'We Create Minimum Conditions': survival of the female market vendors of Luanda in the post-war¹

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Abstract

On the subject of Angola, this text aims to analyse the workflow of female vendors in the informal market of Luanda. The notion of gender and the correlation between gender and conflict will be briefly examined. The purpose is, deriving from the collected depositions, to find an interpretation of the behaviours and survival strategies development by these women in the post-war period, their entrance into credit systems and mutual aid. It was used as instruments of investigation in Luanda data compilation methods, direct observation, semi-structured inquiries and life stories narratives.

Introduction

Walking along Kinaxixi any time of day, it is noticeable the rush of women selling all variety of merchandise. That scenery repeats all over town. These women make use of the informal market as a way of survival, for their own and their families. In this market they don't get a fair nor equalitarian treatment; they don't have access to any mechanisms of social protection. The activities these women practice don't demand specific skills or assets and, consequently, it produces the lowest incomes.

Among several factors that have influenced the work market's dynamic in Angola, we count the civil war², which, with some interruptions, has extended since the independence in 1975 all the way through to 2002. The civil war, not only long as well as extremely violent, caused a migration of populations from rural regions to urban areas, in search of safety and employment, although in these areas job opportunities were already scarce and off limits to non-skilled labour. This migration to urban areas also entailed a change of strategies to families and the loss of a structured system of solidarity existing in the rural world. The reestablishment of strategies of mutual aid, partly redesigned for this environment, has become the survival assurance to numerous families.

From the observation of the activities played by the female street vendors in the informal work market of Luanda in the post-conflict period, the present report attempts to create an association between mutual aid strategies and the empowerment of these

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²Other than the civil war, the largest instability was caused by the economic liberalization process that has contributed to the increase of poverty and the reinforcement of inequalities between genders in the urban employment market in Angola. The liberalization process was conducted in an unrestrained way, without government intervention in terms of public policies capable of protecting the human resources involved in this course of action. This question, though relevant for the configuration of the urban informal market, will not be analysed in this report. See: Afonso Pereira, 2006

women, taking into account the main economic consequences resulting from the war. Subsequently this manuscript proposes the notion of gender as the main outlook for the research on the integration of women into the job market following 2002.

The report has primarily made use of to a qualitative approach, supplemented with quantitative records. The main social actors considered were women working as street vendors in the informal urban market. According to this project's guidelines, the work was started in Lisbon, with a revision of available bibliography concerning this theme. It was used as instruments of investigation in Luanda the collection of data, direct observation, semi-structured inquiries and life stories narratives.

It was conducted a total of 11 interviews in Luanda, to street vendors in the informal market working fulltime or part-time, either in the streets or outside their homes or inside markets. It is presented an outline of the profiles of the interviewed women in the following table:

	Activity	Location	Primary Income-earner in household	Place of birth	Age	Marital status	Education	Religion
M1	Clothing seller	Congolenses	no	Luanda	14.	single	3rd grade, cannot read nor write	IURD
M2	Part time seller of food products	Congolenses	no	Luanda	17	single	Attending the 8th grade	Pentecostal
M3	Second hand clothing seller; voluntary teacher	Kikolo	yes	Huambo	56	widow	8th grade	IECA
M4	Teacher in the elementary level; seller of cooked fish	House doorstep	yes	Huambo	54	married	12th grade	IECA
M5	Pharmaceuticals seller	Kwanza	yes	Uíge	48	married	8th grade	Protestant
M6	Clothing and cosmetics seller	Roque Santeiro and outside the house (cosmetics)	No (although has higher income than husband)	Luanda	31	married	Middle school (health course)	Apostolic
M7	Beer, sodas and sugar seller	Canteen at home	Both her and husband (although husband is unemployed)	Uíge	48	married	8th grade	Catholic
M8	Sheets and bedcovers seller	At home and at Roque Santeiro	yes	Bengo	48	married	9th grade	Catholic
M9	Home textiles door to door seller	At home	yes	Luanda	43	single	8th grade	Catholic
M10	Beer, sodas and wine seller (by request)	House doorstep	yes	Huambo	40	widow	8th grade	Catholic
M11	New clothing and beer seller	House doorstep	no	Kwanza Norte	47	single (in cohabitation)	4th grade	Catholic

The sampling group was chosen according to opportunity, the interviewed sellers were contacted directly at their workplaces or during meetings coordinated by the CSO (civil society organizations) with which they cooperate (such as Kixicrédito – a non-governmental organization for microcredit, and the Council of Christian Churches of Angola – CICA). This investigation faced some limitations originated by the shortage of current statistic information about Angola and particularly about the informal market.

The notion of gender

The notion of gender taken into deliberation for this research is the result of numerous approaches. According to Connell (1987), the asymmetries of gender presuppose different outlines in different systems along the historical periods. The hegemonic femininity and the hegemonic masculinity are historically interchangeable. In the case of Angola, it is understood that the relations of gender are multiple and differentiated. The inequalities of gender are transversal to class relations³. Although women in upper social classes may have in some societies a higher status than men, in the lower classes women of all strata are overall submissive to men.

