Balancing men, morals and money: Women’s agency between HIV and security in a Malawi village
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Decent wives and dirty money: 
Women’s independent income

Introduction

The transactional sex paradigm that is critically assessed in this study builds on the assumption that poor women are forced to exchange sex for male support because they lack alternative means to generate an income. This ‘survival sex’ is considered a main driver of the AIDS pandemic in sub-Saharan Africa. Consequently, it is argued that, to halt further spreading of HIV, female poverty must be urgently addressed so as to reduce their dependence on sexual relationships with men. In previous chapters I have looked at various aspects of the hypothesis that women will make safer sexual choices if they can access money independently from men. In this last ethnographic chapter I assess the presumed lack of options for women to obtain income, and the feasibility of improving women’s livelihood security through independent money making. As we move towards the end of this book, the analyses of the hypothesis’s various aspects increasingly come together. This last chapter is comparatively short, as several issues relevant to its analysis have already been described and discussed earlier.

Time and again Mudzi women emphasized, to me and to each other, their need for male support. Nonetheless, when I asked how they had survived periods without a husband, most shrugged their shoulders and said in a matter-of-fact way that

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they had just worked hard in the field, and did ganyu (piecework) when in need of money [e.g. P3 0519, 0523, 1603, 3786, 3801, 3902, 3923, 3996]. Furthermore, during our stay in Mudzi, we saw many women take up small-scale business activities to make ends meet. Apparently, women are quite capable of obtaining money through other means than sexual relationships with men.2

This chapter begins with a description of the various ways through which Mudzi women (could) manage to get money independent of men. I subdivide these ways into means to access money and means to make money. Under the former, I include selling crops and retrieving money through one’s social network or through external development schemes, and under the latter, I include business and wage labour; ganyu is somewhere inbetween social networking and wage labour. Although it may be debated whether the distinction between ‘access’ and ‘making’ is apt for these categories in general terms, I would argue that this distinction is relevant for the Mudzi case. Its relevance appears from the fact that the means I have grouped under ‘accessing money’ are less stigmatized for women than those under the category of ‘making money’. In the second half of this chapter, I elaborate further upon the ambivalence towards women’s independent money making. Overall, the analyses in this chapter help to clarify the choices that Mudzi women make between getting resources through relationships with men and through other means.

Women’s income options

Despite women’s insistence that it is men who must provide them with money, there are various means through which Mudzi women can acquire money too – independently of their sexual partner(s). As noted, women can access money through selling their crops, participating in microcredit schemes or other forms of development aid, and receiving or begging support from relatives or fellow villagers. They can furthermore hire out their labour to other farmers, and make money by enrolling in waged employment, or engaging in a small-scale business. The advantage of obtaining money through their own means, women feel, is that they can buy what they want at any moment they want, without having to beg a husband and waiting to see whether and when he will comply [P3 0544, 0743, 0780, 1277, 2416]. However, an independent income for women often comes at a cost, as will be described in this chapter. In the following, I explore the potential of each of the options for women to acquire an independent income, but also the difficulties, disadvantages, and social consequences involved in this.

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2 It is important to recall here that in Mudzi (and much of Africa – see Chapter 5) women and men are in control over the money that they make themselves. Whereas elsewhere women’s incomes are often found to be indirectly controlled by husbands, which may work as a disincentive for women to generate money, this is not the case for the Mudzi women concerned.
Accessing money

• Selling crops

Just after harvest, when the granaries are well stocked, women can easily acquire money by selling or exchanging some produce from their fields [P2 0279, 1680; P3 1630]. During this time, many sell small quantities of maize almost on a daily basis to buy other types of food, soap, salt, oil, paraffin, painkillers, household utensils, clothes, or beauty products; or pay for services like the maize mill or transport [P2 1088, 1565, 1572, 1583, 1590, 1665–6, 1689, 1736, 1777, 1818; P3 1630, 2226, 4075, 4088]. Other food crops, like groundnuts or sweet potatoes, are also grown first for home consumption, but also used to access money when desired or required. Livestock like goats and chickens are kept by relatively better-off villagers, and sold sporadically – as their numbers are limited – when needing a relatively large sum of money, particularly to buy fertilizer [P2 0342, 0719, 1103, 1444, 2128; P3 1021, 1091, 1124]. The crops or livestock may be sold to the few fellow villagers who (temporarily) have some cash, for example obtained through waged employment or remittances from South Africa. These local buyers either consume what they bought right away, add it to their own stock for later consumption, or store it to sell when scarcity returns and prices rocket. Crops can also be sold to middlemen for commercial buyers who pass through the villages looking for merchandise, or have a seasonal stand in one of the nearby trading centres. Larger livestock may be sold to butchers who either make rounds through the area or are sought out by the sellers.

