



SQUARING THE CIRCLE OF WOMEN'S EMPOWERMENT AND SUSTAINABILITY?

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1. INTRODUCTION

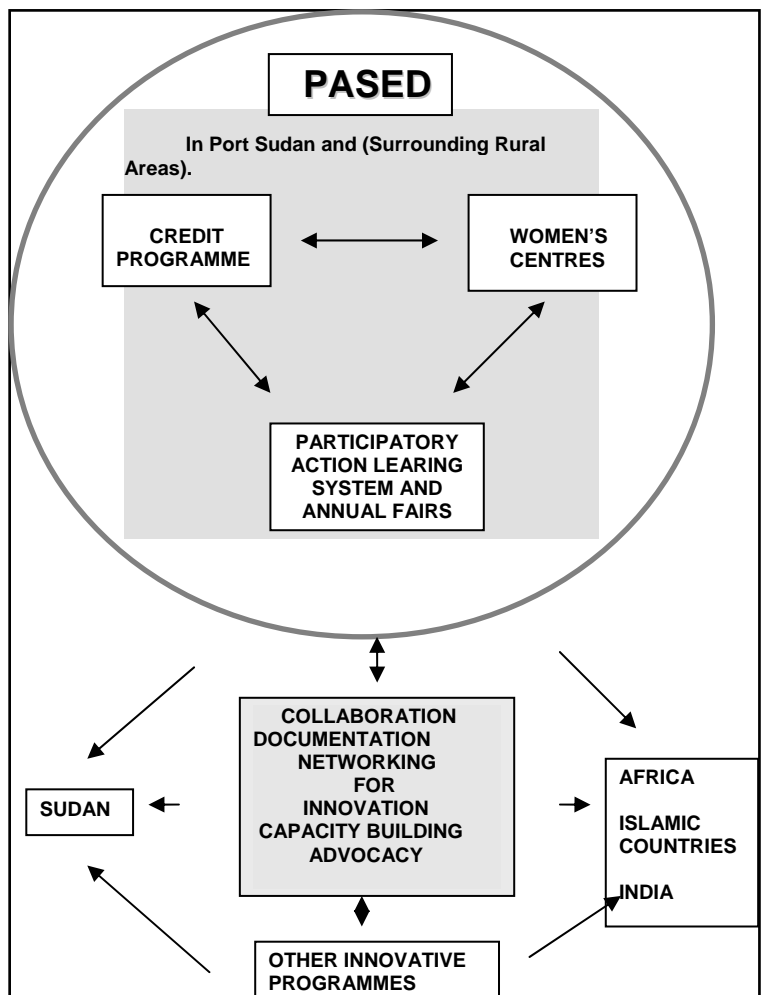
Learning for Empowerment Against Poverty (LEAP) programme of Port Sudan Association for Small Enterprise Development (PASED) is a long-term programme for women's empowerment and poverty reduction in Port Sudan.

PASED (Port Sudan Association for Small-scale Enterprise Development) started operating in Port Sudan in 1984 as ACORD Small Scale Enterprise Programme and is now a legally independent Sudanese NGO. PASED's overall aim is to 'improve the quality of life and future prospects for poor people living in the deim areas of Port Sudan through the provision of financial resources' (ACORD Port Sudan 2000) with particular focus on women, refugees, aged and displaced people.

During the mid-1980s and early 1990s the programme developed a broad based urban/community development programme.

Then from 1992 a number of factors led to a narrowing of its activities. Since 1994 the programme has adopted a minimalist financial systems approach to micro-finance. The focus is on providing Islamic modes of credit to the bottom 20-40% of the population helping them to set up small enterprises principally in the informal sector. Since July 1984 up to December 2000, a total of 28,688 individuals and groups were assisted by the programme.

PASED has had a gender policy since 1988, partly because women are identified as one of the most vulnerable groups and partly because of high female repayment rates. The programme as a whole has 86% repayment rate and women's repayment rates reached almost 90%. However although female targeting was retained as an objective in the focus on financial sustainability, the particular policies adopted had a negative effect on both PASED's gender goals and poverty reach. These in turn limited the expansion of the programme and hence longer term sustainability.





Port Sudan, situated on the Red Sea, is the main port in the Sudan and is surrounded by barren uncultivable land. Between 1984 and 1993 the population doubled to around 800,000 because of influx of refugees from drought and famine in the Red Sea Hills area and the conflict in Eritrea.

70% of the population are thought to be living in the deim or slum areas of the town, which to a large extent correspond to the different ethnic groupings: the Beja, the original inhabitants of the province; the Beni Amir and Habab, nomadic animal husbanders from the Sudan/Eritrea border area; Barno, Hausa and Fallata of West African origin; the Northern Sudanese and Nuba from West Sudan.

Most of the deims lack water and electricity. Roads and sanitation are poor with high incidence of malaria and other diseases. A government replanning process in the 1990s relocated most of the poor to new deim areas offering greater security of tenure for the inhabitants. These new areas are however located up to 16 km from the town center, and also have no basic amenities or even shelter. In many areas housing consists of shelters made of scrap wood, metal, or even sacking and paper.

'LEAP' was started in 2004 in order to complement PASED's micro-finance and increase PASED's ability to fulfil its continuing goals of women's empowerment and also to reach the poorest in Port Sudan. It receives specially earmarked funds from Novib for this purpose.

Over time LEAP aims to expand to surrounding rural areas and other areas of Sudan, either through its own direct activities or through partnerships with other NGOs. LEAP also aims to influence and build on international practice in poverty-targeted micro-finance and programmes for women's rights.

LEAP PROGRAMME GOALS

The Learning for Empowerment Against Poverty (LEAP) programme is a long-term development programme with two interrelated goals to complement the PASED credit programme:

- ◆ **Empowerment of very poor women in Port Sudan and surrounding rural areas** in terms of increases in women's incomes, control over incomes and resources, sustainable poverty reduction within their households and communities and attainment of their human rights.
- ◆ **Establishment and promotion of sustainable models** for household poverty reduction and empowerment of poor and very poor women based on micro-finance and enterprise development services, particularly in Islamic countries. LEAP aims to have a wider national and international impact through influencing debates and policies on micro-finance, poverty eradication and women's empowerment. It will continually challenge prevailing negative stereotypes about limited development choices for women within Islam and also the neglect of development goals in many of the current models of microfinance and business development services being promoted.

