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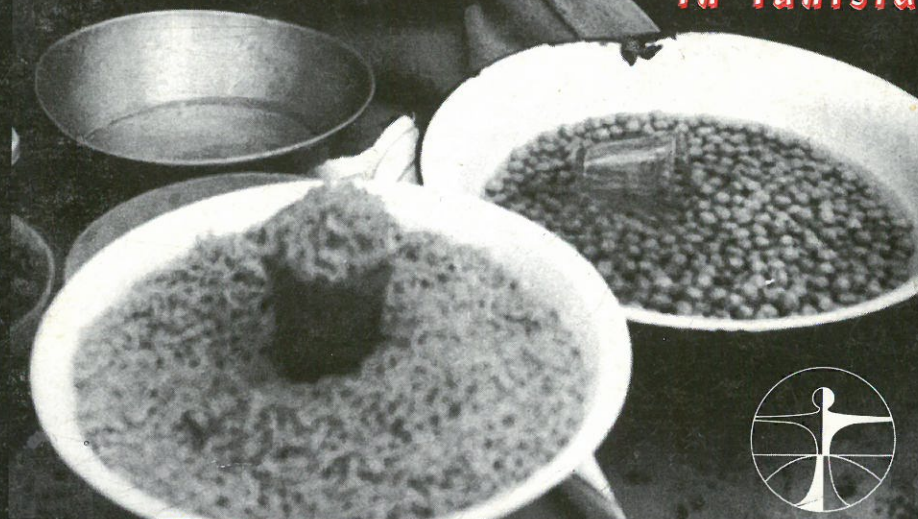
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enda inter-arabe - THE 1001 PATHS TO EMPOWERMENT

THE THOUSAND AND ONE PATHS TO EMPOWERMENT

*Coping Strategies
of Poor Urban Women
in Tunisia*



THE THOUSAND AND ONE PATHS TO EMPOWERMENT
Coping Strategies of Poor Urban Women in Tunisia

THE THOUSAND AND ONE NIGHTS TO EUROPEANIZATION
(Young Women's Stories of Their Lives in Tunisia)

This study, drafted by Yara Abd'ul Hamid, (analysis and life stories in English) and Jamila Binous (life stories in French), is the fruit of a collective research undertaken by Essma Ben Hamida, Jamila Binous and Yara Abd'ul Hamid, with the assistance of Fatma Louati who also transcribed the recorded interviews in dialectal Arabic. The methodology for the analysis was developed by Ilhem Marzouki. Michael Cracknell contributed as overall editor. This study is published simultaneously in English and French.

The photographs are contributed to this publication by François-Xavier Emery and Michael Cracknell.

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Preface

The image of the Arab woman tends still to be one of a submissive wife and mother confined to the home dependent on the income of her husband, as head of the family. Structural adjustment (implemented in Tunisia since 1986) and the general problems of the economy, are fast eroding that image and creating a new reality where women are taking increasing direct responsibility for their family's livelihood and well-being, and making a considerable, and sometimes exclusive, contribution to providing for material needs.

Among the poorer segments of society, the menfolk are finding it difficult or impossible to find work in either the formal or the informal sectors; fulfilling their duty as breadwinners is becoming virtually impossible. Women are refusing social exclusion as a necessity to be accepted passively, and are mobilising to overcome it. Using a thousand and one invisible threads, women develop and carry out initiatives for survival and thus manage to provide for their families' needs. In some urban areas, they are becoming important elements in the local economy as well as agents of social integration.

An increasing number of households in low-income areas are thus maintained by women, who have become willy-nilly *de facto* or *de jure* heads of household through divorce, widowhood, abandonment, the age or handicap of their husbands, or simply because the husband has given up trying to provide for his family's needs and relinquished this duty to his wife.

In a period of economic crisis, women's contribution to family income has therefore become crucial, especially for the low-income population. Female participation in the formal workforce is currently evaluated at some 23% (up from 6,1% in 1966). Legislative reforms, urbanisation, increased literacy, the spread of family planning, and the development of factories employing female labour have all contributed to this increase.

This new economic contribution of women - even though society at large (and sometimes the women themselves) tend to play down its importance - questions the traditional gender division of rôles, and enables women to gain more authority in the family and to initiate changes in the management of the family budget in the overall interest of the family, despite potential conflicts of interest with their husbands. Their children's education, perceived as a means

of freeing them from poverty, and building the family house, are top priorities. Housing takes on a symbolic value as the entry point for acceptance as fully-fledged citizens and protects them from insecurity.

Fulfilling this new rôle has not been - and is still not - easy. Numerous cultural and social impediments constrain women's ability to break free from their (private) "inside", home-based rôle and confront the "outside" (public) world hitherto reserved for and dominated by men. Women's own families, their husbands, the authorities, the men encountered in the outside sphere, and indeed society at large constitute many obstacles that women have to overcome. To do this, they must learn to negotiate for their freedom and space. Doing so, women take on added burdens in their already over-burdened lives. It is hard to evaluate the price paid by these women in terms of leisure, psychological health and sex life, given the taboos of the still traditional society they are living in.

Apart from the courage needed to branch out, and to learn negotiating skills, many women go through outstanding personal difficulties before reaching their goals. Forced marriages, sometimes at a very young age, multiple births, child delinquency, poor health, conjugal violence, humiliation, physical handicaps, divorce, widowhood and deprivation are among the problems typically affecting poor women.

Yet these women display astounding courage, determination and resourcefulness; eventually they come through and often bring up their families in conditions which their origins could not have allowed them to dream of. Many, of course, remain in relatively poor circumstances.

Women wishing to improve their lot have been showing a growing interest in self-employment and the creation of micro-enterprises in the formal and informal sector is giving rise to a new class of "female entrepreneurs". These neo-entrepreneurs might not be skilled in the sense of having professional training but they learn from others and often teach themselves new skills or innovate those they already have. They are open to new ideas and in a sense are permanent apprentices, as they go on learning. A major constraint for all of them is access to capital and here, solidarity ties play an important rôle. But there are limits beyond which solidarity in poor neighbourhoods cannot help to finance micro-enterprises.

As long ago as 1986, a Tunisian researcher, Moncef Bouchrara, began observing the phenomenon of female entrepreneurship and undertook a pioneering work of describing and analyzing how women from all walks of life and all parts of the country, on their own initiative, were challenging men's outside rôle and showing great courage and enterprise. He stresses the novelty of the enterprising spirit among women in the Maghreb, which he terms "civil feminism", and believes it is the basis of a new civil society in the region.

In the last five years, Enda Inter-Arabe has been conducting fieldwork at Hay Ettadhamen (Tunisia), a low-income urban area located in the north-western outskirts of the capital, where it witnessed a striking rise in the number of women 'entrepreneurs'. Enda's interest in the entrepreneurship of women was fostered in 1992, when a general survey and a workshop involving women were conducted at Hay Ettadhamen. Later, in 1994, a needs assessment survey was conducted in Mnihla (a sub-division of Hay Ettadhamen), with support from the Ford Foundation, leading to the establishment of a credit system and training and literacy programmes for women, with the objective of offering support for the continuing management of enterprises or the creation of new micro-enterprises reinforcing the processes of empowerment of those women.

Its interest in poverty alleviation and gender equality has led Enda-IA to address a range of questions such as: What are the factors that inhibit or facilitate women's access to remunerative work? To what extent is self-employment a viable option for low-income women? Does self-employment facilitate a redistribution of power in the public or private sphere? What other strategies, within and out of the household, do women deploy to cope with poverty? Will this process of empowerment lead women to participate more fully in decision-making affecting the management of their neighbourhood and the public sphere in general?

Twenty women from the Tunis area, and also from towns in other parts of the country, were interviewed and asked to tell their life stories in their own words. The three interviewers, all women, worked in teams of two. All were struck by the warmth of the welcome they received, the spontaneity of the women, their willingness to speak spontaneously about their lives and problems, and how they had managed to overcome a "sea of troubles" in order, principally, to look after and bring up their children in decent conditions, to provide them with an education, and to build a roof over their heads.

The life stories of some of the women interviewed, and an analysis of their process of liberation and empowerment, form the content of this publication. Beyond the study itself, the global objective is to have these strategies integrated as components of development programmes, thus strengthening women's ability to cope, and raising the chances of success of the programmes by making them more relevant to local reality.

Also, Enda wishes to contribute to transform the common image of Arab women as subservient and confined to the home by showing that they are becoming dynamic and enterprising *outside* the home. This new generation of entrepreneurial Arab women, especially those in the informal sector, continues to remain basically invisible.

For reasons of both effectiveness and justice, the importance of these women as dynamic economic agents who bear change in their actions must be recognised and encouraged, rather than being met with silence and disapproval. Neglected by policy-makers and bankers, excluded from public and commercial sources of finance, these women are currently an underestimated resource. Bringing women's contributions into the limelight is a first step in acknowledging their capabilities.

A workshop organised by Enda Inter-Arabe at the NGO Forum on Women in Beijing in September 1995 allowed a wide-ranging discussion of the female entrepreneur phenomenon in various countries - India, Senegal, Zaire, Egypt, Colombia, Tunisia, Morocco - and the foundations were laid for a network of NGOs and researchers on women heads of household, beginning in the Arab world. The network will promote the sharing of experience and raise awareness about the fundamental, but often unrecognised, role of women in the area of economic and social development.

Part I of the publication comprises the life stories of some of the twenty women who contributed their experience to the study, in which they tell their own stories using their own words. These life stories provide a powerful insight into the family, societal, legal and economic difficulties poor women have to contend with, but even more so illustrates their determination to overcome these and improve their condition, and the strategies employed to do so, against all odds.

Part II consists of a content analysis of twenty women's life stories. Based on the personal, family and professional experience of these women, it proposes to describe how adverse economic circumstances can lead to a shift in gender roles and to a process of empowerment. The study identifies the coping strategies of women and the common factors that make these women resilient to economic difficulties and socio-cultural obstacles. The processes of 'empowerment' are deciphered by analysing intra-household and intra-community decision-making and power relations.

The life stories are presented first, since this volume is first and foremost for these women; they are the subjects, not the mere objects of the study.

All these women opened not only their doors but also their hearts to the team of investigators who were themselves enriched by the discussions. Getting the women to speak out led them to take an objective look at their lives and to discover their huge achievements as the discussion progressed, making them aware of their personal value. One can but have a feeling of admiration for them and, through them, for the millions of women in the Arab region and world-wide, whose lives are a permanent and courageous struggle for survival and betterment.

This publication is therefore dedicated to them: we were nothing more than the instrument through which they have been able to express themselves and make their courage and perseverance known more broadly.

LISTEN TO THE WOMEN

*Listen;
Listen to the women
They are arriving
Over the wise distances
On their dancing feet*

*Make way for the women
Listen to them.*

For women no longer search for a space to be heard; they are slowly creating new spaces; they no longer plead for the right to speak; they are speaking; they no longer walk the beaten path, for they are now beginning to see that it is the forest and not the line that is their heritage. Women have begun to determine a new terrain where women's experiences are no longer denied; where women's knowledges give strength to the dailiness of her struggle for survival; where women listening to the earth infuse magical colours into the margoum (blanket, quilt, reza) into which she weaves worlds of meanings, creating new motifs, new metaphors; keeping children warm, making the depths of old wisdoms visible and tangible.

*Listen to the women;
Listen to the many voices
Spoken and unspoken.*

Excerpt from a poem written by Corine Kumar
and offered to all women on March 8th, 1996

Part A

LIFE STORIES

JAMILA

My name is Jamila. My mother and father are cousins. I was born in Siliana in the North-west of Tunisia in 1952. I come from a family of five sisters and a brother, most of whom have remained in Siliana.

After completing primary school, I entered secondary school but I dropped out when I reached 5th grade (age 16). After leaving school, I worked as a substitute teacher for about five or six years. I taught Arabic and French. Since I was from the area and well-known, I had a lot of offers. I was willing to work in different areas, so I moved around a lot, from one teaching position to another, and from one area to another.

At that time, around 1978, the National Crafts Office (Office National de l'Artisanat - ONA), opened a training centre at Rades, near Tunis and it had a course for supervisors. Since I liked the idea of training, I took the course and moved to Tunis, where I lived with my married sister. I received a grant from the Office and at the end of one year and seven months I received a diploma, qualifying me as a supervisor in any branch of the ONA in Kairouan carpet-making and "mergoum Gafsa"¹.

Diploma in hand, I returned to Siliana to work. With the encouragement of the director of the Rades centre, I started working at the training centre at the Siliana branch of the ONA. I preferred working as a supervisor, rather than as a substitute teacher. The work was more stable and structured than teaching, plus, it was better paid, since I would be earning a monthly salary. The Office supplied the materials, including the looms, hired the young girls, and marketed the products.

I kept that job for at least 10 years. Everything was going well, and I led a calm life. I married a relative of my mine, who was at that time working for the water company, SONEDE².

One day, the carpet inspector, who had just returned from an internship in Mauritania, came looking for me. This man, who I had met during my training course, had looked all over the place until he found me. He proposed that we set up a business together, saying that he was well aware of my skills and work. I agreed and resigned from my job. We set up a carpet workshop, he put up the capital, bought

1- A type of carpet.

2- SONEDE: "Société Nationale d'Exploitation des Eaux" is the national water company

the materials, the loom, the location, and I was responsible for hiring and training the girls. We were to share the profits 50/50. The business was under my name. Since he was working at the ONA, he didn't have the right to set up a rival private business.

We started with five looms, and pretty soon we expanded the business until there were about 100 girls working for us. He bought and sold the materials. Since he had contacts, we had a lot of work, and had no problem selling our output. During that period, I gave birth to two of my children. Things were going well. Sometimes, we used to make up to 500 Dinars each month.

ONA was going through a lot of difficulties, and started to toughen up measures against private businesses. Our business was going well, and our work was irreplaceable. But my partner was afraid of getting caught for being in an illegal private business. You know, during a period of difficulties, the rule becomes each person for himself. He tried saving his skin, and didn't care about anything else, so he ran off with 40 carpets. He left me with all the problems and no money. How was I supposed to buy new materials and to pay the girls working for us? All I could do was to take him to court. He denied everything. Since his name wasn't written up anywhere, I couldn't prove anything. When asked "what is she supposed to do?" he replied "well it's her business, it's up to her".

What was I supposed to do? I did the best I could. I sold the materials, and at least managed to save two looms. The girls took me to court for not paying their salaries. But, I must admit they were understanding. They were also from the neighbourhood and did not want to cause me too many problems. We came to an arrangement, I paid off some girls with the money I had, and the others with materials.

To make matters even worse, several years before this crisis, when our business was going well, my husband had resigned from his job at the SONEDE and started working with me. He used to go with my partner to sell and buy, to hire the girls and to buy the materials. So when my partner ran out on me, both of us found ourselves out of work. What could we do? Go back to salaried work at the ONA? Ask for a loan and start all over again?

Faced with this situation, we decided to leave our area and move to Tunis. My husband had relatives in Hay Ettadhamen, so we stayed with them for a while. At first, he didn't find a job easily, but you know what it's like: one person talks to another who talks to another, and you end up finding something. He finally got a job at the American Embassy as a janitor.

We wanted to buy land so we could start building a house of our own. We returned to Siliana and sold our land and house (bought during the good times). You know what it's like when you sell, you end up with less money than what you had

put in. Because it's your house, you invest a lot of money in building solid walls and all, but the buyer only notices the visible things. Since our old house in Siliana was registered jointly, we did the same for our land in Hay Ettadhamen. We started by building a garage on the land.

I started working at home, making carpets with the two looms I had managed to save. I hired 3 or 4 girls to work with me. My children started growing up. When we first came to Tunis, one was one year old and the other two and one month. We got by. Little by little things started to stabilise. We managed to save a bit of money, despite the daily expenses, and started to buy little by little materials to build our house. Today, in addition to the garage we started out with the house which now has three rooms and a kitchen, with a pretty courtyard.

And then, after a couple of years, in 1988, my husband had an accident. A friend of his lived in Ariana and was building a house. The friend asked him to come over to help him out. My husband had gone on a motor cycle. You know, when you come to a new place you try making friends. Anyway, he had a very serious accident. At the beginning, when he didn't come home I thought he was still at his friend's house. When he still hadn't come the next morning, I thought he went straight to work, after spending the night at his friend's place. I started really worrying, when he still hadn't come home after work. For three days, I didn't know where he was. I told my neighbours that my husband was missing and we went from one hospital to another, from one police station to another looking for him. Every one started talking about his disappearance. During that time, there were a lot of problems, with religious fundamentalists being arrested.

On the third day after he disappeared, I heard that he was in the hospital. We were told that he was very sick, and that his spine was damaged. He stayed on and on in the hospital, for about a month and when he finally came out of hospital he was handicapped. He has permanently lost the use of his legs, and is now in a wheelchair.

It was an awful situation. Here I was again in trouble, but this time I had three kids and a handicapped husband to take care of. Since my husband wasn't on duty when he had his accident, we couldn't even get any insurance money. I tried going to court to get some kind of compensation, but I ended up spending my money for nothing. What could I do? It was God's will.

I couldn't make a living from carpet-making. It was too expensive, so I changed from carpets to blankets, and continued on weaving. I had to try harder than ever to make things all right. I sold things here and there, to get us by. Thank God, one day I met Fatma who was working at the Ministry of Social Affairs. I told her what had happened to me. She told me that I could work with her. But with my kids and my husband at home, I couldn't afford to leave home. She then told me that the government could give us social aid¹. It was 50 Dinars quarterly at the beginning and now it's 75.

1- The beneficiaries of the Tunisian government's programme "Programme National d'Assistance aux Familles Nécessiteuses" (aid to destitute families) receive 75 (55 in 1991) Dinars of social aid every quarter: 57% of the beneficiaries are women, an large share being female heads of households (divorced, widows); 17% of the beneficiaries are handicapped.

That is barely enough to pay the water and electricity bills. I stayed in touch with Fatma, even after she moved to the Ministry of Health. Every time, when things were going badly, I got in touch with her. She always helped me to solve problems, got me medicine for my husband, who needs continuous treatment. His health is worrying and he doesn't feel too good.

It was also thanks to Fatma that I got a sewing machine from the government. I sew well. When I was much younger, still living in Siliana, I had a neighbour who was originally from Kairouan. I used to like her, and she taught me to sew. Seeing her enjoying her work made me want to learn sewing. I really liked her lifestyle. I used to think: "there's a lucky woman, working peacefully with no one to boss her around, no worries about promotions or getting a raise". That's how, since the age of 15, when I was still at school, I could sew well. Things were different then, all the girls in addition to studying, had to know how to sew, to do embroidery or carpet-making.

Anyway, thanks to the sewing machine, I was able to make a little money. I did minor alterations for my neighbours, made curtains, sheets, pillows. They used to pay me around 500 or 600 millimes per piece. Then, I heard that a clothes-vendor was looking for someone who could do minor alterations. He used to pay me a ridiculously low amount. I'll give you an example: he would give me a pair of trousers; I would have to undo the seams, and redo them in order to make one or two pairs of shorts, and all I would get paid would be 300 millimes. I'd resign myself, thinking it was better than nothing, at least I could buy bread for the children.

For a couple of months, I worked for this dealer, being completely exploited until my neighbours told me that I would make more money by getting waste cloth in textile factories. I took their advice, and started to gather materials from these factories, and make shorts, skirts and home goods out of them. My neighbours would come to my place and buy. I don't have it in me to go to a souk and wait for customers. I would rather starve to death than do that. I'm known, from a good respectable family, I used to have 100 girls working for me. I don't want people to say "look what's become of her".

My whole life has been a struggle to make things better. One day, I heard that, since my husband is handicapped he could get a licence to open a tobacconist¹. I asked Fatma about it, and she told me to see a civil servant to get information and that's what I did. I applied and waited so long, at the end I almost lost all hope of getting the licence. When I got it, after a couple of months of waiting and waiting, I realised that a licence without capital was useless.

1- Handicapped people in Tunisia receive assistance from the government for income-generating activities. Under the VIIIth plan (1992-1996), 5000 handicapped people have benefitted from this assistance.

One day, a relative of mine from Siliana came to Tunis for business reasons. He dropped by our place since he had heard about my husband's accident. I invited him to have dinner at our place, and from one subject to another, I brought up the story about my having a licence but no capital. He offered to lend me 500 Dinars, which I could pay back by installement.

How could you start a business with so little! You need so much. A carton of 500 packs of cigarettes costs 350 Dinars and brings a profit of 13 Dinars. To sell well you need several brands of cigarettes and all sorts of goods usually found in a tobacco place. The customer who doesn't find all he needs in one store doesn't come back again.

I got by, though. I converted the garage into a store. The garage was the first thing I had built in the house. I had ambitions at the beginning, before the accident, to use it as a workshop for carpet-making. Anyway, I opened a tobacconist, in May 1994, without shelves, counter or anything. I started out by putting a sign on the door. I got a plank, and displayed all the goods for sale.

The provisioning of goods is limited¹. You can only buy once a week, but there is no limit on the quantity you buy. It just depends on how much money you have. But you know, if you run out of stock before your week is up, you can always come up with an arrangement. You go and get someone there and ask him to buy some stuff for you. It's not legal, but the civil servants are pretty understanding and sometimes they even help you, introducing you to the others. Since I don't have much money, I count on these arrangements quite often.

I go to Manouba to buy my goods. It's 2 or 3 kms. away, but I walk there so as to save on transportation. I go out with a barrow to put my wares in. It takes me a whole morning to do this. When I go out, I close the store since I don't like leaving my husband alone there. I'm always afraid something will happen to him.

It took me nearly four months to pay back the 500 Dinars. But you know, the less capital you have, the less likely your profit is to increase. One day, I only had 130 Dinars to buy my weekly supply. I was so depressed and discouraged. I went to see Fatma, like I usually do when I feel low. She always comforts me and encourages me. When she saw how I was feeling, she told me that I should try getting a loan from Enda. She told me that I had to be sure of myself, and of my ability to pay back the loan. I told her not to worry, even with only 100 Dinars a month to feed my family, I always find a way to manage. I would never borrow money if I didn't feel that I could pay it back.

1- Cigarette and tobacco sales are a State monopoly in Tunisia.

I applied for a loan, and received 1000 Dinars, that I have to pay in instalments over 18 months. With this, I managed to turn the garage into a real store. I built shelves, got a small counter, and diversified the goods for sale: soft drinks, light bulbs, sweets, biscuits. My main outlet for cigarettes is the *hammassa*¹. There are two stores like mine in the neighbourhood. People often hear about my husband being handicapped and me having so many responsibilities, they come to our place to buy their goods. I'm always on the look-out for products that would bring me more profit.

The essential for me is to keep my family going. Every day is a survival, I have bills to pay every three months, I have to feed my family, pay for my children's expenses so that they can go to school. I have to pay for my husband's medicine. All these things to pay for, and I have to pay back my debt. With the money I make, I probably spend a third on paying off my debt, a third on daily expenses, and a third to increase my capital.

Month by month, things are getting better. Every day, every month that passes, is a victory for me. Every year that passes, I thank God. All I want is to see my children through. As long as one is alive one has to defend that life and do the best.

1- The 'hammassa' is a small outlet for dried chick peas, nuts, sweets etc which is allowed to sell cigarettes by unit, which regular tobaccoists cannot do.

TOUNES

I am 63, my name is Tounes, 'the name of the Republic'¹. My mother wanted to name me Ghazala², but my father preferred Tounes; he won.

My parents are originally from Hajeb, in the area of Sidi Bouzid³. During the year of the famine, my grandfather, as well as the majority of Ouled Majer, our tribe, migrated towards the Northern plains. There, my grandfather married and had two children; he later returned to his village where he brought up my father.

My father was married prior to meeting my mother. But his first wife soon died, leaving him a daughter. My mother gave birth to seven children, two girls and five boys. They decided to settle down in the capital when my father fell out with his brothers. At that time, my mother had only one child (the rest were born in Tunis). I was born in Borjel in a poor neighbourhood of Tunis, where my parents settled down, and where several of my parents' cousins had already migrated to a couple of years before us. I do not remember Borjel well; my parents moved soon afterwards to another neighbourhood, Jebel Lahmar⁴, where I grew up.

When my father was still in his village, he used to do farming. In Tunis, he worked as a gardener, in the houses of Belvédère, where only French people used to live.

I never went to school; my father thought that school was not good for girls. My brothers studied Arabic for a while.

My sister lives in France now. When she was 25, she fell sick; she had problems with her lungs. The doctors could not cure her. The nuns took care of her and sent her several times to Aïn Draham (mountainous region in the North-West), thinking that the air would be good for her. She was taught to sew, when her sickness wasn't that bad. One day, some friends, who were living in France, suggested taking her there. They told her that in France she would be able to make a living as well as get medical treatment.

1- Tounes in Arabic means both Tunis (the capital) and Tunisia (the country). Tounes' comment illustrates the confusion that arises from her name.

2- Ghezala : gazelle.

3- Sidi Bouzid is situated in the Centre-South of Tunisia. It is a dry region, and prior to the setting-up of irrigation facilities, the inhabitants of the region were faced with constant risks of famine.

4- Both Borjel and Jebel Lahmar are low-income neighbourhoods in Tunis. Borjel is situated near a large Christian scimitar; Jebel El Ahmar is one of the largest low-income communities in Tunis; it was rebuilt during the 1980s.

She went to France, and right away found a job as a seamstress. She didn't mention that she had a chronic sickness. When she got one of her crises, she was hospitalised, and had an operation. The cost of the operation was very high, and she didn't have the money to pay for it. The hospital checked up her family's situation in Tunisia. At that time, my mother was a widow, living as a squatter. The social security decided to pay for her operation, and since then she has been receiving free treatment. She lives very well. She refuses to marry, she says she doesn't want someone to rule over her. She likes to stay up at night, go out with her friends and have a good time. If she had a husband, she would not be free to do whatever she likes. We keep in touch over the phone and she comes to Tunisia for every summer vacation. You can meet her when she comes.

My husband is a cousin of mine. He was not born in Tunis, like me. He came here with his parents to look for a job. When they came to Tunis, they moved in to a house next to us at Jebel Lahmar. At that time, the land belonged to the State. Every newcomer would come to Tunis, helped by their relatives, take a piece of land, and build simple houses. Life used to be different then; now even in the country people build solid houses, nicer than before with staircases, painted doors, and solid walls. Women now have ovens and fridges and mirrors. They even dress differently now; before they used to wear *maalia*¹, now they wear dresses, with socks and sandals.

What has my married life been like? Can I even say whether it has been good or not? For my part, I respect my husband; when he raises his voice, I remain silent. He used to drink before, and once in a while he would get angry fits. He would sometimes even knife the sack of couscous². The couscous would scatter all over the floor. I used to take it without saying anything. When people would reproach me for my attitude, I would reply: "he will punish himself". Since he was responsible for buying household goods, if he ruined the *couscous*, he would have to buy another. During these situations, I would remain calm, make some tea, and ask him if he would like a cup as well. He would calm down and after a while become normal.

By being wise and diplomatic, I was able to save my marriage. I gave birth to seven daughters and three sons. Four of my girls have married, and the fifth is marrying this summer.

I used to live with my mother and sister-in-laws. They used to take care of the children when I went to work. My eldest daughter learned very early to take care of herself and her brothers and sisters.

1- *Maalia*: a traditional costume worn by women farmers made of cloth wrapped around the body at and attached with two pins at the chest and a belt.
2- The tradition is for each family to keep in the home their yearly stock of couscous (wheat semolina which is the country's staple food).

I used to bathe my children at night, and I would brush and fix my daughters' hair at night, and cover their hair with a scarf in order to save time the next morning. I would wake up every morning at dawn, prepare breakfast and a meal for the day. I would drop my children off at school and take the bus to Jebel Lahmar or the Belvedere to work.

I worked as a maid for the same family for 16 years. I would take care of their house as well as their children. I was there when the children were born. The mistress of the house was a very beautiful young woman. Her husband would only let her leave the house if I accompanied her. I used to go shopping with her. I felt that she respected me, despite my modest salary.

After working with them for 16 years, her husband didn't want to leave me without a job. He found me one as a cleaner in the Ministry of the Economy, where he used to work as a Director. He told me that this new job would give me more security for the future, since I would benefit from a retirement pension.

