool in the studied context, it may have real economic benefits for some women micro-entrepreneurs. Urban co-wives may be particularly fit candidates for evolved lending groups in the *Khelkom* context despite findings that the microfinance structure there may be perpetuating local hierarchies. Such potential for exacerbating inequalities among women stands in contrast to the relatively egalitarian power relations encouraged by local *tontine* models of microfinance. Regardless, there are preliminary indicators that some women may be enhancing their self-earned incomes as a result of microfinance participation. Access to income is a central component of women's empowerment.

While extremely male-dominated societies with patriarchal religions may serve as a kind of "discount factor" that chips away at women's individual income gains, religious ideals and historical circumstances may validate the means to women's empowerment in some cases such as a polygamous context. Consequently, polygamy can even be understood as an ideology aiding in income's transformation into power for women. At the same time, not all co-wives are equally empowered. Notably, those women who do manage to translate enhanced income into social power tend to be those who have extricated themselves from shared polygamous living arrangements. This consideration helps make the case that women's empowerment is a complex process that requires both female income and a value system that validates such productivity. Meanwhile, over 25 percent of the Senegalese population is living on less than one US dollar each day, adapting to make use of what little they have.

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Appendix

Khelkom Survey Form

Name:

Age:

Religion:

Marriage Status:

Since when have you been married?

OWNERSHIP OF WORK

Do you have a boss? If yes, who is it?

Are you a boss?

Do you pay other people to work for you?

At Khelkom?

At home? (ie. Do you have any maids ?)

Since when have you worked in the fishing industry?

When you go to the port, about how many cartons do you buy? Minimum, maximum for example.

FINANCIAL AGENCY

What expenses are you responsible for in your household?

Do you pay for electricity or water?

Do you own your own home?

Who manages the money at your house?

FAMILY LEADERSHIP

Who does the cleaning, cooking and laundry at your house?

How many people do you live with?

Who is the *chef de famille* at your house?

Do you have any co-wives? If so, how many? Are you the first, the second..?

Do you live together?

MICROFINANCE USAGE

Are you a member of a tontine (ROSCA)?

Are you a member of a groupement?

Do you borrow money from the bank individually? If yes, which bank?