

# Paying for *yip*

**The earnings of women fish processors and traders in Senegal are the mainstay of their families but they facing systemic constraints**

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Women of the fishing communities of Senegal are central to the processing and trade of fish and fish products landed by the country's artisanal fleet. Their roles have been critical to the fishing industry for many decades. Furthermore, the majority of women's earnings are devoted to providing for their children, as well as contributing to their husband's work. Nevertheless, until recently, women's contributions to their families, communities and the fishing industry as a whole have not been acknowledged. Consequently, women have been underrepresented in fisheries management and/or in the discussions on ways to improve the sustainability of the fishing industry.

As a graduate student in anthropology, I spent most of 1981 in Guet N'dar, the fishing community of Saint Louis investigating Senegalese women's roles in the fishing industry. My dissertation focused on the critical importance of the women's small-scale earnings. Fast forward 30 years on, when serendipity led to my inclusion as a consultant on a University of Rhode Island (URI)-United States Agency for International Development (USAID) project titled Collaborative Management for a Sustainable

Fisheries Future (COMFISH). My responsibility was to investigate the role of women in fishing communities and fisheries organizations, as well as to evaluate ways to strengthen their involvement in decisionmaking, and increase their benefits. Later, I presented my findings at a national gender workshop and contributed ideas for developing strategies for COMFISH and other projects to empower women in fisheries.

Like women in other parts of West Africa, wives of Senegalese fishermen were traditionally the traders and processors of the sea's bounty landed by their husbands and sons. Several decades of fishing by foreign distant-water fleets—some with permission from the Senegalese government in exchange for foreign currency, and some without—along with an expansion of the artisanal fleet, led to changes in species availability. In a classic pattern of supply and demand, as the preferred species became scarcer, they also became more expensive. Increasingly, women's trade and processing of fish changed from a preponderance of such species as *thiof* (grouper) and *capitaine* (crocker) to the smaller, less expensive, and more plentiful *sardinella* (clupeids). At the same time, the increasing needs of modern life resulted in families requiring more cash income, drawing more women into processing and trading, thus increasing the competition in these already financially precarious occupations.

NGOs have funnelled foreign resources to Senegal for many decades. Unfortunately, all too many of the elaborate and expensive projects were misplaced or misguided. Nevertheless, a few successful projects suggest that appropriately designed and collaborative efforts could provide a tremendous boon to Senegalese fishing communities.

Visits to 12 fishing communities in two weeks offered the opportunity to study the conditions facing the women of Dakar, La Petite Côte and Sine Saloum who trade and process fish. In each of the villages or towns, the Fisheries Service agent organized a meeting with the leaders of the women's associations. The numbers who attended varied from about 10 to 40 women representing the nested organizations of traders, petty traders and processors. While such a rapid

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assessment over two weeks could only superficially touch on women's roles, discussions at the gender workshop in March confirmed many of my observations. In this article, I focus on the significance of women's earnings for their families and businesses, and how financial constraints affect further development, including those envisaged in projects sponsored by international development agencies.

Senegal is a predominantly Muslim, polygamous society with religious beliefs that encourage large families. Women generally take responsibility for their family's food, healthcare, education and daily clothes, in addition to expenses related to their occupation. In some communities, the women also pay for consumer goods such as a refrigerator, television, bed and telephone.

Men are expected to pay for the house, electricity, children's clothes for celebrations, sheep for religious holidays and some other food, as well as fishing expenses. Commonly, however, the women noted that their husbands do not have a lot of money, so they "have to help them." This was confirmed at the gender workshop in March 2012, when female attendees said they pay for *yip* (everything). This point received further confirmation in Saint-Louis where some of the women of Goxambaye noted that many of the housing compounds were paid for by women.

The practical necessities of providing for their children with little or no help from their husbands, interferes with women's ability to save or reinvest in their business. At least one woman I spoke to noted that even if men's incomes increase, this extra does not necessarily benefit the women in managing their households. Workshop attendees agreed that men tend to save their money so they can take another wife. Furthermore, it is important to note that there is a downturn in the availability, and a sharp increase in the price of fish in some seasons, affecting some communities particularly severely. During these periods, the lack of credit is very harsh as there is rarely alternative employment. At these times, women have to use their meagre savings to provide for the family.

The women's organizations I met were nested groups—umbrella organizations with acknowledged leaders at the national and town level within which there are smaller groups, often comprising neighbours who share an occupation or commodity expertise and who select their own leaders. This hierarchical

arrangement affects the group in that the larger organization's leaders' views are often more influential than those of others.