I spent 15 years and three months in this job. I used to work from five in the morning to mid-day. The last couple of years, the new Director, who was a woman, decided to shorten my working hours, I would leave at 10 in the morning instead of 12. When I reached 60, I retired. My pension is 93 Dinars per month.

It was a very good experience, I met a lot of people and became friends with them. I discovered what the political world - especially the world of the trade union - was all about. My bosses used to listen to my analysis of the political situation and were often bemused by my interest. I was on good terms with the people there, and if they ever came late to work, I would cover up for them.

In addition to being an enjoyment, I was able to improve my financial situation through this job. The first couple of years I was badly paid. I was barely able to meet my children's needs. Every month, I would calculate what I could buy for my children, one month it would be a pair of shoes, one month it would be a pair of trousers. But ever since I started working in the public sector, my one aim was to buy my own house.

When we were still living in Jebel Lahmar, I was living with my in-laws. The house was small, I had seven children, and my sister-in law had a couple as well. The children did not all get along; this would cause conflicts between the adults as well.

During the early 1970s, we missed out on a good deal, all because of my husband. My old boss, may God bless his soul, registered our name for a housing programme in the neighbourhood of Zouhour (a working-class neighbourhood of Tunis).

It was a good place, with excellent conditions. My husband refused, saying that we had no furniture: no beds, no cupboards. We could have moved to a house there even with no furniture, we could have slept on the floor, and then little by little we could have saved money to buy some furniture. I think that (having no furniture) was just an excuse; I think he did not want to move out of his parents' house. At that time, moving out of the 'patriarch's' house was not looked well upon. It was considered as rejecting your origins and your parents'. From that day on, I swore to do everything possible to buy a house, without telling my husband. I realised then I had to do things by myself.

I opened an account at the post office, and I started saving little by little, month by month. When I had saved 600 Dinars, I started to look for a piece of land I could buy and build a house on. I started to look for land in this region (of Hay Ettadhamen) because one of my neighbours had at that time bought a plot of land here. After checking the area, I went home and asked my brother-in-law to accompany me to the post office so that I could take out my money and buy the land. He asked me how I could take such an important decision without telling my husband. I replied that I was not going to change my mind, whether he would come with me or not. Seeing how determined I was and that I wasn't going to change my mind, he came with me.

We took out the money and came straight here to meet the person responsible. I met a Haj¹ honest and pious, who would do anything to help disadvantaged people. I bought 150 square metres, at 6 Dinars a metre. I paid 600 Dinars cash, and promised to pay the rest little by little. All this was done without any written contract. At the end of the month, I would pay what I could. Slowly, I was able to pay back the entire sum.

Noticing that I was not able to start building my house on the land I bought, the Haj offered to sell me the necessary material by credit. I also asked a Director of the Ministry of Economy (who is today a Minister), to help me. He helped me get a very, very good price from a company selling steel rods. I used part of it to build my house, and exchanged the rest for other materials that I desperately needed. It was thanks to the kindness of the Haj that I was able to do this exchange.

Slowly, I was able to build the house. There is no point telling you that when my husband realised what I had been doing, he wasn't too pleased. He kept on repeating that "never, never, would I move into that house; if you want to, you can go and live there with your children". I pretended not to hear him, and continued building the house. The walls were built, and my husband suddenly changed his mind. Without telling me, he went to meet the Haj and signed the contract under his name. In any case, I would never have registered the house under my name. In our tradition, and especially at that time, it (signing under the wife's name) would have been considered an affront to my husband, and would have led to a divorce.

1- Haj: a man respected in the community because he has been on the pilgrimage to Mecca.

When he came home that night, he brought meat, he told me to prepare it and to ask the neighbours in. I asked him "for what occasion?"¹. He replied that he would tell me later. After dinner, he told me that he had signed the contract for the house.

To put in the floor-tiling, I needed a lot of money. I asked a relative of mine to lend me 1500 Dinars. My husband didn't even contribute one millime towards the house. He used to give me a small sum of money (70 Dinars a month) to buy food. Recently, he has started giving me 100 Dinars a month. If it wasn't enough, which was often the case, it was up to me to manage. The house was built with my money and thanks to the salary of my two daughters. One works in a textile factory, the other in a manufacturing company. They used to give me nearly their entire salary, and used to keep a bare minimum for their pocket money.

My nephew found me some workers. I got the rest of the materials from a dealer in Hay Ettadhamen. I went up to him, and told him that although I was a woman, my word was as good as that of a man, and that I would give my word that I would pay back the cost of the materials at the end of each month, on condition that he would never knock on my door, in front of my neighbours. I told him that I would come at the end of each month. It took me nearly a year to pay off the debt.

In 1980, we moved to the new house. There were no windows, no doors, just the door of the main entrance. In the place of the kitchen, I put a tabouna². Every day, before going to work, I would prepare the dough and bake bread. I would serve the bread with a bit of olive oil and a couple of olives or a tomato salad. I explained to the children that as long as we were behind the door no one could see what we were eating; the important thing was to pay back our debts. If we did not pay the debt, people would come knocking on our door asking for their money back, and the neighbours will hear and label us "untrustworthy and without honor".

I asked the carpenter who worked in the same department as me to take care of the woodwork. I paid him with the bonus I earned every six months. You can see all the jumping around I had to do to build the house. Now that we have the house, we do not save anymore. We spend everything we earn.

When we moved to the new house, my parents-in-law were already dead. If they had been alive, they probably would have come to live with us. My husband is the oldest one in the family, and it is his duty to take care of his family. I left the place we were living in to my sister-in-law. My married daughters no longer live here. All our neighbours are "foreigners" (they are not from the same region of origin). But all in all, we get along quite well.

1- Special occasions are usually celebrated by sacrificing sheep and sharing the meal with family, friends and neighbours.

2- Tabouna : a clay oven traditionally used in Tunisia for baking bread.

I have a lot of activities. Even before I retired, since I was only working in the morning at the office, I had the afternoons free. One of my activities is the klim¹. My mother used to work on wool, and I often used to help her. We used to make blankets and carpets for sale. One day, one of our neighbours showed us a carpet made not out of wool, but out of rags, cut into thin strips. She suggested working together, since working with this material was much easier and it sells well. After my marriage, I continued this activity. But instead of working for others, I decided to work on my own.

I buy some of the materials, sold by weight, at the souk of the Médina; I buy the rags from the textile factories. Since the factories were quite far, I used to spend a lot of time on transportation. One day when I was coming home from work, I passed through the neighbourhood of Tronja. I saw a young man there loading bags full of rags. I started to talk with him, and told him I was interested in the buying this sort of cloth. He took me to his place to meet his mother, who sells the material. She was a very proper and nice lady. She charged me a good price; and ever since, I go to her place every day and buy ten kgs. Each kg. costs three Dinars. After a couple of months, she suggested delivering 400 kg. to my place; she said that it would prevent my daily task of going to her place. I could pay back little by little, either in cash, or by giving her klims which she would then sell.

I work with my daughters. During the evenings, we cut up the materials, and during the daytime, two of my daughters sew, and the other two clean the house. It takes us around four days to finish a klim¹. Before we used to sell it for five or six Dinars. Now it sells for 20 Dinars and costs about 10 to make. When there is an increase in demand, I sub-contract. I prepare the stuff and give it to young girls and women of the neighbourhood to work on. Before the factories opened, girls would come to my place looking for work, now I can't find enough labour. Now I work with women from rural areas; my neighbours contact the women for me. I send the materials to the respective neighbours' area of origin, especially in the North and North-West. They send me the finished products, and make a small profit.

At the moment the klim is going through a crisis. All over Tunisia, it is being replaced by factory produced carpets.

I never go outside to sell my products; my customers come to my place to buy. I sell mostly to women from the neighbourhood; I also sell to dealers who sell at the weekly souk. All my customers buy on credit, and pay little by little. No one has ever tried to trick me, because I have never tricked anyone.

1- Klim: a type of rug

The other activity I spend time on is the distillation of herbs and flowers¹. I first got the idea by watching TV. There was a programme on distillation, explaining the different steps of distilling flowers, and the necessary ingredients. The next day, I bought a still and several kilos of orange flowers. My daughters laughed at me, telling me I know nothing about distilling. But I know what I am like, I always try out new ideas, and why not? I told my daughters that I would try it out if it didn't work out, too bad, I would just throw it away and never talk about it again.

To my joy, the distillation worked right from the first try. During the season, I distill oranges, roses, iris and geraniums. My customers always come back for more, since they know that I am particular about the quality of my products. I have even taught some of my neighbours the skills. They either make it for their own use, or for sale.

In addition, I used to prepare spices to sell. I buy the ingredients in bulk, sort out all the unnecessary stuff, wash them, and then dry them in the sun. The next step is to get them ground by a miller, but even then I watch the operation carefully, so the product would be of good quality. I then prepare plastic bags for each spice. I sell part of the spices directly to customers, the rest I distribute to my old colleagues and they sell it to their friends.

My husband does not like my selling outside of the home, and frankly neither do I. Only once did my husband agree to sell the products himself. He spent one morning in the market, came home fuming, that I make him do all these awful tasks. Now that he is retired, he has stopped drinking. He spends half of his time in cafés where he plays cards with his friends, and the rest of the time he is in the mosque praying.

I, on the other hand, ever since I have retired, do everything to fill my time with useful activities. I would do anything to have a mill in my garage. I could sell to the garage. I could sell to the entire neighbourhood by developing my activity of preparing spices. It would cost so much though. I have asked around, it would cost 6000 Dinars.

1- The distillation of flowers and herbs was an activity traditionally limited to higher-class urban women. The rural-urban migrant women, living in working-class areas have increasingly started to exercise trade in this production, mostly oriented towards high-class urban women who no longer have the time for home-production. The distilled flowers and plants are used as a remedy against all sorts of illness. They are also used in cooking.

I do not have that kind of money at all, so I moved to another trade. In order to buy a bundle of second-hand clothes (to then resell, item by item) I was barely able to get together 125 Dinars. I wanted to try out this activity as well, to see if it was profitable. When I opened the bundle there were no good items. I do not think this activity is very interesting. If I had bought a good bundle I would have made a tidy profit though¹.

Tounes has decided to pursue her new 'niche': trading in second-hand clothes. Her business has expanded rapidly thanks to two loans she has received and repaid regularly from Enda's small credit programme. She has just received her third consecutive loan. She feels satisfied with her new business and has plans to diversify. Eager to learn how to read and write, Tounes is also following literacy and "business classes".

1- In Tunisia, second-hand clothes represent a flourishing business. It is a semi-structured activity: the bundles of second-hand clothes are classified into different categories according to the quality of the items, and are sorted and wrapped up in factories. These bundles are then sold by wholesalers. Since the bundles are completely closed, the buyers can not know in detail what they contain. The buyers retail the items piece by piece and fix the price.

MABROUKA

My name is Mabrouka. My father and mother are from Kasserine¹. They came to Tunis before I was born. My family now lives in Bardo², and I moved to Mnihla³ in 1988. I was born in 1953. There are four girls and two boys in our family. I went to school for a short period. I still know how to read, my writing is not that good but I do know how to count well.

I don't really remember how I met my husband. He's not a relative of mine. He was a neighbour. He's originally from Beja⁴ but had moved to Bardo. The first time I met him, I was around 12 years old. Since he is eight years older than me, I found it a bit strange. I was not used to men looking at me that way, especially an older man. I was afraid of the way he used to look at me. I used to bump into him at the grocer's, around the neighbourhood; and every time he would look at me the same way. I started getting used to him. One day, he came up to me and said he wanted to get to know me. Soon after that, he wanted to meet my parents to ask for my hand in marriage. Although I didn't know him well, and I was young, I didn't say no; and so we got engaged.

After being engaged for four years, we got married. We went abroad to Libya, where we lived for 12 years. I had my four kids there, a son and three daughters. We went to Libya because of his job. He used to work as a cook. I worked throughout my stay there. I first worked in public health care; I looked after handicapped children. Then I worked as an assistant to a foreign doctor in a big public hospital. I worked with him until we returned to Tunis.

During our stay in Libya, we did what we had planned to do: save enough money to build a secure future. When we returned to Tunisia, we bought some land in Tunis, built a house, and opened a restaurant in Ben Arous⁵. When we were in Libya, my husband and I had separate accounts: he put the money he earned in his account, and I put the money I earned in mine. Before leaving Libya, I also received my pension money. When we came back to Tunis, I put all my money in his account. It was because of the business, you see, the business was in his name. What did you want me to do? The business went really well for the first three months, but after that all went downhill.

1- Kasserine: in the Centre-West of Tunisia.

2- A residential suburb, west of Tunis.

3- One of the three delegations of Hay Ettadhamen.

4- Beja: in the North-West of Tunisia.

5- Ben Arous: a small industrial town in the southern outskirts of Tunis.

I can't say he was the only one responsible. I have my share of the blame. From the beginning, he used to drink and fool around with women. I kept my eyes closed to his behaviour. All I used to do was wonder and wonder what made him act like that. Was it because he was an orphan and lacked affection when he was younger? Anyway it was no use. For three months we got by, then he had to pay the maid, the workers. We had no money to pay them. He sold our belongings, my jewelry. It reached the point where we didn't even have anything to eat.

I started to speak out, to protest. I used to fight, and then he would beat me up, sometimes in front of the children. At the beginning, I used to cry and not say anything, then I couldn't keep silent any more. We fought all the time.

I sued for divorce. He didn't want to divorce. The process lasted from 1982 to 1984. I was afraid; I had children to take care of and no money to feed them. Yet, what would have been the point staying with him? I realised that I could not count on him, that I would have to work and be the responsible one. Yet as a man he would be considered head of the family, with all the privileges this society guarantees men. Even my family would have laughed at me, if I had accepted such conditions.

I used to think "If I were on my own, and even if I earned only 100 millimes, at least I would know where it goes, and how I spend it". You know, in Tunisia, it is always the man who rules. Whatever the woman says, whatever ideas she has, she is always secondary to the husband. That's why I decided to get divorced, despite all the pressure from my family and his.

I also thought divorcing my husband would be better for my children. They were suffering. I preferred the mental well-being of my children to their material well-being. After the divorce, the children were better off; they were relieved and calmer.

I own the house where we live now. As for the house we had bought when we came back from Libya, I didn't have written proof that I had paid my share. After the divorce, my husband didn't want me to get my share of the house. He was going to sell the land and the house and take all the money to pay off the bank. People who had witnessed that I had paid for the house stood by me and backed my word. I received 8500 Dinars, and with 7500 I bought the house we're living in now, and spent the rest on food and daily expenses.

My life has been a constant struggle.

After the divorce, I sold my good belongings, my clothes, to feed my children. My family helped me a lot, giving me money and looking after me. They didn't spare themselves, they gave me what they could. But I couldn't keep on depending on their kindness; I had to find a job. In Libya, I had no difficulty finding a job.

I thought I would be able to find one just as easily in Tunis. I had a driving license and wanted a respectable job but I couldn't find anything in Tunis. I applied everywhere for a job, but to no avail. I ended up accepting a job as a cleaner in the town hall of Tunis.

I found a job through a friend of mine. She introduced me to the wife of the director of a department in the town hall. We talked about my young children and my circumstances. I worked for her for a week. But she wanted someone to work day and night at her place. I told her I couldn't, because of my children. Where would I leave them? So, she asked her husband to help me and that is how I got the job at the town hall. I worked there for five years. At the beginning it paid 57 Dinars a month, until little by little, it increased to 70.

I had a very difficult time during this period, I hardly saw my children. I felt as if I was losing them, especially my son. I used to leave them alone during the day time.

I would wake up early in the morning to cook and leave the food for them. When they came back from school, I wouldn't be there to see whether they ate or not, or how they were. If the children found the house door open they would enter; otherwise they would have to wait outside. When I came back at night, they would be asleep. I didn't see them at all. I got tired, really tired. Sometimes, I would go to work late, sometimes my kids would get sick and I wouldn't even go to work. The place I worked did not approve of my coming in late or missing work.

I always looked for solutions and found none, only problems and more problems. I thought of quitting so I could stay with my children and work at home. Even with less money, even for 500 millimes a day, I thought it would be better for them. When my son failed his exams (to get in to secondary school), I started to really hate my work. The only wish I ever had was for my children to get educated. I didn't want what had happened to me to happen to them. All my life, I have been tired, trying to make things work and all because I've no education, with no diploma or qualifications.

Anyway, when my son failed his exams, I left my job. I started to work at home, selling fruit. I used to go out with my son to the hills and gather crates full of fruit. We used a wheelbarrow to carry it home, where I would wash and wipe it carefully. Then we would take them to the outdoor market and sell them there. If there was any left at the end of the day, I would take it home and sell it the following day. I had no money to pay for the fruit; I had no capital at all. To be able to pay for the crates, I would sell the fruit, then pay back the money I owed the farmers. The only capital I had was the trust these people had in me. I used to make barely enough money to pay the water and electricity bills.

When fruit was out of season, I would sell vegetables. The neighbourhood grocer used to buy me vegetables in bulk when he bought his own. My son and I would lay out broad beans, artichokes and other vegetables in the neighbourhood market and sell them there.

Sometimes things were up and sometimes down, sometimes I had money and sometimes not. But it was better than working outside the home despite all the difficulties of making ends meet. It was better than not knowing what my children were doing. I worked like that for about two years or so.

Then I got the idea of opening a stall in the school. In Bardo, where I used to live, there was a neighbour, Mohammed, who opened a food stall in the school my daughter was in. I liked the idea. Mohammed was making money out of this, had built a house, and everything was going well for him. Also, as my son got older, he started to dislike working with me. He didn't want to be seen by his friends. He used to be well known and started to become embarrassed to be seen selling vegetables with me. Without him, all by myself, I couldn't gather, carry or sell the vegetables.

I went to the nearby school in Hay Aljomhouria¹ and asked the director there if he would rent out land, on which I'd build a stall. He asked for 70 Dinars a month. The only condition he set was that the stall would be lightly constructed (so that when they ask me to move I could). I told him it was too expensive. He told me "for you in your circumstances, I'll charge you less". He lowered the price to 50. I accepted his conditions. I borrowed money to build the stall; it cost me 150 Dinars.

The first year, things went well and I made money. I sold nuts and other snacks to the children. At that time, there were no pastry shops around the school, so the children would buy their snacks from me. Then, slowly things started to build up, with pastry shops here and there. Things started to go badly for me. I was losing my clients; the schoolchildren stopped buying from me. Young boys and girls don't like feeling that people are checking on them and preferred being out of the school during breaks. They wanted things like pizza. So, I started to work only with teachers, making coffee and tea. I would make 800, 1500 or 2000 millimes a day; it would be barely enough to buy milk and sugar.

I went to the school in Hay Ettadhamen and met the supervisor there, like I did with the other school. I didn't hide anything from him. I told him that I had opened a stall at the school in Hay Aljomhouria, and that things had gotten bad for me. I told him that since they have more teachers than the other school, I would be making more money. He agreed and I won't deny that he helped me. He called the principal up, told him about my problems. He charged me 45 Dinars a month and during Ramadan, the principal didn't charge me, since I wasn't working.

1- Hay Aljomhouria: an area in Hay Ettadhamen.

Soon, the principal changed and with him things changed too. The new one said "continue until the end of the year with the deal you had worked out with the old principal, but the following year we will raise the price". I asked him how he expected me to pay more. He replied "It's God's will". I won't lie: even at 50 Dinars, I have to struggle to make ends meet. If I can't pay for my children's food, for my girls' clothes and shoes, then what would be the point of working?

I went back to the old school. I told the principal that it didn't work out in the new place. He told me not to repeat what I had done before; he didn't like me running out on him. He told me that although other people had come for that piece of land, he had refused to rent it. They didn't want to replace me. I had to sign a contract though. He lowered the price for me from 50 to 20 Dinars.

I come in around 8:30 or 9:00, make coffee and milk for the teachers. Around 10:00, I make sandwiches, or bread and butter for the teachers. Then I come back in the afternoon, around 3:45 or 4:00 to make coffee. That's all my work consists of now.

When I don't work in the stall, in the summer for example, I get visiting cards printed for people. I go to shops (hairdressers, perfume stores) and ask them whether they would like business cards printed. Where did this idea come from? Let's say that once an idea strikes me, I have to do it, even if the means are hard. I have to look for ways to accomplish what I want to do. Anyway, once I was having a conversation with my brother on advertising and its importance in society, and I thought "I could help people advertise their business by getting cards printed". I thought "why can't I do it, let me try". I went to a printer and asked him whether I could make business cards. He said that a perfect arrangement would be that I ask people whether they want any cards, he would print the cards, and I would get a commission of one dinar for every five he made. I do cards of all kinds, wedding invitations, postcards...

Talking about commercials reminds me... once I appeared in a commercial on family planning and contraceptives on television; I made ten Dinars for a single commercial.

I have a lot of other activities. I work as a hairdresser and I provide beauty services. I go to the customers' houses, and I charge less than the hairdressers. I also work with the local hairdresser during special occasions like the Aïd¹. During Ramadhan, we are in demand, and sometimes we work until dawn.

I have a lot of plans and ideas in my head. All that is missing is money. My old restaurant that I lost still has a big place in my heart. I would like to set up another restaurant.

1- Aïd: religious festival.

There is nothing much around the neighbourhood; it's not an area for work. I don't ever want a job again far from home and my children even if it meant earning more money.

I don't know where my husband is now. He doesn't come and visit his children. I heard from my in-laws that he is now remarried and has kids. It has been a while now since I last saw him. I haven't remarried, and I do not plan to. What would you want me to do with a new husband?

None of my children work. I have one daughter who is still studying; the others didn't finish school. One studied typing in Arabic and French, but she couldn't find a job. I had told her that such a diploma was useless; that she would be better off learning to sew. She says she hates sewing. My other daughter is trained in sewing; she has a diploma. But she doesn't want to work in a textile factory either. She has registered in a youth programme and hopes to receive a sewing machine. She would then be able to work at home. My son is doing his military service.

It's as if I haven't done anything in my life. I had so much hope for my children. I wanted things to be different for them. My life has been difficult with all its troubles. God knows, everyone has problems, but I didn't want them to have problems like mine.... But it hasn't been any use, despite all my efforts. They studied for several years, yes, but they didn't reach what I wanted them to. In certain ways, I was lucky. I did the best I could with my life. But my children might not be so lucky, and then what would they do?

There are so many people who live a thousand times better than me. I look at women who lead an easy life, and I think "she's a woman and I am, so why are our lives so different"? Do you think I am satisfied with my life? Well I am not. I am not satisfied with myself. I have so much potential and ambition, I have brains, but all that is missing is money. If only I had opportunities I could be so much better off. I am like a bird whose wings have been clipped...

MAHBOUBA

My name is Mahbouba. I was born in the village of El Ala, near Kairouan¹ in 1929. My father used to own a café in El Ala, but things had got difficult, and he could barely get by. He was advised to move to Tunis, "you'll find a job and make a fortune", he was told. We moved to Tunis in 1935. My mother not only approved of his decision but even encouraged him. She wanted to live far away from my aunts. They did not have any children, and were always interfering and trying to take care of us. She felt that they were trying to take over her duty as a mother.

My father first worked as a *robba fica*,² then he opened a shop, next to a doughnut-seller. The store still exists, a grocer now owns it.

This was during the war against the Germans. At the time, there was a lack of leather. My father used to collect old tires, and use them to make sandals. He used to cut up the tires, use the rubber to make soles, and attach leather laces. He had a ready market for these sandals.

Things went well until my mother fell sick. She went from one hospital to another. She had a lump that was taken out but she died two years later. Just before dying, my mother told me to take care of my two brothers and sister, all younger than me. Overnight, I became responsible for the family. I did the best I could to fulfill this obligation.

After my mother's death, I asked my father to take my sister and me to Kairouan, to live with my aunt. It wasn't a whim or because I was running away from my responsibilities. It was because of my father's behaviour. My father used to smoke hash³ every night with his friends. They used to stay up all night. I decided such an atmosphere was not suitable for my sister and me.

I moved with my sister back to Kairouan, to live with my aunt. The boys stayed with my father in Tunis. My aunt was happy to receive us; she had always dreamt of taking care of us. She decided that my sister, Beya would go to school; but that I would learn rug-weaving. That is how Beya ended up in school, while I, under the watchful eye of my aunt, learned to make tighter and tighter knots and more and more elaborate designs.

I missed my mother; she used to spoil me so much when she was still alive. And sometimes I used to spend the entire night crying. I also missed my brothers a lot.

1- In the Centre of Tunisia

2- *Roba vecchia*: deformed Italian: 'used clothes'.

3- At the time, smoking marijuana was not illegal in Tunisia.

It was hard for us because the whole family was broken up. I managed to convince my father to send for one of my brothers to come to Kairouan to live with us.

Soon afterwards, my sister passed out of primary school and my aunt decided she did not want her to continue studying, because the only high school in Kairouan was a co-ed school.

I was good at rug-weaving, and my aunt and I started to work on the same loom. But while she spent all her time weaving, I had to look after the house as well. I had to do the laundry, the cleaning and the washing-up. I could only start weaving in the afternoon, after finishing all the house-work. Because of this, there was always a gap between her work and mine, which meant that I had to catch up on the work by staying up later. I wasn't allowed to sleep before reaching the row she had reached. In the mornings, the completed strip would be rolled around the lower roller of the loom and we would continue with our work. It would take us between a month and 45 days to finish one rug. Once it was sold, my aunt would give me a bit of money, just enough for me to buy a pair of shoes for my brother or clothes for my sister. My aunt provided us with food and lodging.

The wool was bought at the souk. After washing the wool, my aunt would sort it by hue. She used to leave aside the white, which would be used the way it was. And then she would prepare the mixture which would provide the brown shades that are very typical of Kairouan rugs called *Aloucha*. The bride's rug, on the other hand, would be of many colours; we would call in the dyers to obtain red, green, pink or blue shades.

During the tourist season, which correponds to the wheat harvest, demand would increase considerably, and we would ask for *sabbahat*¹. They would come in the morning and weave until the evening. They were paid either daily, or on a piece rate, and we would provide them breakfast and lunch.

The *sabbahat* were urban women, living a hard life: widows and even young girls looking for ways of earning a bit of money. My aunt had her regular workers. One of them was an older woman; my aunt used to send me for her every time she needed her. For less delicate work, like cleaning or carding the wool, the Bedouins from the Zlass tribe would be called in to work for us.

So my daily routine used to be: wake up early in the morning, prepare breakfast for the family, clean the house, do the laundry, make a light lunch for the *sabbahat*, then make lunch for the family, and at around 2:00 in the afternoon, start weaving, and continue until late in the evening.

1- The word "sabab" in Arabic means morning, and in this context "sabbahat" designates paid women workers who start very early in the morning.

I wanted to work on my own account, not for my aunt; but for that I needed a loom and capital to buy wool. I once dared to ask my aunt if she could pay me a decent sum for the work that I put in. She became terribly angry, and after that became even stricter in her attitude towards me. My maternal grandmother tried in vain to have us to stay with her. To become independent, I tried working outside with other women. My aunt's response was quick: she decided not to pay for our food. I was back to square one and had to apologise to her. Things returned to the way they were.

Years passed by, and I did not even realise how long until a neighbour came to ask for my hand for her son. She was a very nice woman who used to help me. My aunt agreed immediately, but my uncle refused. He said that if I wanted to marry someone from outside of the family, I had to pay back all the money that they had spent on me during the eight years I lived with them. I can't deny my aunt stood by me. She tried convincing him that during all those years I worked for her. He replied "she has been working for you not for me".

He said that he wanted me to marry a cousin of his. This man was so much older than me, and I had been calling him 'uncle' for years. He was a lazy man, who used to work maybe one day out of six. My aunt was not happy with his decision and asked her husband "he is very lazy, why do you want to make Mahbouba's life even more difficult than it is?". My uncle's quick reply was "once he starts a family, he will be all right".

It would be useless to tell you how much I opposed his decision. I was so upset at my uncle's attitude that I locked myself in my room for three days. I told him I would kill myself. When they broke down the door to get me out, I ran straight to the well to throw myself in and finish with all this. My aunt called my grand-mother to calm me down and to persuade me to marry this 'uncle'. My grandmother kept on repeating: "if you get married, you can finally leave this house and your aunt, you will have a husband who will feed and take care of you. You will have your own house, you will be the mistress of the house". My grandmother's voice went droning on and on...