Even before harvest, men and women anticipate their coming prosperity by taking out loans that are to be repaid with maize after harvest [P2 1216, 1358, 1488, 1500, 1601, 1612, 1626, 1777; P3 2588]. This is publicly regarded as foolish because of the low rates offered: during our fieldwork period, borrowers received only 1000MK for a 50kg bag of maize, which was worth up to 4000MK some months earlier and later [e.g. P2 1392, 1623, 1855; P3 1553, 1630, 1742, 1764, 2030]. Yet, few villagers managed to resist the temptation to acquire some ready cash in this way during the hunger season.

During the harvest season, food prices are at a minimum as the supply is high and demand low. Nonetheless, despite their meagre yields and the low prices offered, most Mudzi villagers engage in such selling of non-surplus food crops (see Shipton 1990: 367 on the commonality of this throughout Africa, contrary to the general economic assumption that farmers only sell their surplus crops). Several ridiculed their own habit of squandering the maize they had longed for, paid dearly for and worked hard for during the hunger months before harvest. Now they were eating full plates of nsima three times a day, and selling it for low prices to buy ‘mere luxuries’ like fish, meat, and clothes [P2 0651, 1079, 1274, 1623, 1855; P3]

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3 At the time of the research, 1000MK equaled approximately 5 Euro and 4000MK thus approximately 20 Euro.
Only those who harvested very little – two or three bags of maize [P2 1611, 1965, 2104, 2182; P3 1817, 4057], and those few who harvested plenty – twenty to forty bags [e.g. P3 4050], respectively kept their precious gold for home consumption or for sale when maize prices rocket again due to scarcity.

Whether a conscious strategy or not, by the selling and lavishing of non-surplus maize Mudzi villagers avoid loss due to pests and theft, and the covert selling of maize by other household members [P2 0730–4, 0741]. Furthermore, those who still have maize when others run out have to share, while those who run out of maize when others still have it are entitled to handouts (see Chapter 7). Besides these possible pragmatic, economizing rationales, the desire to splurge after a period of scarcity and hardship may well be considered a universal human trait that must be empathized with [P3 1892]. Uncertain of what the next day might bring, villagers seemed to prefer enjoying what they had at the moment they had it.

It has been noted several times throughout this book that women in a relationship often try to keep their selling of food crops hidden from their partner. More generally too, the selling of crops, although practiced widely, is preferably kept from the public eye. Villagers fear that their selling may provide others with a justification to deny them food aid when their stores run out. As Rosemary (49) explained when she offered some maize for sale to Gertrude:

“I want to buy soap and salt, that’s why I have decided to sell some maize. I will come at midnight and put it in your kitchen. I am afraid to bring it right now because if my [adult] children see that I am selling maize, they will not give me food in hunger season.” [P2 1508, see also P2 1639]

Rosemary’s fear is not without grounds. As described earlier, both selling and the perceived squandering of maize by excessive consumption were mentioned by Mudzi villagers as reasons for not giving in to requests from hungry fellow villagers to share some maize with them in times of need [P2 1232, 1334, 1488, 1508, 1639].

In sum, selling food crops is an easy and widely practiced means to obtain regular, small quantities of money to satisfy daily household needs. Accessing money in this way does, however, speed up the depletion of the – often already insufficient – household stores. Furthermore, overdoing it may later be punished by fellow villagers who withhold food aid, claiming that the beggar self-inflicted his or her need.

Selling cotton – the one crop that is grown exclusively for income generation⁴ – seems not to be surrounded with such ambivalence. At least, we have not heard any

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⁴ During pre-colonial times, men and women had developed the skills to weave cotton into cloth. At colonization, manufactured products including clothes penetrated the rural areas of Malawi, and eradicated local industries (Mandala 1982: 30). By now, the knowledge of cotton processing seems completely forgotten, as revealed by one Mudzi women (57) who had been growing cotton for years yet asked me what it is actually used for [P3 2629].
comment indicating social disapproval of dedicating land to cotton production at the expense of food cultivation. Several villagers explained to us that they planned to use their cotton revenue to buy maize when at its cheapest, and add it to their own stores. They expected to so accumulate a larger store than by growing only maize themselves. In this sense, indeed cotton production deserves no disapproval. In practice, however, the cotton revenues were generally spent on many other things than additional maize (see Chapter 7). As the time to harvest and sell the cotton came close, villagers could not stop dreaming about what they would to do with all the money that they were about to receive [P3 2142, 2271, 2620, 2621]. The sudden possession of wealth – right after months of shortages – turned out to be too tempting for most to spend it (wisely but boringly) on maize, of which they had sufficient for the time being.