Based in the theories developed in "Sex role theory" (Marchbank & Letherby, 2007^4 ; Giddens, 2000: 120-148) that consider the processes of socialization and reproduction as mechanisms of behavioural conditioning and definition of individual behaviour according to their biological traits – sex. From this assumption there are, otherwise, more mechanisms of motivation and punishment to conform the individuals according to the social expectations for each sex. This practice occurs in the familial, institutional and public spheres.

For Sow (1997), the relations of gender are necessarily relations of power. According to Connell⁵, the sexual division of labour entails differences in the allocation of training and production/reproduction. Consequently, the sexual division of labour has implications in the process of accumulation and it is a significant mechanism of constraint to the empowerment of women.

Although women are considered, in regard of this report, as active social actors and not as victims, it is assumed that the structure of social relations (including those of gender) is the outcome of the practice. As such, individual and collective initiatives are contributing to a change/equivalence of social roles (choice, doubt, strategy, planning, mistake and transformation)⁶. In other words, relations of gender are a dynamic arrangement, produced and reproduced in the familial, institutional and state cores (Connell, 1987).

³"In general males have a material edge over women in each stratum; that man men benefit differentially from the disproportionate concentration of males in the higher rungs of the hierarchy; and some fameless may yet be materially better off than some males across different strata. The latter eventuality does not, however, absolve the materially disadvantaged males from being party to the patriarchal order and its implied male hegemony". Mhone, 1997: 147.

⁴ "Gender is usually seen as a socially determined difference based upon the biological differences between the sexes. Sex, the state of being either female or male, is determined by biological characteristics such as anatomical, reproductive and chromosomal attributes. Sex is deemed to be natural whereas gender is seen as the social expression of natural, biological differences primarily based upon the appearance of genitals. Gender refers to the economic, social and cultural". Marchbank & Letherby, 2007: 5.

⁵ According to Mama (1996): "conceptually, studies of women's informal activities show the reproductive and productive domains to be so intimately interlinked that they cannot really be separated, so making nonsense of the manner in which both policies and theories have relied on a division between the two." Mama, 1996: 75.

⁶ Connell equates four point of inadequacy of the "Sex hole theory" as parameters of analysis in the thematic of gender: "its voluntarism and inability to theorize power and social interest; its dependence on biological dichotomy and its consequently non-social conception of structure; its dependence on a normative standard case and systematic representation of resistance; and the absence of a way of theorizing the historicity of gender". Connell, 1987: 53-61.

The notion of gender in Africa

The adequacy and/or adaptability of the concepts developed amidst the feminist movements and in the researches on gender within an occidental context being applied to investigations about the African society is a controversial question. For Kisiang'ani (2004: 10-25)⁷, the studies about gender in Africa, even following the processes of independence and due to the manner Africans are still being submitted to socialization, are conditioned by colonialism and by a prejudiced and distorted image the Europeans have of the relationships involving African men and women⁸. According to this author:

"For Africa, Gender Studies embrace a profound intellectual effort to query the diverse ways in both the African woman and man have been represented through Western dissertations. Furthermore, gender research in Africa entails an attempt to highlight the effects of biased Western gender confabulations on Africa and how European prejudices about Africans could be changed".

This perspective seems to indicate political purposes, as much as in the epistemological realm it does not consubstantiate in pertinent proposals for the scientific investigation of gender. Lewis (2004:27-35) declared that is already progressions and difficulties in the recent outlook of research concerning this field of study in Africa, contrary to occidental studies initially conducted on the subject of African women, which were characterized as being frozen in time and space, practitioners of rituals and traditions but without a history of their own. These women would be the antithesis of the occidental woman⁹. For Lewis, the main point of concern is the manner in which these categories have become permanent, absolute, Africa being analysed as a counterpoint to the Occident.

Meanwhile, for Iman (1997: 25), a mention of "*The African tradition and culture*" reveals a very simplistic, homogenised and romantic point of view, frequently operated by political elites against women's interests. Besides, the author emphasizes the necessity of taking into consideration some particularities: "Africa-centred gender analysis recognizes that there are particularities as well commonalities of Africa experiences."

Reflecting on the regional features in this research, it is made a proposal to "gentrify" the analysis completed about the informal urban labour market in Angola, in other words, to examine the way some actions carried out independently by the CSO and above all by the State have been contributing to the promotion of female emancipation. According to Imam (1997: 23):

"Fundamentally, gender analysis highlights the necessity of considering ideology, subjectivity and consciousness, and the role of this 'non-material' process in politics, productions relations, democratic process and the state. For instance, the investigate of various forms of gender relations indicates that's despite women's

⁷ The author also affirmed that: "African problems cannot be effectively addressed from the standpoint of European perspectives. Consequently, as a significant category of analysis, Gender Studies offers us a critical platform for confronting the deteriorating African condition (...). Gender studies can assist in invalidating destruct forms of knowledge authored by endorsing by the West".