Since she was the only person that I trusted and that I felt loved me sincerely, I finally accepted, mainly not to disappoint her and not to cause her any pain.

The marriage took place, and we settled down and rented a room. The room was on the second floor of a house, and the landlady - an old woman - lived on the first floor. As if I was doomed to be followed by bad luck, one week after our marriage, my husband fell sick. My poor grandmother used to bring us food. After living for two months like that, I decided to start weaving again. My grandmother brought me an old loom and some wool. The neighbours were so surprised to see a young bride working so soon after marriage: in Kairouan, a woman spends her first year marriage without working. It is a sign of the bride's happiness and well-being; her husband's duty is to satisfy her fully emotionally and financially. I used the excuse that I was weaving as a passtime.

My husband was advised to go to the Hamma of Gabes¹, the hot springs that were known to be miraculous and to heal all illness. My grandmother prepared a lot of food, and I sold my abana (a large wool blanket). We rented a room in a boarding house. Our neighbours were a family from Sfax (in the Centre-East of Tunisia). The woman was very friendly and we had a good time together. When my husband's treatment was over, she invited us to her home in Sfax, where we spent two days on the way back home.

When we got back, my husband's health started to improve slowly, and I went on weaving. One day, my husband found a building job in Sousse and he wanted me to go there with him.

My aunt reminded him that there were certain clauses in marriage contracts in Kairouan: a Kairouan woman is exempted from doing work that is considered as degrading, such as milling grain or baking bread in the tabouna². She is also under no obligation to follow her husband if he decides to leave Kairouan. My husband replied that he had my full approval and consent, and convinced my aunt. However, she insisted that I could not take any furniture, carpets, or blankets. I left with a simple little bag, and took my sister, Beya, with me, not knowing what to expect.

In Sousse, we were lodged by my husband's employer in an unfinished house. My husband would leave for work every morning, and would carefully lock us up. The neighbours were curious. I was able to talk to them over the wall of the courtyard and I told them our story. Noticing that I was pregnant, they got organised to help us. Every day, they would send over a basketful of food using a rope.

The day Farhat Hached³ was assassinated, a general strike was organised by the Tunisian resistance movement. The French soldiers were all over the city, while we were locked in our room, scared to death. One of my neighbours asked her husband, who was in the police, if he could do anything to end our confinement. "A young woman and pregnant at that, locked up in these times is inadmissible", she said to her husband. He found my husband, and by threatening him, managed to convince him to stop locking us up.

After that, I was able to invite my neighbours home, send my sister to buy things... My neighbours would leave their children with me when they went shopping.

1- Southeastern Tunisia.

2- A clay oven traditionally used to bake bread in Tunisia

3- Farhat Hached, a trade union leader, was assassinated in 1952 by a colonial terrorist organisation.

Slowly, taking care of these children led to my opening a Dar Maalma¹, where I would teach these young girls rug-weaving, while my sister would teach them chabka². They would either pay me or bring me things, such as eggs, oil, sugar.

This allowed me to prepare for my baby. I bought an outfit and a pram. The day my baby was born, my neighbours took care of everything, calling the mid-wife and bringing *bsissa*³. They organised a meal, each one bringing a dish. My son came into the world, surrounded by all this warmth and joy, despite the absence of my family, from whom I did not have any news.

One evening, just when we were about to fall asleep, I heard someone knocking at the door. I heard my husband say "sorry, there is no one called Mahbouba here". I quickly ran to the door, and recognised my brother's voice. My husband apologised for not recognising him, he hardly knew him.

My brother told us how long it took him finding us in a big city like Sousse. He had come to invite us to his wedding. My husband was busy with his work, so Beya, my baby and I ended up going.

In Tunis, my brother's mother-in-law-to-be refused to put us up in her house, saying that my brother had never told her that he had two sisters, so the neighbours put us up. After the ceremony, my other brother, who was saddened by the way we had been treated, suggested we leave Sousse and move to Tunis. "I could help you out and we could finally all be together", he said. I forgot to mention that my father remarried a woman my age and was living in Tunis as well.

My brother rented a room for us. My husband joined us in Tunis soon afterwards. He came without my belongings. He didn't even bring my son's pram. When I questioned him, he said that he had sold everything.

And then, everything started all over again: the poverty, the unemployment... My brother did his best to help us out. Beya had been accepted in a school for nurses, that had just opened at that time. She was accepted in a boarding-house and did not live with us. My brother, who had dreamed of seeing us all reunited, had to leave the country. His boss, a Jewish Tunisian, had just moved to France, and sent my brother a contract for work in France. This was shortly after independence, in 1960, and just after I gave birth to my daughter.

1- An ancient institution, a sort of school for young girls run by a woman recognised as an honest house-keeper and good embroiderer, rug-maker etc. She takes in girls to impart her skills to them.

2- Lace-making.

3- Flour made from grilled cereals and spices, which is eaten mixed with olive oil and sugar and traditionally given to people coming to bring congratulations on a birth.

There I was all alone, without any support, and on top of it with the studies of Beya to pay for. I went to look for a job. The community leader suggested my working as a maid in a family. A piece of wood on the door of our room prevented my son from getting out to the common courtyard of the *oukala*¹. There was always some neighbour to look after my daughter, who was only a couple of months old.

The lady of the house, may God bless her soul, was a nice, generous and sensitive woman. My work was appreciated. One day, while I was working, without my even being aware of it, my breasts had spilt some milk, and you could see two big stains of the milk on my dress. My boss cried "But Mahbouba, you are breastfeeding? Where is your baby?". I burst out crying. I was so embarrassed. And then I told her that I had two children that I had been leaving all alone in the room of the *oukala*. "Tomorrow, you will come here with your two children", she ordered me. She gave me an old pram and prepared a corner in the room where I could leave the children while working. Since she herself had a baby, I asked her if I could breast-feed him as well. Now "my son" is a good-looking man, and he runs a café in downtown Tunis.

Always considerate and eager to help me out, my boss let me have more flexible hours so that I could work in other people's houses as well. There were, in particular, two or three Italian families that used to ask for me.

One day, I noticed that I was pregnant again. At that time there were no birth control or abortions. I took a traditional remedy that was supposed to stop pregnancies. The result: I got inflamed ovaries and was in terrible pain. I went to hospital immediately, where I spent 25 days. My neighbours took care of my daughter, feeding her biscuits soaked in milk.

After my sickness, I couldn't work the same as before. I got tired easily and could not do any of the hard, physical cleaning work. Fortunately, this coincided with the end of Beya's schooling. She obtained a qualification in nursing and a position as a nurse in Babouch, in the North-West of the country.

My brother was opposed to her decision to go to Babouch. At that time, a young girl, living on her own, even for the purpose of work, was not well looked upon. With the complicity of my father, we decided to go against my brother's wishes. It was only after 11 months that Beya received her first salary. Since then, at the end of the month, she would send us a bit of money.

1- An "*oukala*" is a former large bourgeois house in the *médina* (old town) rented out very cheaply by the room to poor families, who share common facilities and usually live in squalid overcrowded conditions.

In the meantime, I had a third child, a daughter, and I had to find a way of earning money without leaving the house. I improvised by offering laundry services. I contacted several single people living in Tunis: traders from Cap Bon (a region in the North-East), students of the Great Mosque... I would go to their places to pick up their dirty laundry. I would wash them, sew on missing buttons or do minor repairs, and fold them carefully. I would sort the clothes according to the clients and then deliver them to their places. I would receive one or two Dinars. I would pass by the markets and buy stuff, go home where the house and all the rest would be waiting for me, while my husband would spend his days sleeping or wasting his time.

One day, it might have been in 1962, our community was astounded by terrible news: the authorities had decided to knock down the neighbourhood and rebuild it. We were ordered to leave. Each family received compensation of 30 Dinars. My neighbours and I decided to organise ourselves to find a new place to live. Each of us tried to find a house big enough to shelter four families. It was Habiba who found this house right in the heart of the souk.

The rooms of the ground floor had more light and were in better condition. In one of the rooms, an Italian family were living, but were about to leave Tunisia permanently. I knew that by choosing the room on this floor, I was likely to benefit from a housing that could be independent. But Habiba, who had found the house, wanted it as well. I convinced her to let me have the floor, explaining that my sister was in the public sector, and often had to receive people, and that we needed an agreeable and well-furnished place. Though Habiba consented, her husband demanded a 'finder's fee' which I had to pay.

I continued laundering for bachelors. I was doing well. I was able to save money, without ever depriving my children of anything. I would buy them new clothes for celebrations, and from time to time meat and fish.

It was a happy coincidence that I started a new job. I had a neighbour who used to do this sort of work and who lived on the first floor of our house. His wife had just given birth, and as a neighbour it was my duty to help her out every morning. Her husband suggested my working for him, and selling items to women in their houses. I accepted, just to try it out. He gave me two pieces of cloth that I sold the same day. I sold it to a neighbour, which meant that I never even left my neighbourhood. And I earned a commission of 10 Dinars. This sum was pretty high compared to what I had been making in laundry services.

It is actually a curious coincidence, since my grandmother was a "dallalah"¹ in Kairouan. She used to receive toiletries and jewelry from middle-class women and sell them to other women. On top of a commission, she used to receive gifts, especially food. My poor grandmother gave me everything she had, God bless her soul.

My "boss" started to give me more and more items to sell. He appreciated my ability in selling and my honesty.

This work has certain risks. I had, one time, a big bag full of slippers, imported from Libya. I left it in the tent of a street-seller that I knew. It was in Hafsia², before the rebuilding of the neighbourhood. I took two or three samples and went around the souk trying to see if anyone wanted to order these slippers. The shop-keepers asked for a dozen pairs. I returned to the tent (where I had kept the stuff) when suddenly three men came in... They were inspectors. They confiscated everything, except for my goods, which were hidden. I thanked God for saving me and I sold all the slippers and received 50 Dinars for this transaction.

Unfortunately, we do not always get away that easily. I also had to deal with the police. One day, my boss had imported gold necklaces with pendants engraved with the name of *Allah*. He gave me 12 pieces. Since selling gold was forbidden, he was arrested and taken to the police station. There, he could think of no better defense than to inform on me. When I returned home that day, my neighbour (the wife of my boss) was crying and told me that two policemen had come to their room to check everything, from top to bottom. They couldn't do a check in my room since I was absent and the door to my room was locked. They told her that they wanted me to come to the police station the next day, first thing in the morning.

I couldn't sleep all night. I cried and cried and begged my neighbours to take care of my children, especially of Radhia who was only a couple of months old at that time. I was resigned to the idea of going to prison for trying to make a living, but I could not bare the idea of my baby in prison with me. The next morning, I arrived to the station, trembling with fear. I have to tell you that the policemen were very nice to me. I spent the morning being questioned, then waiting, and then being re-questioned. In the evening, I was allowed to return home. After a horrible month of worry, I had to pay a fine of 60 Dinars, and the affair was closed.

1- "Dallalah" is a door-to-door sales person. The dallalah buys goods requested by the client and then delivers them to the client's home. It is an activity that has traditionally been reserved for women. Mahbouba's grandmother was a dallalah who specialised in trading second-hand items. In cases such as hers, the goods are given to the dallalah by middle-class women and sold to poorer women. She gains a small commission fee for the sale.

2- Hafsia: an area in the Medina in Tunis.

This unfortunate incident taught me a lesson, and I opened my eyes to the cowardice of my partner, who had literally 'sold' me to the police. I decided to fly with my own wings and to work alone. My first destination was Libya, where I went with several of my neighbours, who were used to this sort of trip. After that, my son started to accompany me, until I got used to it and started to travel by myself. I started to go to different places: Morocco, Italy, Algeria... Turkey wasn't in fashion at that time. I used to go on two or three trips a year. I would bring back 'marriage sets': that is sheets, china, lamps, domestic appliances, clothes, shoes. Sometimes my clients would ask for precise stuff; but most of the time I trusted my taste and intuition in choosing the items to 'import'. I made quite a bit of money, thank God. My situation improved and I opened a bank account with a view to buying a house.

One day, my sister saw an article in the newspaper, announcing a housing programme, by SNIT¹ you had to pay an advance of 540 Dinars and wait for the building to be finished. I registered in the programme, but did not receive the keys to the house until three years later. We were asked to pay a second lump-sum of 800 Dinars. Several people dropped out of the programme because they did not have that kind of money. In the initial contract (of the programme) this sum hadn't been mentioned, and it was written that after the first sum, a monthly payment had to be made over a period of 15 years. Well, thank God, I had the money thanks to my work. I obtained a small house in Hay Ettahrir², one floor with three rooms, without the enclosure wall. I built the wall and a garage. I did not want to leave my house, situated in the middle of the souk, near my clients and suppliers, and where the rent was not much. On the other hand, I could not rent out the new house until I had finished paying for it. I decided that my daughter, Rabiaa, who had just got married, would live there.

Four years later, I had saved a bit of money, which I decided to invest in adding another floor, to enlarge the house. The town hall refused to issue a permit to me since I was not officially the landowner yet. To get such a permit, I would have had to pay the entire sum. I paid the remaining 850 Dinars, and asked a businessman to take care of the work. Today, I own a house composed of four separate apartments, I rent out three of them and my son and his family live in the fourth.

1- SNIT: Société Nationale Immobilière de Tunisie. Tunisian National Building Society.

2- Hay Ettahrir: a working-class area in Tunis.

Now I cannot travel any longer. I just don't have the strength. All the goods you see here are given to me by the traders of the souk. They all know me well and respect me. "Take all you want, and you can pay back when you have sold it, if you can't sell some, you can return it", they all tell me.

I continue on as before, selling on credit. It is my daughter who takes care of the accounts, since my memory is not too good any more. My daughter records everything in a ledger, and she is the one who goes and goes to see the clients who do not pay up at the end of every month.

I have to tell you this job has given me a lot. Thanks to my work, I own real estate, which brings in rents. I can say that now I feel totally sheltered from poverty, thank God. It has also allowed me to go abroad, discover new countries, and to meet a lot of men and women, who have become good friends.

MHENIA

My name is Mhenia; I am 42 years old. I was born in El Kef (in the North-West of Tunisia), but I moved to the capital around 13 years ago. I come from a family of farmers. Although all my sisters moved to Tunis, my brothers continue to farm in El Kef. My father is dead, but my mother is still alive. She sent me a letter recently, saying that she was sick and asking me to bring her to Tunis.

Although my parents were conservative, they thought it was important for all of us to receive an education so I completed primary and secondary school. I have been married twice. My first marriage - to a divorced man I barely knew - lasted two and a half years. My first husband is from El Kef. Our families lived quite far away though, which explains why I did not know him very well. He asked for my hand, I accepted, and we got married quickly.

Two weeks after our wedding, a lawyer came to our house. I discovered then that my husband had been married several times before. He was, and still is, an unstable man. He is the type who gets married and divorced quickly. He likes to have a new wife every few years.

He hadn't been paying alimony to his latest ex-wife, which is why the lawyer came to our house. His ex-wife was demanding 1600 Dinars. I was very upset at discovering what sort of man my husband was. We were not very well-off and paying 1600 Dinars put us in several financial straits. I had to sell my jewelry and other belongings, because my husband was penniless. I was terribly unhappy being married to him. Two years into our marriage, my husband decided to divorce me and marry someone else. To avoid paying alimony, he tried to make it sound as if I was the one who had abandoned him. He took advantage of my absence - I had gone to stay at my parents' house for a while - to call a lawyer and pretend that I had left him. His plan did not work out. The court ruled in favour of me and he was obliged to pay me alimony. Thank God, I never had any children with him..

After the divorce, I was still young. I came to Tunis to find a job and start a new life. I lived with my elder sister, who was married by then. I soon found a job as a secretary in a company. Unfortunately, I did not work for long. I was very happy with my job but my family didn't approve. They wanted me to get married again. I started to get pressured into marrying my brother-in-law's nephew. I married him in 1983. But it wasn't so much that I chose him, more like he was chosen for me.

He was divorced as well. His first wife had left him, leaving him to take care of three children; two boys and a girl. One of the arguments my sister used to convince me to marry him was that I would be doing a good deed by taking care of the three children, abandoned by their mother. She also said that since I cannot have children (I have medical problems), my step-children would be able to give me comfort and love, and I would have someone to take care of me when I got older.

Soon after my marriage, I knew I was going to have a hard time, yet again. First, my husband's ex-wife decided to come to our house and take my step-daughter away. She then started demanding money from my husband. If he did not pay her 800 Dinars, he ran the risk of going to prison. Two days after he paid her the money, she came to our house with a lawyer. She took everything from the house, except for my personal belongings. I was left with nothing at all in the house, except a mattress. I did not even have an oven to cook dinner that night.

I then found out that my husband had rented a flat for her and that he had been visiting her on a regular basis. When I confronted him and accused him of leading a double life, he told me that the only reason he had been visiting her flat was to see his daughter. He wanted to have custody of his daughter. For two years I kept silent, despite the humiliation that I felt. His ex-wife then decided to bring her daughter back to our house.

I brought up all his children as if they were of my own blood. The boys now work in the post office with their father. They are trainees but they are paid. The girl works in a factory; she is a trainee and is learning to sew. The children did not finish school. When they came to live with my husband and me, it was in the middle of the school year. The schools were all full and they could not register. I tried to get them in, but to no avail.

One of the boys is in prison now. He rented a motorcycle, and then lent it to a friend of his, who had an accident. The rental company accused him of fraud for subletting the motorcycle. Every time I visit him in prison, it breaks my heart. He keeps on pleading with me not to forget him, and to try to get him out of prison. We have contacted a lawyer, who is charging us 150 Dinars.

I have been working all my life. At the beginning of our marriage, my husband made me give up my job as a secretary. I started to work at home baking bread. Since my husband did not like me going out of the house, I used to ask my step-son to sell the bread on the street. I used part of the proceeds to buy the ingredients. I would give the rest of the money to the family; I have never done anything for myself. It was always for the others. Even after marrying, I would satisfy others' needs and wishes.

The children love me a lot and call me mummy. The boy who is in prison always tells me, "you are the only one that cares about me. I have no one except you". I visit him very often. His own mother doesn't even go to see him in prison. I am sure she would like to visit her children more often, particularly the boy in prison. She has remarried and I suppose her husband is the one who stops her from seeing her children. He is probably afraid she will see her ex-husband. He doesn't want that to happen.

Talking about my life and remembering everything that has happened makes me wonder how I managed to survive all these events. But thanks to God's mercy, things have been really working out lately.

To get back to my story, I baked bread for a while, and then decided to change my activity. I wasn't making much money baking bread. On top of that, the boy always used to keep some of the money for himself, mainly to buy cigarettes. He used to come home and say, "I lost some of the money today".

I decided to make briks¹, instead of baking bread. Usually, that brings in money mostly during *Ramadhan* but I managed to make a profit all year long, selling to grocers in the markets. Then I decided to sell directly instead of going through a middleman.

After a while, I decided to change again. Although I was making money selling *briks*, I was physically tired all the time. I decided to sell vegetables. The women I used to meet at the market had explained to me that I needed a permit to sell vegetables.

I went to the town hall to obtain a permit. At the entrance, two men came up to me and asked me what I was looking for. When I told them, they said, "we are responsible for issuing permits". They told me it cost 20 Dinars, which I handed over immediately. I discovered later that the paper I got was not a permit; they had played a trick on me. When I figured out I had been duped, I started to look for the two men, I found one of them and told him that if he did not return the money immediately I would take him to the police. I scared him so much that he returned my money.

I went back to the town hall to get a proper permit. I met there a man who tried chatting me up. He told me that if I was nice to him he would get me a permit, provide me with a truck and anything else I needed.

1- Brik: a thin pancake

That was when I realised that I would have to depend on myself, that others would take advantage of me if I continued being taken for a shy and confused woman. I went back again to the town hall and knocked on every door until I found the director. He registered my request, I paid five Dinars, and finally got the permit.

I needed capital to be able to rent a place to sell vegetables. My husband helped me out. I rented a small place next to my house, for 15 Dinars a month. I made an arrangement with the market-vendors; they used to buy me vegetables - tomatoes, onions, green peppers, and potatoes - and chicken and eggs in bulk. I would then transport the goods, by myself, on a wheelbarrow, from the market to my 'store'.

In the beginning, my business worked well but then I ran into difficulties. I used to sell everything on credit, and had a hard time getting my money back from the clients. Besides that, I did not have that many clients; I realised that the women preferred going to the outdoor market where they could walk and meet other women rather than go to a store. At the end of each day, I had goods left over. Since I had no fridge, and it was hot, the vegetables used to spoil easily. I was in a vicious circle: the less I sold, the more the vegetables perished, and the less clients I had. After four months, I decided to change the location of my business. I rented a different place - for twice the price - in a more crowded area. I thought I would attract more clients. However, my business did not improve.

I decided to look for something else. A friend of mine told me there was a woman looking for a maid. She told me the job pays well, and that the woman was very nice and would help me. I'd never worked in that kind of job before. Anyway, we went together to meet my employer.

About two weeks after I started working for her, she told me I was not cleaning the floor properly. She forbade me to use the mop, and told me I should clean the floor on my knees. I looked at her and I was very upset; I took my bag and was ready to leave. I told her I was never going to do this sort of work again, that she could keep the money she owed me. She realised then that she had to treat me fairly, that I wouldn't put up with her unfair behaviour. She apologised and I stayed on. I was paid 65 Dinars per month for cooking, ironing, cleaning, feeding her children and everything else. I used to work daily until 3:00. I worked for her for 6 months, then I left.

Then I thought, "why am I wasting my permit. It is an opportunity for a business". I had saved some money. I decided to sell second-hand clothes. I thought it would be a good business for me. Clothes do not spoil easily like vegetables: if I couldn't manage to sell them immediately, I can keep them until the next season. I changed my permit.

Every time I changed activities, I was the one who decided. I get the ideas by myself. However, I always talk to other women in the market and the neighbourhood to see what they were doing and how they were getting by. All the women are coping, making ends meet, despite all their problems. Talking to other women always helped me. Women have changed. I do not think it is the fault of men that this change has taken place. It's because we live in a very difficult world. Even when the men go to work, it doesn't mean the family can get by. Once you have paid for the rent, food, clothes, what is left of your money?

My husband told me that I didn't need to work and to tire myself. I decided to work anyway. We needed the money and I wanted to work. At that time, my niece used to work in a factory. Her director's wife owned a second-hand clothes shop. I used to buy clothes from him, and sell them from my house. I realised, though, that I was not making much money by working that way. The director used to sell me the clothes item by item, instead of in bulk. And I had to pay for transportation every time I went to buy the items.

Slowly, I learned by myself the ways of this business. I stopped buying clothes from the director. I started to go to the souks and buy bundles of clothes by myself. By now, I have become quite an expert in choosing which bundles to buy. The bundles that contain the best clothes cost more; they cost from 200 to 250 Dinars. I buy several different kinds of bundles. They are divided according to the items: that is, one bundle contains men's wear, another women's wear, etc.

I decided this time to sell in the outdoor market directly, instead of renting a place. Some of the people in the neighbourhood sell various items from their houses. They convert their garage, which looks out on the street, into a store. However, our house is a bit far away and besides it is too small. We do not own our house. We rent it; we pay 75 Dinars per month. My sister and her family rent a room in the same house; they pay 40 Dinars per month. We share the kitchen. It is very practical. Plus, my sister always helps me out. She prepares meals for my family as well as hers, when I am out at the market.

I sell in the market of Hay Intilaka (a neighbourhood near Hay Ettadhamen). I have a mat, where I lay out the clothes. In one part, I lay out shoes, for example and on another, children's and babies' clothes. Customers often stop at my place, because they know that they can find a wide selection. Once in a while, women from the neighbourhood drop in to my house to give me clothes of theirs they want to sell. If I manage to sell them, we share the profit.

If I have clothes that remain unsold, I leave them in storage for a while, and then try again later. Several years ago, I noticed that quite a lot of people had problems storing their products. I got together with five sellers - three men and

two women - and we decided to rent a room together near the market, where we store our goods at the end of each day. Our houses are too small to store all our products. We carry our items to the room with a wheelbarrow.

Even when you buy expensive bundles, you risk finding several poor quality items. This annoys some clothes-vendors, as if the items are a waste. I do not throw these items away; I re-sell them to dealers who collect these 'leftovers'. I do not know exactly what they do with these unsold items: either they pack them up again into another bundle or recycle them.

I have an excellent relationship with the other vendors; they are all nice to me and respect me - including the male vendors. It was not always easy. In the beginning, the male vendors were suspicious of the women; they can sometimes be aggressive. I remember, when I first started working in the market, I had a fight with one of the men. He came up to me and said, "even in this business, women are trying to take over men's job; go away; we do not want any women around". I replied calmly that I had the right to sell wherever I wanted to; and that if I had nowhere else to sell from, I would put all my goods on his head. Since that incident, he has changed his behaviour towards me - he now treats me with respect.

There are a lot of women in the market nowadays. Some of the women sell clothes, others vegetables... One of my sisters sells in the market as well; she sells plates, china, glass... All of us women talk to each other. At the end of the day, we discuss whether our sales were any good.

I don't have a bank account, but I will be opening one soon, God willing. I am saving money in order to buy a house. I also want to expand my business. I like clothes-vending. I feel comfortable and in a way it is a structured activity. The people from the town hall come and ask how things are; they never cause us any problems. One way for me to improve my business is by solving transportation. If I had my own means of transportation, a truck for example, I could sell in different markets. Some markets are only open in certain days; if I had a truck I could work every day. In the meantime, I sell in two markets. One of the woman I rent the storage place with has suggested sharing transportation costs. She knows a man who owns a truck. If we pay for the cost of the fuel, he is willing to take us around.

I have been an active member of the shooba (the local committee of the governing political party) for several years. I joined because there are a lot of women who have serious difficulties and I want to do my best to help them. In certain cases, women have major problems but do not know what to do except to cry. They can see no solutions to their problems and they have no one to turn to.

No one listens to them. I was elected for a post a while ago. Several people nominated me for the local elections. They were sure that I was going to win. Just imagine, a woman from this neighbourhood winning an election! I still can't believe I won.

My responsibility consists in taking down the names of women who have come to the shooba to request help. I check their cases, see which sort of problem they have and what possible solutions the shooba can offer them. A lot of women are in dire need. There was one woman whose husband had left her and her newborn baby. He does not send them any money. And the poor woman doesn't even have any milk for her baby, and she can't even breastfeed. She is waiting for her husband to pay alimony so she can get coupons for milk... I felt very bad for her, her husband running out on her and all. A man waits until the woman becomes pregnant and then leaves, he can do whatever he likes...

I spend a lot of time worrying, thinking about what are we're going to live on. I can't say "I have a husband" and not do anything. I can't depend on other people. I believe you always have to be able to manage on your own.

Mhenia and her elder sister, Zohra, have each received and repaid two consecutive loans from ENDA's small credit programme to expand their businesses on the market. Encouraged by Mhenia and Zohra, their third sister, Zakia, also has applied and received a loan to start up a new business on her own. They regularly follow the "business" classes and other activities run at the community center "Espace 21" in M'nihla.

AJMIA

My name is Ajmia. I am from Mornag (20 kms. from the capital). My parents were cousins from the same region. I have three brothers and three sisters. Both of my parents are dead. My mother died when I was young.

When my father died, we inherited some land. My sisters and I did not accept our share of the land. We preferred to leave it to our brothers, since we were all married by then. We felt that our brothers needed the land more than we did. Two of my brothers were not married at that time. My sisters and I helped them and we married them off. Even one of my sisters, who has a lot of financial problems, helped them out, bringing them couscous and flour. Now the three of them are married and work on the land. And you should see how we all get along in the family. I wish I had some pictures to show you, three of them holding me and kissing me. Whenever we have a chance - wedding, funeral, or religious festivals - we all get together. I love my brothers a lot.

I didn't study at all. Even the boys didn't study. At that time, there were no schools around. My father used to say "which Arab would send his children to school". Only the French and Italians used to send their children to school.