Although hardly used to actually supplement the meagre maize yields, part of the cotton revenue was spent on useful necessities such as clothes or iron sheets. But whatever it was spent on, the money was spent quickly. The fact that it comes in a relatively large, one-time amount, necessitates such quick spending, for reasons discussed in Chapter 7. In sum, cotton is a feasible and unsuspicious means for women to obtain money, but the income that they can get through it, although quite substantial, does not last them long.

• External development aid

Several development projects had been and were being implemented in Mudzi before and during our fieldwork. As a peaceful but extremely poor country, Malawi receives relatively large quantities of international development assistance. In 2010 this totalled USD 924 million, which amounts to over 85 percent of the country’s gross capital formation, and almost a quarter of the country’s gross national income (World Bank 2012). The main development projects that were implemented in Mudzi at the time of this study included female literacy classes, a tree nursery, making clay ovens to save fuel, and income diversification through growing soy and mushrooms and rearing pigs and goats. Some of the activities were initiated

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5 These iron sheets were bought by a woman (37, abandoned, one child) who had already spent part of her cotton revenue on buying a few iron sheets for some years in a row. The last ones necessary to replace her grass roof were bought during our presence in Mudzi. With next year’s revenue this woman plans to buy nails, and hire someone to put the sheets in place. Such long-term vision was extremely rare in Mudzi. Intriguingly, this particular woman is the only one we are sure is HIV-positive. Several interesting hypotheses can be deduced from this case. Maybe the fact that her HIV-status was a public secret led this woman to believe that she could no longer hope for the support of a husband, which made her decide to invest her own money. Or maybe she felt exempted from the potential social scorn that this display of money might trigger, as no one would assume that she got it through a sexual partner or be so mean to bring about further misfortune on her through bewitchment. Maybe she wanted to ‘defeat’ death by openly taking on this long-term vision. It is also possible, of course, that there was no connection between her HIV-status and her actions, which may have rather stemmed from her particular personality.
and implemented through a government program, others by an international non-governmental organization (NGO).

Both institutes claimed that their projects were ‘participant owned’ and the result of demonstrated interest by the local population \[P3 \text{ 0317, 2424, 2432}\]. In practice, however, Mudzi villagers saw little benefit in the development activities offered \[e.g. P2 \text{ 0285; P3 \text{ 0497, 3081–2, 3211, 3301, 4041; P8 \text{ 0003, 0005, 0009, 0012}}\]. Most women were already literate; deforestation was not (yet) experienced as problematic; clay ovens were left unused; and the moisture-needing mushrooms were soon found unfit in a setting where water supply is problematic. The goat-rearing project was the only intervention that was highly valued by almost all villagers, as each household had received its own goat \[P2 \text{ 1490; P3 \text{ 0333, 1021, 2051; P8 \text{ 0010}}\].

It seems that, overall, Mudzi villagers have grown accustomed to external development programs failing to deliver on their promises. After being consulted about their most pressing problems (water supply and food insecurity) by the NGO, the villagers found that these were not addressed by the projects that followed \[P3 \text{ 2277}\]. The villagers made bricks to build a shed for their goats as they were told to do by the program staff, who then did not supply the promised cement and iron sheets \[P3 \text{ 2103, 2551}\]. During our stay in Mudzi on three occasions survey teams from different institutes dropped by the village to interview randomly selected men and women \[P2 \text{ 0191–0269, 1749; P3 \text{ 2529}}\]. The interviewees did not see anything in return for their time and answers. An agricultural research institute wanted farmers to test and spread their improved groundnut seeds, so the assigned farmers prepared their fields. But the seeds were delivered far after the right time to plant. The institute left the farmers with instructions yet never came to monitor as they had promised \[P2 \text{ 1859; P3 \text{ 1255, 2607}}\]. A microcredit scheme had groups of interested women meet for weeks in a row, but the organization’s representative each time told them that there were problems with the computer in their office so the requested credits could not yet be dispensed. Meanwhile this man did take the small amounts of savings money that the women were to bring in each week. After many weeks the women gave up and only made some timid, futile attempts to get their savings back \[P2 \text{ 0504, 583, 666, 1266; P3 \text{ 1812}}\].