SUMMARY OF ACTIVITIES

A **CREDIT PROGRAMME** consisting of two elements:

- ◆ **mainstreaming women's empowerment** throughout programme activities and
- ◆ a **poverty targeted credit fund** offering new targeted and monitored loan products for the extremely poor. This will link with other LEAP activities to enable extremely poor women to enter and move up the mainstream programme and increase the contribution of credit to broader processes of women's empowerment.
- ◆ **WOMEN'S CENTRES** which are community managed and organizationally sustainable with explicit and monitored targeting of the poorest women. These will serve as a forum for information exchange/participatory learning, demand-led enterprise and other services for women and for collective action to promote social inclusion, gender equity and women's empowerment.
- ◆ **PARTICIPATORY ACTION LEARNING SYSTEM (PALS)** for capacity building at all levels, lobbying and advocacy and participatory monitoring and evaluation. A key component of PALS are annual fairs which will provide a mechanism for maintaining dynamism and innovation within the programme, cost-effective staff and grassroots capacity-building and participatory monitoring and evaluation.
- ◆ **CAPACITY BUILDING** through the Women's Centres as required for skills and technical training, leadership and organizational training and Women's Rights training. The exact content and facilities will be decided through a participatory process, as will methods of making this training poverty-targeted, cost-effective and organizationally sustainable.
- ◆ **NETWORKING** nationally and internationally through workshops, exchange visits and LEAP website.

2. LEAP'S GENDER STRATEGY

PASED's original gender policy

The LEAP empowerment strategy builds on PASED's gender policy. This was developed from the start of the programme largely through the initiative of local Sudanese staff. It was also supported by ACORD which had developed a gender policy for its network since 1988.

The PASED gender policy had not only the objective of increasing women's access to income, but also increasing awareness of women's rights, addressing gender inequalities within household, communities and encouraging women's collective action. In the 1980s and early 1990s as part of the broad-based community development programme a number of strategies were developed:

Firstly, an ***emphasis on female-targeting and strategies to achieve this***. Research to design the programme gave special consideration to assessing the employment opportunities for women. A target of 50% women beneficiaries was set. This emphasis on targeting women was further reinforced following the adoption of the financial self-sustainability approach in order to maximize programme outreach. Of those assisted by the programme between July 1984 and December 2000 51% were women.

Discussion of ways of increasing the number of women beneficiaries was given priority in programme meetings. Measures to increase women's participation included use of women's gathering centres like women's markets, social welfare and health centers to present the programme's services to women and women's networks. More flexible lending policies were introduced for women. For example, as they proved reliable clients, women business owners are not obliged to pay first installments (saving and collateral fund) or guarantees by cheques. Gender issues were discussed as part of community applicants' meetings under the theme of equal participation of both men and women in community affairs.

Secondly emphasis is placed on ***gender awareness raising*** among the staff and in the communities where the programme within the

PASED GENDER POLICY 1980S-1990S

Aims and objective:

Overall aims: To enhance women's immediate short-term material living conditions, as well as their long-term potential for growth and development, by addressing the individual, cultural and/or institutional barriers that restrict their access to and control over resources, thereby perpetuating their poverty and low social status.

Specific Objectives:

- Increasing women's self-confidence.
- Enhancing women's income-generating capacity.
- Enhancing women's leadership and management capacity.
- Enhancing women's awareness of their rights.
- Enhancing women's status within the household and the community
- Encouraging group formation and collective action.

GENDER STRATEGIES

- Outreach to women: using women's gathering centers
Increasing access by relaxation of loan criteria and conditions to encourage more women.
- Gender awareness
- Prioritization of women in training programmes
- Equal opportunities: principle of employing 50% female staff
- Gender disaggregation of statistics and reports to monitor the target of 50% women clients and emphasis on gender issues in research programme.

Sources: Gasim 1995; Hadjipateras 1996; Port Sudan 1996

programme operational areas. From the mid-1980s the programme adopted the equal opportunities principle of employing 50% female staff. In the mid-1990s the Director was female. In 1998 there were 17 Loan Advisory Committees and women's membership of these was 55% (ACORD 1998). Women now form 50% of professional staff.

Thirdly ***priority was given to women for training and skills development***, enhancing the viability and sustainability of women's micro-enterprises, promoting women's control

over profit and their empowerment through assertiveness training and leadership development. The programme also set up and supported Women's Centres. By 1991 nineteen women's centres were established (ACORD, 1992). These centres were not always associated with a building, but were spaces for women to attend vocational training courses. These courses were mostly within women's traditional range of activities, such as tailoring, handicrafts and nutrition. Literacy and numeracy classes were also introduced. It was hoped that the centres would encourage women to discuss their common experiences and strengthen group support and they were important in providing a space for women to legitimately meet within the public sphere.

Finally, the programme put emphasis on research, which included research into the programme's impact on women. All **statistics were gender-disaggregated** and included in the Annual Reports.

Financial sustainability policies and the gender response

The strategies adopted to increase financial self-sustainability in the mid-1990s (See Box) retained a stated goal of female targeting partly because of high female repayment rates and partly because of the recognition that women are an important client base necessary for programme expansion. However the policies introduced had a number of negative effects on both female targeting and the gender policy goals of equality and empowerment:

- ◆ In the staff retrenchment of 1993, most of the job losses were women. Although female staff remain well represented at senior levels of the organisation, the reduced number of those working at the community level coincided with a drop in the proportion of female loan beneficiaries
- ◆ The introduction of new Islamic modes of finance meant a considerable amount of extra staff time was taken up explaining the new options rather than in other activities.
- ◆ The increase in larger Musharaka loans to increase financial sustainability has mainly been for businesses such as animal fattening and retailing of fodder - the types of businesses that women are not heavily involved in (Stallard 1996).