⁸ Men are seen as irrational savages, guided by instincts, women are seen as sensual and devilish, capable of seducing any men, whose sole abilities are to procreate and prepare food. It is yet necessary to mention that this imagery has left a trail in time.

⁹ "In many ways, the fixation with an imagined 'africanity' in relation to women and gender re-produces the dominant discursive constructions of Africa, constantly described as everything the west is not". Lewis, 2004: 30

involvement in central aspects of productive labour, even in the contexts were their economic contributions are sustaining households and communities, patriarchal ideologies ensure women's subordinations. They do so by rendering women's and men's labour incommensurate, devaluing women's labour and rendering it invisible an 'non-economic'''.

"Right there, the suffering is felt" – Women and Armed Conflicts

What sort of interactions can be established between women and armed conflicts? Are they active agents or victims? For RUSSO $(1994)^{10}$, armed conflicts are considered a "men business", while women are engaged in the roles of peace promoters. Moura declared (2005: 52-67) that to recognize the role of women as fighters would constitute a challenge to femininity, socially constructed as peaceful, and therefore by opposition legitimating a certain militarized and violent masculinity: "the image of the mother counter posed against the image of the warrior – life giving and death bringing (Moura, 2005: 52). For Turshen (1998: 10)¹¹, inside the existing configurations of war, in particular civil and independence warfare, women also perform as fighters, as spies, they choose between factions, resisting and retaliating, fighting among themselves; furthermore, when not directly involved in a conflict, they nevertheless make a direct or indirect contribution in numerous ways to its development.

In Moura's opinion, (2005), the refusal to recognize the active role played by women during conflicts, especially in the demobilization programs, encourages the marginalization of women's needs after the conflicts are over. Following the author's reasoning, the discourse of vulnerability and consequent victimhood of women may lead to a de-politicization of their actions and needs in this periods of armed conflict and during the post-war reconstruction phase, as well as lead to the minimization and absence of information and research about the immense variety of roles that women (as well as men) assume in wartime.

In the case of Angola, a significant portion of women affected by war were civilians, even though there were some women who had an active participation in the conflict. Rodrigues (2003) recounts in a first-person narrative her experiences about the activities performed during the fight for liberation, both in supporting positions and during

¹⁰ According to the author: "Manifestly, the image of woman as the bearer par excellence of values of peace (how can she, who generates life, wish to contribute to creating death?) is historically justified by the front-rank role women have had within pacifist movements in this century: suffice it to mention the mobilization of masses of women in the demonstration surrounding the two words wars". For further information about the role played by women in armed conflict, see: SHIKOLA, about female participation in the SWAPO, in SWAPO Women's Council and fighting in PLAN, military training and other activities such as education, family planning, logistics and combat: : "Our situation was unlike other wars of liberation. In Zimbabwe, for example, the guerrillas asked parents to send their daughters to the camps to help soldiers with housekeeping, laundry and preparing foods. That did not happen in Angola; SWAPO men did the cooking. To this day I don't know how to cook". (SHIKOLA, 1998: 141); "Many women became pregnant. Some become pregnant because the situation at the front was terrible. The conditions were so bad they couldn't stand it, no one could. If you got pregnant, they sent you to the rear. Some women used pregnancy as an excuse to leave the front. I had to tell these women to use family planning". (Shikola, 1998: 142).

¹¹ According to Turshen, "Women also perpetrate violence. As officers of the South African State, as warders of prisons, women practiced institutionalized violence, inflicting torture on imprisoned women, even pumping water into women's fallopian tubes and administering electric shocks to women's nipples".

combats, when she eventually died. Botelho $(2007: 261)^{12}$ quotes as well the involvement of women in the events of May 27^{th} 1977, on which women were the agents and, at the same time the victims of torture¹³.

The Angolan civil war affected the lives of men and women directly or indirectly implicated in the conflict. The following declarations were obtained about the aftermath of war:

Disruptions in education:

"We got into that stage in which there were disturbances from both parties where we belong, in Huambo... because you, folks... (correlation with Unita after the return to combat in 1992) you made us go to Huambo (...) When we left here in 92... 93, 94 I couldn't study, 95 I did not study, only studied in 96 up until 98, when I finished I was already in Huambo...". (M6, 2008)

Disruptions in their children's education:

(At the time of displacement from Huambo to Luanda) "I have a son who could have been studying in the 6^{th} grade, transfer papers in hand, but I couldn't place him (in school), because I had no money to "sweeten" (for bribes); the kid had to repeat the same year twice, but with transfer in hand. The kid studied the whole year, but he wasn't put on the list, had to repeat again, but thank God he has already finished middle school". (M4, 2008)

Loss of family members:

"My husband died in the bush [war], fighting for Unita, in 1981, before that he was a teacher and helped with the home expenses. Because of the war we ran to the bush, my children, my husband and my parents, we were all there, really suffering. In the bush, we had classes for the children. We lived from the raids, from farming, from foraged food, in those times there was real suffering". (M3, 2008)

Change of activity:

"When I got married in 76, September 7th, we went straight to Malanje, because my husband was already working in Malanje. There I started working in teaching. In 92, when the war started, I had to leave it all and we came here. In Malanje, I gave classes, in my extra time I farmed, and then I got into the market again and sold my farm's produce. When I came here I had no place to live; I had to stay at a relative's house, in a little room divided by

¹² Botelho quotes the actions of an agent of the prison system in Angola on the following of the 27th of May: "The normalcy of that day, April 5th, was disturbed by the arrival of a feared female agent. (...) The conversation became agitated, because many knew the expertise of that torturer: aggressions to the genitalia (...) Witnesses of what had happened at the Defence Ministry, whose depositions are made after the 27th of May, had in them indescribable descriptions of the pitiful state she left many testicles and penises".

¹³ "Young women were particularly submitted to the humiliation machine. When the moment came for interrogatories, inspections and tortures, all of the men came and committed the vilest sorts of violence on their naked bodies. Torture became sexual abuse, once it was customary to use several objects to penetrate the vaginas of young detainees." BOTELHO, 2007: 313.

curtains. They took me in because I could not stay in Cacuaco. We got a rented house and my husband found a job. I couldn't get a job, transfer? There was no transfer. So here we are: we brought land, built our house, we achieved minimum conditions." (M4, 2008)

(She finished her degree in 1971 and prior to the war was working as a teacher) "Here, there is none; I tried because in those days all our documents burned, there in Huambo during the war, when I came here all that commotion, my husband died... (in the bush, fighting for Unita), I was left alone with the children, couldn't do anything, now they are saying maybe, if I could, I would have to renew (the work documentation), but is already too late..." (M3, 2008)

"I was a typist (...) we lived almost two years (after arriving at Luanda), my husband did not work; I, With my little experience, got into the market, to sell, and we managed to get something, then we got lucky, husband found work in a warehouse as a helper, it was something... and now he does not work anymore..." (M7, 2008)

Adaptation to Life in the Cities and Survival Strategies

The adaptation to life in the cities was the next challenge posed to the migrants. Some families found available land to build shelter in the periphery of the urban centre (and, in some occasions, to carry out a little subsistence farming), distant from roads and without any transportation services available, while others have settled in the shantytowns inside the cities. Although today they are residing in urban areas, most of these people do not have complete access to the benefits usually associated to living in the city: 69% of urban residents (including the urbanized area and slums) live in accommodations without basic sanitation, 47% don't have sustainable access to any source of potable water. Within children less than five years old, 31% are underweight and 45% are under the proper height for their age category (UNDP, 2006: 308). About 68% of population lives under the threshold of poverty and from these 24.7% lives in absolute poverty (Ministry of Family and Promotion of Women, 2007: 18).

The peace achieved in 2002 has put an end to the violence of war, but many of the displaced families are being once again forced to abandon their homes, this time on account of land property speculation. The Government has relocated some of the families, but there was no conformity to proper procedures during this process. In addition, relocation areas do not dispose of basic sanitation or suitable healthcare, education or transportation services (Human Rights Watch, 2007: 11)¹⁴.

During the process of adaptation to life in the city, the women were specially affected by the quantificational deficit in regard to men, a direct obstacle to their integration in

¹⁴ Housing and land were generally acquired by the migrants through informal transactions or by occupation, so the official titles of ownership constitute only a small exception. HRW estimates that between 2002 and 2006, public servants and police officers forced around 20 to 30 thousand Angolans out of their homes and farmlands, or threatened to, in violent and illegal manners.

the urban environment. For Adepoju (1992: 21-22)¹⁵, since not that much time ago, there was a prejudice rooted in the social roles restricting girls' admittance to formal education, particularly after the elemental schooling. In the specific context of Angola, other than the deficiencies¹⁶ displayed in the educational system and concerning the whole population within the educational age range, girls have to face additional obstacles to gain access to education¹⁷: they were time and again disregarded in favour of boys¹⁸, they had to conjugate school homework and household tasks and, besides, they had to contribute to the sustenance of their families¹⁹.

Women and the informal market

Migrant women in the urban areas had over their shoulder a heavier responsibility to explicitly provide for their families, which they could no longer accomplish through farming – either for being single mothers or war widows, or either their husbands have taken other women and now have more children to provide for. For these women, the informal market does not provide any kind of social aid or educational services.

The initial proposal for analyzing the activities carried out by the female vendors was to classify them by type of product which in the initial stage of field research was not feasible, for the decision over what kind of goods to sell is reliant on two variables, namely available capital – for instance, fruit or soap are products only available to someone with at least AKZ 300 or AKZ 500 – and knowledge of the trade. "Why second hand clothing? I chose used clothes because when I arrived here in Luanda, the person who help me was already selling that", says M3, vendor for over 11 years. Meanwhile, the entrepreneurship capacity of some sellers must be brought to light:

"We were selling in Roque before we had that place, we start selling some little things, because today you may be selling some little things, today you sell only banana and peanut, tomorrow you get *bombó*, another day you add some soda, another day you add... so on, as long as we gained more experience and were getting a little bit more money from profits, you see..." (M6, 2008)

¹⁵ "In theory girls are faced with the same education opportunity structure as boys. In practice, however, socio-cultural constraints still inhibit the education of girls beyond a certain level".