Despite the perceived irrelevance of most projects, Mudzi women generally participated in the activities offered – albeit halfheartedly at best. Moreover, as soon as rumours spread about a possible upcoming project, villagers lined up to have themselves ‘registered’ – indifferent about what the specific project entails \[P2 \text{ 0112; P3 \text{ 0552, 0556, 3211, 4033}}\]. They did so partly to assure that they would not miss any benefits that might result from it. Resources accessed through external development aid range from the bottle of Coke distributed during a meeting \[P3 \text{ 0599}\] or the pencil and notebook handed out at the onset of an adult literacy training \[P3 \text{ 0497}\], or, in rarer cases, to relatively substantial assets like a goat, or significant amounts of money paid for physical labour to clear the roads \[P2 \text{ 0101}\], plant trees \[P2\].
or teach fellow villagers about topics considered important by development professionals \([P2 0105; P3 0522, 1870, 1930, 2366, 4031]\). Any handout, no matter how small, is appreciated, and making sure to be included amongst the beneficiaries of a project forms an important means for women (and unemployed men) to access support \([e.g. P3 1120, 2054]\).

Rosemary (49) explains that she attends the weekly tree-nursery meetings in which villagers are taught to grow trees, as well as the adult literacy classes every weekday afternoon. She does not see the benefit of either project, as trees can be found everywhere, and she has known how to read and write since primary school. Some villagers speculated, however, that those participating in the tree-planting project would in the end receive a bag of maize, and those involved in the literacy classes would later on be offered a microloan. Rosemary says she doesn’t actually believe that this is true, but unwilling to run the risk of missing out in case it is true, she shows up at each meeting. \([P3 0497]\)

Many women expressed similar arguments for participating in the various project activities offered in Mudzi \([P2 0105; P3 0497, 0512, 0524, 4035, 4044; P8 0009]\). Others said that they just followed the orders from the Group Village Headwoman, who had assigned them to participate in specific project activities \([P3 0360, 0512; P8 0005, 0006, 0011]\).

Development agencies often appoint Village Heads to act as intermediaries – rightly acknowledging that chiefs know best who within their community most needs support, but wrongly assuming that the support will indeed be transferred to those most in need. As can be expected following the analysis of social capital in the previous chapter, Mudzi villagers, including the (only slightly better-off) chiefs, have good reason to allocate the assets and resources they can dispose of in the most profitable way.

During our research period the Malawi government re-established a relatively well-paid cash-for-work program to assist the rural poor during the hunger season. The handful of beneficiaries that could participate per village were to clear away the bushes which during the rainy season had partly overgrown the roads in their area. Mudzi’s Group Village Headwoman strategically appointed her orphaned adolescent grandson of whom she was to take care and who could as such generate his own income for the time being, as well as her brother and one of the better off women whose son works in South Africa and regularly sends home money – hence a valuable villager to keep befriended. Lastly, she enlisted herself (although she did not actually perform the labour required). \([P2 0081, \text{see also } P2 0343, 0904; P3 0402, 0612, 0764, 1202, 1257, 2549, 3236, 4061]\)

Because of their privileged position to access and allocate development support, the incentive to please development agents is particularly strong for community leaders. This may explain the Group Village Headwoman’s ordering of her people to participate in the various project activities despite the overall low value to her villagers. The few women who refused to participate in any of the project activities (fed up with the often-unfulfilled promises of external development projects) were later excluded by the Group Village Head from receiving the much-needed subsidized fertilizer \([P3 0486, 0879, 1061, \text{see also } P2 0856; P3 1019]\). Justifying this
decision, the Group Village Headwoman argued that by not participating in the projects these women had shown they were uninterested in developing themselves and their households. Surely they would not be planning to apply fertilizer either, she rationalized, and thus did not need a precious coupon. While implicit, the punishment was clear to everyone. Neglecting to participate not only gives the authorities grounds to exclude an unruly villager from support, other villagers too may take his or her ‘laziness’ as justification for withholding community assistance – as described in the previous chapter on social capital. Thus, even if projects themselves do not bring any direct benefit, indirectly they are an important means to safeguard access to resources.