My husband is not a relative. It was actually an amusing coincidence that I met him at all. My father was a hunter and he often used to hunt with the man I was later to marry. They used to hunt together and then come to our house once in a while. I was about ten years old when I met him for the first time. He was about thirty at that time, and wanted to get married. At the beginning, he wanted to marry my elder sister. Just as he was planning to ask for her hand, his sister-in-law fell sick and went to the hospital. It wouldn't have been appropriate for him to get engaged when someone from the family was not well. By the time his sister-in-law recovered, my sister was already engaged to someone else. He knew our family well by then and he decided to wait until I was older to ask for my hand. We married when I was 16 years old. By then, we knew each other quite well.

You should see my husband; you could take him for my father. He's 70 and I'm 52. My husband was poor when we first got married. We lived with my brother-in-law for six years. I didn't get along with his wife at all. She was not a very nice person; she would have tantrums all the time. When my husband noticed that I was unhappy living with them, we decided to live somewhere else. We moved into my sister-in-law's brother's house. I was on very good terms with him; the day of my marriage my mother went up to him and said:

"I am leaving her in your hands; take good care of her". I used to treat him as if he were my own father. His wife, however, was jealous of me and told him that she did not want us to live with them. We stayed with them for exactly a week. By then I was fed up with moving around and not having a house of our own. I issued an ultimatum to my husband: I told him that he either finds us a house of our own or I will leave him and live with my parents.

His niece had an empty house and let us live there. My husband did not have much money, so we used to sleep on a mattress in that house. My husband owns and runs a barber shop. He started the business in partnership with his brother. When his brother died, he decided to give half the profit from the business to his sister-in-law. He has always spent every bit of money he has on his brother's children. One of his nephews is an engineer now and the other is a lawyer. He loves his nephews more than he loves his own son.

I never complained that he didn't pay sufficient attention on his own son. I did not want to cause any problems. If I had complained that he spent more on his nephews than on us, it would have seemed as if I wanted to separate him from his own family. That is why I never said anything, even though we had nothing, not even a real home.

I managed to buy a house thirty years ago. When we were still living in my brother-in-law's house, I was given two sheep, one alive and one slain. It is customary in our region for the bride to receive sheep from her father. On my father's advice, I left the live sheep with him. It was a female and in the following year, it gave birth to two lambs. My father bought me two more sheep as a gift. Two years later, I had six sheep. I asked my father to sell some of them. With the money, I asked him to buy a cow.

By then, I had decided that buying and selling sheep would provide me with enough money to buy a house. I informed my husband of my decision. When I bought the house, I registered it under both our names. He didn't pay for anything though. I bought 352 square metres of land, for 400 millimes a meter. I sold all the sheep to buy the land. My husband wanted to sell his rifle so that we can pay the construction workers. I refused, because I knew how much the rifle meant to him. I told him that if he sold the rifle, it would be as if he was selling a part of me. I sold my jewelry instead. We lived for years in a house that was unfinished. For a short while, the house did not even have a roof; everything would get all wet when it rained.

I had paid for the house so that I could lead a restful life. And I wanted to live peacefully, out of the rain. When I became pregnant I started to think of my child's future. How was I going to feed, clothe and educate my child?

I used to spend a lot of time worrying and thinking. When I gave birth to my son, I received 30 Dinars. It is customary for a woman to receive money from families and friends for the birth of her first child. I thought once again that the best way for me to make money was to fatten up sheep. I asked my father to buy a sheep for that sum. I got 50 Dinars when he sold it.

I decided that I was capable of buying and selling sheep on my own, without my father's help. I asked my husband to take me to the souk to buy more sheep with the 50 Dinars. He refused to take me and he refused to even hear of my going alone. I did not let his refusal deter me. I thought, "Forget it. Why should I have to listen to him". I decided to go on my own to the souk without telling him. As the old proverb says, "a lie for a good cause is not a sin".

I bought four sheep with the 50 Dinars. At that time however, I was a novice in the business: I had not even thought of how I was supposed to take the animals back with me to Mornag. I had no money for the transport back home. I did not want to return one of the sheep; it would have been embarrassing in front of all the men present. In the souk I met a butcher that I knew. I explained my problem to him, and he offered to take the animals back to Mornag. I thanked him. However, I did not even have 100 millimes to take the bus home. I was too ashamed to ask him for money. I started to walk back home. After several minutes, I luckily bumped into a neighbour's son. I asked him for money and arrived home safely.

When I returned home and told my husband where I had been he was very upset. "How could you go out the souk on your own?", he kept on asking me. He said that I was too young to go out on my own. I let him rant on without even replying. I kept on thinking, "what do I care what he says or thinks". I had more important things to worry about: I had no place to graze the sheep.

Luckily at that time, Mornag was green and full of grass. I used to take my son out with me once in a while, carrying him on my back while I was herding. At other times, my husband used to take him to his shop to take care of him. I used to go out with an older woman, who also owned sheep. She would tell me, "you are young and attractive, you shouldn't wear short clothes. You should wear a *maalial*¹. I bought one and started to wear it. The first time I wore it, I tied the belt too tight around my waist, which made me look even more provocative than my mini-skirt. After several tries, I finally managed to dress properly.

1- *Maalia*: a traditional costume worn by women farmers made of cloth wrapped around the body and attached with two pins at the chest and a belt.

Right before the Aïd El Kebir¹ (which is the best time to sell sheep) I sold the four I had bought at the souk for 115 Dinars. With that money, I bought 15 sheep. Each one of them gave birth to 2 or 3 lambs. I sold most of them and used the money to hold a circumcision ceremony for my son. It was a good ceremony with music and tabbala².

I received 115 Dinars from our families and friends for the occasion, which I set aside as my capital. I went out to work on the land, until I saved enough money to buy more sheep.

I started to become really good at this. When my husband noticed that the sheep business was bringing money into the house, he stopped complaining about my going out on my own. He shut up completely. He knew that I was using the money for the home and that is for good use.

I started to go to the souk regularly. The markets were far away, and I started to hire a car to go to the markets. I started to meet a lot of people in the business; I would go to the markets with them and they used to regularly invite me to their houses. I always made a tidy profit. At the beginning I used to buy the sheep and rear them for a whole year. And then I started to buy them four months before Aïd so that I could sell them when the demand was the highest. I went into partnership with a man, in exchange for half of the profit, he would graze the animals. At that time, the area surrounding our house was empty, and it was not difficult to graze the animals.

The neighbourhood started to get built up pretty quickly, which did not leave much space to graze the animals. I had a friend who knew the door-keeper of the large farm adjoining our house. We asked him if we could graze the animals at night when no one was around. It was illegal because the animals would destroy the land. The door-keeper accepted and that is how we ended up grazing the animals from midnight to 5:00 in the morning. The first time, I was very scared, every time a bird flew by I used to be spooked. But since no one ever caught us, I quickly lost my fear.

My husband was not very happy with what I was doing but I did not listen to him. For this business, I did not need anyone's advice. I never listened to him; I knew what I was doing. I just let him talk and went on with what I was doing.

Although I was making money, I realised that the lack of available land was an obstacle to enlarging my business. I started to think of another activity that would be more profitable. I decided to make money by bringing goods from abroad into Tunisia.

1- Aïd El Kebir: religious ceremony; sheep are 'sacrificed'.

2- Tabbala: an orchestra composed of drum-players and clarinetists.

I got my first passport, but before I finally decided to leave, it had already expired. I was scared of leaving on my own and of what others might say. I decided to do it anyway. I had my passport renewed. I informed my husband and left to Morocco with a friend of mine. My first trip was very tiring, I came back home almost dead. I stayed in Morocco for 12 days, hardly sleeping or eating. I wasn't used to travelling or working in this business. This was in the early 80s. I spent my entire stay worrying about my son, who I left behind. I kept on imagining horrible scenes of him being in a car accident. I did it once, twice, and started to get used to it. All in all, I have been to Morocco 13 times, Libya 5 times, Algeria a couple of times and Turkey once.

I go to these countries by bus and train, stay there a couple of days, buy men's and women's wear, clothes for children and babies, and come back to Tunisia and sell them. My customers pay me in advance before I leave; they order things from me. I have learned to buy the items according to my clients' taste. I sell the products from my house. I do not go out to the souk or sell door-to-door. As soon as I get back from abroad, I take out a rope to hang the clothes from, and lay out crockery and curtains on a mat on the floor. On a table, I put the more fragile items such as lingerie and perfume.

My customers are mainly young working women. My products sell very fast, because my prices are reasonable. I buy at a certain price and calculate my profit margin; for example if I buy something for ten Dinars, I sell it for 30 or 40. My clients buy on credit; it usually takes a while before I get all my money back.

I calculate everything mentally. My principle is that if I do not cheat, no one will try to cheat me. God has provided me with an ability to buy and sell. I will always know how to get by. I am very organised; I never touch my capital. I do not put my money in the bank; I hide it at home. I always have between 2000 and 3000 Dinars, ready to be used for my business.

In Tunisia, you have a right to take between 50 and 100 Dinars each time you go abroad. I used to take around 2000 Dinars every time. The country I prefer is Morocco; Turkey is not that great a country to buy clothes. First of all, it is much more expensive than Morocco or Algeria. Second, it has a smaller range of clothes, and lastly, I do not speak the language.

I never used to go by plane, not so much because it is much more expensive, but because I do not know how to read and write; I can't fill out the forms. To go to Morocco, there are regular buses that leave Tunis on Saturday at seven in the morning and arrive in Morocco Sunday evening. I never realise how long it takes us, because I sleep nearly throughout the entire night. Sometimes, when I take private transport, it takes up to four days of travel.

But it is very comfortable; the passengers sleep at night, during the day we stop regularly for a break. The bus is equipped so we can cook our own meals. On average, there are about 76 passengers, including 10 to 15 women. We all get along during these trips. I do not mix much with the rest of the passengers though. I was on good terms with Si Hammoudi, who organises these trips. He helped me out a lot in the beginning. During our trips to Morocco, I rent a place with him and his son. It is cheaper than staying in a hotel.

I have hardly ever had any problems with the customs. Except for once. I was on my way back from Morocco, and they stopped me in Tunis. Someone had called the security, claiming that I was smuggling gold and drugs. I have never figured out who had called. Anyway, they stopped me and checked every carriage and person on the train. They kept all the passengers waiting from 10:00 in the evening to 5:00 in the morning. They held me even longer. They told me, "Ajmia, show us what you have". They inspected all my luggage and I had to go through a personal check-up. I kept on asking them, "why have you arrested me? What have I done?". They replied that I would be informed later. "What you have to tell me later, you can tell me now", I replied. I was terrified and I felt as if I was going to go out of my mind. I kept on thinking of what a scandal it would be if I was locked up; how would my family and neighbours react? I told them that they had kept me for a whole day and had not found anything, and that they should let me go.

I had 15 coffee pots and other items I had not declared. They asked me why I did not declare these goods. I replied, "I do not know how to read or write, so I had to ask someone to fill the list for me. If that person did not write everything I told him, what can I do? I do not know what he wrote". I continued, "if you still think I have not obeyed the law, you can keep all the undeclared items". They knew I had not brought any illegal items, it showed on my face and the way I acted.

The director summoned me to his office. He said "you are going to tell me now how the others bring in their goods with the limited amount of money they are allowed to take out of the country". "I only know Si Hammouda, the organiser of these trips; I am barely on speaking terms with the others", I replied. "I know that Si Hammouda is responsible for taking out the currency of the other passengers, in exchange of a commission fee of 5%", he told me. "In my case, I take out the authorised sum of 50 Dinars, nothing more. I have a nephew in Morocco who lends me money when I am there, and that I pay back later. That is all I am going to tell you and nothing more". In reality, I used to take out more money, just like everyone else. But never have I smuggled any illegal items or drugs. I never saw anyone else bringing in drugs either. Once or twice, I looked for marijuana dealers; just out of curiosity of what marijuana - which is said to be common in Morocco - looks like, but I have never succeeded.

Since I did not 'collaborate' with the customs officer, I was charged 458 Dinars of duty instead of the 100 Dinars I usually pay.

I go on these trips less and less. The countries I used to go most often to - Morocco and Libya - are going through a difficult period. I can't go to Morocco through Algeria any longer; the borders are closed. As for Libya, it has less to do with the embargo - all the products are still available there - than with the attitude of the customs officers. It is against Tunisian law now for a woman to leave the country without a written permission from a male member of the family and someone to accompany her¹. If I did that, I would have to pay for this person's lodgings and food in Libya, which becomes way too expensive.

I also used to work part-time as a "harza" giving massages at the men's hammam (public bath). I sold beauty products such as shampoo, soap, combs and brushes, as well. I am very good at buying and selling, thank goodness. After having a fight with one of the harzas, I stopped working at the hammam. I have returned to my first passion - buying, fattening and selling sheep.

With the money, I have earned I have been able to buy land and build this house. My husband pays for the food and electricity and water bills, and I pay for all the other expenses. I have been able to bring up my son decently with my work. When he was in school, he always had a private tutor. When he was an adolescent, he caused me quite a few problems; I regretted spoiling him so much. Thank goodness, things have worked out for him after all. He has a respectable career; he is a police officer.

My main concern nowadays is my son's marriage, which will take place next month. I am helping him out; but I am trying to make him responsible as well. For example, I insisted that he buy the jewelry and furniture. As for me, I am organising the ceremony.

After his wedding ceremony, I want to continue with my sheep business and bring up my future grand-children. My next trip will be a pilgrimage to Mecca.

¹ - Ajmia explained that this law is applicable only to travel by land (not airplane) and that it is mainly applied to "women like me who do not travel for 'official' business reasons".

HDOUD

My name is Hdoud.¹ I was born in 1945. I was named 'Hdoud' by my uncle because my mother gave birth to me literally on the border line of Tunisia and Algeria. We are originally from Zaghouan² My family have been farmers for generations. We used to live very far from any school. Though my two brothers were able to go to school, my sisters and I used to work on the farm from a very young age. We used to fetch water, collect fuelwood, pick olives... We helped out with grain harvesting too.

I was 15 when one of my uncles decided to marry me off to a man he knew. My father agreed. A month later, I was married. I met my husband the day of our wedding. As soon as I married, I discovered that my husband's family were nomads. We had a tent of our own, amidst his family's tents. Every season, we had to pack up the tents and move. I was very unhappy during this period. I missed my parents. I had to force myself to get used to this new life. I had to get used to all the work women do... although I am illiterate I learned very quickly. Only my father-in-law noticed how lonely and lost I felt. He appreciated my efforts. He was the head of the tribe, and as long as he was around, I felt protected. He died very early and the eldest of my brother-in-laws replaced him as head of the tribe; but he was never as indulgent as my father-in-law. My brother-in-law took over all the goods and my husband and I were forced to leave bare-handed. We came here to Douar Hicher (an area of Hay Ettadhamen) during the 1970s.

We sold all our goods, in particular my jewelry to be able to buy this land and build this house. But it was not enough. I was the one who took charge of everything. I found a job immediately as a maid.

I gave birth to a girl, Mabrouka, but she died. I brought up five children: three daughters and two sons. One of my daughters is married and living in Brussels, one works with me, and the other is still at school. She is in the ninth grade. My two sons - one is 20 and the other 29 - do not do anything much. They were in the military for a while. I tell them constantly to go out and work. I would like to be able to see my married daughter more often. She comes in the summer to visit us, but I have never been to Bruxelles.

My husband is retired; he is 74. He receives a pension of 70 Dinars a month from the Ministry of Agriculture.

1- Hdoud means «border» in arabic

2- Zaghouan is situated 50 km. west of Tunis

So my work provides for the entire family: sometimes well, sometimes less.

I now run a placement agency for maids, called "Social Services Society" or 3S. I did this job for many years informally at home. But now it is an official agency, I received a permit in November 1993. I am good at my job, and I have many clients because I do my job seriously. My work fills an important social function. I offer the young girls a means of gathering information on job opportunities and place them directly in their employers' houses.

It has not been easy setting up this business. In the beginning, more than 20 years ago, I used to work as a cleaner in an office. I also worked for two years as a supervisor of the cleaning equipment department in the Cleaning and Temporary Work Agency. I realised that my boss was taking advantage of all the social ties I had, and I was not even being covered by social security. I decided to leave the job. My son advised me to get any other job, it was better than being exploited. I am a woman with masses of ideas; I had to start taking advantage of my ideas and resources for my own account instead of for my employers.

I started this business quite accidentally: one day a man asked me if I could find a maid for him. And it all started from that. In my neighbourhood, there are a lot of maids; being an intermediary between maids and employers is a good market niche. Just when I was starting to acquire a good reputation, a businessman asked me if I wanted to become his partner.

I worked with him for seven years. By then, I became familiar with the machinery of this business. I realised once again that I was being exploited; I decided to work for my own account.

I started out by working informally in a rented room in the main street of the neighbourhood. Business went well immediately. I already had a well-established network and decided to work at home though, to save rent money and to be near my family. My husband is getting old (he is 25 years older than me) and he needs to be taken care of. Besides that, the room was very small and didn't have either piped water or electricity. The office I have set up in my house is much more convenient. As well as this room, where I work the majority of the time, I have set up a waiting room. Once in a while, the girls who come from far away looking for a job as a maid have no place to stay; I put them up in my place. This office still lacks a lot of things: tables, curtains, and a telephone.

I bought this house with my own money. I couldn't obtain a loan for lack of collateral. It took me a while building it; but a lot of nice people helped me.

One of the reasons I decided to go formal was that by then I was well-

known as being trustworthy. There was a man in the neighbourhood who started using my name as a way of making money. My son suggested that if it were formal, no one could try taking advantage of my reputation like that.

It was not difficult getting this agency registered: I had to present my identity card at the Hay Ettadhamen town hall. By then, the authorities knew that I had been working a long time in this job, feeding my children with the money I make, and that I have no other employment. I must admit, they used to bother me much more before the business became formal. I pay taxes and an inspector comes in once in a while to check my accounts, and to ask me to declare how much I earn for tax purposes.

When I first opened the agency, the authorities suggested that I keep an official record of my earnings, and a list of the maids and employers, so that I do not get into trouble. I have official lists of the clients and the girls, the date they come in, the date they start working, the salaries and conditions. You can take a look at my book-keeping, everything is recorded. I even have my own business cards.

I can't to read or write but I know each one of my clients and I can use the register my daughter keeps; she writes the name of the clients and their telephone number, I know them by heart and this is how I am able to identify them on the record.

The girls come from all over: Jendouba (in the North-West), Beja (in the North-West) and from this area, looking for jobs as maids. And there are so many people looking for maids that are trustworthy, even foreigners, Italians and French people. My agency puts the maids in contact with these people. I charge the employers a fee (from 20 to 50 Dinars) for finding them a maid, but I do not charge the girls. These girls have so little, how could I take anything from them? From time to time, if you come to my kitchen, you will see the girls eating there. I regularly buy six loaves of bread. There are so many unemployed girls. I like to think that my work helps to lower the unemployment rate.

I only deal with 'clean', trustworthy, and hard working girls. I interview the girls at home and sometimes even go to their places and meet their parents to see if there are any problems. I try to guarantee the honesty of the girls I place. But there have been some memorable events!

There was once a girl who stole very valuable jewelry from her employer. I called the National Guard of her home town who contacted her brother. The next morning the girl went to the police station and handed back all the jewelry. The employers trust me. Even a woman from a girl stole some jewelry still comes here to find maids. And she helps me out with my children.

My job is hard. Sometimes I place a girl in a house where she ends up not getting along with her employer. Once I had a one who worked for 10 days, then she came back to me, saying that she quit her job because her employer insulted her. If I place a girl, and immediately the girl and the employer do not get along, I do not charge my client.

I try to protect all the girls by interviewing the employers. I ask about their social class, the temperament of the mistress of the house, the number of people living in the family etc. This way I lessen the chances of sexual harassment. I tell the girls to get medical certificates before starting to work. Once in a while, a handicapped or a blind girl comes in looking for a job. I protect them as much as I can.

I do not have a regular monthly income. Sometimes weeks pass with no work. Sometimes things go well, sometimes not. But I do not stretch my hand out for help, I keep on going. I wake up to work and to feed my children. I provide them with all I can, even cigarettes for my son, who is out of work. I want my daughter who is still at school to finish her studies. Life is very difficult if you do not have an education. And I will do all I can so that she finishes. People always ask me "How can you always be smiling and laughing?" Even when things are bad, and I am upset over work, I keep on smiling and laughing.

What I am waiting for now is a telephone, things would be so much easier with a phone. I would like a computer as well, it would make recording easier.

When my business gets bigger, I would like to start placing men as well. There is a lot of building going on in the neighbourhood. I could start placing building workers.

My husband never showed any opposition to my work, he doesn't pay any attention to anything, not even to what he is doing. He knows, and my children, know that this is what we live off.

LEILA

My name is Leila. I am 35, divorced and mother of four. I was born in Tunis. My mother is originally from Bizerte¹ but moved to Hay Zaiteen in Jebel Lahmar², when she was very young. My father died 27 years ago, when we were all young. He did not leave us anything when he died, he never had a steady job. My mother had to take care of all of us after his death. She has led a very hard life. She left Hay Zaiteen and came to live here in Hay Ettadhamen around 18 years ago. She still lives there; the house she owns is still unfinished. The kitchen and bedroom still need to be completed. She works as a cleaner in a ministry and earns 65 Dinars a month. Out of that she has to pay for water, electricity.

I went to school in Bab el Khadra³, until sixth grade. I did not continue because I failed the exams (to get in to secondary school). I worked for two years in a textile factory; I learned to sew and received a diploma when I was fifteen.

I married when I was 18. My husband is originally from Beja (in the North-West of Tunisia). I met him through his uncle who used to visit our family quite often. He asked for my hand, and although I did not know him at all, I did not say no. I was going through a hard time at home because I did not get along with my eldest brother. He was a real tyrant. For example, although I enjoyed my work in the factory, I had to quit because of him. He decided one day that I should not continue working. I married to escape from him.

What an 'escape' it turned out to be! It was a terrible marriage. My husband used to be a building worker. He would make money, but he never used to give us any. He would even tell the grocers not to sell to me on credit. I had no money to make ends meet, yet he stopped me from buying on credit! Can you imagine! He would spend all his money on himself, going to cafés and womanising. During winter, we had no warm clothes and blankets. He did not fulfill his duty towards us at all.

Before having children, I would make money by doing anything, even offering laundry services. Since he wasn't giving me any money, I had to earn something.

1- A fishing town on the northern coast.

2- Jebel El Ahmar is a large low-income area of Tunis; it was rebuilt during the 1980s.

3- A working-class area in Tunis, situated near the Medina (old city).

He used to threaten to leave me. One day he actually told me to leave the house. At that time, I had a baby of seven months. I couldn't go back to my family; my brother forbade my mother to help me out. I moved from one friend's house to another for a while. And then I decided to rent a place. I worked as a maid to make ends meet. I was allowed to take my child with me to work, but my employer would not let him walk around the house. She told me that if I wanted to bring my child to work, I would have to tie him to the tree so he wouldn't move. Every once in a while, when she was in another room or out of the house, I would go and check on him. I would find the poor boy either crying or sleeping. I could not stand seeing him like that, so I put him in a nursery.

I used to go out of the house early in the morning, take a bus to drop off my son at the nursery, take another bus to get to my employer's house; in the afternoon, I used to pick him up from the nursery and then go home. I was tired all the time, running back and forth, back and forth. I decided to go back to my husband; it wasn't much of a life with him, but it wasn't any better without him. The first couple of months passed by quite calmly. I got pregnant immediately after that, and I gave birth to my daughter. My husband, however, reverted to his old behaviour, refusing to give me any money for the house. I had two more kids. I went back to work, washing laundry, doing this and that. What could I do? My children were the only bright light in my life; thanks to them, I was able to cope with all the misery my husband caused me.

As if my life wasn't hard enough, I fell sick. I had a lump on my breast and I was feeling faint all the time. I went to the dispensary and the doctor told me it was nothing serious, that my blood pressure was low. He gave me medicine and told me I would feel better. My health did not improve at all, but I did not think anything was really wrong with me. After all, the doctor said so. I started to feel worse and worse, I could not even stand up any longer. My friends advised me to go to another hospital. When I got there, the doctor told me I had to be operated on within the week. I had breast cancer. I had two operations, and for the next six months, I spent most of my time in the hospital. I lost my hair with the treatment. What was worse than the physical pain and 'mutilation' however, was the psychological shock and depression I suffered.

My husband came to the hospital after the operation to tell me he was leaving me. He was afraid of my sickness; he thought it was contagious. He also threatened me: he said that if I tried to get alimony out of him, he would make my life a living hell. When I left the hospital, I understood that he was serious. I got home and did not find any of my belongings. He had sent them all to Beja, his home village. He wanted to send me to live with his family. I went to the court to sue for divorce. My husband tried to make it sound as if he wanted me to go to Beja because of my frail health. He pretended that Beja had better hospitals than Tunis.

Despite my husband's lies, the judge ruled in favour of me, and my husband was told to pay me alimony and a lump-sum of 1000 Dinars. Well, he never did. He said that he would prefer to go jail than to pay me that amount. The court went after him, but to no avail. During this difficult period, my cousin, who lives near my home, helped me out.

So, I was left all alone with my four children. I had managed to save money and I rented a room. In the meantime, I was still ill, and receiving treatment. My treatment and operations were all paid for by the social security.

I had to find a job to take care of my children. Due to my sickness, I could not work as a maid any more. My left arm is practically paralysed. Despite my physical condition, I had to find work to be able to take care of my children. In a way, I am fighting against time and struggling. What can I do? If you don't work and manage by yourself, who is going to help you, except God?

I went to the town hall of Tunis and asked them for a permit. I wanted a permit to set-up a stall (to sell kakis and nuts) near the train station of Tunis. At the end, they gave me a permit to become a "kakis" -seller in Belvedere Park². I had a little mat that I would set on the grass and and sell kakis to the passers-by. I worked for a year and a half. In the winter, I used to freeze to death, my feet used to be blue. In the summer, I had to sit in the boiling sun. I was tired all the time due to the difficult working conditions.

I contacted someone I knew in the town hall of Hay Ettadhamen to find me a new permit to sell near the station. He said he could not interfere in this matter, but if I wanted to work here, he could get me any permit that I wanted. I replied that anything he offered would be welcome. He suggested a permit to open a sandwich stall in the industrial zone of Hay Ettadhamen. I told him that would be fine. I got the permit and found this place. He said that since I was a sick woman, the location would be good: my stall is on the main road and near a grocer's.

I managed to save enough money to set up this stall three or four years ago. I can't estimate how much it cost me to build this place; I built it gradually. All I know is that it would have cost me much less if I had been able to get a building permit. If I had, I would have been able to set up a well-built store; instead of a flimsy stall. The ceiling, for example, is made of discarded building materials and wood that I collected whenever I had the opportunity to.

I sell sandwiches and snacks: chocolate, bread, cigarettes, chewing-gum, biscuits, and soft drinks to the girls working in the factories near the stall. I sell items that do not spoil easily, since this place does not have either piped water or electricity. My daughter fetches water from the nearby factory. Having no electricity does not cause me that many problems since I close the stall before dark.

1- Kaki: a salty dry biscuit

2- The main public park in Tunis.

Since I do not have a fridge, I shop every day. I wake up at six in the morning. Around six thirty, I am at the stall, frying potatoes and eggs and preparing sandwiches. The girls who work at the factory stop by to buy sandwiches before starting work at seven o'clock. Between seven and eleven thirty, I don't have that many clients; I take advantage of the quiet and prepare the meals that I serve around twelve, when the factory workers have their lunch break. Around four o'clock, my workload lessens; I wash up and clean the counter. I close the stall at five in afternoon. I close the stall early, before the factory workers go home, because I have to shop. Before going back home, I buy vegetables and other goods; in the morning, I open the stall before the outdoor market is open. I buy everything in small amounts (for example twenty yoghurts a day). If I have any leftovers I take them back home.

Once in a while, I leave my daughter at the stall by herself and buy the vegetables in the late morning. But I am scared to leave her alone.

I never buy on credit. And I never sell on credit, except for certain people who are badly off, that I try to help. If I sold on credit, I could easily lose money.