POLICIES FOR INCREASING FINANCIAL SUSTAINABILITY MID-1990S

Changes in loan condition to increase repayment and revenues and decrease costs:

- ◆ interest rates and fees: the mark up on Mubaraha loans is 4% (commercial rates) and 9% on Musharaka loans.
- ◆ emphasis on types of loan considered most likely to generate revenue at least cost: particularly group loans, repeat loans, Musharaka loans and loans for income generation purposes.
- ◆ greater emphasis on clients who are considered most likely to have higher repayment levels, including women
- ◆ decreasing turnover time of loan fund to reduce amount of idle funds
- ◆ injection of new capital into the revolving loan fund to increase economies of scale (saving and collateral fund)

Structures for client participation:

- ◆ emphasis on group-based lending with individuals being encouraged to receive loans in groups of 3-5
- ◆ consultation about ways of electing community representatives especially in LACs formation
- ◆ participatory management structure where policy decisions are made through the programme's development meetings and all decisions regarding clients' cases are taken through group leader meetings or special meetings.
- ◆ encouragement for community based organizations to take over the running of programme activities to promote future sustainability and reach the ultimate objective of having a locally run and managed programme.

Reduction in numbers of staff and support services:

- ◆ reduction in numbers of staff and sub-offices
- ◆ gradual withdrawal from formal training activities, apart from training for LAC leaders
- ◆ encouraging community centers to continue such activities and promoting linkages with other training providers.
- ◆ retention of focus on informal training and business advice
- ◆ policy dialogue with the banks in Port Sudan to assist some successful clients in access to financial resources from the formal banking sector.
- ◆ encouragement for other sectors of Port Sudan society who are in need of welfare to seek assistance from the Zakat and Takafal departments.

- ◆ Formal support for the Women's Centres was stopped.
- ◆ Despite attempts to ensure equal numbers of men and women on the LAC committees, men tended to dominate and women do not often have the capacity to take on more active roles. This affected the ability of the programme to reach female clients.

Then in 1996 in an attempt to address some of the potentially negative gender effects of these changes a number of specific strategies were adopted (Hadjipateras 1996, Annual report 1996):

- ◆ Enhancing women's participation in credit administration: special attention was paid to ensuring women's equal representation on the new local autonomous structures. Chances for leadership training courses were allocated to women equally
- ◆ Additional support was given to encourage group-based lending and networking activities among women: including special encouragement for women in submitting group applications because it had been found that owing to their lack of confidence and experience, women needed more encouragement than men. Emphasis has also put on development of formal and informal mutual support networks to build women's confidence, enable information exchange, and provide a forum for sharing problems and developing strategies for solving them.
- ◆ Enhancing gender awareness: both at community level and within the staff. In the case of the former, these took the form of dialogue and discussions using participatory methods, such as PRA. In the case of the latter, sustained training was provided in gender tools of analysis and their applications.
- ◆ Continuation of formal and informal community development activities: in recognition of the importance of non-direct credit-related inputs in affecting women's participation in the programme and their business success:

- ◆ One-to-one advice and encouragement for clients when staff make home/ business visits.
- ◆ Outreach efforts to make contact with potential clients who, for one reason or another, have not sought ACORD assistance. This include information-gathering to investigate appropriate forms of support and meetings to discuss ideas for future co-operation.
- ◆ Informal support for women's centres, which provide a wide range of training courses aimed at individual and group capacity-building, such as credit and business management, leadership, group organization and vocational skills. This included help with fundraising, establishing links with other relevant institutions, advocacy, referrals and informal advice.
- ◆ Building and strengthening local institutional capacity of the target population in general and women in particular, is one of the programme major concerns. The programme encouraged support for communal projects administered either by formal structures (neighborhood associations, coops, social and sport clubs etc) or in some cases informal structures. The programme gives support and advice on registration and legal rights in solving community problems. These projects provide various social services to their members and contribute towards developing members' social relationships. For women it develops their skills and capacities in coping with the changes in the environment and strengthens cohesion and solidarity between women.

Why LEAP?

However these strategies focusing on mainstreaming and special focus on women throughout programme activities and development of informal networks proved both difficult and insufficient for PASED to achieve its goals:

- ◆ Staff time and skills remained insufficient to do the amounts of initial consultation with women to properly mainstream gender. This was adversely affecting PASED's expansion of its client base.

- ◆ Although much can be achieved through women's own self-help and informal structures these are no more adequate a basis for women's business development than they are for men.
- ◆ Most of the Women's Centres eventually disappeared because of lack of support and facilities. There was a strong demand from women for revival of the Women's Centres as one of the few legitimate spaces for them to meet in a large group and work together to discuss and achieve their development objectives.
- ◆ PASED's poverty reach objectives were not being fulfilled although it was felt that some very poor people not being reached both needed and could repay appropriate loan products.
- ◆ PASED staff had attended a workshop on the PALS methodology in Kabarole Research and Resource Centre in Uganda facilitated by Linda Mayoux. They concluded that the methodology had much to contribute to building a sustainable women's empowerment programme.

3. OPPORTUNITIES AND CHALLENGES FOR WOMEN'S EMPOWERMENT IN PORT SUDAN

There has been no detailed gender assessment of the programme but, because of the focus on gender research, impact on women's programme participation and lives is mentioned in many annual reports. Specific sources on gender impact include:

- ◆ A review of impact of the financial sustainability policies (Stallard 1996).
- ◆ A gender review using participatory methods in 1995 (Hadjipateras 1996)
- ◆ A study of the impact of the training programmes in 1998 (Leach 2000).
- ◆ Reports from two 10 day visits by the author in 2003 and 2004 to design and help set up the LEAP programme (Mayoux 2003 and 2004).

Although these do not constitute in-depth systematic research, they do highlight the diversity of women's experience and the types of challenge they face. They also point to the considerable enthusiasm and determination of many women in the face of these challenges – staff, community leaders and very poor women themselves.

3.1. ECONOMIC EMPOWERMENT

Access

PASED has made an important contribution to increasing women's access to credit, and this also answers an expressed demand for women themselves. However, following the introduction of the financial sustainability approach total numbers of annual beneficiaries declined to 37% in 1995 with the decrease in staff. By 2001 it had risen to 46% as a result of the renewed attention to gender. Following the introduction of LEAP it is now 56% and rising.