It follows from the above that being in the chief’s favour is an important requirement for villagers to access (any but particularly the most beneficial) privileges and handouts distributed via him or her [P2 0856; P3 1019, 3795; P8 0041]. Through obedience and gifting to their chief, Mudzi women aim to become favoured [P3 0676, 2054; P8 0041]. Also through ‘obedience’ to the project staff, Mudzi women tried to increase the benefit that could be gained through projects that otherwise seemed senseless to them. They generally knew very well what was wanted from them by project implementers and were quite willing to play along [e.g. P3 0191, 370, 536, 2283]. I expect that this was both out of politeness and in the hope of (more valuable) handouts or inclusion in (more beneficial) future projects. When interacting with development professionals (which, for quite some time, I was also taken for, see Chapter 4) women confirmed the image of impoverished victims who benefit from external interventions. The most obvious example of such ‘playing along’ may have been the fact that the majority of women who participated in the literacy classes already knew how to read and write. To hide this, they used their left hand to seem as unaccustomed to writing as real illiterate women [P3 0536]. This manipulating of external development projects seems to be one of the few means to increase one’s personal access to resources that does not in any way trigger social disapproval. Rather, social pressure seems to be exerted by both the chief and fellow villagers to communally keep up an image of deprivation and neediness.

The accessing of resources through external development projects is generally haphazard, sporadic, and temporary. Projects come and go, often with presumptuous promises but minimal achievements. During the time of our research only one source seemed stable enough for eligible villagers to build on: the relatively substantial allowance of 1500MK\(^6\) per month for those taking care of an orphan in their household [P2 0009; P3 0555, 0705, 0923, 1095, 3939, 4057; P8 0015]. As a result of this, orphans have become a valuable asset. Consequently, in their struggle to find

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\(6\) Approximately 7.5 Euro at the time of the research
support, some families compete to adopt their deceased relatives’ children [P3 2597, 3735, 4070].

Besides handouts and cash-for-work, Mudzi villagers are offered microloans by multiple institutions. These loans are accessible to all, but on rigid conditions. Interest rates are high (over 30 percent), instalment periods short (up to weekly), and consequences of default harsh (confiscation of goods worth 150 percent of the loan) [P2 0105, 1315; P3 3355-6]. Overall, both lay villagers and the semi-professional businesswomen that we interviewed at the markets were frightened by these preconditions and therefore most refrained from taking such formal microloans [P3 0455, 0708, 0782, 0786, 0993, 1002, 1004]. Those who decided to take a loan often did so in response to pressing monetary needs. Instead of investing it in a profit-making business, they used it to buy food, fertilizer, materials to repair a collapsed roof, or to pay back money they borrowed from fellow villagers [e.g. P2 0439; P3 2870, 3768, 3797].

In sum, external development aid can provide villagers with relatively substantial material benefit, although this benefit more often results from the handouts distributed to attract participants rather than the actual content of the project itself. However, the haphazard, sporadic and temporary nature of most projects makes them unreliable as a steady source of support. Furthermore, the selection of beneficiaries is generally in the hands of local authorities, who tend to privilege themselves, their relatives, and certain key connections. To potentially benefit from external development aid, Mudzi women must try to be on good terms with their chiefs, emphasize and overstate their destitution towards development professionals, and duly play along in often ‘weird’ project activities.

• Social network

As shown in the previous chapter, relationships other than sexual ones can also be important potential sources of support. Fostering strong ties with certain key persons as well as a level of goodwill among the community at large is an important part of women’s arsenal to access resources. Maternal uncles, brothers, or sons working in South Africa may (be asked to) send money or luxury items like blankets, bicycles, or cell phones [P2 0274, 0304, 0310, 0470, 0473, 1050, 1487, 1494, 1987; P3 0588, 0858, 0891, 0996, 1749, 1762, 1801, 2077, 2882, 3968, 4091, 4105]. Adult children within Malawi too can be called upon for support, either financial or physical [P2 0406, 1185, 1197, 1219; P3 0506, 0956, 4073, 4081, 4104]. Fellow villagers may (or may not) contribute to the many resources needed for organizing a funeral or remembrance ceremony to appease the spirit of a deceased relative [P2 0071, 0155, 0175, 1707, 1433, 1435–6, 1444, 1493, 1497, 1577, 1745, 2600]. When in need of food during the hunger season, or seeds during the planting season, multiple contacts – related and unrelated fellow villagers, or relatives outside Mudzi – can be approached and begged for tiny quantities each [P2 0724, 1229, 1282, 1376, 1439, 1881; P3 1127; P8 0006].
Besides such remittances and gifts, which do not need formal repayment, access to resources often is framed as ganyu or a loan, hence in exchange for labour or postponed refund. Even close relatives at times involve themselves in such explicit bartering, such as Jasmine’s son, who gave his mother maize during the hunger season, but requested to be repaid with four times its value after harvest [P2 1526, 1568]. Like receiving gifts and remittances, access to ganyu and loans too depends on good personal ties with the exchange partner. As one informant explained: “You cannot go to a place where they don’t know you to ask for money” [P3 1175]. In order to be granted some piecework, or be trusted enough to receive a loan, goodwill is required and must thus be fostered [P3 1965]. Having and maintaining a respectable status within the community is of vital importance for this. More so than for men, a woman’s respectable status largely depends on her conforming to the prescribed gender norms.

