

Gendered Poverty? Women's Perceptions of Money in Dar Es Salaam

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This paper argues that poverty is gendered in the sense that men and women experience poverty and respond to it differently. It further explores that giving women access to money alone as a solution to their poverty is unrealistic as this addresses only part of their poverty concerns. The paper discusses the perception gap that exists between micro-credit agencies and their clients on the understanding of money. It argues that while micro-credit agencies view money as a pathway out of poverty, their clients see the money as a way for leveling out a number of poverty related issues facing them.

INTRODUCTION

The Human Development Index score (UNDP, 2009) suggests that poverty is still an acute and widespread phenomenon in Tanzania which ranks '151 out of 182 countries' (Aikaeli, 2010:1). To counter this poverty the government has introduced a number of national economic plans and policies directed at reducing poverty. These include Structural Adjustment Policies of the 1980s, World Bank/IMF Poverty Reduction Strategy Papers (PRSP) 1990s and currently the present day government has further introduced microcredit as a major solution out of poverty for its citizens. In addition Tanzania has continued to be a major recipient of aid from development partners, (Poverty and Human Development Report, 2009; Hoogeveen and Ruhinduka, 2009). Women in Tanzania as in other African countries are considered to be the 'poorest of the poor' (Mbuguni, 1994; Tripp, 1997). Hence they are given priority to access to credit as a way out of their poverty status. This paper acknowledges that poverty is complex and is not just about money (Chant, 2007; 2010). Similarly that not all women are poor.

GENDERED POVERTY?

Women and men experience and respond to poverty differently due to their gender differences within the household as well as in society in general. Although Tanzanians are poor across the board, women are mostly affected by poverty due to their positioning within the society. They are the ones who are responsible for the day to day management of their households and their businesses. They care for the sick and the young and are also in the forefront in agriculture and food provision. Research suggests that women still remain vulnerable and exposed to even worse situations now than they were when the country got its political independence in 1961 (Bagachwa, 1994; Biermann and Moshi, 1997; Tripp, 1997).

Poverty reduction and development policies are at best alien to the reality of women's poverty concerns because they neglect women's actual and practical life experiences. Moreover, these policies only pay lip service to the effects of gender discrepancies, and the legal, social and cultural framework

which suppresses women's advancement in Tanzania. The Structural Adjustment Programmes coupled with the Economic Recovery Programmes are good examples of the perception gap and non-participatory nature of the formulation of these policies. Tanzania's efforts to implement policies geared towards poverty reduction have had little result. It has received assistance from international organisations, and has even opened its doors to NGOs to join in its struggle to combat poverty and initiate development for its citizens without much success, (Hoogeveen and Ruhinduka, 2009).

Tanzania is a heavily patriarchal society where all the major decisions and resources favour men above women. It has been customary to treat women as legal minors, unable to make independent decisions and hence they are seldom consulted (Kevane, 2004). This situation has led Swantz (1985), for example, to state that women have been ignored in development, and that their invisibility is due to social structures and systems. The existing customary laws favour men's property rights over women, who are therefore excluded from owning the resources necessary for development. Patriarchal practices favour men and boys in education, employment, access to information and skills. All these factors accord women a subordinate position in all-important decisions regarding the development of their society. This situation has urged Civil Society Organizations and Non Governmental Organizations such as Tanzania Gender Network Programme (TGNP) to campaign for women to be actively involved in decision making at all important levels. This paper argues that providing credit to women without addressing such issues is unlikely to raise women out of poverty in Tanzania, further highlighting the paper's main argument that giving credit to poor women is necessary, but not sufficient, to eliminate poverty. Micro-credit aims to transform poor women's lives while other areas of social-economic development such as the infrastructure, appropriate technology, and the legal structure remained largely unchanged and not coordinated to micro-credit activities. These areas affect issues of production, exchange and advancement just as much as the lack of financial resources does. Therefore even though women have access to credit, they continue to operate under the same structures that do not promote their advancement or enable them to enjoy the fruits of their economic endeavours.

WOMEN'S BUSINESSES

Women in Dar es Salaam- recognized as the business hub of the country- have been engaged in various income generating activities; however their contributions have largely remained unrecognized and unvalued. These women mostly work in the informal sector, which discriminates and magnifies their gendered poverty. In the informal sector, these women are mostly found in occupations and small businesses considered to be within the female jurisdiction (Tripp, 1989). Their struggle to reverse this trend and become involved in more profitable activities has not been easy, and as a result, they find themselves replicating items which saturate the local market hence the market become redundant and women ever more frustrated (Chant, 2010).