¹⁶ Deficient preparation and qualification of the teaching faculty, reduced class schedule, general degradation of school facilities, almost complete inexistence of schoolbooks and other teaching materials, bad nutrition of students, amongst many other problems. Alves da Costa, 2001: 39.

¹⁷ The contents, language and illustrations used in materials oriented to compulsory schooling (1st, 2nd and 3rd levels of public teaching) reflect and reinforce traditional stereotypes about gender. Roles attributed to girls are always secondary and of merely reproductive nature; the Ministry of Planning & United Nations System in Angola, 2003: 43.

¹⁸ Since most families don't have enough resources to send all their children to school, the priority goes to boys while girls are directed to domestic activities. According to the inquiry made by the INE in 1998 concerning the availability and capacity to pay for basic social services between those who had never been to school, 32% said the main reason was monetary (lack of money, need to keep a job or money demands by teacher or school). These factors were also referred as the main reason for school dropout (53% at the first grade of the elemental school and 66% at the second grade). United Nations, 2002: 31.

^{(53%} at the first grade of the elemental school and 66% at the second grade). United Nations, 2002: 31. ¹⁹ The school dropout rate for girls is extremely high, around 29%. At national level, 79% of boys who start 1st grade get to the 4th grade, comparing to 73% of girls. In 2001 alone, 54% of women could write and read, comparing to 82% of men. In a higher age bracket (over 65 y.o.) men have a likelihood of 150% to being able to write and read over women. UNICEF & INE, 2003: 123-128; see also Ministry of Planning & United Nations System in Angola, 2003: 43.

Although there is an immense variety of products, most of them is imported and bought in the warehouses of São Paulo, Rocha Pinto, Samba and Hoji-Ya-Henda, establishing a clear link between formal and informal markets. The small vendors sometimes buy their merchandise from others colleagues in the market to sell it next in the city streets, diminishing their margin of profit. On the opposite side, some sellers with better designed businesses choose direct importation of small quantities; such question will be discussed later on in. The selling price is determined by direct bargaining with each costumer. Another regular procedure for usual costumers is the *kilapi*²⁰.

There is not a specific delineated spot for commercialization of products; women working in the informal economy can be seen all over Luanda. For now, and as a common trait, those possessing more capital choose to work in open markets. Here, they have contact with a wider range of costumers (specifically inside the larger and more traditional markets), have less physical exertion, are safer, don't suffer grievance from the police forces and, in instances when the market has already been rehabilitated, they can use sanitary infrastructures and get protection against the rain and sun. But there is a string of expenses that come with the decision of settling in a marketplace:

Item	Description	Average daily price
Registration	Daily authorization for selling, with variable	from AKZ 50 to AKZ 250
("ficha")	price according to type of product and location	
	in the market layout (usually subdivided by	
	products)	
Cleaning	Taken care by the market.	AKZ 100
Chair	Sellers cannot take their own chair everyday,	AKZ 50
	since most goes to market on foot or uses the	
	services of a candongueiro	
Shading cloth	Cloths placed over the selling spot to shade from	AKZ 50
	the sun	
Processo	It is not possible to transport the merchandise	From AKZ 100 to AKZ
	daily, so it is stored in a part of the market called	150 per unit, according to
	processo (warehouses)	market and type of product
"Roboteiro"	Person in charge of carrying the merchandise	From AKZ 100 to AKZ
(helper)	from the processo to the selling spot and, at the	150, according to market
	end of the day, from there back to the processo	and type of product
Food	There are cases in which the seller's family	From AKZ 150 according
	takes homemade meals to them, other cases they	to dish
	buy their food in the marketplace.	

Women who sell their merchandise outside or inside their houses have fewer costs for trading their products; however, they do not have the same results in comparison to women selling in markets, since they have fewer potential customers. On the other hand, by selling at their doorway these women have a better possibility of conciliating schedules amid family activities and work activities, of prolonging labour hours and dealing with the product according to its requirements. Below are presented three narrations in which these situations are demonstrated:

"Everybody helps at home. I go to give classes and take my niece, who used to have alphabetization in the morning, because when she came from Huambo I said she couldn't stay at my house without attending school, I told

²⁰Concession of credit.

her it is not going to be the fish keeping you from studying, so go to school and you can help when you get home" (M2: 2208)

"When I get some money, I trade... even Sundays. Since I am at home, I open (for business)... after the mass, I open (for business)..." (M7: 2208)

"I cannot go to the market, because fish has many demands, if I was in the market then I wouldn't have enough to pay for the tub, to wash the carpets." (M2: 2008)

In a rank below the vendors of informal market are the female street vendors, called *zungueiras*. The street is a last resource, the outcome of their lack of sufficient money to have a spot in the marketplace or of not having enough customers at their doorway. These women do not have suitable work circumstances; they endure under the weight of the merchandise they carry around the streets – under the sun, in the dust, in the polluted atmosphere. They prepare the food to be sold and eat their own meals sitting in the streets, without any sanitary conditions.