Leaders of organizations are typically chosen democratically, without specific regard to their formal educational level. In a few cases, new groups of young women have been formed and they have recruited an older woman they respect to be their leader. Nevertheless, women commented that education in French and/or the Koran is essential "to be able to speak with confidence." In other words, these leaders need communication skills so they can talk to officials. Women noted that leaders must also be able to disseminate information at the community or group level.

The women who work as processors tend to be better organized than the women who are traders, whether *banabana* (long-distance traders) or petty traders. Traditionally, the processors had a location, commonly referred to in French as Les Secheries, where they would cut, ferment, salt and dry the fish. Although the women worked independently, they would occasionally help each other by, for example, turning over fish while it dried. Some also shared their technical knowledge, passing on traditional techniques to newcomers, such as young relatives and those who came from other areas of Senegal. This limited co-operation may have helped develop their capacity to work as a group. Also, because their product can be successfully stored, they are neither as dependent on immediate sales nor as vulnerable as are the fresh-fish traders, thereby making co-operation with others easier. Further, since buyers tend to purchase the products of more than one processor at a time, the competition among the processors tends to be less acute than the competition among traders.

The petty traders have worked for very small incomes for decades. In the past, they have also been the focus of efforts to remove middlemen, based on the belief that the fishermen would enjoy higher incomes if middlemen were eliminated. The financial vulnerability of their occupations restricted their abilities to organize into groups.

Some of the indigenous financial organizations developed out of savings groups formed by neighbours and peers that could be considered a precursor to today's popular microcredit institutions. Known as *naat* in Wolof, the literature on *tontines* (mutual credit societies) describes the way small amounts of money from each member of the

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group are gathered daily, weekly or monthly and periodically loaned to one member of the group. The member repays the loaned amount within a specified time period. In the past, these funds served as savings for celebrations. Today, with some exceptions, they are more commonly used for women's businesses. In some cases, the simple rotational savings structure is adapted to include an added agreed upon amount that serves as interest. Despite the ubiquitous savings groups, a need for greater sums of money for both individuals and for their organizations was the constraint most frequently noted by both women traders and processors. Many of the towns and villages have more formal financial institutions such as international banks and/or mutual savings banks. These often do not meet the needs of the fishing communities because of high interest rates, complicated paperwork and long waits for funds. Many women noted that obtaining funds, even with a line of credit already arranged, could take months. Nonetheless, there are some communities in which the 'mutual' does provide needed credit in a timely fashion.

Small-scale or petty traders and processors both lament the lack of sufficient funds that handicaps their competitive edge in the purchase of fresh fish. For the processor, this may mean that the freshest fish is unavailable, so they work with less fresh fish, possibly leading to higher rates of insect infestation and, therefore, post-harvest loss, as well as lower profit levels.

For the petty traders, the lack of funds means that they are unable to purchase the fish most highly valued by the domestic market and/or the fish that can be exported. The influx of male foreign traders from Burkina Faso and Togo, for example, reportedly subsidized by their own country and consequently able to pay higher prices, has increasingly constrained the women traders at all levels. Senegalese men too have greater access to credit, enabling them to out-compete the women.

As more women have financial success, customary laws that determine inheritance bar women from inheriting directly, allowing them only a portion of what men inherit. It was explained that the original rationale

for the difference in inheritance laws was an expectation that a husband might take away the inheritance his wife receives and not allow her to use it as she wills, while a brother, in contrast, would always provide for the needs and protection of his sister. Moreover, since women do not receive the same tax allowances as men do even when they are the sole breadwinner, unless a husband relinquishes his status as head of household, the tax law effectively requires women to pay higher taxes than men on a similar income.

The lack of funds at the individual level affects organizations as well. In a few cases, women's groups successfully paired with NGOs to develop schools and processing centres. For example, they managed the construction of grammar schools and the construction and operation of a successful processing facility for syrup made from local fruits. In these cases, the women's organizations have strong leaders with the capacity to encourage the members of their organizations to contribute the matching funds required by the NGOs, to oversee construction and assure that the materials and labour were paid for, and, in the case of the processing centre, to take workshops to learn the requisite skills for developing a clean and healthy product. In other cases, women's organizations have not been included in the funding, planning and/or implementation of development projects, to the detriment of the success of these projects. Although the women appreciate the help of NGOs, they point out that when they are consulted and are able to participate in the design of the project as well as the implementation, for example, in hiring construction workers, the result is generally much more satisfactory.

The women I met with are very interested in learning. Workshops on literacy, accounting, proper handling of seafood, marketing and so on are well attended. Product diversification and training in reprocessing waste were mentioned as potential workshop topics. A longer-term commitment to providing such skills and helping women retain them would clearly be beneficial. This could take the form of extension services, modelled on the US Sea Grant Program. Such work could lead to empowerment and capacity building among the women in the fishing communities. ■