It is clear that attracting equal numbers of women does need special emphasis and strategies. Evaluations of the LACs in 1997 found considerable variation in ability to reach women. In one group there was only one woman because the men felt 'this was a male-dominated area'. The men on the committee said women were reluctant to take out loans, fearing prison and damage to their reputation if

they were unable to pay. However the women present at the meeting said that the problem was that the committee members were men (Hashem 1997). The programme introduced methodologies to raise general gender awareness among LAC members, especially women, facilitate transport for women participating in different meetings and reviewed criteria for selecting LAC members. As a result the percentage of loans to women increased and of the 230 feasibility studies done by LACs, 60% were done through women-only LACs (2000 annual report).

Increased incomes

There is a high demand from women for means of increasing incomes both to increase household wellbeing, and also for their own sense of self-respect and security. The main source of male formal sector employment is the port but the volume of traffic in the port has declined. Retrenchment of public sector workers with Structural Adjustment also contributed to unemployment. Trading in the informal sector is the main activity in the town. It is estimated that 70% of the poor who are engaged in informal sector are very poor. It was however evident from the exploratory consultancy in April 2003 that the credit programme did have considerable potential to increase women's income, their control over incomes and assets and contribute to women's empowerment.

PASED and LEAP have assisted women to develop enterprises in a context of uncertain and fluctuating markets. There have been cases of successful entrepreneurs, like Amna (see Case Study 1 in Appendix). Some women have shown considerable entrepreneurial flair, and their businesses owe much to their access to PASED loans. Some women have been very inventive in responding to market opportunities and have good skills in market research, at least some of which can be attributed to the early PASED training. Some women in supportive family environments have also managed to continually invest in their businesses to expand and diversify as well as improving their housing and paying for education (Leach 2000). Some employment opportunities have also been created (Hadjipateras 1995).

However for most women incomes are very low. Even incomes of relatively successful women are generally lower than those earned

by men in menial occupations like water-carrying and considerably lower than in skilled manual occupations like taxi-driving. Women are competing heavily in gender-differentiated markets where men usually have more education, skills, experiences and capital to draw on. The activities in which women are engaged are generally extensions of their domestic roles, mostly in tailoring, food processing or retailing. They are operating in competition with each other in very small, saturated and uncertain markets, subject to high inflation and big seasonal fluctuations.

Many women move from one activity to another, as each one proves disappointing in terms of profitability. For example one woman interviewed in Leach's study had been involved in seven separate activities over the research period: selling seeds, selling eggs, making leather bags for sale, making sandwiches, selling bed sheets, growing vegetables (helping her husband) and making schoolboys' uniforms. She had taken out loans firstly to buy seeds, and secondly to buy bed sheets, and all had been sold without her re-investing further in this line (Leach 2000). See also Appendix Case Study 2 of Hafsa.

Part of the problem was due to inflexible and inappropriate loan products. Many of the women interviewed in the 2003 review had bought second-hand equipment like water tanks or carts which in the longer term created problems because of breakdown and repair costs. In some cases this had led to repayment problems. If longer term and slightly larger loans had been available they could have made a more secure and profitable investment.

The contribution of the PASED training programmes to women's incomes was limited. Leach's study concluded that the formal skills training in sewing and handicrafts were not of high quality, particularly those provided by ex-clients of ACORD following the withdrawal of formal ACORD training. Moreover, this skills training was not combined with basic business skills. Business training was confined to initial advice and business plan appraisal for women who took out loans. A number of women felt that they had learned more from market experience and the one-to-one advice from staff than the formal training itself (Leach 2000). The amount of advice which could be given in this way was seriously limited following the cuts in subsidies services, phase-

out and increasing emphasis on financial sustainability.

PASED training could not be expected to address all the causes of low incomes. Many women had serious limitations on their time availability because of unpaid household work and this was a major factor in determining the types of activity they could engage in (See Hafsa for example). Some women attending training were not intending to set up micro-enterprise. Their motivation was to break the isolation of the home and interact with other women, or to take advantage of the food handouts (Leach 2000). This low motivation to acquire productive skills among some women, combined with the very large number of participants, the irregularity of their attendance and the lack of equipment (only two sewing machines) led to low levels of skill acquisition.

It is some of these shortcomings that LEAP is trying to address through introduction of more flexible products. Priority areas of concern for review and as relevant to gender mainstreaming include:

- ◆ The loan repayment period.
- ◆ Grace period for certain businesses or loan reschedules as appropriate (e.g. child-birth, serious sickness and other crises that hinder regular loan repayments).
- ◆ More flexible guarantee system (e.g. can be from the family members, neighbors etc).
- ◆ In most cases, exception of the Saving and Collateral Fund 1(SCF) where women face difficulties to bring it.

The 2003 review also identified possibilities for special poverty-targeted loan products for the extremely poor eg longer-term larger loans for the disabled for house-building for rent on house sites in their name. In the Port Sudan context even many extremely poor people have house sites in their names and there is a profitable market in rented accommodation. It would therefore be possible to extend the current loan provision for housing improvement to a longer term larger loan for house construction for rent. These would be specifically targeted to the extremely poor.

Other possible investments for the disabled would be in dynamos or water tanks where they could employ people for maintenance. Many of these (e.g. the housing construction loans) could be provided on a financially

A blind potential client: potential life saver of house-building loans

Ayesha is a very poor blind woman tailor who lost her sight seven years ago and now makes a few baskets. Although a loan could not cover the costs of the operation needed to regain her sight, LEAP staff (and ultimately the Women's Centres) could take her case to other charitable organizations and the zakat authorities.

The other key way in which PASED could help is through a larger longer term housing loan so that she can construct a house on the land she obtained in the replanning process. She lives with her brother who could help her. She could repay the loan through renting out the house and has already had several people asking her for accommodation.

The money from the rent would then cover the costs of her medicines. Without a loan she will soon have to sell the land to pay for her medication and then will have no resources.

sustainable basis. However some ongoing subsidy would be needed in order to offer long term larger poverty-targeted loans at the same mark-up as existing products, and thus not place an unacceptable burden on extremely poor people.