Police violence is another difficulty. Many times, their merchandise is apprehended or they are forcefully removed from the site where they are selling. Frequently, when the police officers are approaching, they stop their trade and remove swiftly from location²¹. There are stories about women who got run over while they were escaping and children hurt in accidents while they are being carried in their mother's backs. The relationship between *zungueiras* and the State is far from being pacific, and were even registered some violent reactions from *zungueiras* against the inspectors:

"(...) the injured party was trying, in the middle of the road, to remove the tub from the *zungueira* identified only as Filó, which contained school materials. After some struggle between them, the mentioned recipient fell to the ground and stopped the traffic. But the tipping point happened when the baby that the lady was carrying on her back fell violently unto the floor after she was pushed by the inspector. Filó immediately slapped the man, who did nothing but stand there, being smacked by the other vendors" (O Independente, 2006).

"Those Helps Don't Fail" – Strategies of Mutual Aid

As declared by Rodrigues (2006: 98), the means of integration of the migrant population were numerous and, in most cases, resulted in significant variations in relatively short periods of time, which not always allowed the social restructures and recompositions to become discernible or entrenched. For these women, family is their most sizeable support. In every interview conducted, this help was explicit, inferred as a duty, to their relatives in circumstances of health, education and situations of deceased family members.

Taking someone in and giving refuge was, and is yet a common practice. Mostly during the civil war, when many families already located in the cities welcomed migrants from their homeland or from the same social standing, besides their own relatives. As a consequence of the insecurity experienced in the rural districts, many people went in

²¹ Fact observed by the author in Luanda, in 2006

search of their relatives, by their initiative. After the peace was settled, welcoming relatives from the homeland is until now a widespread practice: "I have taken in many people, many indeed... (...) The help, the help I gave was to welcome them into my home, until they managed to find their own places", said M8 (2008). Frequently, those who have given refuge are the same ones who helped their relatives integrating into the job market: "(...) those helps don't fail. We have to give them something or the experience you have..." said M7 (2008).

Other than family, the religious institutions play a significant role in the insertion of women into the work market. Six of the interviewees worked as volunteers in alphabetizing programs, organized by the Council of Christian Churches of Angola – $CICA^{22}$. All of the interviewed individuals proclaim some sort of religious confession and attend frequently religious services. As a result, the churches take on the task of socialization spaces, where women can exchange their experiences:

"I went to sell in the market... then I left everything I had, that God has given me... left it ... next I got somewhere, waiting until some other woman cooks so my children can eat... It was no good... God gave that chance, a sister from the Church came to me and told me let's go, let's sell for the sake of the children, because the children were barefoot, they had nothing, the family will help you, but they cannot help with everything, isn't it? So then I got that chance..." (M7, 2208)

Informal Joint-Venture²³

Some of the more experienced vendors, who have been dealing the same class of products and have formed confidence bounds, then decide to create shopping groups. While doing interviews were found two of such groups, the first group formed by vendors of new clothing from the Roque Santeiro market that import their own merchandises from Brazil and Thailand, the second group formed by door to door sellers (they go directly to the costumer's home or workplace), selling home apparel imported from Namibia.

The composition and management of these shopping groups are handled by the women themselves and they are usually developed in the following stages: a) selection of the buyer among the members, based in criteria such as availability to travel and practice in shopping in foreign countries; b) constitution of a common funds account with an amount defined by the group and the buyer: "sometimes one person sends eight (thousand Dollars), another sends 10, another sends a different amount... and the packs (packaged merchandises) have different weights" said M6; c) buying merchandise, in accordance to the orientations and specific requirements of each member of the group that, after divided into lots, is delivered by a customs dispatcher company.

Each member is responsible for retrieving their respective lot from the airport, plus for the payment of due customs taxes. M6 mentions as well paying increasingly higher duties for the exported products:

²² According to information released by this organization, more than five thousand people were already alphabetized in the realm of this program.

²³ In financial jargon, a joint-venture is a non definitive union of enterprises, to explore a certain business opportunity, without any of the parts loosing their juridical autonomy.

"Because there is so much competition, some places making lots of business, they saw that many people are going after that same deal, so they just started to increase their fees. For 4 thousand to 8 thousand in merchandise, which makes for two very large packs, for each we pay around 1,200 Dollars only to retrieve the merchandise."

The payment for the travelling expenses of the buyer is completed afterwards, from revenues generated by the traded merchandise. The margin of profit declared was USD 2,500 to 3,000 Dollars a month for clothing, USD 300 to 400 for home textiles:

"Nowadays, imported clothing is in fashion... we make money then we get it invested in this business, we are able to gain a margin of profit, that is the way we do it, according to each group one is chosen; we gather all the money and send it, because travel fare is expensive, and checking in heavy merchandise in the Bahamas is also expensive, in a 8 thousand (Dollars) deal we manage to get around 3 to 2.5 thousand (Dollars)."