Even where a few women have ventured and gained acceptance into the public domain, they still face problems with venturing into what is considered the male domain. They face the challenges from local cultures and patriarchy, making it hard for them to break even (see Chambers, 1995). Within the informal sector itself, where the majority of these women conduct their income generating activities, there appears to be what has been described as 'a manifestation of the sexual division of labour with women not only being confined to certain types of jobs, particularly those that are household-based or associated with their traditional domestic skills, but also ones with least status and lowest pay' (Brydon and Chant, 1989:178). It can be argued that this state of affairs persists mainly because the business projects that these women are engaged in build upon the skills and roles that women already possess in handicrafts, cooking and beauty salons. Although there is demand for these services, they do little to break down gender stereotypes. In many patriarchal societies, women's gender role activities are regarded inferior to men's roles and activities. This in turn forces women to engage in 'the lower echelons of the informal economy' which are *impoverishing* rather than *empowering*. These usually have low yields and hence women remain poor. These 'clusters of feminized jobs are mostly in the area of the service economy, often undervalued and unpaid both at national and international levels' (Chant, 2010:15) Understanding this

reality will shed light on reasons why women do not greatly benefit from micro-credit as a poverty reduction strategy in Tanzania.

Giving money to poor women through micro-credit is generally a welcome idea; however, this 'money-only' approach of lending overlooks the role and meaning that money plays in these women's lives. The sample is drawn from an earlier work; Mohamed, (2008) Using In-depth interviews, focus group discussions as well as key informants from both micro-credit agencies of two leading micro credit agencies of PRIDE-Tanzania and SELFINA, as well as their clients. A total of forty respondents were interviewed see Mohamed, (2008).

WOMEN'S PERCEPTION OF MONEY

This paper argues that poor women perceive money differently than the micro-credit lending institutions. For these institutions money is capital for investment in business for profit gain and improvement of their client's livelihoods. For many of their clients, credit is a means by which to 'smooth-out' fluctuations in household income (Chant, 2010:19). It has also been used to cater for important life cycle occurrences such as paying for medical bills, funerals, school fees, weddings and traditional rites of passage ceremonies, Mohamed (2008). These may not be economic investments, but they are important to these women as these reasons propel them to seek credit.

The Table 1 in the Appendix has been adapted from the PhD thesis which analyses the divergent perceptions of money (from micro-credit agencies) by a number of the important stakeholders involved with micro lending. These disparities highlight further the need for micro credit institutions to touch base with the reality of their clients if they are to address their real poverty concerns.

Micro-credit is necessary in a money-dependent post-structural world but not in the limited way that micro-credit agencies are proposing. To achieve its potential, micro-credit needs to accommodate a holistic view of its clients' reality of money and poverty. The perception gap that exists between micro-credit agencies on one hand and their women clients on the other is a feature that could explain why micro-credit schemes have had difficulties in their quest to reduce poverty among women in Tanzania. Unless the socio-cultural and market aspects of women's poverty are addressed, these women's status will remain fragile.

CONCLUDING THOUGHTS

This paper explores the diverse meanings and strategies by which poor women relate to money. Simply having access to financial services does not in itself give these women the power to negotiate or significantly influence household decision making or gender relations, because there are many underlying issues which influence monetary practices both at the household and market levels which micro-credit does not address. As is evident from a critique of microcredit (Feiner and Barker, 2006) microcredit programs do nothing to change the structural conditions that create poverty. They further contend that many policy-makers believe that poverty is "simply" a problem of individual behaviour, however, by rejecting the notion that poverty has structural causes, they deny the need for collective responses.

This paper aims therefore to rethink the future of using 'money only' as a poverty reduction strategy and the future of the informal sector in Tanzania. The expansion and advances in the market economy and the introduction of new forms of money and monetary practices as well as the emerging ways and means of understanding and analyzing poverty (see Chant, 2010). By focusing only on one aspect of poverty, namely income poverty, micro-credit is missing the intricate aspects of poverty which its clients experience and respond to. This paper concludes that micro-credit is a necessary but not sufficient way of dealing with poverty reduction.

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TABLE 1
DISPARITIES BETWEEN VIEWS ON MONEY AMONG DIFFERENT STAKEHOLDERS

	Micro-credit agencies	Poor women	Development agencies
Perceptions of money	-Capital necessary for economic investment by poor women for their empowerment /poverty reduction.	-A general resource for the improvement of their overall living conditions. -Can have positive or negative outcomes on a women's relationship	- Tool for increasing women's control over income and resources.
Reasons for accessing money	-Enterprise development and profit gain.	-Provide for their families and boost their income generating activities.	-Eliminate income inequality as part of the Millennium Development Goals (MDGs)
Main use/s of money	-Injection in business for profit gain and enterprise development.	-Improve well-being of family and household including investing in socio-cultural and economic investment for present and future gain.	-Gives women access to bargaining power and decision-making as well as broader social and political changes they may desire.
Reasons for targeting women	-High female repayment rates.	-Most vulnerable members of the household and community.	-Higher levels of female poverty and responsibility for the well-being of the household.
Views on poverty reduction and empowerment	-Access to credit increases women's status in the household and community- hence their empowerment and poverty reduction.	-Views poverty in broader complex way involving insecurity, diseases, hunger as well as lack of income.	-Money provides economic empowerment, reduces poverty and increases self confidence and choice among women.

Source: Mohamed (2008) PhD thesis page 363.