I tried contacting people in the town hall to improve this place, to have electricity and piped water. I spent a lot of effort running around, asking them to help me so that I can work on my own, but to no avail. This place is awful during the summer; it is like an oven; there is no chimney, so the smell of frying lingers. Since it is lightly built, during winter, the cold wind gets in. I received one thousand dinars from the Ministry of Social Affairs; the social workers bought me a fridge with that amount. Since I can't use the fridge in my place, I have put it in my house. I have no electricity in my house either. The fridge is useless.

All these problems are insignificant compared to the threats of eviction I am faced with. Civil servants from the town hall have ordered me several times to close my stall. My stall is situated in a densely populated area; there are more and more people who would like to set up businesses here. I take up space according to them. I complained to the President of the town hall that I am constantly being harrassed. He warned the civil servants that they were trespassing their limits, and he suggested that I sue them. I told him that was unnecessary as long as they don't bother me any more.

The most worrisome threat I am faced with at the moment is from the delegate. He summoned me to his office to tell me that he was aware that I was given permission by the town hall to set up my stall, but that in reality the area is not under the town hall's control. He claims that the area is classified as a 'green zone'. Is the development of a 'green zone' going to feed my family? What will happen to me if I were evicted?

All I want to do is keep on working in this stall. I have no other income; nothing else that would feed me and my daughter. I tell them, "where do you want me to go? I have nowhere else". I struggled to open this stall. And now they want to kick me out. I really do not understand why they keep on bothering me. I tell them constantly my stall is the only one in the vicinity of the factories, a lot of employees look for a place to eat during their lunch break; they come to my food stall. So tell me why do they bother me when I play a locally important economic role?

I have no one to help me out except for my daughter. My sons do not live with me any more. Last year, I placed two of them in a home. They were always running around, causing problems, hitting other boys. They would run away from home, and I would spend my time worrying and looking for them. They would run away from school as well, and the director would look for them. I could not control them any longer or take care of them. My other son, who was causing me problems as well, said he did not want to live with me. He went to live with his father's family.

My daughter dropped out of school. I would like her to be trained in order to be skilled in something that would be useful for her. I worry about her and her future.

Ambitions? To have ambitions, you need money. The most important thing for me would to have a house. I live, now, with my daughter in a room of 20 square metres, without piped water or electricity; I pay 25 dinars a month for the rent.

For this stall, I would like it to have a kitchen, for the place to be cleaner, with proper walls and ceiling... I basically want to improve this place. I do not want to be a burden on anyone, not on my daughter and not on the State.

ALIA

My name is Alia. I was born in Saouaf¹ in 1958. My family have been farmers for centuries. I have three sisters and a brother, who is a teacher. They are all married.

When I finished primary school, I entered the vocational training centre of Hay Ezzouhour. In addition to training in traditional skills - sewing, embroidery and cooking - the centre offered new branches such as photography and hairdressing. Each person had a specialisation, but also had to follow the curriculum of most schools: Arabic, French, English...

After finishing primary school, I had wanted to go to high school and specialise in mathematics. I applied, but was put in another branch - agricultural science. The problem was that for this branch, the boarding school was full. Although my father wanted me to study in Tunis, he did not want me to stay alone or with strangers. So that's how I ended up in Hay Ezzouhour, living in a boarding school.

My sisters married right after primary school; they did not continue their studies. In our house, I was the only girl who was interested in studying. My father encouraged me. He was the sort of person that would encourage you if he knew you were determined. Since I was young, I have been very determined and ambitious.

I did not finish my course at Hay Ezzouhour. I dropped out in my last year to get married. My husband is not from Saouaf. He is from Sidi Bouzid (in the centre of Tunisia), but had come to Saouaf for his job. He knew my brother. He was a very simple and shy young man. He wanted to ask for my hand, but he wanted to do it properly. So he approached my brother first; he was too embarrassed to meet my father right away. My brother told my parents, who held a meeting - an assembly is probably more appropriate - to discuss the marriage proposal. Afterwards, my family asked my opinion. They approved of the marriage, but the final decision was up to me. I decided to accept the proposal. My brother approved of this man; and I trusted my brother.

I was 18 when I married. My husband works in the prison service, which means that he is attached to the Ministry. He has to travel around Tunisia a lot because of his job. When we first married, we lived in his home town for a while, then we stayed in Gabes (in the South-East) for a couple of months. After that we returned to Saouaf; I was to go back to my home town.

¹- 50 kms. to the west of the capital.

I did not work at the beginning of my marriage. Although my father encouraged me to study, working was another matter. He didn't approve of women working; he used to say, "If you work, you have to move around, you might even be asked to work out of town". My husband did not want me to work either. I was offered several interesting jobs, but I had to turn them down. In Gabes, for example, my husband's cousin - who was a mining engineer - wanted me to work for him. When we returned to Saouaf, the mayor offered me an administrative career, which I refused as well. My husband said that I could always help out in the town hall, but as a volunteer.

Several years after my return to Saouaf, a local council of the National Union of Tunisian Women (UNFT) was created in my village. The head of the executive office of this union came to Saouaf to look for someone to head the council. She asked the mayor and the centre of professional training to nominate a candidate. Everyone agreed that I was the perfect person to head the council; I was one of the few women in the region who had qualifications. I accepted with pleasure. My husband did not oppose my decision since I was a volunteer and did not have fixed hours; I could even work at home. I enjoyed the responsibility.

I have been the president of the local council of UNFT for 20 years now. My responsibility entails organising activities for women, circulating information and raising awareness of women's issues. I work directly with the delegate, to get women to participate in social, cultural and political activities.

At the beginning, my work consisted of visiting women and organising meetings, even in the most remote sections of our town. I will never forget, how after one of the first meetings I organised, I had to go home in the pitch dark through a forest with dogs howling. During these meetings, we analyse the problems faced by women; I then write a report to the headquarters of the UNFT as well as the local authorities so that the voices of the women can be heard through the political structures.

I can assure you that the women of Saouaf have changed dramatically. In the past, if a woman used to be outdoors - in front of her house - and she heard a man coming, she would run indoors to hide. Slowly and with considerable patience, I was able to convince the women to step out of their houses, to join women-only and then mixed activities. The men, I must admit, did not look favourably upon my activities. Especially in the beginning, I was faced with the unending complaints and reproaches, such as "how dare she meddle in our private lives like this", "because of her, our women go out at night to watch movies, leaving the children all alone".

I started to organise motivation night-sessions for women when I noticed

that they never watch movies during the day, because they were too busy. I also organise field trips for women which only exacerbates the resentment of the men, especially those that have never been out of the village. I realised one day that the women never sing the national anthem, for the simple reason that they had never learned it. I offered to teach the women the anthem, and one hundred women showed up for the first lesson. It took a while getting all the women to learn the words and the tune, and to sing in harmony. All the efforts we put in were worth it though. The women were all proud of themselves, the day they were able to show off their newly-acquired knowledge in public in front of all the men, who were literally speechless.

The most popular activity we have is our literacy courses. Although the official rule is to target women who are 30 to 35 years old, I teach women and girls of all ages - from 7-year-old girls who have been excluded from formal education to 70-year-old women. Some of the women who attend the courses come from 16 kms. away. I try to create a cosy and family atmosphere - we always have tea ready for the women, for example. The results have been spectacular. The 'students' are very capable, and manage to quickly learn basic arithmetics, and how to read and write. They are proud to be able to write their name and to read the label of a can or a bottle without looking at the picture: they can now distinguish a can of tomato from that of harissa (red pepper condiment).

My activities are very diversified because I am member of several different committees. In each of these committees, I try to encourage women to participate. For example, as a member of the Committee for the Maintenance of the Mosque, I insisted that a room be created for women. This idea opposed by several members of the committee; they argued that women in Saouaf had never entered the mosque and that they would never come, even with a room at their disposal. I continued to insist, despite their opposition and managed to convince the committee. Since then, every Friday, the women of Saouaf and I go to the mosque to pray.

Prior to the creation of the Neighbourhood Committee, I decided to organise a neighbourhood clean-up scheme. We mobilised more than 80 women for this event. The men were astounded to see so many women out in the streets, cleaning. Their reaction was "the women have gone out of their heads, and all because of Alia". The delegate, on the other hand, was very pleased by our initiative and expressed his admiration. Now that I am the president of the Neighbourhood Committee, I organise clean-up schemes more often, and once in a while I also organise 'tree days' - the women and I plant trees in the neighbourhood. I was nominated by the delegate for this post; he knows the capacities and resources of the inhabitants of Saouaf and can determine who is the most likely to succeed.

I attend meetings constantly. As the head of the UNFT council, I have a

meeting to attend every fortnight. Add to that all the meetings I attend as member of the Neighbourhood Committee, the Committee of Maintenance of the Mosque, the Committee of Festivals, the Committee of Maintenance of Schools, the Rural Committee... Sometimes I attend three meetings in a day. My husband encourages me. Thanks to the maid, I do not have to spend time on household tasks. I also have two sisters who live nearby. They are always ready to help out; they are the ones who take care of my three children. My children are still very young, the youngest is six and the oldest 12. My sisters are always ready to come to my house and prepare dinner for the children and my husband when I am out. They spoil me because I am the youngest in the family.

My involvement in these activities has not always been easy. At the beginning, I had no experience or knowledge at all. Through practice, I learned by myself how to talk to women, how to organise activities, speak in meetings. I gained confidence and self-assurance. I am the only woman in all these committees. At first, being the only woman intimidated me. Now, I act and speak normally in front of all the men. After all, why should I feel hesitant or ashamed? We are all present in meetings to strategise and decide about public matters; we all work towards the betterment of our community. The men treat me well; they all encourage me to speak and to give my opinion. They want to hear the view of women, and I am treated as the spokeswoman of the women of the community. I have a lot of responsibilities now and even when I am not present at meetings, everyone admits my responsibilities; my voice is heard.

There was one incident, however, that I am not ready to forget. During the last local elections, I was the only woman who ran for a post. There were two opposing parties, and both parties wanted me to join them, in order to attract the women voters. I did not want to join any party at the beginning, I wanted to be independent, and I did not want to be obliged to choose between two parties. Faced with all the pressure I was getting from the two parties, I ended up by joining one of them. Naïvely, I thought the two parties were really interested in my political involvement, in reality they only wanted to use me. The group I chose to run with dropped my name from their list at the last moment. They were afraid that I would be elected. The majority of the women are not literate. During elections, the illiterate women are assisted; other people fill out their form for them. However, instead of choosing the candidates that the women themselves have decided upon, these people take advantage of the women's illiteracy and choose whoever they personally want to. That is how I did not manage to run, despite the fact that I had a great chance of winning. I admit it was partly my responsibility, I was naïve and did not know sufficiently the intrigues of the political world.

This taught me that even when men insist that women run for a political post it is not because they are convinced of women's political capacities, rather it is a token gesture; they want to pretend that the political world is free of sexism.

The insincerity of certain men, and the difficulties I met have not stopped me from having political ambitions. I have decided to run for the post of 'omda'¹ The present *omda* is going to retire, and his post will be vacant in the near future. I know that I am capable of taking over his post. The others know that as well. Through my involvement in the various committees I cited above, I have had the occasion to get to know every single inhabitant of the region. I have excellent relationships with the women. The men, despite their initial opposition, have become more understanding of the changes I want to initiate in the community. I have trained myself politically. I know that I can deal with the administrative components of the job: *anomda* 's administrative duty is limited to issuing certificates - birth, marriage, death - to the citizens. The non-administrative side of the work consists of listening to the population and identifying their problems, such as housing difficulties, economic destitution... It is very similar to what I have been doing for the past 20 years. Neither the *omda*¹ nor the UNFT have the necessary financial resources, to directly intervene; the delegate has the final say over the demands of the population.

I fulfill all the necessary conditions as a candidate: I am between 30 and 40, I have the necessary educational qualifications, I have political experience. In addition, my husband is a civil servant. There are ten other candidates. The authorities decide according to the files of each person previous delegate has told me that he is supporting my candidature. He told me, "I am supporting you to show that our region is capable of having women political leaders". I will know in December whether I have been appointed for the post. Until then, every candidate will be busy net-working, looking for people to support their nomination, which is totally normal and justifiable.

Personally, I am touched by the number of citizens - women and men - who have told me that if the post was chosen through election (rather than nomination), there is no doubt that I would be elected. The citizens say "we know that Alia will listen to us, spend time with us, solve our problems, she is not like a man". If I get the post, in reality, it would mean doing the same work that I have been doing up until now - the only difference is that I would be paid for it. I have worked all these years as a volunteer in various associations and committees because I believe in what I am doing, I have never been interested in the financial side of it².

I earn money through my businesses. I own and run a café and a restaurant. When we returned to Saouaf from Gabes, the town hall was distributing land to citizens for 200 millimes per square metre. I decided to buy some land; but my request was turned down. It was probably because my husband is from a different region. I decided to buy anyway; I had to pay 3000 dinars for 700 square metres.

1- 'Omda': head of the community.

2- In the event, Alia was not nominated.

It was considered a very high price at that time. I bought the land to build a house, but I decided instead to use part of it to build a café. The house is well-situated; and it seemed an ideal place for opening a café. I also opened the café for social reasons: the region lacked any sort of leisure place at that time. I bought the land to build a house, but I decided instead to use part of it to build a café. The house is well-situated; and it seemed an ideal place for opening a café. I also opened the café for social reasons: the region lacked any sort of leisure place at that time. I thought the people, especially the young men, needed a place to meet and to relax. My decision met with a lot of hostility from the civil servants of the region. Every Wednesday, during the weekly meeting of the Commission - attended by the regional representatives of several ministries - my case was examined and re-examined. All of them opposed the creation of the café to varying degrees. Some of them wanted to knock down the café, others wanted to knock down the house because I had not had a building permit.

The real reason the members of the 'technical' commission opposed my decision had nothing to do with their consideration of public interest. They did not want me to open the café because I did not correspond to their image of a woman - I was active and politically involved. As the head of the UNFT's local section, I was involved in everything that concerned advancing the status of women in the region. At that time, the men used to consider me as a disturbance - I wanted to initiate changes, and they wanted to hang on to the past. They used to say, "this woman is a calamity, she has come here to disturb us. She wants to run a café, she holds women's meetings and takes care of her house...". The café is registered in my name - which did not please the men either. My husband, as a civil servant, does not have the right to be self-employed. And opening the café was my idea.

I am the one who took care of the building. My husband was working in Grombalia¹ and I used to live alone, in a house a kilometer away from here. Every morning - rain or shine - I used to put my baby in a pram and come here to check on the the work. After checking on the workers, I used to visit the women who had urgent problems, attend my meetings, and go home late at night.

Every other day, the National Guard used to send their representatives to try to demolish the café. One morning, I could not handle the situation any longer - I stopped the guards and went to see the Governor to inform him what had been happening to me. He came down to the site in order to get to know the situation, before deciding what to do. He then summoned the representatives of the Ministry of Housing and asked them one single question, "What do you plan to do with the land, if you demolish the café?". They answered, "build a mosque or a police station". The Governor's reply was: "There is a mosque a bit further down, and it is never full, the National Guard do their work efficiently and there is no need of having a police station here.

Why do you want to prevent this women from opening a café. She is a dynamic woman who has good intentions. She has succeeded in convincing her husband to live in Saouaf and wants to invest her money in the region. Let her continue with her projects. She is ambitious and wants to become a businesswoman. It is true that she has built on land that does not belong to her legally. We will draw up a contract to legalise the purchase".

I was easily able to obtain a permit. Through my involvement with the UNFT, I have developed a good relationship with the local decision-makers, who respect me and appreciate my work. The permit for a café is considered a privilege granted to the members of the Party, as a recognition of their good work.

Next to the café, I opened a restaurant. In the whole region, there is not even a single sandwich-seller. The people who visit the prisoners - in the prison that my husband is responsible for - have no place to go to before and afterwards. They spend their time in front of the bus station, waiting. I also thought that the civil servants who work in the prison, and the teachers and students of the local school also have nowhere to go. I hired a cook and two waiters. We serve up to fifteen meals a day; the inhabitants of the region are not well-off and they can't afford to come regularly to the restaurant.

I try to adapt my projets to the demands of the inhabitants. I opened a gas station - not for cars, which hardly pass by here, but for motorcycles. I also sell gas in cannisters. I opened a workshop, for sewing and embroidery. A local girl takes care of the workshop, she tries to adapt traditional cloth and design to the demand for 'modern' goods. I also opened a small pastry shop.

¹ - 40 kms south of the capital.

BORNIA

My name is Borna. My father died 14 years ago. My mother died three months ago. We are originally from Sidi Aich (in the South of Tunisia), where my father was a farmer. He came to Gafsa (a town neighbouring Sidi Aich) for the first time to register my brothers at school. Since then, we have lived half the time here in Gafsa, and half the time in our village.

I went to school for six months; they took me out of school because at that time girls going to school was badly looked upon. I married when I was 14. I have three daughters and three sons.

How did I meet my husband? It was *maktoub*¹! I could have never met him! His mother is from Sidi Aich, she lives in Gafsa. My older sister, who was in the process of divorcing her husband, often used to go to Gafsa (to keep up with the court procedures). Whenever she was in Gafsa, she used to stay with the family of the man I was later to marry. He was at that time a taxi-driver. One day, my sister had to go back to Sidi Aich and he suggested driving her home. He met me and immediately asked to marry me. I was 14 and he was 32. I did not want this marriage. The day of my marriage, already dressed in my wedding gown, I tried to run away. It was an attempt bound to fail. Today, I find myself divorced, while my sister's divorce never went through. Her divorce trial ended up in a reconciliation, and they lead a normal married life.

At the beginning, I must admit my marriage worked well. We were sheltered from poverty. My husband was a driver, employed by a regional transport company, "Kawafel". He also had cars that he used as taxis. Unfortunately, he started to drink heavily and spend money recklessly. He sold one car after another, then all my jewelry. At the end, he sold our house. I could not stand it any longer. I left him on the 12th of January 1980. At that time, I was pregnant.

Up to the last moment, I was hopeful of keeping the house. Three days before my divorce came through, a new amendment was adopted to the law: in the case of divorce, the husband has to pay for the housing of wife and children. This amendment, however, was not applicable until it was published. The bailiff had to force me to leave the house, the children in my arms. Their father, to avoid paying alimony, ran away to Morocco, where he was arrested for drug trafficking. He was sentenced to six years in prison.

1- *Maktoub*: 'destiny' in Arabic

I was all alone, with no resources. I rented a room in another neighbourhood, but the children wanted to come back here.

There was a mosque in ruins, built by an Algerian who had left the country. It was my son who had the idea of making this mosque our house. He was barely 14 or 15, but he was mature for his age. He used to wash cars to help me out. Now, he works as a driver in Italy. At the beginning, I did not want to listen to him. But, finally he managed to convince me. He said that we had nothing to lose by trying. He said he would ask his friends to help us clean and sweep a section of the mosque, and that we could borrow a tent and settle there. We spent the entire week-end cleaning up. Monday, first thing in the morning, the news reached the town hall and the police. Seven policemen came to take me to the town hall. It was raining heavily that day; Hanen was just a baby, and my other daughter had just had an operation for appendicitis. Can you imagine, there was neither an enclosure nor a door, just a wall which we used to put up the tent.

When I arrived at the town hall, the president told me abruptly, "I only have one thing to say: you have to remove the tent and leave the mosque". I tried in vain to explain my circumstances, and to plead for help. Then I got into a rage and told him "since you do not want to listen to me, I only have one thing to say as well: I am going to leave here and buy some kerosene which I will use to kill myself and my six children".

He suddenly changed his tone "do not move from here", he said and telephoned the deputy to explain my situation. The deputy agreed to meet me. I went to his office in a terrible state, thinking of my children all alone, in the tent under the heavy rain.

He asked me to sit down. I told him of my situation: how from one day to another, I became homeless with six children to take care of, how I tried to contact the Governor to obtain help...

"You can stay in the mosque temporarily until you find another solution, you will not be bothered by the town hall any longer", he said. He gave me coupons for ten litres of olive oil and other food.

Some time after that, the deputy summoned me again. He suggested my staying in a house in the working-class district of Laguila. "Mr. Deputy", I replied, "you are aware that I earn a living through the housework I do in Gafsa. My children help me by washing cars downtown. If you place me 14 km. away, you will be condemning my family to starvation. I cannot accept this solution".

"What if I give you a house in Zarroug?", he asked.

"The problem would remain the same. I want a house in Gafsa or nothing at all". The negotiation that followed was difficult. He ended up promising me a piece of land in Hay Essourour (a working-class area in Gafsa) and 4000 Dinars to build the house. He said, "this way you will leave the mosque". I could not refuse.

He arranged an appointment for me with the town hall architect as well as a topographer so that I could visit the area and work out a plot of land.

They had just started to measure the land when a man armed with a club appeared, threatening to break our skulls. He had appropriated the land in question four years before, and he had even started to build the fencing. I told the two civil servants that were accompanying me, "I have enough problems as it is, I do not want to have anything to do with this land, with a mad man ready to kill me at any moment". I went several times to the town hall, who did not do anything.

When I had gone to identify the plot of land, the deputy had handed me a cheque for 300 Dinars as an advance to the 4000 Dinars. I refused to accept the plot, but I did not return the cheque. I decided to use the money to build a house on the ruins of the mosque. I bought the materials and gathered a team of building workers - all relatives of mine - to help me. In one night, by candlelight, they erected the four walls of this room.

After this, thanks to my savings and the solidarity of certain people, I was able to continue the building slowly. I would like to express my gratitude to these people, I would like in particular, to mention Doctor Ouahada. My son used to wash his car regularly. He offered to supply the necessary cement and iron for the building. The lawyer Mr. Thabet, whom I used to work for as a maid, offered gravel and money to pay the workers to cast the roof.

The day the deputy asked me to come over, the room was already built. I succeeded in calming him down, and to convince him that this was the only way for me to provide shelter for my children, who had been living for six months in a tent, exposed to the heat and the cold. Since then, I have never been bothered by the town hall; once in a while, envious neighbours cause me problems. They are upset that they were not the ones to think of occupying the mosque.

My neighbour covets the land, and he plays on the fact that the borders between our land is not well defined. Four times, following his complaints, the town hall ordered me to stop building, claiming that I did not have a permit.

Some neighbours went much further and denounced me as a Muslim fundamentalist. One day, I received a summons from the person responsible for security. I showed up, thinking that it was about the building.

I coincidentally met the *Cheikh*¹ in the waiting room. "I will accompany you, Bornia, and we will sort out this problem", he said, obviously talking about the building.

The director addressed me in an abrupt and hard tone: "Those that play with fire, will get burnt". I asked him: "Sir, could you explain to me what you mean by these words?". "You have understood", he replied. The *Cheikh* then interrupted our conversation to explain to the director that I was courageous and a hard worker, and that I was alone in bringing up six children. "She is perhaps all of this, but she is also a fundamentalist". At that moment, I realised how serious the charge against me was. I saw myself in prison, my children in the streets, lost without any support. I burst out crying, feeling helpless and beaten. The *Cheikh* took my defense, and offered to act as my guarantee. I was cleared of the affair, but that did not stop my being followed for several months.

At the beginning, we did not have either piped water or electricity. We used to use candles, when we could afford it; otherwise we remained in the dark. I took procedures to have electricity installed. I spent months and months going from one office to another, all to no avail. One day, I just plugged directly into the grid.

We used to fetch water from the well, with my children and me taking turns. I tried obtaining water legally at first, but the administration replied that I could get a meter only after living there for ten years. I asked a handy-man to connect me directly to the SONEDE².

That solved my water and electricity problem.

Obviously, the neighbours snitched on me. Immediately, a committee was set up. I was summoned and accused of stealing from society. I defended myself by saying, "I know that I am guilty and that I deserve to go to jail. You can arrest me, but you will have to be responsible for feeding six children. Before, I used to send my daughters to the well to fetch water, but since the café opened next to the well, I cannot send them there any longer asked for water from my neighbours but I can not keep on doing that. If one of you were in my place, wouldn't you have done the same, despite the risk of going to jail?". The Director asked me into his office, where he had a file on the mosque. Mosques normally benefit from running water, at the expense of the State. He gave me a paper stating that I could benefit from that arrangement and I returned home.

1-Cheikh: a community leader.

2-SONEDE (*Société Nationale d'Exploitation des Eaux*) is the national water company.

Because of my struggle, I was able to 'conquer' this house. The building continues on slowly. I have just finished the kitchen. When my son came here for the vacations, he brought me a refrigerator. He paid for the flooring of the kitchen, the stonewear and the kitchen sink. My biggest dream is to finish the building.

*Bornia is counting on her savings, especially since her financial situation has been improving. For several months now, she has been a member of a musical troupe, composed of women. She has also been working as a maid in the neighbouring headquarters of the Med-Ubs project*¹.

It was almost by accident that I became a part of this group. My neighbour had asked me to her son's wedding, to fetch the bride the day of the ceremony. "Faycal is like your son", she said, "I am too busy with everything that remains to be done, all you have to do is to replace me as the head of the group of women fetching the bride". The women of this group are traditionally supposed to be dressed in ceremonious costumes and beautiful accessories, and to carry presents. The women walk through the city singing. I was the head of this group. One of the guests was the director of the cultural events; and he spotted me.

Four or five days later, he asked me to become a member of the group of women in Gafsa he was organising. He explained the importance of this project that could open up new horizons for me, even on the national scale. I accepted.

We have spent two months on daily rehearsal from 17:00 to 19:30. The first performance was in El Fouar (in the South-West) and the second in Gafsa. We receive twenty dinars for each festival, later on we will be receiving a monthly salary.

At the beginning my son was not too keen on the idea. He was afraid that I would start neglecting the house. But for me the sacrifice is worth it. The important thing for me is to finish the house.

1- Med-Ubs is an EEC project: the cities of Alessandria (Italy), of Palma (Spain) and of Gafsa (Tunisia) cooperate in order to establish a project to safeguard the médina (old city) of Gafsa.

Part B

CONTENT ANALYSIS

INTRODUCTION

Context

In present-day Tunisia, the traditional cultural system of reference¹ which attributes to women the 'inside' world of the home ('homemaker') and to men the 'outside' world ('breadwinner') is eroding. As poverty and precarious survival have dislocated social groups, women are beginning to play an increasingly visible and crucial rôle in coping and overcoming economic duress. From a traditional society - where gender rôles appeared fixed and immutable - Tunisia has become a transitional society - where gender rôles within and out of the household are shifting.

Although Tunisia, unlike West Africa for example, has no well-established traditions of visible 'outside' female entrepreneurship, this incipient phenomenon is rapidly gaining force². Increasing numbers of women are creating their own employment in very small-scale agricultural, manufacturing, service and petty trade activities. The proliferation of such 'public-based' micro-entrepreneurial activities is being referred to as "undoubtedly a new reality in Tunisia, that reflects the economic dynamism of female populations and the real extent of their contribution"³.

1- This is not to say that women have been invariably confined to the home; for example, in rural areas, women have always played an important economic role in agricultural production. Gender ideology (or the representation of women and men), however, does not necessarily correspond to reality.

2- In the formal organised sector, (where there were no female-headed enterprises before the late 1970s), the proportion of female entrepreneurs has risen from approximately one thousand in 1991 to 1500 in 1995. Although women are heavily concentrated in the textile industries (72%), they are also starting to invest in a variety of sectors, including services, ready-to-wear clothing, import-export, as well as manufacturing, (National Report on Women, 1995). While statistics concerning the informal sector in Tunisia are scarce, it is clear that there are more self-employed women in the informal sector than in the formal sector.

3- National Report on Women, 1995.

Realizing the increasing importance of female entrepreneurship, the government has begun encouraging it through a range of programmes, either as a part of wider poverty alleviation (for example, the Integrated Rural and Urban Development Programmes) or as a specific means of supporting women entrepreneurs.

Various factors have contributed to women's increased participation in the formal and informal economic sectors. The Tunisian government, since independence, has implemented a series of legislative reforms aimed at improving the status of women. In 1956, Tunisia replaced the Islamic personal status law (*Shari'a*) considerably enhancing women's status by, for instance, abolishing unilateral repudiation and polygamous marriage, raising the legal age for marriage of women and declaring equality of all citizens before the law. Tunisia has also implemented an extensive social development programme, providing basic social services to the vast majority of the population¹. Women in particular have been targetted, and access to health services and education have become equal for both sexes, at least in theory. Along with the above factors, the increased need for cash income (and the inadequate - or absent - customary male income to support the family) has played an important rôle in stimulating increased economic activity by women.