Demand for revival of the marketable skills training was mentioned repeatedly by women in the regular locality women group meetings held by LEAP. LEAP organized a needs assessment exercise followed by a preliminary skills appraisal for more specific skills identification/ classification that can help in designing suitable training for them. The current training focuses on learning new skills as well on making an attractive product for sale by improving it's technical aspects. LEAP is also organizing Business Management Courses and leadership trainings in collaboration with other NGOs e.g Okendon International, Oxfam and the ACORD Red sea Hills programme. Women are being encouraged to take up non-traditional enterprises – a current idea is running playstation centers in the market. Another strategy is using successful women as role models for others.

3.2. WELL BEING AND INTRA-HOUSEHOLD RELATIONS:

There are significant cultural differences between the different ethnic groups involved in the programme which need to be taken into account in assessing the types of changes which take place. Both women's ethnic background and the place of their residence either inside or around the town have a direct impact on the nature of their economic activities and their needs and aspirations. None of the studies are sufficiently in-depth to differentiate between different ethnic groups to assess how far the changes, or lack of change, are affected by ethnic differences in the initial expectations and constraints.



Women interviewed in the 2003 review had a very strong desire to improve their position in the household. There is also a strong demand for change in gender relations. This is partly because of the perception of erosion of many of women's traditional rights with economic development and some current government policies. Women feel strongly that they are not respected in household or community in a way consistent with true Islamic practice. Improved communications and travel also mean that there is an increased awareness of the range of choices open to women elsewhere in Sudan and outside. This change may be recent as it runs counter to the impression given by Leach's research. Some women interviewed strongly expressed a demand for greater awareness of women's rights. All wanted greater respect and control over their economic affairs both for their own self-confidence and self-respect and to contribute to their households.



Asha has had no education. Her husband is very religious. She would really like to be like Amna who she thinks is really empowered.

Earlier studies had noted wellbeing improvements, largely attributable to the period before the introduction of financial sustainability policies. The 1995 study found that in some cases, overall household income had practically doubled resulting in increased food security, a better and more varied diet, improved housing conditions, and fewer illnesses, especially among children. But it is unclear how many of the successes were women. The study also found that there was an improvement in general well-being within communities. The commercial activity generated by the injection of credit had led to an increased range of products in shops and markets. Many credit requests were for the provision of services, such as water and electricity. Women benefited from this as they had to spend less time going in search of more distant water sources and were able to devote more time to other activities, such as evening classes, spending time with their children, having henna decoration, etc. All household members have benefited from the introduction of electricity: children had more time for homework, for social and community gatherings and access to television meant people were better informed about general political affairs. Health services had also been improved through the availability of First Aid services provided by women trainees from the women's centres. Women as the main carers and also those whose health is often neglected, obviously benefited from this.

Many women interviewed in the 2003 evaluation considered that credit had significantly increased the respect given to them by their husbands, their control over assets and income. Many women are very conscious of ownership issues within the

household and there was evidence of women and men discussing and taking very conscious decisions about who owns what, and what is in whose name (See case of Howida which is not an isolated one). Leach's study and other women in the Case Studies here also showed situations of changes in intra-household relations and division of labour (!!See Case Studies).

However firstly women's responsibility for household subsistence meant that many women spend most of their income on daily household needs. Leach's study found that although some women had increased their income over the field work period (at least partly because of a dynamic market during the Ramadan and Eid period), very few of women appeared able to re-invest their profits to expand their business. Much of the income was spent on meeting family obligations, repairing the house, meeting their children's school expenses, or sending their children to stay with relatives. This echoes the findings of earlier reports. For example the 1985 Annual Report highlights the problem of women using their capital for consumption or caring for sick relatives while their business collapses. Women are continually short of working capital, taking one loan after another. This allows them to buy items in bulk for selling on at a small profit, but without this contributing in any way to building up long-term sustainable business capacity.

Secondly for many women inequalities within the household place serious constraints on their ability to increase their incomes. The study by Fiona Leach found that there were certainly some examples of significant changes in husbands' attitude towards their wife's work. One interviewee's husband now allowed her to make decisions on her own relating to the family and her work in appreciation of her efforts to an income. Another woman's husband stopped his work selling water from a donkey cart and started to help her in the market. Many other men appeared supportive of the women's training and economic activities. However in other cases husbands and other family members placed serious limitations on the sort of work women could do. In two cases the husband and one case the brother would not allow their women to work outside the house. Even when these women's incomes increased, there was no change in attitude. In the two cases where the husbands refused to let their wives work

outside the house this continued to be the case despite an increase in income. This lack of change in attitude also occurred even when men were very dependent on their wives incomes.

Thirdly the degree to which there has been any change in decision-making in the household is unclear. Only two women said they took all the important decisions in the household. Of these one was a widow and one was a woman whose husband had not worked for six years. One other woman said she was able to make sole decisions relating to her participation in community activities and making the best use of family income. Another who was divorced and living with her brother's family said that she made all decisions regarding her work, her movements and her participation in training. Five women said they were involved in some decisions jointly with the male head of household concerning, for example, their children's education, family affairs or the house and were happy with this situation. One woman, said all decisions were taken by her husband, even regarding her work. She expressed no desire to be more involved because she knew her husband would not allow it. There is however no information on how this situation differs from before the loan and the sample is very small. There is also no discussion of how far joint decision-making gives an equal or subordinate role to women's views.

Many women interviewed by Leach had very low aspirations for themselves as women and had not questioned gender inequality. Their main aspirations were for their children and households: educating their children, improving the status of their household through increased income or educating their children, building or completing construction on a house; increasing production for family income and to 'have a better life'. Other changes cited were: migrating to Egypt, having a more rewarding business, being 'well known among colleagues', and improving tailoring skills.

3.3. SOCIAL AND POLITICAL EMPOWERMENT

The Sudanese macro-context has become extremely difficult since the 1990s with an increasing state emphasis on Islamic fundamentalism. Nevertheless there are women's movements working for change and

women's human rights (Hale 1996; Halim 1994).

At local level women have extremely strong kinship and neighbourhood networks where they assist each other in times of crisis. In particular ROSCAs or 'sandug' and coffee meetings are an important part of women's social life. These types of social network appeared to be much stronger than in many other contexts and form a good basis on which to build more formal structures. They are used as support networks for helping women maintain and expand their businesses (See Case of Gawaher). They were also identified as a good basis on which to organise the lowest tier of the Women's Centre structures (see below).