These women's situations are an exception amid the informal urban work market of Angola. Further than choosing external suppliers, these women have learned to analyse the market, though in a non-systematic way. They possess a clear and defined business strategy, similar to an innovation strategy, meaning they are attempting to supply a segment of costumers who is interested in novelty, whose choices are more connected to "wants" than to "needs", and therefore are willing to pay more for the merchandise:

"... since the first moment she knows by herself how the market is flowing, what is not in fashion. They work by custom-made orders, so I call asking for X amount of those shirts or those t-.shirts, X amount of whatever. The seller herself goes in search of what is the latest novelty in her marketplace" (M6, 2008)

These groups, other than being an important mechanism for the development of each member's own business, since they involve larger amounts of money than customary for the informal markets, allowing them to constitute savings with the purpose of future prearranged shopping expeditions and business expansion (during the interview with M6 was detected a cycle of USD 8,000 with the duration of about one month). This activity also takes them closer to the formal market, for they have to pay for importation and customs duties and interact with customs officers, hoteliers and dispatcher companies.

Credit Systems

An overview of the interviews produced in Luanda has emphasized the rotating credit system known as $kixikila^{24}$. Formed and managed by the women themselves, this

²⁴ In Brazil it is called Caixa, in Cape Verde is called Toto-caixa or Caixa; in Mozambique is Xitique; according to SY (1993), in Chad it is called Tontines, according to Ducados (1999) Esusu in Nigeria, Osusu in Ghana, Djangai in Cameron, Ekub in Ethiopia and Gameya in Egypt. Designated in economical language as ROSCAS – Rotating Savings and Credit Associations. To conceptualize rotating credit systems, Yunnus employs multiple classifications: "a) traditional informal microcredit (such as, moneylender's credit, pawn shops, loans from friends and relatives, consumer credit in informal market,

mechanism has revealed to be one of the most significant methods of mutual aid used all throughout and after the armed conflict. Besides, it performs equally as a savings system, since the commitment to the group "compels" them to put aside a determinate amount, which would be otherwise spent in everyday expenditures.

For women working in the informal sector, regular financial institutions seem inaccessible for quite a few reasons. In one hand, these women possess no valuable assets, which may be offered to these institutions as a surety, in the other hand they don't have enough information about the existence and purpose of the credit programs from financial institutions or from the Ministry of Family and Promotion of Women – MINFAMU. Furthermore, many of these women do not possess official documents to give them affordance to the formal sector (either they got lost or were destroyed during the war), and some of them can not read or fill the necessary documentation to ask for a loan. Another appointed reason is the fear of assuming an obligation to financial institutions.

A *kixikila*²⁵ constitutes an alternative to formal credit, and operates based on two complementary justifications, financial and collaboration. The order of reception of funds can be modified any time the beneficiary decides that, at any given moment, someone else has a more pressing need for money. It does not perform as a loan, there isn't any interest to be repaid nor any others taxes or expenses. It is imperative to underline that any change made in the sequence for receiving money on account of another member's necessity is not compulsory and must be approved by the group. Another type of assistance provided by the *kixikila* is paying for any member's share for a determinate period of time; the members abide for those payments and wait for reimbursement without any added interest. However, if any member is incapable of making all repayments until the end of the cycle, she/he will be excluded from the group.

etc.); b) Microcredit based on traditional informal groups (such as, tontin, su su, ROSCA, etc.); c) Activity-based microcredit through conventional or specialised banks (such as, agricultural credit, livestock credit, fisheries credit, handloom credit, etc.); d) Rural credit through specialised banks; e) Cooperative microcredit (cooperative credit, credit union, savings and loan associations, savings banks, etc.); f) Consumer microcredit; g) Bank-NGO partnership-based microcredit; h) Grameen type microcredit or Grameencredit; i) Other types of NGO microcredit; j) Other types of non-NGO non-collateralized microcredit", Grameen Bank (2008), Microcredit, available at www.grameen-info.org.

²⁵ Performance of kixikila groups: members – the criteria for their selection is trust. All members have to trust that the other members, when their time arrives, will pay their share. A group may be composed of neighbours, relatives, market peers, etc. Once constituted, the group remains stable for other cycles of kixikila. Amount of contributions - women pay regularly a fixed amount that is established according to their members' ability. During interviews, there were found contributions starting from 1000 Kwanza a week. Period - variable, during interviews were found groups with three-month cycles. Hierarchy of beneficiaries - in accordance to a common agreement made in the beginning of the process, it may be altered during a cycle by request and with the concurrence of the other participants. Payment methods (two main categories) - each member, individually, delivers the money to the person in charge of recollection and payment (this usually happens in smaller scaled groups) or the group elects someone liable for the recollection and payments (in most cases, the elder woman or the one who had the initiative to promote the group). Failure situation – fail by one member is typically covered by the other members. The faulty participant is excluded from the group "I had, but it was a year ago, they don't do it anymore (...) gave up Kixikila when my daughter was ill, later had news about the death of my niece in Uíge, that really made me sad" Interview with M5, in 08/11/2008. As mentioned by Ducados & Ferreira, the limitation of rotating credit based such as kixikila are evident: possibility of mobilizing only small amounts of capital and being based in a mutual trust principle which, facing the mutation of socialcultural values specially in environments suffering from great social instability, disrupts one of their main structural vectors.