The direct link between one’s social status and access to community support – the ease of such access, quality and quantity of the support offered, whether for free or as an overt exchange – has been elaborately described in Chapter 7. In short, access to support often depends on one’s apparent capacity to reciprocate. Appearing capable of future reciprocity is thus crucially important in order to access support in times of need (see also Nombo & Niehof 2008). Moral obligations to share with those in need are strong, but can be evaded under certain conditions. When a villager can somehow be accused of having self-inflicted his or her need, this may be used as a justification for withholding support. Women (as do men) must thus at all times avoid giving cause for accusations of culpability for future problems.

The previous chapter shows that accessing (reciprocal) support through one’s social network is considered normal and, moreover, necessary to maintain the network. Not surprisingly then, it occurs with high frequency. However, as described in Chapter 5, the support that women can generally beg from relatives and other fellow villagers is limited, because day-to-day provisioning is considered to be foremost a husband’s task. Consequently, an unmarried woman in need of support is expected to pursue marriage rather than exclusively depend on her (non-sexual) social network.

*Making money*

* • Ganyu

For both men and women ganyu is an important and widely used means to obtain money. Ganyu entails piecework, usually agricultural, for fellow villagers who – at a certain moment – have some money to spend. For two (related) reasons I position it between accessing money (through one’s social network) and making money (through wage labour). On the one hand, ganyu consists of work-for-money (or for food or seeds), and thus approaches more formal wage labour. However, granting
or being granted *ganyu* depends to a great extent on social connections and is often framed as support – both from labourer to the reward provider, and from the reward provider to the labourer. In these cases usually no explicit reward-size is agreed upon beforehand. *Ganyu* labourers just receive what the hiring party sees fit at the end of the day or the task. On the other hand, *ganyu* also falls between the two categories because of the medium-level ambivalence surrounding it. As is all ‘money making’, *ganyu* is locally characterized as a task that a man should take up [e.g. P3 3173, 3242–3, 3646, 3860]. Nonetheless, possibly because of its overlap with ‘accessing money through one’s social network’, women’s involvement in it is not as stigmatized as it is in the other two forms of money making. This may furthermore have to do with the fact that *ganyu* activities most often entail agricultural labour, which is in itself considered proper for women. For analysis sake, I classify *ganyu* under the heading ‘making money’, because of its (here relevant) characteristic as primarily a male responsibility.

*Ganyu* is not exclusively hired by those relatively better off and carried out by those most destitute (see Chapter 3) – although it is commonly understood as such by development professionals. As soon as one villager accesses a substantial amount of money, for example a sum received from a relative in South Africa, part of it is often spent immediately on hiring *ganyu* labourers [P2 0439; P3 0904]. As argued in the previous chapter, by spreading and diluting wealth in this way, envy can be averted while social capital built. Hiring labourers does thus not necessarily stem from ample financial leeway, nor does it indicate that other, arguably more urgent needs have been met. As a matter of fact, one of the most deprived women in Mudzi, the widowed Awetu Bakali (62), whose adult children all died and left her caring for the grandchildren, is too weak to cultivate sufficient maize and therefore depends on hired help on her field [P3 4057]. She scrambles for money to be able to pay for *ganyu*, at the expense of other household needs [P3 4075; P8 0014, see also P3 4074, 4098]. Furthermore, even women with husbands in South Africa at times feel compelled to hire out their labour, when they are in dire need of money and their husband fails to send support. In sum, numerous Mudzi villagers hire *ganyu* at one moment, while performing *ganyu* at another, depending on their access to and need for money (or food or seeds) [P3 3963, 3972, 4104, 4059, 4074, 4081, 4098, 4105].