It is clear from the evaluations in 1995 that the early PASED programme of community-based organisation with a gender policy had made a significant contribution to women's social and political empowerment. When ACORD first began working in Port Sudan in the mid-1980s hardly any women even contemplated taking out credit for business purposes. The vast majority of women were wholly economically dependent on their husbands and could not engage in any economic activities outside the home for fear of social disapproval. Even to be seen discussing with an ACORD worker would arouse fear and shame. By 1995, in contrast, there were long queues of women outside ACORD sub-offices waiting to be served alongside the men and women were as assertive as men in their demands for credit.

There were significant changes apart from those directly related to credit activities. In the initial stages of the programme ACORD's

community development activities included a wider range of training activities including leadership training for both men and women. By 1996 women occupied key positions on management committees in a number of mixed groups. Women had begun to demand a more equal role in the management of group enterprises. For example, in the case of a lighting group, whereas men used to handle the cash receipts women insisted on opening a group bank account with one female and one male signatory. Women's role as providers of a wide range of services within their communities, from retailing to health to training and basic education had also led to changes in perceptions of women's capabilities.

An assessment of LACs institutional development and their performance for the years 2000 and 2001 showed that a considerable number of LAC women members participate in different neighbourhoods and council committees, in addition also to their active representation in the women unions and associations. Women had also become very active in community campaigns around sanitation and basic needs.

The PASED Women Centres were important in providing a focus for organizing women. For example the Women's Centre in Salalab deim. was originally set up by ACORD, but by 1996 was managed entirely independently by former women trainees. Its services included training in a range of business and vocational skills, educational courses (literacy, health nutrition, first aid, etc) and a kindergarten. After its withdrawal, ACORD initially supported the Centre by providing the premises at a highly subsidized rent. Within a year, owing to the sharp business acumen the Centre's female manager, it had become fully self-financing and paid ACORD the full commercial rent. In some deims, women had organized to demand their rights from the Town Council. The Association of Women Caterers, formed in response to the harassments many women were experiencing at the hands of official

authorities successfully put an end to this harassment. Through their involvement in women's centres' and other group activities, women had developed stronger solidarity mechanisms for supporting each other in times of crisis. Exposure to new ideas and knowledge had also led to changes in women's aspirations.

Thus there certainly have been some changes brought about particularly by training and formation of Women's Centres in the early years and by the training for women LAC members and leaders. Leach's study however is far less optimistic about the contribution of the programme from the mid-1990s. Some women did mention 'changing traditional attitudes in the community towards women working', 'increasing activities and income' as changes they wanted to see. Two women said they would like to be more involved in household decision-making especially in decisions relating to their own lives and family affairs. However, apart from these few cases, Leach found little evidence that women were taking greater control of their lives. How far this was because of the types of women coming forward for tailoring training and/or other factors in the sample, and how far a sign of decreasing impact following PASED's budget constraints on the Women's Centres is unclear.

Leach identifies multiple constraints at the household, community and micro-levels which affected even women's limited aspirations to increase incomes. As noted above women continued to be seriously constrained in their economic activities by some family members and in decision-making. There were also continuing and significant broader community-level and legal constraints which penalised women's interactions with non-related men, including threats of physical violence. Women had difficulties securing premises from which to trade and extending working hours because of government restrictions on women working at night.

By the end of the first year LEAP had worked with 8 locality groups who formed the three Women's Centres in different parts of the project operational areas and two gathering points which are considered to be potential future Women's Centres. The idea of the new women's centres is to establish strong community-managed structures, which are organizationally sustainable. These centres will serve as a forum for information exchange, participatory learning, demand-led enterprise and other services for women. In addition, they will act as centres of women collective actions for promoting social inclusion, gender equality and women's empowerment. They attempt to combine both the levels of support of the original Women's Centres, but directed to building up women's own sustainable networks.

LEAP keeps an updated database for all Women's Centres - membership register – to facilitate networking and skills and information exchange between women as well as for monitoring purposes. Information for the individual membership include; name, age, ethnic group, literacy level, marital status, skills, business experience etc, while the group information include; group name, location, poverty status of members, membership and leadership.

As noted above the types of skills training on offer have changed. Another key component is the integration of PALS (Participatory Action Learning System) as an integrated women-led training, planning and assessment system. So far PALS has been used in facilitation of group and centre meetings and has focused on organisational strengthening using an Organisational training Manual.

The Women's Centres are becoming very active around a range of issues. The first step has been for women to obtain a registered Women's Centre in their different localities. Two centre have started to organize themselves for registration by the ministry of social welfare. A number of women have contacted their area committee asking for plots of land previously allocated by the planning authority for community services. Women have started putting pressure on one market area authority for obtaining market premises in their name and LEAP is supporting the idea.

PARTICIPATORY ACTION LEARNING SYSEM

PALS aims at empowering individual poor women and groups to enable them undertake their own research analysis around important issues of their concern.

ORGANISATIONAL PALS TRAINING

104 women participated in PALS-based organizational training consisting of six units:

- ◆ Module 1: Organizational Road journey.
- ◆ Module 2: Poverty and Social Inclusion Diamond.
- ◆ Module 3: Group Participatory Diamond.
- ◆ Module 4: Problem/ Solution Trees.
- ◆ Module 5: Institutional Networking Analysis.
- ◆ Module 6: Strategic Road Journey.

PALS IN PLANNING

Around 600 women have been involved in the following PALS processes:

Roads and Trees to guide LEAP support including marketable skill training, sanitation campaigns and school re-habitation, general awareness sessions in public health, female genital mutilation FGM and nutrition.

Circle diagrams to decide exchange and exposure visits among women centres community projects and other communal initiatives and / ROSCAs. Linking the women centres with the relevant government and non-government organisations for support.

Diamonds used for:

classification and categorization of poverty level within different women centres members changes in household gender relations and division of labour.
participation and specifying weakness and strength for the groups and their leaders.

Maps for:

helping participants to draw their home locations in relation to the centre (gathering point). This was really useful in new areas. Different community resources, services and opportunities were also identified by using the maps.

Full details of the tools can be found in the PALS organisational training manual Mayoux 2004.