These *kixikila* groups have allowed women to develop their own businesses, since the money from the contributions collected by each group reaches amounts they could not have managed to save individually. Like this, they manage to diversify their merchandised products and invest in better equipment (acquire larger volumes of manufactured goods and buy refrigeration equipment to conserve perishable goods), or perhaps spend some money in home improvement or larger home appliances, such as television sets, sound systems, etc.

The *kixikila* operates as an informal instrument of social protection too, since the savings made by the group are sometimes used to pay for domestic expenses, when they are unable to work due to medical reasons. It can also be used to buy medicines, pay for doctor's consultations, and meet the expenses of children's school tuitions and school gear.

Some *kixikila* groups, with the support of the CSO, have evolved into microcredit²⁶ groups. On the subject of available microcredit in the informal sector, the performance of the NGO Kixicrédito²⁷ has been evaluated. The sums of microcredit put forward by this organization vary between USD 250 and USD 10,000, with an interest of 3% and a repayment period of 5 to 10 months, depending on the chosen microcredit category. Women negotiating with microcredit groups have gained, as their major advantages, growth and development of their business. Although microcredit on offer is still limited, these programs let those who have access improve their trade and better support their families.

Conclusion

Save for the rupture of familiar bonding, the civil war has additionally caused a decline and, in several occasions, a complete obstruction to the practice of economic activities in rural areas, and in addition has affected all systems of social assistance. It is concluded, anchored in the narratives given by the female vendors in the informal market of Luanda, that the war has impacted in many manners the regular course of their lives, mostly regarding their education, their children's education, the loss of relatives and the enforced change of labour activities. Before the war, many of these

²⁶ As defined by Psico, microcredit is a credit available from sustainable and rentable financial institutions providing financial services involving reduced unitary sums, given to people or small ventures, formal and informal, with low income that for that reason are excluded from the traditional financial system. These services at large scale, in the sense of reaching the target market, are provided by current local institutions – next to the homes and workplaces of their clients – both in rural and urban regions. Still according o the author, savings services let savers stock the liquidity surplus for future use and gain profits from their investments. Credit services allow an anticipated use of revenues for investing or current spending. Globally, microfinance services may help low income populations to reduce risks, increase their productivity, get higher profitability from their investments, enlarge their income and improve their family's quality of life. Psico, 2007: 10-20.

²⁷ This organization was founded as an evolution of a micro-financing project created in 1999 in the Development Workshop – DW. Since 2005, it has been following a still ongoing process for the foundation of Kixicrédito and parting from DW. Nowadays, the organization has own capital and a portfolio valued at 4.5 millions, when it is needed to reinforce the credit liability they maintain open credit lines with formal banking, BFA and Millenium, and do not resort to donations. Kixicrédito has a network of four branches in Luanda, located in the neighbourhoods of Sao Paulo, Kilamba Kiaxi, Hoji-ya-Henda and Mabor, an HCR agency in Palanca (directed solely to refugees registered in Angola and still linked to DW) and branches in Viana, Huambo, and Bailundo. It has about 120 employees, 70 of which in the operational sector (agencies, credit evaluator, credit supervisors, risk assessment specialists) and a portfolio of around 900 clients. Interview with Kixicrédito executives, 07/25/2008.

women already had established a determinate standard of life - in the Provinces they were teachers, students, farmers, typists. When compelled to migrate to Luanda, without the necessary qualifications to get hold of any job in the urban location, they found in the informal market a harsh way to make a living.

From all the women interviewed, only a few have adopted some sort of strategy for growing or taking a spot in the marketplace. Overall, they do business with anything they manage to get, or whatever was traded by those who mentored their beginnings in the activity. The profit obtained has to be distributed between feeding their families and restocking the merchandise for the following day of dealing.

Meanwhile, some women have started to transform their stories, using a selection of external suppliers, creating partnerships with other vendors, making use of systems of informal credit, but mainly by revealing a strong will to grow. The precariousness of the informal sector has made these mutual aid mechanisms and informal credit systems into fundamental methods to beat the barriers of integration in the informal urban work market in the post-conflict age.

These days, although within a limited reach, several microcredit programs have resulted to be, particularly in the case of women from the informal sector, an important course to the development for small businesses and, consequentially, to the improvement of living conditions. Although good results have been achieved, these programs can not be interpreted as the ultimate solution to the promotion of women in the Angolan society. In general, the scarcity of training, low employment, limited access to social assistance as well as to many others services and resources, have been blocking the inversion of structural inequalities to which women have been submitted until now.

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