While the reforms implemented by the government in favour of women's emancipation have been conducive to changes in gender relations, this should not eclipse the role of women themselves as active social agents. In the last decade - partly due to the effects of economic recession and the implementation of Structural Adjustment Programme in 1986 - women from low-income areas have increasingly demonstrated that they are willing to challenge cultural and historical stereotypes. Poor women - whether working as home vendors, street sellers, or domestic workers - are shapers of social change. Faced with adverse economic conditions, they have become economically active in order to survive. Although the principal objective of much of Tunisian women's work is to earn income for household survival, it can potentially 'empower' women. Instead of assuming automatically that poor women are a 'vulnerable' group, trapped in poverty, research should concentrate on assessing both their strengths and limits.

This study of the coping experience of women, was conceived as a means of better understanding the complex relationship between the strategies women deploy to cope with poverty (in particular micro-entrepreneurial activities) and 'empowerment'. Through a content analysis of their life stories, the study traces the various stages of the women's lives in order to identify their initiatives and their process of 'empowerment'. It assesses whether their coping strategies facilitate a redistribution or renegotiation of power in either the family or the public sphere by increasing their decision-making power. In other words, the study proposes to establish the processes that lead women to challenge their position within and out of the household.

1- Significant improvements have been made in the fields of education, health and population, to the extent that Tunisia is one of the five most successful countries in terms of improvement in indicators of human resource development over the period 1962-1992.

Methodology and Approach

The methodology is based on open-ended, semi-directed interviews of varying length (from a single half-hour to repeated home-visits) conducted with twenty low-income urban women. The women interviewed were selected from low-income communities located in the outskirts of urban centers and in 'medinas', or old parts of towns, mainly from the Tunis area but also from other towns (Gafsa, Djerba, Kairouan).

The women were all known in advance directly or indirectly by Enda; in each case, a 'resource person' who already knew the interviewee accompanied the team. They were chosen for the 'success' they have displayed in improving their standards of living; the term 'successful' women, in this context, was defined as women who, despite low income and little or no formal education, manage to provide for the subsistence needs of their families and show dynamism and resourcefulness in negotiating poverty.

All the women are self-employed in micro-entrepreneurial activities, and are either heads of households (*de facto* or *de jure*) or substantial economic contributors to their households. Apart from these commonalities, considerable variety was built into the sample, in terms of geographical location, marital status and the nature of income-generating activity¹.

The qualitative information derived from the life story interviews was analysed first according to the 'content' of the decisions made by women in the course of their lives². These were then regrouped into two types: those that concern women's decisions over their own lives (to control their own mobility and labour, to undertake an income-generating activity...) and those that concern women's decisions over intra- and extra-household affairs (allocation of resources, community management...).

Despite the variety of their personal experience, one commonality is their decision to undertake income-generating activities. (Few of them were engaged in only one particular activity in their lives; they either undertook multiple activities simultaneously or changed activities more or less frequently.) For eight of them, decision-making also concerned obtaining land and independent housing. For three of them, decision-making concerned the break-up of marriage. Lastly, the decision to participate in women's organisations or local politics was present in the case of three women.

1- See box 1: "profiles"

2- An individual's life consists of a dynamic process of consecutive (or simultaneous) decision-making. In analysing the data, daily decision-making (concerning for example the distribution of resources such as food) was not taken into consideration but rather decisions that played an important and long-lasting rôle in the women's lives.

To analyse the decision-making processes and power of women, the following five variables¹ were then deployed:

(i) the "basis of power": primarily the women's resource base (which encompasses material, social and personal resources) which determines their ability to exercise a decision;

(ii) "power processes": the interaction between the women and the people affected by their decisions: for example whether the decisions lead to conflictual situations;

(iii) "power outcome": the outcome of the conflictual situation: for example whether the women are those who make the final decisions and who win in discussion;

(iv) the perceptions of the women themselves of their decision-making processes, which were used as indicators to discern whether the decision-making was perceived as a conscious choice or whether the women were 'pushed' into making a decision;

(v) the motivation behind women's decisions, or in other words, the manner in which they explained or justified their decisions.

These variables make it possible to assess whether women's decisions facilitate a redistribution or renegotiation of power in either the family or the public sphere. Although certain decision-making processes imply the possibility of renegotiation of rights (in particular the decision to undertake income-earning activities) in the family sphere, it does not automatically follow that the processes will actually lead to any redistribution of power. To clarify this statement, a simple example will suffice. Certain women challenge their husband's authority by negotiating for the right to undertake an activity; but the income accrued by this activity might then be handed over to the husband to avoid instigating further tension, thus considerably attenuating the impact of the women's decision-making power.

Through a cross-analysis of this data, the decision-making processes and power were compared. The women were then ranked and classified into two groups:

¹- The terminology "basis of power", "power processes" and "power outcome" is based on Cromwell and Wieting, 1975.

- the first group is composed of 14 women who ranked high in decision-making power;

- the second group is composed of six women who ranked moderate to low in decision-making power.

Chapter I describes the context of the women's daily lives and the way they were spurred into making their decisions. Chapter II describes the resource base which allowed them to enforce their decisions, and the relationship between these resources and the process of empowerment. Chapter III analyses the consequences of women's decision-making by discerning whether the decisions facilitated the process of personal empowerment and the consequences of their decision-making on the family and extra-family spheres. Throughout the paper, the two categories of women will constantly be compared in order to decipher the factors that facilitate higher decision-making power.

PROFILES

Ajmia was born 52 years ago at Mornag (situated 20 km. from the capital). She built the family house, brought up and married her son with her own earnings. She started by buying, herding and selling sheep. She also sold beauty products at the hammam in Mornag where she worked in for a short period. Later she began travelling abroad to buy clothes and goods, which she sells to the women in her town.

Alia was born in 1958 into a farming family. She was on the verge of finishing secondary school, when she was married at the age of 18. She has been actively involved in politics for over twenty years. In addition, she has set up several small-scale businesses, including a café, a restaurant, a sewing workshop, and a snack bar. At the moment, she is running for the post of omda (head of a community) in her home town, Saouaf (50 km. from the capital); if elected, she will be the first woman omda in Tunisia. She is married and has three children.

Bornia divorced her husband in 1980. At that time, she was pregnant and had absolutely no resources. To provide shelter for her six children, she squatted a ruined mosque, in which she later built a house. In addition to working as a cleaner, she provides laundry services. She has recently joined a traditional music troupe several years ago, and has been performing in her home town - Gafsa (in the South of Tunisia) - as well as in other towns.

Bouaradia works as a butcher in the store she runs with her husband. She works every day - including Sundays - from seven in the morning to nine in the evening. She takes pride in being the only female butcher in Hay Ettadhamen. She is 38 and has three children.

Fatma is 42 and married. She lives in Jerba (an island in the South of Tunisia) with her children and her husband. Two of her three children are physically handicapped. She has brought them all up with the money she earns by sewing. She taught herself to sew at the age of 15.

Fatouma lives with her children in Jerba. She has been earning her living by buying and selling clothes, ever since her husband died. She travels to the Libyan border every few months to buy the goods. She is actively involved in the National Union of Tunisian Women.

Hedia lives at Hay Ettadhamen with her children and husband. To supplement the meager income her husband earns, she started earning a living by sewing several years ago. She collects discarded cloth from textile factories and makes up clothes with it. She also buys and fattens sheep, which she sells during Aid (religious festival).

Henia and Zohra are sisters, living next to each other in the Medina of Tunis. Both are widowed and in their mid-60s. They are well-known in their community for their expertise in baking pastries, bread, and briks (thin pancakes).

Hdoud is 50 and runs a domestic placement agency in Hay Ettadhamen. Her earnings provide for her retired husband and unemployed children. Her daughter has joined her business, which is working well. Hdoud dreams of the day she will be able to buy a computer.

Jamila was born in Siliana (in the centre of the country) 43 years ago. She moved to Hay Ettadhamen when her rug-weaving business went bankrupt. Her partner had run out on her, taking all the capital with him. She continued to live from weaving until her husband had an accident that left him disabled for life. After trying out several activities, she opened a store, which provides her with enough money to take care of her husband and three children.

Leila is 35, divorced, and mother of four. Her marriage was tumultuous and fell apart when she went to hospital with breast cancer. Although she has been operated on twice, her health is frail, and her left arm is practically paralysed. Despite her illness, she is an energetic and dynamic woman: she works very hard at a food stall she runs with her youngest daughter in Hay Ettadhamen.

Mabrouka was born in 1953 at Tunis. She got divorced in 1984, after her husband dissipated all the money of the family-run restaurant. Not satisfied with her job as a domestic worker, she set up a "kiosk" several years ago. She also provides printing and beauty services, and still finds time to take care of her four children.

Mahbouba was born in 1929 at Kairouan (in Central Tunisia). Her family moved to Tunis, in the Medina ('old city') several years after her birth. She has brought up her three children and bought two houses with her earnings. When she was younger she used to go abroad and buy goods that she resold in her community. Although she no longer travels because of her age, she continues to work. One of her daughters has joined her business.

Mariam lives in Jerba. She was married and divorced twice. She divorced her second husband when he threatened to expel one of his step-daughters from the house. She bought her house and brought up her children with her own earnings. She works in the fields, offers laundry-services and processes chickpeas.

Mhenia was born in 1954 at El Kef (in the North-West); she moved to the capital in search of a job. She lives in Hay Ettadhamen with her husband and four step-children. She sets out second-hand clothes every morning to sell at her stall in the market. She decided to trade in these items after trying out a variety of other activities, including bread-baking and vegetable-selling. She actively participates in politics in her community.

Rachida was born in Beja (South-West of the capital). She moved with her parents to Mellasine, near Tunis, when she was young. Her father died young; she and her mother brought up her younger brothers and sisters. She began by working as a cleaner. Later, she trained to become a professional cook. She now works as a cook in a Ministry; she also bakes pastries which she produces to order. She is married but has no children.

Rebeh's husband died years ago, leaving her with no money to bring up her two children. For years, she was not satisfied by her job as a factory worker and began seeking an alternative. One day she noticed that the parents in her neighbourhood were afraid to send their children out alone, because of the traffic. Ever since, she has been earning money by accompanying children back and forth to school.

Tounes, married and mother of ten, was born in Tunis 63 years ago. She earned money first as a domestic worker then as a cleaner in a Ministry. Although she retired three years ago, she now works harder than ever: she buys and sells second-hand clothes, distills flowers and herbs, and weaves rugs. Her house is a focal point in her neighbourhood (in Hay Ettadhamen): her female neighbours constantly drop by to ask her advice on production and marketing; and customers, attracted by the goods displayed at the window, enter her house to order.

Zakia was born in Siliana but moved to Tunis when she was married at the age of 12 to a 55 year-old man. She has been working for most of her life - in the fields, fattening sheep, processing beans and chickpeas. Her workload increased when her husband died 14 years ago, leaving her with four children to bring up.

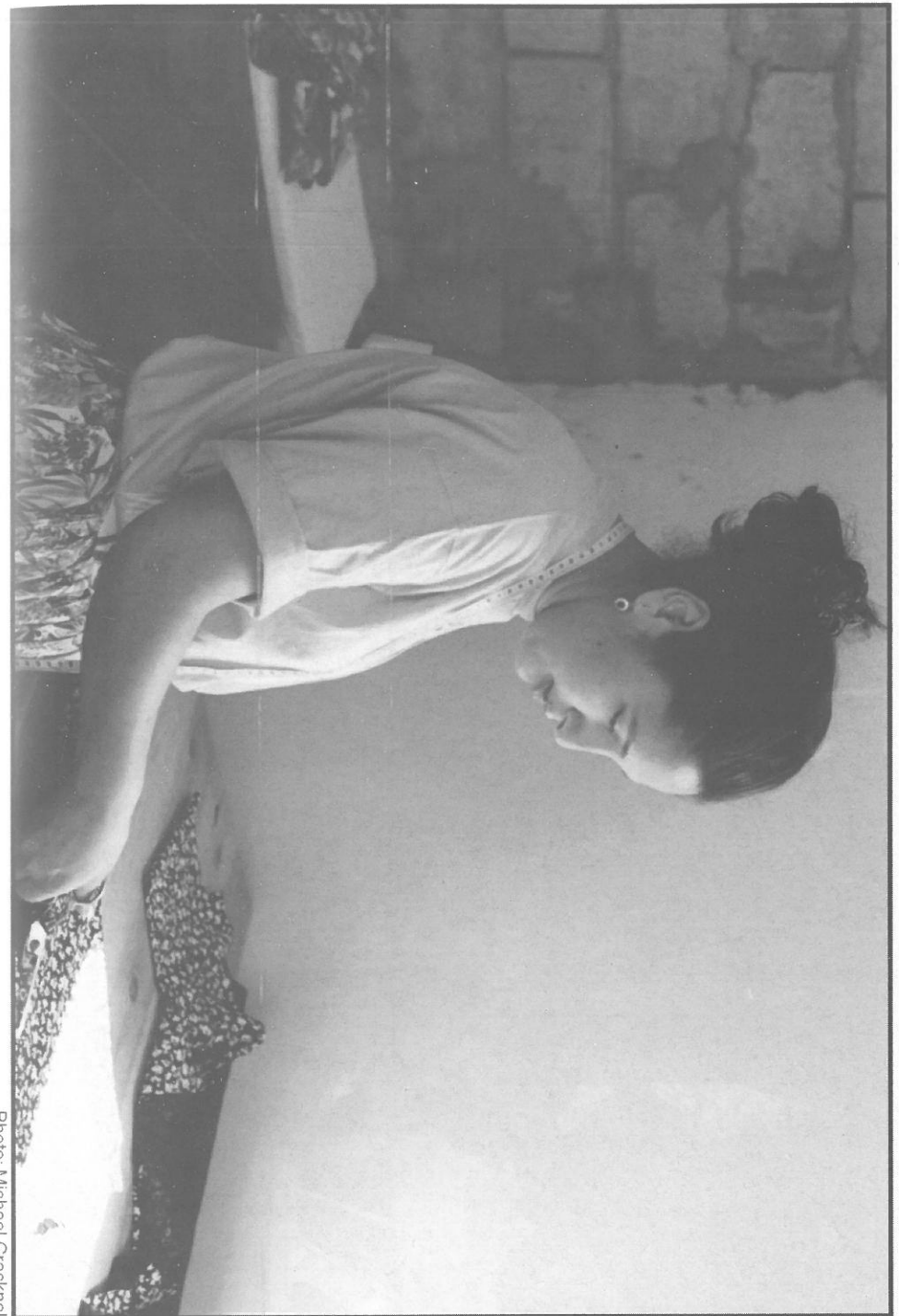


Photo: Michael Cracknell



Photo: François-Xavier Emery



Photo: François-Xavier Emery



Photo: François-Xavier Emery



Photo: François-Xavier Emery

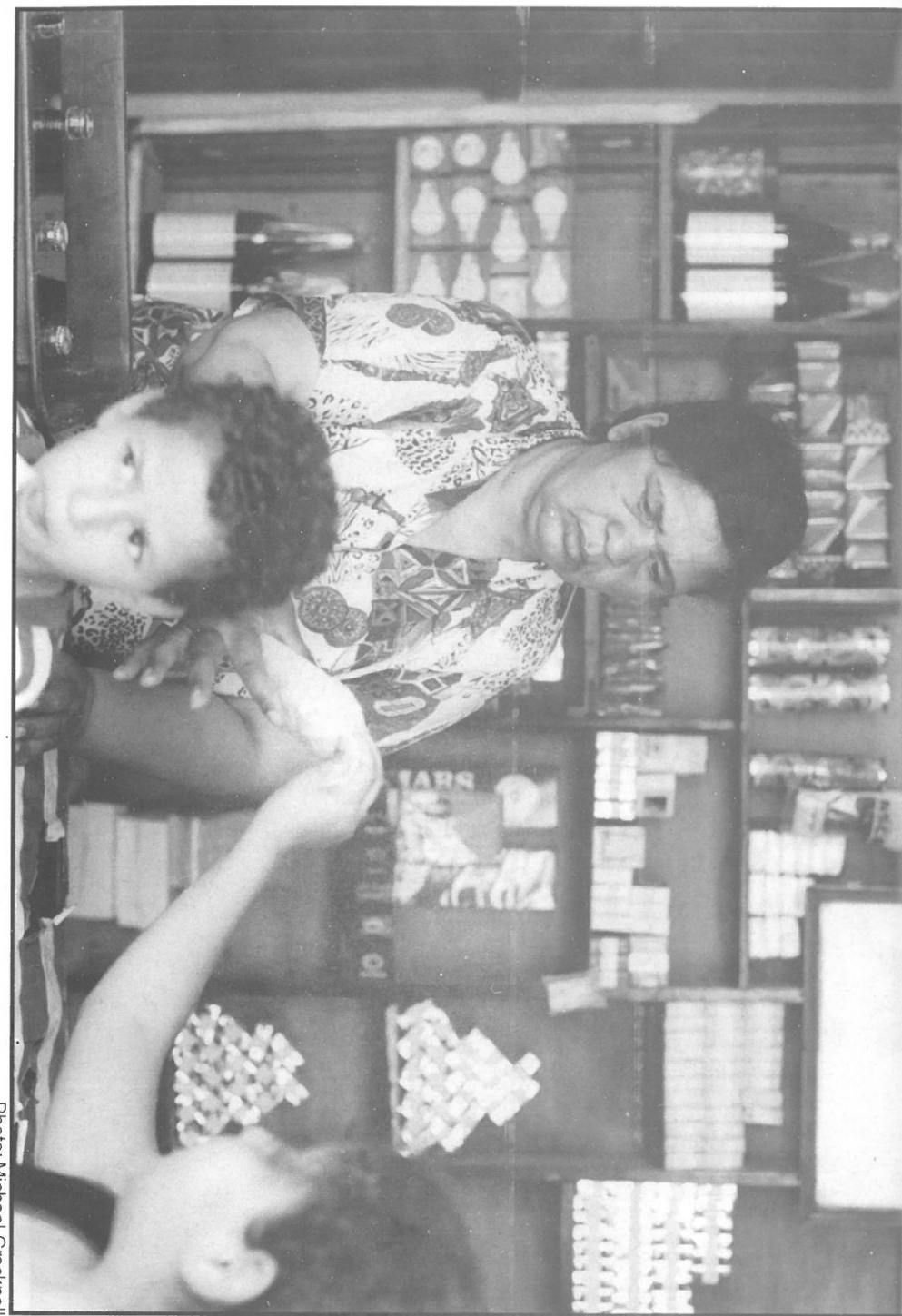


Photo: Michael Cracknell

Chapter 1

Power dynamics in the daily lives of women

Processes of Empowerment

Understanding how women's coping strategies can lead to 'empowerment' necessitates an approach that encapsulates the complexities of decision-making dynamics. This includes assessing not only whether women, through their coping strategies, have access to formal and informal decision-making (in the economic, domestic or political fields), but more important whether these strategies enable them to perceive that they have the right to act on their self-defined choices. Empowerment is more than simply opening up access to decision-making; it must include the broader processes that lead people to perceive themselves as able and entitled to occupy that decision-making space¹. Therefore empowerment first needs a personal process whereby women 'undo' negative social perceptions so that they can believe in their right to act or behave, in spite of the fact that their behaviour might not be socially approved of.

There is a certain feed-back process between decision-making and power. The ability to make, enforce, or influence a decision implies that individuals have access to some form of social power. In order to make a decision, individuals need a power or resource base. Resource allocation within the household, for example, can be influenced by women using various forms of 'bargaining power'. This in turn depends on the degree to which the husband/father exerts his traditional powers within and out of the household. The ability of an individual to decide in turn engenders an 'empowering' situation, where the individual has a certain power to take control of his/her life and affect its course.

It cannot be assumed a priori, however, that the decisions women make really conform to their needs or enable them to initiate desired changes in their lives or surroundings. In most societies, women in general have more limited entitlements, endowments and resources than men. This is particularly valid for poor women, who, faced with the manifold constraints arising from structural (gender and class) inequalities, have limited options available to them. The decision to undertake an income-generating activity may stem less from a conscious choice or desire to be 'entrepreneurial' and more from a desperate need for income, combined with the lack of available job opportunities in the formal sector.

1- Rowlands, 1995, p. 102, *emphasis added*.

For example, women's increasing participation in the small-scale (often informal) sector worldwide is often attributed to the rising pressure on women to bring an income into the household, due to the effects of the international economic crisis and structural adjustment programmes on employment opportunities for men. In Tunisia the participation of women in economic sectors continues to be considered by society at large as stemming from economic necessity rather than from the 'right of women to work'¹. Not only is employment socially de-linked from the question of women's 'autonomy', it is possible that low-income women, in particular, experience work as a further 'exploitation' in their lives.

The 'invisibility' of women's work explains in part why employment does not automatically lead to a redistribution of power in either the family or public sphere. In other words, the *perceived* economic contribution of women does not necessarily correspond to *reality*. This is particularly evident in rural areas in Tunisia, where women continue to work in agriculture without being considered 'working women' or employees, since their labour is seen as part of their everyday tasks². In urban areas, the poorer segments of the population are highly dependent on women's household production and income-substituting activities; these non-monetarised activities are not socially perceived as women's 'economic' contribution. This does not necessarily correspond to reality. It is particularly evident in rural areas in Tunisia, where women continue to work in agriculture without being considered 'working women' or employees, since their labour is seen as part of their everyday tasks². In urban areas, the poorer segments of the population are highly dependent on women's household production and income-substituting activities, but these non-monetarised activities are not socially perceived as 'economic'.

Even in cases where the households are dependent on women and young girls' wage income - as is the case of neighbourhoods surrounded by an industrial belt employing mainly female labour - the financial contribution of the women is not automatically acknowledged. A non-negligible proportion of the Tunisian population for example, believes that the 'success' of marriage lies in the traditional gender division of labour; where married women work, they "should pretend that they do not work and men should pretend that they do not gain any financial benefit from the income accrued by the women"³.

Furthermore, women may not perceive their own interests clearly and unambiguously. Numerous empirical studies suggest that women devote more of the resources under their control to family goods than men do.⁴

1- In a recent nation-wide study, 72.5% of the population surveyed answered that women work because of economic exigencies, while 22.3% considered that work is related to equality between the spouses (UNFT, 1995).

2- National Report on Women, 1995.

3- Kria Chaker, 1995.

4- See, for example, Bruce, 1988.

This is often explained in terms of women accepting social norms ('motherhood' is linked to 'altruism'). It may therefore be that women do not always 'decide' or 'choose', but rather conform to perceptions of the behaviour society expects from them. But one should avoid assuming that women always conform to social norms and act merely unselfishly, since there are also "women who have often made conscious and passionate decisions to define their own self-interest in quite unselfish terms, to subordinate themselves on behalf of something they believe in"¹. Assessing whether the decisions women make conform to their self-interest is made difficult by the complexities of women's needs and the ambiguity of their interests.

Power Dynamics

Empowerment first involves "a process by which people, organisations, or groups who are powerless become aware of the power dynamics at work in their life context"², before they are able to define their own interests and negotiate inequalities. In the case of the women, the primary site of power dynamics was the private sphere. The 'domestic sphere' is perceived by society as the woman's realm where she fulfills her responsibilities and rôles, such as procreation and 'mothering'. Ironically, it is precisely in this 'women's' sphere that gender subordination can assume a particularly intense expression. "There exists a suffering of women, inherent in the structure of the patriarchal family, based on gender inequalities, inequalities that give rise to physical and symbolic violence"^{3,4}.

The inequalities of power embedded in gender relations can be deduced not only from the prevalence of domestic violence, but also from intra-household resource allocation and decision making. While individual personalities and emotional components will always play a rôle, it is clear that women and men have different rôles and responsibilities within the household, defined by society. This differentiation of rôles is translated into unequal access to productive and consumption resources, and with regard to decision-making; the extent of this inequality depends both on intra- and extra-household factors. In any household each member in all probability has differing, if not competing, priorities.

1- Folbre, 1994, p. 251.

2- Mc Whirter, 1991. In reality, she delineates empowerment as a four-step process, the first step (cited above) is followed by (2) developing the skills and capacity for gaining some reasonable control over their lives (3) exercising this control without infringing upon the rights of others (4) supporting the empowerment of others in the community.

3- Il existe une souffrance chez les femmes inhérente à la structure de la famille patriarcale basée sur l'inégalité des sexes, inégalité qui est la génératrice de violence physique et symbolique (Rejab, 1987, p. 297).

4- See Ben Miled (1986) for a detailed analysis of domestic violence in Tunisia.

Household budgeting decisions, for example, are a strong area of potential conflict. Whether each member can enforce her/his priorities depends, partially, on the extent of gender inequalities within and out of the household.

Since there is very little information on this subject, any conclusion on intra-household decision-making in Tunisia can only be tentative, and even contradictory. Women appear to be playing an increasing rôle in household decision-making: 56% of the population surveyed in Tunisia in 1994 believe that men should be the principle decision-makers, 27,6% believe decision-making should be shared¹.

But, 59% of the population believe that the prevalence of divorce is due to 'women's disobedience' towards their husband². Likewise, the Tunisian government has, since independence, promoted women's emancipation (including "equalisation of rights and duties in the household"), yet Article 23 of the Code of Personal Status clearly states that men are the exclusive heads of household³. These contradictions suggest that the traditional representation of men as heads of household with full decision-making power over family members (and the corollary of women as 'dependents') has eroded to a limited extent in Tunisia.

The life stories of the women suggest that intra-household decision making evolves as conditions in the household change. At the beginning of their life cycle, the women started out with limited access to intra-household decision making and had limited control over their own lives. As their lives progressed, they slowly acquired decision-making power. The processes that lead to such a change in intra-household decision making is described in the rest of this section.

Personal Decision-making

A closer examination of three major components of personal decision making - marriage, mobility and labour - enables a partial understanding of whether women, early in their life cycle, had the ability or possibility to shape major decisions over their own lives in a relatively autonomous way. With the exceptions of Jamila, Rachida, Tounes and Mabrouka, the women claimed, implicitly or explicitly, that they had lacked decision-making power; these decisions had rested exclusively with their parents or husbands.

1- UNFT, 1995

2- *ibid.*

3- In 1992, the President of the Republic proposed amendments concerning the Code of Personal Status (these measures were adopted in 1993 by the Chamber of Deputies). One of the measures was to replace a clause in the Article 23 pertaining to the wife's obedience and to the prerogatives of the husband by a clause stipulating reciprocal consideration and mutual assistance.

Concerning marriage, for example, most of the women claimed that they were not the ones who decided. In a few cases, final approval of the marriage was up to the woman, but usually, the marriage and the groom were decided on by other (male) family members.

They were married either to a cousin, or to a friend of the family. This phenomenon of parent-mediated (particularly cross-cousin) marriage is prevalent in Tunisia, where marriage was traditionally conceived of as an 'alliance' between two families, rather than a union between two individuals. Most were married at a relatively young age, in general to an older man, and half of them were married under the age of 15. (The youngest was married at the age of 12 to a 55-year-old man.) Some of them had never even met their husbands before the wedding. The reaction of the women, faced with this imposition, ranges from vehement opposition to resignation. Bornia, for example, claims:

I was 14 when I was forced to marry; he was 32 years old. I did not want this marriage. The day of my marriage, already dressed in my wedding gown, I tried to run away. It was an attempt bound to fail.

Mahbouba's story is another example of an aborted attempt at opposing marriage:

My aunt's husband wanted me to marry a cousin of his. This man was many years older than me, and I had been calling him 'uncle' for years. He was a lazy man, who used to work maybe one day out of six. It would be useless to tell you to what extent I opposed this decision. I was so upset at my aunt's husband's that I locked myself in my room for three days. I told him I would kill myself. When they broke down the door to get me out of the room, I ran straight to the well to throw myself in and make an end to all of this.