Other initiatives have been around basic needs identified by the women. A one-day sanitation campaign is arranged in collaboration with health department aiming for a clean and hygienic environment that lead to reducing the widespread malaria in that area. For primary school completion, LEAP organized visits for two primary schools in the attempt of women learning different self-help initiatives in education in addition to PASED roles in loan provision for schools.

There is a noticeable change in women's attitude and increasing self-confidence in raising and discussing issues which women found it difficult discuss initially - characteristics of good leadership in their leaders' presence, internal household conflict and approaching different responsible personnel starting from the area committee members.

4. CONCLUSIONS AND CONTINUING CHALLENGES

The PASED experience indicates the potential for change in women's position even in very conservative areas where staff show a commitment to gender issues. It also highlights the potentially negative effects of gender-blind policies for financial sustainability – not only for women but also for programme expansion and financial sustainability itself. Treating women and men equally based on men's needs indirectly discriminates against women (because of the added constraints they face – lower educational levels, increased domestic burden, child care responsibilities, cultural constraints and so on). So, pro-active measures and strategies are needed to dismantle the structural disadvantages women face and ensure they are able to benefit to the same extent and to realize their full potential in society.

The LEAP experience indicates that where both clients and staff are dedicated to empowerment goals then much can be achieved, even within the rigours of financial sustainability constraints. Once a gender analysis had been made of PASED loan conditions, it was found that most of the women approaching PASED could be incorporated into the mainstream programme with some adjustment of the loan terms as discussed above. As far as possible any changes should be for both women and men so as to minimise male resentment of any

other positive discrimination which may prove really necessary.

In terms of credit, the main challenge for the future is meeting the credit needs of extremely poor women and facilitating their upward mobility within the programme. This may need ongoing but carefully targeted subsidy and exactly how this can be achieved is still to be determined.

There is also a continuing need to ensure that neither credit nor training lead to over concentration of women in particular markets and services which become oversaturated and less profitable. Even the tie dye skills course and similar high technical skills courses will have to be very market conscious and not train too many women in one particular skill.

PASED currently has a provision for group loans and community projects. Possibilities for take-up of such loans for initiatives like health services (e.g. loans for equipment for midwives or qualified nurses), childcare services, waste management and other services needed by very poor women and/or operating in the poorest deims will be investigated. Possible sources of sustainable funding for this subsidized poverty-targeted programme are also being investigated.

What the LEAP experience also highlights is the considerable level of demand for change from women themselves. And their determination and initiative in organising if given the necessary support and skills. It will inevitably be a long and at times slow process, given the many other demands on women's time and resources and the many constraints they face.

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Case Study 1: Amna : a successful trader

Amna is from the Beja tribe and lives in Shagar, Salalab. She is about 35 years of age and married with four children aged between 9 and 2. She studied to Class 6 and has recently started studying again to learn more.

She was married in 1992 at the age of 20. She chose her husband because ' It is my life, I have to choose '. Her husband lived in the same neighbourhood and her parents knew him well. Although he had no money, she knew he was a good person, well-organised and serious. Her husband has a number of different jobs. He works with the Fire Brigade earning SL 80,000 a month. He also works as supervisor in a bakery for which he earns SL 120-130,000 Sudanese pounds per month.

There is no experience of enterprise in Amna's family. Until 1991 Amna worked with the International Relief Agency in food distribution and health awareness for women in rural areas. Her family had no objection to her working away from home because they had relations in the area. She wanted to work, and they needed the money. She gave all the money to her parents.

Her first contact with PASED was when she went to their office in 1993. She has been borrowing regularly every six months and repaying since then. She got lots of advice from ACORD staff. But she has not had any formal business training.

Her first business was soap-making which she started with a PASED loan SL40,000 Sudanese pounds (SL350-400,000 by today's prices). While she was working with IRA she had attended one of their training courses in soap making. With the loan she got tools and the necessary inputs: soda, oil and grease. With this she made two batches of soap. The first batch was not very good quality, only good for household use. The second batch she sold in the neighbourhood. Her neighbours were interested in what she was doing and told other people. She competed with the commercial market on both price and quality, estimating how much the raw material cost, just undercutting the market and offering five bars for the price of four. She sold the batch at SL63,000 and made a very good profit of SL10-20,000 for about four hours actual labour. Although 24 to 25 other women took the same course, no one else used the training afterwards because they didn't know how to start a business. Her sister started but failed.

She took another loan and bought oil and grease but she couldn't find any soda so that business collapsed. Instead she sold the oil and grease retail and then went back to ACORD for another loan of 65,000 to buy livestock to sell at the Eid festival. Then she wanted to set up a poultry business, but people said it was too risky.

In 1999 she started a furniture business after taking a seven months womens' tailoring and carpentry training in her parents' village on the Egyptian border. The course was run by the Egyptian Social and Cultural Affairs Department. It was a full day's training, the course sold the production and they got 35 Egyptian pounds a month. She knows how to make many different types of furniture, but has problems making much herself because sawing is too physically strenuous. Now she has two men working for her, and employs more before Eid festival. She has also trained two other men who are now working in the rural areas. The other men work for her because they like making furniture, not marketing. She began to get orders through first selling bed covers and curtains. Then some people started saying they wanted beds. So she bought in some iron beds. Then that business grew and she started getting them made herself.

Now she also deals in colour and satellite televisions. She earns about SD 200,000 a month. The tent is rented, but she herself owns the site. She has built her own house, spending SD 800,000 all in her name.

She only sells to women. but varies the repayment period (not the amount) depending on her assessment of the



Case Study 2: Hafsa: wise diversification or lack of planning?

Hafsa is from the Hausa tribe. She is around 40 years on age, married with five children. She wants more children. Her husband is a company driver earning around SD1,000 a day. They married in 1991. He is a relative. It was her choice. Her parents were in Kassala and her husband was working there. They moved here four months after marriage and got two separate house plots. One of her husband's relatives is living in the other one rent-free.

Between 1991 and 1997 she was doing petty trading in soap-making and selling peanut butter. Then since 1997 she has had 4 PASED loans for four different activities:

1) Tailoring: 1997 SD 20,000 for sewing machine as she knew how to make clothes and bedsheets; She took a 3 month full-time tailoring course in the Women's Centre run by the Social Welfare and Adult Literacy program. It was subsidised and she got food for work. She is still doing tailoring. She makes both clothes to order and ready-made. But this is mainly seasonal before Ramadan and Eid. If she worked for 15 days then she could earn SD 20,000 to SD 25,000. She could produce and sell more. There is one other woman tailor here. They get on very well. They pass on clients to each other and used to do cushion covers together. Her problem was lack of time because of housework.

2) Spaghetti making: 1998 SD 6,000 loan for a spaghetti making machine. This was not so profitable. She used the machine a lot when she first got it in order to repay the loan. She took the spaghetti and distributed it into shops. But again she doesn't have enough time and she isn't producing for the market now. She makes spaghetti once a week for the household and gives the machine out as a service for her neighbours.

3) Water selling: 1999 SD 40,000 loan for a donkey because she had a water tank she is renting this out with the tank at SD 800 a day to a mobile ice seller. She sold the old donkey before the winter for SD25,000 and will now buy another one in time for the summer. She made a profit of SD60,000 over four months. With this money they bought construction rods for the house. She has sent SD15,000 with a Beja man she knows to buy another donkey from a place where they are cheap. They will also take it to be checked.

4) Dynamo: 2001 SD 120,000 for a dynamo which she rents out to the community for SD 15,000 a month. It also helps her with making peanut butter. She was 4 months late repaying this one because of childbirth.

Now she wants money for an ice cream refrigerator so that her sister can go and sell ice cream. Together they could make SD 800 a day.

She is paying for the school fees. Her husband is not giving any money for the household because he is using it to build house somewhere else. Before that he was contributing a half. The new house is in her name because she contributed her jewellery. They are squatters here and it is not clear whether they will be able to stay. She wants to stay here because her business is here. Their eventual plan is for her husband to have his own lorry.

She is a leader of 4 ROSCAs: 1) 16 members SD 50 everyday in the neighbourhood; 2) 10 people SD1,500 every Friday with the same group; 3) SD 500 every three days with 15 people; 4) 22 people 2 soap and half a pound of sugar every Thursday. She and her husband also have an ASCA saving SD 750 a month for Ramadan to buy materials in bulk.

She keeps all the household money.

Note: The programme staff were worried because there was no improvement in that house and the businesses were not growing. They were not aware of the other house and investment.

Case Study 3: Howida : A joint owner

Howida is about 40 years old, married with four boys and one daughter ranging in age from 21 down to 8 years. She married at 13 years of age. They were neighbours. It was her choice ' forced marriages don't last very long '

She has a catering business together with her husband. They go to work and come back together. She does the cooking and he does the serving. He puts out the chairs etc. They took the loan in her name because it is 'her business'. The land and the shop building are in her name and the business is hers. She bought the shop site for SD75,000 three years ago using money from her brother. Now it is worth SD 400,000 .

She took her first loan of SD 40,000 for the catering business in July 2002. Before the loan they were making SD30,000 a month or SD1,500 a day. They did not have much working capital. They were just about managing but then they had to pay relocation fees to the local government, move, and also school fees. 'She' paid the school fees because they wanted to send the children to private school and then to University.

They used the loan to buy oil, beans and 'flour. From the profit they bought a donkey and water tank. Now they earn SD 2,500 to SD 3,000 a day. The water tank they bought also saves them money. Previously they were paying SD 500 total per day for water and water transport. Once the relocation is complete and they have moved they will construct a proper building and add a generator and fridge.

The house is in her husband's name. He had asked her if she wanted it in her name, but she said no because he is a good man. She and her husband always discuss decisions. They are members of 1 ROSCA with four people, each contributing SD 2,500 every five days. They keep savings at home.

' The children decide what they want. ' The boy wants to be a doctor. The daughter wants to be an engineer. The daughter cleans the house, washes dishes and washes clothes and also generally does the cooking for the house. The boys bring water and play football ' you can't control boys '. Her husband does the salad if she is sick and washes some of his clothes and sometimes helps with washing dishes.



Case Study 4: Gisma: perfume trader and mother of twins

Gisma lives in Dar El Naim. She is aged around 25 and married. She was born in Nyala but originally her grandfather came from Chad. She is married with has four children and has just had twins. Her husband is her cousin. He chose her. She did not want to marry but they convinced her. Now she is happy.

Her husband has no secure job. He is a daily construction worker and earns SD 700-1,000 a day.

She shares the breadwinning.

She took her first loan three years ago. But they had some economic difficulties. She had problems in pregnancy so she couldn't sustain the business. Her husband's income was not enough so she didn't repay in time and became a defaulter. She sold part of the assets to repay. The profit from the first loan she had to spend on health care because she was sick.

In February this year PASED came back again and gave her a new loan of SD 18,600 for materials for perfume. She didn't say she was pregnant. She hasn't repaid at all yet. She would like a loan of SD 70,000 and says she could repay over ten months.

She does traditional perfume making. It is a potentially profitable business.

She had started by making perfume for her family when she was pregnant with her first child. She was going past the Ziara market (a women's market) on her way to the hospital. A lady she had just met asked her for some perfume and came to her house. Then two years ago as she was going past a shop the shopkeeper could smell her perfume and said he would try to sell it. She didn't have enough capital so he gave her the ingredients. Her second client was a friend of the first who had a shop in the town centre. She got her third client through a relative. He was an Ethiopian from Swakin market who wanted local perfume to take back home. He became a regular customer, bringing the perfume ingredients and giving her money for making it. Unfortunately he died. Another man is now in charge of the shop and says the market is not so good because he doesn't know the customers.

If she has cash she buys materials. If not she takes ingredients on credit and just gets paid for making it. There is a big difference between the two arrangements. If she buys materials herself she makes SD 4,500. If she just provides the labour she is only given SD1,500 and has no option but to accept. She doesn't know how much her clients sell on to the customers as they keep this secret.

Her main constraint is capital. There is sufficient market. The same clients would take the perfume ready-made and she could also sell to women mobile traders. Only three other women here do this work and one is a long way away. She also has enough time.

While she's pregnant three neighbours and her mother are helping her to keep her business going. She is not paying them. This is their leisure time. If she was to employ someone she would give them 30 percent of the profit.