Early marriage to a much older man is prevalent in many societies other than Tunisia, and the ramifications of parent-centred early marriage are well-documented: "As children... young girls are subservient to their parents and brothers. If they leave their homes as children (to get married), they arrive in another house where they are subservient to their in-laws and husband (especially) if he is an older man. Decisions are always taken by others, making it more difficult for them to develop the necessary skills to make decisions and life choices for themselves"¹.

The women's lack of decision-making power over marriage implies that they had limited control over their lives. Once married, the lack of control was

1-Dagne, 1994, p. 35.

exacerbated, particularly with regard to their own mobility and labour. For example, Mhenia had a well-paid job as a secretary before getting married; she had enjoyed her life-style but gave in to family pressures to enter into marriage. Once married, her husband opposed her desire to continue with her career. As for Alia, she claims that she was ambitious from a young age; after getting married, she was offered two jobs but had to turn them down because of her husband disapproved. "My husband did not like me to leave the house" was repeated regularly by the women. In one extreme case, the husband used to lock his wife in every time he left the house.

This does not mean these women did not participate in intra-household decision-making: they probably had a range of covert mechanisms or strategies to influence and enforce their decisions within the household. A study of a Tunisian town, Ksar Hellal, for example, illustrates that women can exert considerable 'domestic' power through these strategies¹.

Rejab, in her study of Mellasine, a low-income neighbourhood on the outskirts of Tunis, indicates less subtle means of influencing decisions which include: taking their husbands to court, denying them sexual relations, or issuing an ultimatum of separation². In the case of the women interviewed, some had a say in household decision-making (decision to move to another city, household budgeting arrangements...). However, they influenced decision-making without challenging the representation of the patriarchal family based on paternal authority, and without having full decision-making power over their own lives.

Interestingly, out of the four women who had control over marriage and/or labour and mobility, three (Jamila, Rachida, Mabrouka) rank high in decision-making power, and the fourth (Tounes) in the moderate category. This suggests that control over personal decision making early in the life cycle is an enabling condition. As the rest of this section shows, however, lack of control over their own life early on did not necessarily prevent women from developing the necessary skills to make decisions and choices for themselves later in their life span.

Breakdown of Gender Roles?

All the women's marriages were established on the basis of the traditional divisions of rôles, which in Tunisia have been delineated along the lines of women = homemakers and men = breadwinners. The association between 'masculinity' and

'breadwinner' is clear in the often-repeated words of the women who refer to their husband's 'fulfilling their duty' as providing for their family's financial needs. Only the four women mentioned above (who had control over their marriage and/or labour and mobility) had been working before and throughout their marriage. They expected at least some economic contribution from their husband, if not a major one.

The life stories of women are marked with situations of crisis, 'internal' to the household, and related to the 'breakdown' of the expected rôle of men as breadwinners^{1,2}. For households already situated in the poorer segments of the population, the loss of income caused by the husband's death, physical disability, insecurity of employment or 'behavioural deviation' (from his rôle) has severe consequences on the welfare of the household members.

For a number of the women, the crisis resulted from their husband's death or physical disability. For the others, a continuous 'crisis' can be discerned, stemming from the husband not providing for the family's welfare. Low-income, and often insecure employment made the customary male financial support to the family very difficult. According to the majority of the women, their husbands' low income was combined with an increasing manifest disinterest on there are clear signs of differing preferences within the household, with their part in bettering the livelihoods of the family, or even meeting the family's essential needs. women showing more interest in their family's welfare than men.

My husband used to be a construction worker. He would make money, but he would never give us any. I hadn't enough to make ends meet, yet he would even tell the grocers not to sell to me on credit. Can you imagine! He would spend all his money on himself, going to cafés and womanising. During the winter, we were without any warm clothes and blankets (Leila).

At the beginning, our marriage was alright. He had a job and we did not have many financial difficulties. It is when I gave birth to our children that things started to get worse and worse. When our children were born, his attitude changed. He refused to give us any money and used to spend all he earned on himself (Mariam).

1- Strictly speaking, the crisis is not uniquely 'internal'; the men's behaviour within the household is linked to extra-household factors such as employment opportunities.

2- One of the women encountered a crisis 'external' to the household. She and a male partner ran an enterprise (with 200 employees). Her partner abandoned her, stealing the (physical and financial) capital, which led to the bankruptcy of the enterprise. She later faced a further internal 'crisis': her husband had an accident and is handicapped for life. Only the 'internal' crisis was included in the analysis because of the common trait with the other women.

1- Auberbach, 1980.
2- Rejab, 1990

There are a number of plausible explanations of the men's behaviour. The allotment of space - which attributes women to the 'inside' world of the home and to men the 'outside' world might be a contributing factor. "Men's 'outside' world can claim a sometimes substantial portion of earnings, loosen their personal and social contact to provide materially and emotionally for their immediate families". Some of the women offer culture-specific insights into their husbands' behaviour; their words suggest that the 'outside' world can encompass not only the 'public' sphere, but also the ties men might have with their extended families. Thus the age of the husband and the legacy of the extended household structure² can explain men's lingering responsibilities towards their paternal family. This attachment can bring forth conflicts of interest between the wife (defending her children's interests) and the husband (intent on continuing to provide for his paternal relatives); such conflicts are exacerbated by the household's scarce resources.

In the words of two women:

My husband owns and runs a barber shop. He started the business in partnership with his brother. When his brother died, he decided to give half the profits from the business to his sister-in-law. He has always spent every bit of money he has on his brother's children. One of his nephews is an engineer now and the other is a lawyer. He loves his nephews more than he loves his own son (Ajmia).

During the early 1970s, we missed a good deal, all because of my husband. My old boss... registered our name for a housing programme in the neighbourhood of El Zouhour... For years I had been wanting to have a house of our own.... My husband refused, saying that we had no furniture: no beds, no cupboards. I think that was just an excuse; I think, in reality, he did not want to move out of his parents' house. At that time, moving out of the 'patriarch's' house was not looked well upon. It was considered as denying your origins and that of your parents. I decided from that moment onwards to do everything I could on my own to buy a house (Tounes).

1- Hoodfar, quoted in Bruce, 1989.

2- Since independence, the patriarchal extended household structure has eroded considerably in Tunisia, to be replaced by nuclear households. Numerous factors explain this shift in household structures, including rural-to-urban migration, industrialisation and the legislative reforms which strengthened the nuclear, conjugal unit to the detriment of extended households.

Moreover, in a society that associates 'masculinity' and 'virility' with providing for the family, it is also possible that men, faced with economic difficulties and not being able to assume their 'masculine' rôle, feel devalued and abdicate entirely from their responsibilities. Although it cannot be assumed from a sample of twenty women whether this phenomenon of men 'abdicating' is a general trend in low-income urban areas in Tunisia, several studies corroborate the hypothesis that poverty is linked to a breakdown of gender rôles. "One can question whether there is a breakdown of masculine rôles in poor households. In fact, it is not rare to see men savouring tea in cafés and playing dominoes for hours on end, while their wife struggles to meet the subsistence needs of the family"¹.

Fattouma (who is involved in an association aiming for the improvement of women's condition in Tunisia) claims that the 'gendered' reactions in face of economic difficulties stems from men's pride - which can act as a hindrance to their finding employment.

Throughout the years, I have noticed that men, especially young men, refuse to take badly paid jobs. They are not willing to accept any old job, they are too proud. While women, on the other hand, accept even the most lowly-paid job.

Interestingly, the women who claim that their husbands are not inclined to devote their income to family goods also signalled that their household was fraught with tension, resulting from the husband's violence (verbal or physical), drunkenness and infidelity. In certain cases, the impoverishment of the household resulted from alcoholism. In other cases, on the contrary, the insecurity of their financial state pushed men to drink (which sets off violence and infidelity). Although the cause and effect between escalating poverty and 'deviant' behaviour varies amongst households, there appear, nevertheless, to be certain linkages. More research, however, would be needed to understand the full ramifications of the relationship between poverty and 'masculine' behaviour.

Two reactions of the women faced with 'internal' crisis can be discerned: decision to divorce and decision to undertake income-generating activities.

Four of the women, despite pressure from their immediate environment, decided to demand a separation from their husbands. Although a few others expressed their desire to divorce their husband, societal disapproval of divorce restrained them.

1- "On peut se demander s'il n'y a pas réellement une défaillance des rôles des éléments masculins dans les familles pauvres (père, fils). En effet, il n'est pas si rare de voir des hommes déguster savoureusement leur thé dans les cafés et jouant durant les heures la Kharbagna (sorte de jeu de dames pratiquée dans les milieux populaires tunisiens)" (Nasraoui, 1992, p. 277).

Mabrouka decided to divorce her husband after their restaurant went bankrupt. He then began to drink heavily and regularly inflicted physical violence on her. Her words illustrate how divorce can stem from a desire to challenge the structural inequality that is embedded in wife-husband relationship:

I knew that I was going to be the one in charge of everything. He was too busy (drinking) to think of bringing food to our children. But in this society, even though I was the one with all the financial responsibility, my husband as a man, would be considered the 'head of the household', he would be socially recognised as the responsible one and would receive all the privileges this society accords to men. Why would I want to stay in a marriage under such conditions?

In addition, she points out that even if she was likely to have a lower level of income, because of being alone, at least the income would be under her control. Her reasons for divorce underlie the fear many women may have that their husband would appropriate income accrued by them.

The women who stayed with their husbands decided to take charge of meeting their own self-defined needs which revolve around providing for their children's welfare (essential needs, which include education for many of the women) and housing. Many of the women refrained from voicing their disagreements on expenditure priorities to their husbands. Certain of these women explained that they chose not to discuss their husbands' lack of financial support out of uncertainty, and fear of their husbands' reaction. The prevalence of domestic violence partly explains women's fear of provoking arguments. (The fear of domestic violence may operate as a male mechanism to silence the women.) In the cases where women did voice their own priorities, their complaints were met with silence. The lack of access and control for wives over the income earned by their husbands, and their inability to enforce their priorities, was a motivating force for women to undertake their own income-generating activities.

It was claimed earlier that the majority of women did not control their own labour or mobility. In order to act on their decisions, the women therefore used various strategies to overcome the restriction on their movements. Some of them, in order to skirt any potential conflict, declined to inform their husbands of their decisions, and presented them with the *fait accompli*. Others, on the contrary, negotiated overtly with them on this. In other cases again, women undertook home-based income-generating activities. They either sold their products through the male members of the family or directly from home. By the time they decided to undertake 'public-based' activities, their husbands showed no opposition.

Solidarity ties enabled one of the women to exercise control over her mobility:

One of my neighbours asked her husband, who was in the police, if he could do anything to end our seclusion: «locking up a young woman and a pregnant woman is unacceptable in our times», she told him. He found my husband, and by threatening him, managed to convince him not to lock us up in the house any more (Mahbouba).

The changes that occur within the household, including whether or not women have decision-making power over their mobility, depends on the socio-cultural context. As the case of Mahbouba suggests, individuals do not live, after all, in a vacuum; they are embedded in society. Throughout her life, Mahbouba witnessed general social changes. Her 'seclusion' was followed by a period in Tunisian history (late 1950s) characterised by a strong government commitment to women's emancipation and an increasing public acceptance of women being in the 'public' sphere¹. It is worthwhile mentioning that although sixteen women were restricted in their movements, only Mahbouba - the eldest woman interviewed - was literally confined to the home for a period in her life.

At this stage, a subtle difference can be discerned amongst the women: those that perceived that they were 'pushed' into employment and those that 'consciously chose' to carry initiatives to overcome poverty and gender inequalities. For four of the women, the decision to undertake an income-generating activity was not conceived of as a deliberate choice to challenge the gender division of labour or their husband's control over their labour. Although all the women entered marriage on the strength of traditional expectations regarding gender rôles, those four were the ones who held on strongest to these expectations. The woman who ranked lowest in decision-making power (Rebh), for example, was resentful of her husband's death. She told her sister-in-law the day of his funeral, «He was always good for nothing. Even in dying, he did not leave me anything». Whether this perception of being 'pushed' arises because they are hesitant to acquire a rôle that is not socially defined as women's rôle or because they prefer their rôle as housewives (and hence aspire that their husband increase his income-generating capacity, so that they can be the beneficiaries) is difficult to discern.

The women, who 'consciously chose', and in particular those that ranked high in decision-making power, did not hold on strongly to the traditional expectations regarding gender rôles; in the words of Mhenia, «having a husband is meaningless, you still have to be able to fend for yourself». These women reacted to the 'internal' crisis as if it were an opportunity to exercise control over their lives that had hitherto been denied to them. Prior to the crisis, submerging their own interests, aspirations and choices (whether to get married, undertake an acti-

vity....) was the only legitimate option available to them; they had no power to exert influence on their family's decisions. They had envisaged making decisions long before they actually did so, but they were restricted because of husband or parental authority. It is as if the crisis permitted them to openly express their own choices and to act on them - as if they had a strong sense of agency¹ that had been to a large extent suppressed throughout their lives.

This raises the complex question of whether their family's welfare and the breakdown of their expectations regarding their husband were a way of justifying their decision-making processes. Perhaps the women legitimised any 'hidden' - personal - motivation by evoking the need to guarantee their family's welfare. Would it be mis-interpreting the women's motivations to suggest that they 'manipulated' societal norms associating women with their rôles as mothers to justify their entrepreneurial aspirations?

In analysing the interviews, it is extremely difficult to discern whether their discourse reflects their real desires and motivations or whether they are simply aligning their discourse on the dominant societal ideology. If, for example, the women perceive that their 'entrepreneurial' aspirations are at odds with the dominant ideology, is it not possible that they would feel the need to justify their personal experience?

Two women will be cited to illustrate the ambiguity behind women's motivations to undertake an income-generating activity. Mhenia claims:

I have never done anything for myself. It was always for others. Even after marrying. I would satisfy others' needs and wishes.

At the same time she claims:

This is a job I really get personal satisfaction from, I like buying and selling second-hand clothes at the market, I think I have found my niche.

1- Personal agency or efficacy can be defined as an «...individual's belief in her own ability to act. Efficacy's core meaning is readily conveyed by its own synonyms: effectiveness, competence, resourcefulness. Efficacy shows itself best when the individual is in a tight spot, but it may be observed even in simple, everyday interpersonal exchanges... Whereas the inefficacious individual is cowed and appears helpless in adversity, ready to be thwarted... the individual efficacious from the outset attempts to lay plans and seek solutions, regardless of the specific skills she possesses» (Waltz and Gough, 1985).

Mabrouka's words illustrate that the two motivations - personal satisfaction and providing for children's needs - are not mutually exclusive:

After the divorce I had to find a job to provide for my children. When I started looking for a job, I was full of ambitions and I was looking forward to a respectable job.

Chapter II

Accumulation of Ressources

All the women in our study decided - or were 'forced' - to fend for themselves in order to improve their families' livelihoods. When they began their 'outside' activities, they possessed very few resources apart from their own labour (which they first had to negotiate for). How did they go about fulfilling their self-defined needs? How did they manage to raise sufficient income despite the manifold constraints they face in the public sphere?

Opportunities in the labour market for illiterate or semi-literate, poorly qualified women are few and poorly paid. In the formal sector, opportunities are generally limited to jobs as cleaners or low-skilled workers in textile and other factories. In the informal sector, women face numerous constraints, including very limited access to productive resources and credit, time availability (arising from the double burden of productive and reproductive rôles) and the 'overcrowding' of the sectors where women are often concentrated: they tend to be engaged in a small range of traditional activities (sewing, food-processing...). Although 'overcrowding' is one of the most important obstacles signalled by poor men as well¹, the difficulties are exacerbated for women by the usually small size of their operations and their lack of capital.

Inadequate (or absent) storage and transportation facilities compound the difficulties by eroding the small margins that would otherwise be realised from their operations. To avoid transportation costs, women travel long distances on foot, but this involves much wastage of time (and subsequent loss of income). Cultural factors, such as restrictions on women's movements, furthermore, operate to their detriment, and can prevent them from marketing their own goods, and limit their access to information on markets. All these factors discourage or prevent women from developing or even setting up their own business; they enter instead into often exploitative relationships (as piece-rate workers, home-workers...) with larger-scale economic agents whose financial resources and knowledge of markets far exceed their own.

The constraints, briefly enumerated above, will not be elaborated further². The purpose of this section is, rather, to examine the mechanisms deployed to overcome these obstacles: self-education and capacity-building (to compensate for their low level of qualifications and skills), social networking (to obtain material and

1- Ferchiou, 1995.

2- See Amouri (1989) for example, for a critical overview of women in the informal sector, and Urbaconsult (1995) for an overview of women and micro-entreprise development.

physical resources) and capacity to find 'market niches' (to overcome the problem of tight or stagnant markets). The way women obtain land and housing, despite low levels of income, are also described to illustrate their ability to 'manipulate' resources.

Self-education and Informally Acquired Skills

The life stories of the women suggest a process of upward mobility, for which they used considerable economic rationality and ingenuity¹. Throughout their life cycle, most of them progressed gradually from low-paid activities to higher paid ones.

Half of the women started out as domestic workers, while the others set up their own-account income-generating activities from the beginning. For a number of women who started out as domestic workers, a certain mobility was involved: they changed from domestic workers in the informal sector to 'cleaners' in the public sector (higher-paid secure employment) and factory workers in the private sector. They then decided to branch out on their own account. Although three women explicitly expressed entrepreneurial motivations (for instance Hdoud, quoted below), the other seven claimed that the difficulties of combining childcare and their work, as well as the physical hardships involved in the work, made them search for an alternative solution.

I am a woman with masses of ideas; I had to start taking advantage of my ideas and resources for my own account instead of for my employers (Hdoud, runs a placement agency for domestic workers).

Within the micro-entrepreneurial sector as well, all but one of the women initiated several activities in rapid succession before setting up a steady business (or multiple income-generating activities). The only woman who has been continuously engaged in a steady activity had joined her husband's already established business. A progression can be discerned, with women moving constantly toward better-remunerated activities: for example from first earning a livelihood through sewing then through weaving and finally setting up a store. Within the life-span of the activity itself, the women initiated changes that contributed to increasing the income derived from them.

1- In order to discern this process of 'career development', two (cross-cutting) methods of investigation can be deployed:

(i) assessing the life-cycle of the women in order to determine whether the consecutive activities undertaken are marked by a progression (for example whether there is a move from lower-paid to higher-paid activities) or

(ii) assessing the life-span of the small-scale activity itself in order to determine whether progressive changes have taken place (whether the income accrued from the activity has increased, for example).

This includes changes in the management, production and marketing of goods and services by, for example, bypassing exploitative middlemen and suppliers of raw materials and thus increasing their bargaining power.

If upward mobility does characterise their lives, what factors contributed to their progression? Nearly all are illiterate or with a low educational attainment level. Only one had benefitted from any professional training. Some of the women possess 'feminine' skills and know-how (sewing, handicrafts, embroidery, food production, beauty services) transmitted from one generation to the next to enable them to generate a livelihood. The women who married very young did not even have the opportunity to learn traditional skills.

In the absence of formally acquired skills (and in certain cases, the lack of informally transmitted 'feminine' skills) self-education, learning by doing and experimentation played a crucial rôle. For example, in explaining how she became a qualified cook without ever having being taught these skills through professional training, Rachida claims, "I kept my eyes open". In her words:

When I worked as a cleaner, I used to have to go to the kitchen to make salads, and serve. I told the director that I had some knowledge and I was made an assistant. Little by little I learned.... In the kitchen, the cooks would never make a dish without calling me "Hey, come and watch, you will learn. Stop kneading the bread and come here". I would always ask "what's that, what does that go with, how did you do that?". I learned to do everything. Then I took an exam to qualify officially as a cook.

In four cases, traditional 'feminine' skills were self-taught. Although income-generating activities based on traditional feminine skills tend to be assimilated to domestic tasks, and hence are rendered 'invisible', the self-taught aspects of these skills and the sense of accomplishment, not to speak of their economic value, merit attention.

When I was 15, I taught myself to sew; I practised on my sister's clothes until I could sew quite well... At that time, I did not even have a sewing machine. One of my neighbours had one. I used to go to his place and use his machine. I practised for a whole month, until I was sure I knew how to use the machine properly (Fatima).

Self-education plays an important rôle, not only for learning production skills, but also for marketing, record-keeping, bypassing 'exploitative' suppliers, and general market knowledge. This learning experience was accomplished in similar ways by most of the women. Because of their lack of knowledge and other constraints cited above, they were initially dependent on other agents.

It is worth stressing at this point that every economic agent - whether self-employed or not - depends not only on structural forces that are beyond their control (prices of raw materials, fees, offer and demand...) but also on their relationships with other agents (suppliers, consumers, larger-scale traders, authorities...). "In many cases, the perceived independence of small-scale producers is illusory and masks the extreme vulnerability of both poor entrepreneurs and labourers in the small-scale sectors"¹. Whether this relationship is 'exploitative' or not evidently depends on the context. In any case, most women were initially in a dependent relationship with other agents and managed to break free.

When Mahbouba started selling 'imported'² goods in Tunis, she worked for a supplier. He used to travel and buy the goods, which she then used to resell, and share in the profits. She worked for him for several years, until an incident "taught me a lesson, and I opened my eyes to the cowardice of my partner". To summarise, her supplier was bringing gold illegally into the country, and when he was caught by the police, "he could think of no better defense than informing on me". She was fined 60 dinars, but could have been sentenced to a long term of imprisonment. This incident convinced her to "fly with my own wings and work alone". By that time, she had gained enough market knowledge and, since she started to work on her own account, she has more than doubled her profit and has bought two houses.

Mhenia decided to earn her livelihood by selling second-hand clothes after trying out a variety of activities including bread baking, food processing and vegetable vending. Initially, she was a self-declared novice; she had no knowledge of where to buy second-hand clothes. She consequently relied on a supplier who charged her item-by-item, considerably eroding any profit she could make. In the meantime, she contacted several other vendors, learned where to buy in bulk, and how to choose the products efficiently. "There is a whole technique to it that I learned slowly, until I was able to free myself from that supplier. Now I earn much more than I would ever have if I had remained dependent on him."

In the same vein, Hedia and Jamila were piece-rate workers until they learned the trade sufficiently to work on their own. Henia and Zohra built up their pastry business and acquired their reputation in the community gradually as they became increasingly skilled and learned to diversify their products. Zakia made her living for a while baking and selling bread.

1- Mayoux, 1995, p.18.

2- In recent years, an informal 'import-export' business has been flourishing in Tunisia: individuals go abroad, buy goods there, and resell them in Tunisia. Women are playing an increasingly important role in this business.

Due to her being innumerate, her customers used to deliberately miscalculate the amount due to her. She became aware of this, and gradually learned how to count. "Now I no longer make mistakes".

The life stories of the women point to another important ramification of self-education: the experience the women acquire in their field and their sense of accomplishment correlate to some extent with a greater willingness to take risks. In other words, the women who were most able to perceive a progression in their activities were the ones more likely to take risks, including setting up high-risk activities. They display a remarkable ability to adapt to market demand. This contrasts with the women who advance to a certain extent in their activities and then 'stagnate'. In the words of Mabrouka, who in addition to setting up a self-built store, offers printing services, "I am very resourceful; when I have an idea I have to try it out, even if things are hard, I always have something to fall back on".

Social Networking

In analysing the resources that enabled women to undertake (multiple, in several cases) income-generating activities, a crucial factor, in addition to self-education, can be discerned. Social networking is all-pervasive in the life stories of the women; it is difficult, in fact, to separate social from economic relationships. Some academic economists consider that investing in social networks is contrary to economic rationality and profit-oriented behaviour¹ and typically a "low-growth" strategy² for the development of micro-enterprises. In practice, far from being mutually exclusive, the benefits accruing from social networks are immeasurable in the lives of the women. The women engaged in social networking were also profit-oriented and some had a keen sense of issues such as separating family and business records. Social networks, in their context, can be interpreted as efficient or optimal behaviour, given the constraints they are faced with.

Solidarity ties operate as crucial resources for women. They provide access to credit and finance opportunities (in particular, start-up capital), enable women to gather critical information regarding market and employment opportunities ("I heard from someone that..."), and facilitate childcare arrangements.

1- It is questionable whether in Tunisia, or in Arabic countries in general, the 'Shumeterian' model of an atomistic entrepreneur is applicable. "An individual does not exist as an autonomous entity... such a conceptualisation of entrepreneurship does not correspond to the sociological reality in Tunisia" (UrbaConsult, 1995). See Deneuil's study (1992) of Sfax, an industrial town in Tunisia, renowned for the 'entrepreneurship' of its inhabitants; this study illustrates that economic rationality is compatible with reliance on social networks.

2- Micro-enterprises are often distinguished according to their 'growth' capacity. One of the criteria deployed to distinguish between low growth and high growth is reliance on social networks. See Downing, 1990.

In terms of solidarity ties as sources of credit, it has to be noted that in Tunisia there is no well-established tradition of moneylenders or pawnbrokers. Women generally receive interest-free loans from their extended family, friends, or neighbours. These ties usually entail no disadvantage or risk (such as being exploited). Loss of reputation and honour, furthermore, often operates as an enforcement mechanism¹. As one of the women claims,

If we did not pay back our debt, people would come knocking on our door asking for their money back, and the neighbours will hear and label us 'untrustworthy and without honor.'

What is particularly interesting, however, is a qualitative change in the solidarity ties women develop. As women enter the 'public' sphere (which the majority of the women did not have access to prior to their decision to set up a business), they develop a range of contacts and relationships outside of their immediate family and neighbourhood. These 'novel' ties principally concern other economic agents and authorities and are quite distinct from the 'traditional' solidarity ties which consist mainly of family members, female neighbours, and 'community leaders'². The difference between the two types of solidarity ties lies in the fact that 'traditional' ones are already established while 'novel' ties are developed by the women in the framework of their income-generating activities and evolve with the status of the women as entrepreneurs.

These newly-developed solidarity ties serve the same functions as 'traditional' ones, but enlarge the scope of business opportunities. Whereas the majority of the women can obtain lump-sum loans (for start-up capital) from family members, credit for working capital mainly comes from other economic agents (suppliers of raw materials and warehousemen for example). In addition to credit, these agents often provide other services such as supplying raw materials or merchandise for sale. This enables women to overcome obstacles such as lack of storage and transport facilities. For example, two of the women who sold vegetables at an outdoor market benefitted from such services (credit and transport) for a while from their male colleagues.

In the area of access to information on markets and employment opportunities, 'novel' ties complement the information received through 'traditional' ties. A large number of women indicated that they 'contacted' someone they knew at the town hall, ministry, and other bodies of authority or administration, to receive information, licenses, or other business-related concerns. These ties allow women to enlarge their market outlets as well. Examples of these 'novel' ties abound but one will suffice

1- For loss of reputation to operate as an enforcement mechanism, the debtor evidently has to feel embedded in the community.

2- The terms 'novel' and 'traditional' are not meant to imply that they stem from or bring forth socio-cultural changes; rather the distinction novelty/traditionality is situated within the context of the individual women's lives.

to illustrate how women can exploit them. Jamila, who runs a store, recently received social aid in kind from the local authorities (following her husband's accident which led to severe physical disability). She was given a stock of cosmetics (make-up, nail polish...) and a large quantity of wool. Knowing that she would have difficulty marketing these items in her low-income neighbourhood, she "contacted several people I know who work in factories, where mainly young girls are employed. I knew I would be making more money selling through these people, than in the neighbourhood".

Symbolic Resources¹

As stated previously, low-income women entrepreneurs face numerous obstacles arising from the articulation of gender and class inequalities. Because of their status as self-employed workers in the small-scale sector, the women face difficulties both with the authorities and the administration. As women, they encounter gender-specific societal obstacles as well. The women whose decision-making processes encompassed more than income generation - obtaining housing and/or joining political organisations - encountered conflictual situations for every one of their decisions. This section describes how, through a process of confrontation and direct negotiation, the women transform ('subvert') these conflictual situations into 'symbolic resources'.

Through their decisions, the women, especially those that ranked high in decision-making power, encountered situations where their behaviour was at odds with the dominant gender ideology. In order to impose themselves, the women first had to influence and convince their local environment (in particular the people concerned by their decision-making) that they had the ability and capacity to act. For some of them, this conflict was situated in the 'public' sphere, stemming from the renegotiation of their rôle choices by entering an exclusively 'male' domain. They faced gender-specific hostility from their mainly male work environment. For others, this conflictual situation was situated in the 'private' sphere, where their husband (and in one case, parents) overtly opposed or displayed disapproval.

The different ways women react to these conflictual situations stem from individual personalities (timidity, anger, assertiveness...), but it can nevertheless shed light on interpersonal conflict resolution in general. The women who ranked high in decision-making displayed a remarkable ability to manage their relations with other people and to solve conflict. Their strong conviction in their abilities enabled them to confront disapproval and social approbation. In the words of Ajmia, engaged in an exclusively male activity of sheep herding:

1- The terminology "symbolic resource" is adopted from Bouchrara, 1993. This section was drawn from the insights of his paper.

My husband was not very happy with what I was doing. I did not listen to him. For this business, I did not need anyone's advice. I never listened to him; I knew what I was doing. I just let him talk and went on with what I was doing.

Or, in the words of Tounes, who took a crucial decision concerning family affairs - to buy a house - without informing her husband (an attitude not considered socially legitimate):

I asked my brother-in-law to accompany me to the post office so that I could take out my money and buy the land. He asked me how I could take such an important decision without telling my husband. I replied that I was not going to change my mind, whether he would come with me or not. Seeing how determined I was, he came with me.

The processes of direct negotiation enable women to gain self-confidence in their capacities for self-expression and in their abilities to overcome conflictual situations. This can be a psychologically empowering situation and operate as a 'symbolic' resource for women, strengthening their individual capacity and confidence. Mhenia, for example, who works in an outdoor market, kept on receiving comments such as "this business is for men, not for women, who only take work away from us". She answered assertively and "gave him a good scolding for his comments. Ever since that incident, he respects and admires me". She perceives that through this confrontation, she was able to gain his respect, as well as that of her other male colleagues.

It has to be stressed that these are women who initially had limited life choices, their environment did not foster skills or abilities useful in 'public' and male-dominated spheres. Yet through their successive decision-making and daily practices, they managed to acquire certain skills in conflict resolution. They learned, through trial-and-error, how to approach the 'public' world. Even the women who ranked moderate to low in decision-making power and who encountered conflictual situations that they were not able to solve in a manner favourable to them, feel entitled to articulate and assert their own demands and priorities. For example, Fatma attempted to negotiate with her husband over his expenditure priorities; she thought that he should contribute to household needs instead of spending his income on himself. When her complaints were met with silence, she decided to ask the town hall to register his quarterly pension in her name instead of his.

The delegate¹ refused, saying that my husband was the head of the family and as such that he was the one entitled to that money. I replied that my husband does not give us any of the money he receives, but the delegate turned down my request anyway.

1-The "delegate" is a civil servant heading the "delegation", or sub-prefecture.

Although this attempt was not fruitful, her process of negotiation suggests that although she is not socially recognised as the 'head' of the household, she perceives that she is entitled to voice her concerns in the 'public' sphere. The case of Rebeh illustrates that confrontation in the 'public' sphere can strengthen a process of 'conscientisation'. In her words:

When I went to a meeting at the «shouba» (the local council of the governing political party) I realised that they talk about things that I know nothing about, they do not talk about issues or problems that concern people like me. Most of the time, they discuss issues such as elections. I went up to one of the men present in the meeting and complained of the fact that they do not address issues such as employment (emphasis added).

Her words imply that, through her confrontation with the 'public' world, she became aware of her circumstances and was able to differentiate herself from others and was able to articulate her particular concerns.

Through their daily social practices, their increased negotiating skills enable the women to articulate their needs and concerns, and develop their ability to negotiate with the authorities and other economic agents. Given their often vulnerable position arising from their status as self-employed women, this ability is crucial.

The Ability to Manipulate Resources: The Case of Housing

The case of housing, in particular, illustrates the way women manage to develop mechanisms to compensate for their lack of material resources. Eight out of the women, through their own initiative, decided to find means to obtain land and housing. In this section, three of the cases are described: Bornia decided to squat in a ruined mosque; Tounes, through a combination of 'novel' and 'traditional' ties, as well as her savings, managed to buy land and build a house; Fatma, on the other hand, deployed uniquely 'traditional' ties. In Tunisia, ownership of housing is prevalent even amongst the poorer segments of the population; for example, a survey undertaken by Enda in Mnihla, a low-income area situated in the outskirts of the capital, showed that 73% of the population owned their houses¹. This section, consequently, can contribute to illustrating the diverse strategies low-income populations in Tunisia deploy to accede to housing.

Fatma earns her livelihood through sewing, an activity that enables her to provide for her family's subsistence needs. Realising that her earning ability will never yield enough income to buy land (and knowing that her husband has no interest

1-Profils Socio-économiques de Femmes Actives de Mnihla, 1995.

in providing for their family), she started to wonder how she could build a house with the little means she had. Her first step consisted of convincing her well-off father-in-law to bestow a section of his land in her husband's name. She then decided to approach her own father for help. "He gave me 60 Dinars, and drew a plan of the house so that I could get a building licence. He also brought me two trucks full of bricks, gravel and iron to build the house." To build the house, she managed to convince her husband, who is a part-time building worker, to participate in the construction. Her brother helped her financially and her neighbour lent her 250 Dinars.

Tounes' first step after deciding to build a house was "to open an account at the post office, and I started saving little by little, month by month. When I had saved 600 Dinars, I started to look for a piece of land I could buy to build a house on". She paid for the land in monthly instalments. The community leader offered to sell her the necessary materials on credit. She also contacted her ex-employer, at the Ministry of Economy (where she used to work as a cleaner). He helped by putting her in contact with a company that sold her additional materials for a bargain price. She used most of the materials, and exchanged the rest for other things she needed. She contacted a dealer, and told him, "that although I was a woman, my word was as good as a man's, and that I would pay back the price (of the materials) at the end of each month". She then proceeded to borrow 1500 Dinars from a relative. Her nephews helped her by gathering a team worked in the same department as her, to take care of the woodwork. She used her half-yearly bonus to pay him. In her words, "you can imagine all the jumping around I had to do to build the house with the little means I had".

Bornia decided to divorce her husband when "unfortunately, he started to drink heavily and would spend money recklessly. He sold one car after another from his taxi business, then all my jewelry. At the end, he sold our house". She was left all alone, with six children and no resources. She decided to illegally occupy a ruined mosque; the police was immediately informed and she was brought in to the town hall, where she was told that she would have to get out. She tried in vain to explain her circumstances, until she could not control herself any longer and threatened to kill her children and commit suicide if they evicted her. She was granted the temporary right to stay, until she could find somewhere else to live. Although she was summoned multiple times to the police and town hall, she persisted. Through negotiating, she was not evicted; she even constructed a house in the ruins of the mosque.

In comparing these three cases, the wide range of resources the women deployed can be highlighted. Fatma's main resource was her ability to exert influence on her immediate environment. The persons that facilitated the acquisition of housing were her family (father-in-law, father, brother, husband) and her neighbour. Her income-generating activity, moreover, did not entail any novel material, social, or intangible resource base (negotiating skills for example);

her resource base can be interpreted as an extension of her 'domestic' power. Unlike Fatma, Tounes's resource base did not consist of the influence she had over her immediate environment. Although she received aid from her relatives, her main resource base consisted of being able to 'manipulate' all the opportunities presented and use the wide range of contacts she had developed through her income-generating activities. As for Bornia, she had neither financial resources nor 'domestic' power to help her out. She 'created' her own personal resource base: She seized the presence of an empty mosque as an opportunity and managed through her negotiating skills to justify her act before the entire community. Amongst the three, Bornia's case is the most unusual in Tunisia where squatting - particularly in a religious building - is very uncommon.

Success of "Women's Strategies"

Throughout this section, the process by which the women were able gradually to develop a sufficient resource base in order to enable them to fulfill their self-defined needs is presented. In terms of the literature on women and micro-enterprise development programmes, the activities described are not strictly speaking, 'successful'. Very few of the small-scale activities have growth potential: they rarely employ wage labour, have a high level of labour-intensivity (instead of capital), display a tendency to diversify rather than specialise (to minimise risks), and rely on social networks. The relative 'success' of the women's income-generating activities should rather be measured with respect to the impact on the women's lives. What must be highlighted is that these women showed considerable aptitude for acquiring both technical market skills and intangible negotiating skills, which permit them to compensate for all the disadvantages they face as poor entrepreneurs.

Excluded from formal educational, professional and banking institutions, the women nevertheless were able to develop their own resources. If non-formal literacy is increasingly "being interpreted as the gaining of life skills, awareness and bargaining power, not just the ability to read¹", then these women have certainly acquired non-formal literacy skills.

The 'success' can, moreover, be assessed by analysing whether the resources controlled by women through their activities serve to promote a qualitative change in the women's position in the private and public sphere.

1- Bullock, 1994, p. 97.

Chapter III

Family or Individual Commitment?

Centrality of Family

The life stories of the women illustrate that their commitment to their projects is very high. This commitment stems from the centrality of family in the women's lives; their decision to undertake these activities was motivated by their desire to improve their families' welfare. This desire is echoed in all the interviews:

I wake up to work so that I can provide my children with as much as I can. I work hard for their sake (Hedia).

I brought up all my children alone. I worked extremely hard to be able to provide for them. I did everything I could to assure them a secure future (Mariam).

Virtually all the women have a very good relationship with their children, who they have brought up single-handed in the majority of cases. Only Leila had problems with her sons; she could see no other solution but to put them in a home. They are concerned by their children's present and future; they all express the wish that their children would fare better than they have. The women who attribute their own poverty to their lack of education and skills attach importance to educating their children. Indeed, the women judge their achievements in life by the standard of living they have been able to provide for their children.

Despite this good relationship with their children, several of the women whose children are now working do not expect any financial help from them. They take pleasure in any gifts or aid their children might bestow on them but they refuse to feel dependent on their children or to be a burden to them, since they also face financial difficulties. There is a tendency to assume, particularly in societies such as Tunisia, where the 'patriarchal' extended household structure has traditionally played such an important rôle, that children are considered as an investment (as a physical labour force, in rural areas, or as a means of social mobility). In the case of the majority of the women interviewed, this motivation was not discerned; rather, the women do not want their children to face the same hardships they did.

I do not ask for anything from my married children. They lead a hard life, and I do not want to bother them (Zakia).

through an enlargement of their micro-entreprise. Their children are not considered as unpaid helpers, but as partners. Interestingly, virtually all these women work with their daughters and not their sons (even when the sons are unemployed).

Construction of Identity: An Unintended Ramification?

The centrality of family in women's lives coincides with the centrality of women in the family's lives; in other words, the women are providers. Their family commitment to their activities helps develop their 'selfhood', thus increasing confidence in their individual abilities. The life stories of the women shed light on the experience and attributes that have the potential of furthering this process of 'self-empowerment'. As stated previously, empowerment involves an intangible and unquantifiable process by which women come to see themselves as "having the right to act and have influence"; this process will be discerned.

A distinction was made earlier between the women who 'consciously chose' and those that were 'pushed' into making a decision. However, the consequences of their ability for decision-making erodes, to a certain extent, the distinction between conscious and forced choice. Both categories of women, through taking on economic responsibilities, developed self-reliance. (In fact, the two women who insisted most that they did not want to depend on their children were those that expressed the strongest expectations of gender rôles.) They consider their newly-acquired capacity for taking charge of their own lives as a source of pride. They distinguish themselves from "people who hold out their hands for help". None of the women ever wanted to feel dependent on anyone again. The phrases "I have to take care of myself", "I cannot remain with my arms crossed and wait for something to happen", "I have to make it happen" were recurrent throughout the interviews.

Their self-image is that of "survivors". They "struggled" in order to cope with and even transcend the manifold constraints they face. In the words of Jamila (married to a physically handicapped man, three children):

Month by month, things are improving. Every day, every month that passes is a victory for me. Every year that passes, I thank God. All I want is to see my children through. As long as you are alive you have to defend that life and do your best.

The self-directedness of the women is fostered as they gain experience in their income-generating activities. The family commitment gradually becomes congruent with a professional commitment to their activities. This is particularly visible in the category of women who displayed high decision-making power. The development of their micro-enterprises engenders a growing achievement-oriented behaviour, with a drive to excel.

The self descriptions of the women: "I am good at my job", "competent", "determined", "enterprising", "full of initiatives", "ambitious" reflect their confidence in their abilities. The fact that their activities are self-initiated and their abilities, in a large number of cases, are self-taught enhances their sense of achievement. They are aware that they developed their capacities gradually.

In looking back at their past, when they were still novices, certain women express resentment; they perceive that they were excluded not only from the activities themselves or the 'public' sphere, but from general knowledge and awareness. "Life was different before, we were closed up, shut off from everything, we did not know anything" (Zakia); "Things were different then, now people are more open and aware. We know better now" (Rebeh). The decision to undertake income-generating activities brought forth a qualitative change in the women's lives, by improving their self-perceptions and strengthening their belief in their abilities.

The awareness of the competence they acquire enables the women to forge a sense of identity quite distinct from the relational 'mother' or 'wife' that society (including women themselves) traditionally attributes to them. Their activities enable them to add a new variable to their social identity ("I am a market-vendor", "I run a store" ...). Nevertheless, given the importance of their rôle as mothers, it can be questioned whether this new 'rôle' is experienced as a separate and divisible or an interlocking identity.

The women affirm that their work is recognised by their immediate surroundings; "everyone knows that I take my job seriously"; "they know how hard I work to be able to bring up my children"; "my work is appreciated" are some of the phrases the women use to describe the social recognition they receive. In fact, one of the strategies deployed by the women is a conscious effort to uphold their 'image', in order to maintain their clients and to have good relations with their suppliers, as the following phrases imply: "people come to buy my products because they know I am demanding of quality"; "I have never been cheated, because everyone knows that I do not cheat". In certain cases, they are conscious of the crucial economic and social rôle they play in their community.

Leila, for example, runs a food stall and is often harassed by the local authorities. In her words:

I really do not understand why they keep on bothering me. I tell them constantly my shop is the only one in the vicinity of the factories, a lot of employees look for a place to eat during their lunch break; they come to my food stall. So tell me why do they bother me when I play a locally important economic rôle?

Hdoud runs a placement agency for domestic workers. She claims:

My work fills an important social function. I offer the young girls a means of gathering information on job opportunities and place them directly in their employers' houses... I do not charge the girls; they have so little money... I charge the employers.

She affirms that her placement agency protects the girls from doing something desperate; "something desperate" implying, in all probability, prostitution. She also interviews the employers in order to determine their personalities, lessening the risk of sexual harassment, and thus alleviating some of the difficulties encountered by domestic workers.

In addition to the professional recognition women might achieve through their income-generating activities, an increase in sociability can be discerned as well. The range of contacts, outside of their immediate family and neighbourhood, which they were restricted from prior to their decision to undertake the activity was mentioned previously. These 'novel' ties play more than an economic function of compensating for women's lack of productive resources. Increased contact with the 'outside' world is bound to have an effect on their personal development and enlarge their perceptions and understanding of wider issues. Tounes, who worked as a cleaner in the Ministry of the Economy (and was concomitantly engaged in multiple self-employed activities) claims:

It was a very good experience, I met a lot of people and became friends with them. I discovered what the political world - especially the world of the trade union - was all about. My bosses used to listen to my analysis of the (political) situation and were often bemused by my interest.

Mahbouba, who travelled abroad to buy goods and resell them in Tunisia, also states,

I have to tell you this job has given me a lot. Today, I own real estate. I can say that now I feel totally sheltered from poverty, thank God. It has also allowed me to go abroad, discover new countries, and to meet a lot of women and men, who have become good friends.... I used to have such a fun time, talking endlessly about different subjects with them. Everyone always used to say I was a fun person to be with.

Back to The Household...

Various unintended ramifications of women's decision-making processes (development of self-reliance, 'professional' commitment to work, social recognition, personal development) have been presented above. It is necessary, how-

ever, to assess not only the self-perceptions of the women, but also whether their income-generating activities and their increased self-reliance lead to a redistribution of power and rights within the private sphere. This section analyses whether the way women earned their income challenges male breadwinner ethos (were they recognised by their family and immediate environment as providers?), or on the contrary whether the income accrued is incorporated into the existing intra-household patterns of resource allocation.

For the married women, the decision to assert their independent right to make and enforce their decisions leads to an increasing gap between their involvement in family affairs and their husbands' and an increasing remoteness of husband from family affairs, even for the men who contribute partially to household needs. The articulation of women's experience in the private and public realm endows women with increasing authority and decision-making power with respect to the household. The women who rank high in decision-making power claimed that they were recognised by their family and immediate environment as the 'head' of the household. As primary economic contributors, they were able to manage the household budget, set priorities on expenditure, and become the principal decision-makers. The dissociation between the wife and husband - and the increased authority of women - in some cases stems from the large age discrepancy between the spouses: by the time the women implemented their decisions, their husbands were relatively old, explaining perhaps why they did not oppose the women's gradual acquisition of authority within the household. As Hdoud claimed, "it is my turn now to take care of the household".

Their decision-making power within the household is particularly visible with regard to housing. Not only did the majority obtain land and housing through their own initiative and capacities, a large number registered the houses jointly under their name and their husband's. In a country where men almost invariably register the house under their name (in a national survey of 1005 households, 80% of the houses were found to be registered under the man's name, and only 3% jointly¹), the decision-making power of these women takes on its full significance. Although the Tunisian legislation allows women to acquire property², women face difficulties in this respect because of cultural factors. "The last vestiges of a patriarchal organisation of society often lead them to transfer management of their property to the men in their family"³.

1- Info-CREDIF, november 1994, presented several results of as yet unpublished study by CREDIF on intra-household decision-making.

2- Article 24 of The Code of Personal Status recognises the right of married women to dispose freely of their own property.

3- National Report on Tunisia, 1995

In insisting that the house be registered under their name, these women challenged the social representation of men as the primary providers and decision-makers. One woman obtained housing through her own resources, with no financial or even 'emotional' contribution from her husband, yet 'hid' her decision-making power under a broader strategy of upholding the ideal of the male breadwinner. As her words suggest, not all women are willing to challenge what is socially approved of:

He told me that he had registered the house under his name. I did not care, I would never have registered the house under my name anyway, at that time, such an action would have been considered an affront to the husband and lead straight to a divorce.

For all the married women, however, their increased economic participation does reinforce existing patterns of unequal gender relations within the household in two ways. First of all, although all the women have decision-making power over their income, this is either reinvested back in the women's micro-entrepreneurship or used for household needs. As women contribute increasingly to the household, their income frees more male income for the latter's own personal expenditures. In certain cases, the women complained that they were responsible for all the household chores as well as for income-generating, while their husband, "is good for nothing. All he does is sleep and eat and spend money". Particularly for women whose activities do not bring forth a relatively high level of income, the inability to modify existing patterns of 'gendered' expenditures raises resentment.

The patterns of expenditure of the income accrued by women partially explains why men who earlier in their lives restricted their wife's mobility, show no opposition. In the words of two of the women:

Why would my husband oppose now? He knows that my job is what the whole family lives off. When my husband noticed that my activity was bringing money into the house, he stopped complaining about my going out on my own. He shut up completely. He knew that I was using the money for the house and that is for good use.

With respect to financial management, the case of Bouaradia, the only female butcher in her community, is illustrative of the way decision-making power can be increased. She has gradually become responsible for the budgeting of the business she runs with her husband and likewise manages the household budget. Her husband freely admits that it is her responsibility. On the other hand, several women have to hide money from their husband and even open an account in secret in order to reduce the risk of money being appropriated by them to the detriment of the family's interests.

Women's income-generating activities can also reinforce gender inequalities within the household due to the social perception of women as homemakers. Most of the women undertook their income-generating activities while continuing. Indeed, the women's attitude in this matter shows that they do not even question the idea of domestic responsibilities being exclusively 'feminine'.

Some women implied that they would prefer shared economic responsibilities, but realise that the intra-household relationship will not shift to a great extent. The divorced and widowed women express this clearly by claiming that they have no desire to remarry, given that they were already the principal providers for their children.

Wider Processes Of Change

The women who decided to participate in political activities display not only family and individual commitment, but also commitment towards wider processes of change. Motivated by the sense of gender injustice and wanting to contribute to improving the situation of the women in their community, three of them joined organisations or political structures concerned with women's issues. Their involvement in official political structures can be interpreted as an empowering situation, whereby they "support the empowerment of others in the community"¹, and initiate wider processes of negotiating gender inequality.

Alia claims one of the factors that led her to do this was the extreme subordination of women in her region, which used to be "backward" (her words) at that time. As for Fatouma, the increasing economic responsibility of the women in her region spurred her to engage in politics. From the start of her involvement, she realised that facilitating any gender-progressive changes would entail working with men as well as women. By now, she claims, "I know men better than women". She affirms that poverty often exacerbates women's position within the household by increasing their workload:

When women come in to complain of their husbands' disinterest in providing for the family's needs, I talk to the men and ask them what exactly is the problem. Often I tell them that they have to think of their children and ways to improve their prospects.

Mhenia states:

I joined because there are a lot of women who have serious difficulties and I want to do my best to help them. In certain cases, women have major problems but do not know what to do except to cry. They can see no solutions to their problems and they have no one to turn to. No one listens.

1- Mc Whirter, 1991.

Alia has been working with women's associations for the last seventeen years; she has witnessed extensive socio-cultural changes within her community. She has, in fact, played a crucial 'mobilising' rôle. Space does not permit an enumeration of the long list of accomplishments and the novel social practices that she has been able to foster. Through her political involvement, not only has she enabled women to meet their 'practical' gender needs - by implementing health programmes for example - she has also facilitated a process which would enable the women to meet their 'strategic' needs - by contributing towards improving their status within the community and facilitating an empowerment process¹.

She first helped women to become aware of their entitlement to certain rights. She, along with other women, negotiated with the authorities and religious leaders in order to enable women to pray in the mosque on Fridays - a practice they were traditionally excluded from. She also organised the women to foster a sense of community participation and management, for example through neighbourhood clean-up schemes. She has created a 'women's space', where women are able to hold their meetings. Field trips are organised regularly, and as she points out, this is all the more significant as women in her region had little freedom of movement.

Several of the traits that mark women's process of 'empowerment' resulting from their income-generating activities characterise the three women's political involvement as well. None of the women were trained politically; they trained themselves and acquired their capacities gradually. They faced conflictual situations, which they were able to resolve in their favour. The way they describe themselves reflects their belief in their individual capacity and abilities. Although both Alia and Mhenia had had an education, Fatouma is semi-literate but her lack of formal education has not been a handicap. She claims:

I do not know how to read or write, but I have never had any problems. Someone once remarked to me that only literate people feel comfortable in a political environment. I answered that I am the living proof that illiterate people do not have any problems in the association and can even succeed.

1- Strategic gender needs are defined as "the needs women identify because of their subordinate position to men in their society... meeting these needs helps women to achieve greater equality... It also changes existing roles and therefore challenges women's subordinate position". Practical gender needs, on the other hand, "are the needs women identify in their socially accepted roles in society... they do not challenge the gender divisions of labour... They are practical in nature and are often concerned with inadequacies in living conditions, such as water provision and employment" (Moser, 1993, p. 40)

SUMMARY AND IMPLICATIONS

This study, based on the personal, family and professional experience of twenty low-income women, illustrates the 'transformative' effects of women's efforts to cope with economic duress.

The mechanisms by which coping strategies lead to a process of empowerment was discerned by analysing the women's decision-making processes. In analysing the life stories of the women, the majority were found, at the beginning of the household's life-cycle, to have low decision-making power over three major aspects of their lives - marriage, mobility and labour. This, however, did not prevent them from developing the necessary skills to make decisions and choices for themselves later in their lives. Economic exigencies, coupled with the breakdown of the husband's rôle as breadwinner, were crucial factors spurring these processes. Not all the women displayed the same sense of decision-making powers, is shown by the distinction between the women who perceived that they were 'pushed' and those that 'consciously chose'. The women who were 'pushed' into making a decision clung more strongly to traditional expectations regarding the gender division of labour. They expressed higher resentment towards their husbands for not fulfilling their expected rôle. The women who 'consciously chose', on the other hand, displayed very little reluctance at acquiring a new rôle - that of a breadwinner.

'Empowerment' is an articulation of changes in the personal and public lives of women where they gradually take control over their lives by accumulating resources and increasing their 'basis of power'; this, in turn, enables them to take decisions that are more likely to conform to their self-interest. Despite lack of access to productive resources and formal credit, women develop a range of strategies that enable them to fulfill their material needs. Informally acquired skills, solidarity ties, and the ability of women to manipulate opportunities and create resources are among the strategies that enable women to compensate for their lack of material resources. These strategies strengthen their income-earning capacity and enable them to progress in their 'career development'.

The coping strategies induced a change in the personal traits of the women by fostering their individual capacity and self-confidence. This was so both for the women who perceived they 'consciously chose' to undertake an activity and those that felt they were 'forced'. Their entrepreneurial skills and their efforts to provide for their family's needs were socially acknowledged. However, those that ranked moderate to low in decision-making power in particular, were

not able to translate this process of 'personal' empowerment into a redistribution of responsibilities within the household. Although they were able, to a large extent, to increase their home-based decision-making power, they did not manage to significantly affect the gender division of labour, which attributes domestic tasks to women. Furthermore, the income accrued by their activities, even when controlled by the women, was either reinvested in the micro-enterprise or used for family goods; thus freeing more male income for personal and 'luxury' goods.

Plausibly, the way poverty is experienced - and the strategies developed to cope with it - is differentiated along gender lines. Faced with economic destitution, the women interviewed tend to assume greater responsibility and authority within the household, whereas their husbands tend to 'abdicate' from their responsibilities. The majority of the men concerned were not able - or not willing - to fulfill their traditional rôle as breadwinners; their financial and emotional attachment to their family waned throughout the life cycle of the household. This study highlights the importance of further research on the relationship between 'masculinity' and poverty.

Even if the sample of twenty women were representative of the condition of low-income Tunisian women in general, it is premature at this stage to assess whether women's negotiation against structural inequalities (which translates into increased authority of women in the private sphere and a greater economic rôle for women) will bring forth 'wider processes' of change in gender inequality at a local or national level¹. Although there are certain feed-back processes between individual behaviour and social change, it cannot be determined from this study whether, through their 'symbolic' resources, the women have managed to initiate wider changes contributing to the alleviation of gender subordination. Nor can it be assumed that the women who occupy non-traditional rôles (such as Bouaradia, the butcher) act as 'rôle models' for other women. A further study, encapsulating the perceptions and actions of the immediate environment, would perhaps be able to shed more light on this.

What is clear from this study is that women on an individual level are capable of bringing forth great changes in their lives; from 'passive' women with little decision-making power, they have become resourceful, energetic, dynamic and willing - and even eager - to take on increased family, economic, and even political responsibilities. Using their own resources, they take initiatives that play an important rôle not only in improving their position and the livelihoods of their family, but also in the local economy. The majority of the women interviewed are conscious that there are limits to their individual efforts to struggle against poverty; that there are wider structural forces that their behaviour cannot control. In the words of Mabrouka,

1- This is a critical question raised by Mayoux (1995) in her overview of programmes fostering the development of micro-enterprise for women.

There are so many people who live a thousand times better than me..I look at women who lead an easy life, and I think "she's a woman and I am, so why are our lives so different?" Do you think I am satisfied with my life? Well I am not... I am not satisfied with myself.. I have so much potential and ambition, I have brains, but all that is missing is money. If only I had opportunities I could be so much better off. I feel like a bird whose wings have been clipped...

The enormous efforts and the considerable resourcefulness, dynamism and initiative women display on a daily basis, in order to push back the limits of poverty and misery, should not be met with silence. Their efforts and the strategies they developed deserve to be recognised, strengthened and supported. Given that women, using a thousand and one invisible threads are able to weave connections with society and to reintroduce their families into a process of social dynamics, they should also be included in decision-making levels in the overall management of urban affairs, rather than being confined in the role of 'mending' the rents torn in the social fabric by mechanisms of exclusion¹. The increased economic rôle of women deserves to be translated into a stronger political leverage.

1- Ben Hamida E. and Adeldkrim Cheikh R. (1993)

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