Although *ganyu* is a widely resorted to means to access some money, food, or seeds, the availability of it is seasonal and, especially for women, low paid (Bryceson 2008: 100, Devereux et al. 2006a: 34). Furthermore, some Mudzi women seem to consider it somewhat shameful to perform *ganyu* [e.g. P2 1197; P3 0698, 1314, 2846] (see also Moore & Vaughan 1987: 538), possibly because it may be interpreted as revealing a lack of other, more respectable, forms of support – particularly a husband who is capable and willing to sufficiently provide [P3 2846, 3193–4, 3646]. The need to not appear without sources of support has already been discussed. Unlike the selling of crops, resorting to *ganyu* is furthermore taken to indicate a
lack of farming skills, which results in food shortages and a need to labour on other people’s fields to survive [P2 0282, 0695]. Nonetheless, begging relatives for *ganyu* is perceived as less shameful – and more effective – than begging them directly for money or maize [e.g. P3 1095, 3861, 4079].

- Wage labour
  Only a handful of Mudzi women have ever been formally employed. Two have for some time worked as a housekeeper in town (receiving 4500MK per month) [P3 0496, 4093], and one even in South Africa [P3 3776]. Four women had temporarily worked at one of the plantations in the area, which employ women for specific short-term tasks (receiving 5000MK per month) [P2 2117; P3 3766, 3943, 4012]. Two women were hired to run a mini-shop at one of the nearby marketplaces (receiving 3500MK and 4000MK per month) [P3 2189, 3758], a job mostly done by men [P3 0989]. Two received payment for tutoring fellow village women in the adult education program set up by an external development agency (receiving 1000MK per month), and two had once been appointed to register villagers entitled to orphan care support [P2 0112] and for political elections [P2 0117] respectively.

The low number of employed Mudzi women partly stems from the scarcity of jobs available to them. Generally, those who have found employment – as a bar girl, housekeeper, or nurse – live elsewhere, and were therefore not included in this research.

The job easiest available to Mudzi women is a temporary labour contract at one of the plantations in the area. However, many feel that the labour there is too strenuous, and say they cannot manage to do it [P2 1582, 1938]. It is considered a desperate measure, taken only when truly without any other form of support. As noted before, such a signal is likely to have severe negative impacts on one’s general livelihood security (more precisely one’s potential access to support from others in times of need). As soon as the Mudzi women who worked at these plantations received a relationship proposal, they gladly accepted it, and quickly quit their job [P3 3766, 3943].

- Business
  Early travellers entering the region that is today called southern Malawi reported that they were greeted by both male and female local traders offering merchandise (Mandala 1984: 142). Mudzi elderly too indicate that some of their mothers (and fathers) were involved in local trading activities [P3 1277, 1326, 3485]. In Mudzi

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7 Approximately 22.50 Euro at the time of the research.
8 Approximately 25 Euro at the time of the research.
9 Approximately 17.50 and 20 Euro at the time of the research.
10 Approximately 5 Euro at the time of the research.
today, most small-scale businesses are in hands of women. The more substantial enterprises, for example trade in second-hand clothes, fresh fish, or ‘hardware’ (plastic gadgets like combs and sunglasses) are almost exclusively undertaken by men. Possibly, this gender division can be explained by the fact that these latter businesses need greater investment – in terms of both money and time – and therefore a relatively serious and longer-term commitment. As I will argue further on, rural Malawian women have reason not to commit seriously and invest substantially in their business endeavours.

The majority of Mudzi women have at one point in life taken up some form of small-scale business to increase the little financial capital available to them at that specific time. These businesses commonly entail either trading raw food crops that were bought elsewhere (tomatoes, green leaves, sugarcane, cassava, bananas, dried fish), or processed foods (boiled maize cobs, pastry, \textsuperscript{11} alcoholic beverages\textsuperscript{12}). The merchandise is sold from home, by vending through the villages, or by sitting at one of the small markets\textsuperscript{13} in the vicinity. The income is generally so small that they can only be used to cover day-to-day necessities, such as food, soap, body lotion, salt, matches, or paraffin [e.g. P2 0579, 0961; P3 0407, 0698–0705, 0744, 0837].

Assessing the specific timing of women’s decision to start a small-scale business reveals that four preconditions must be favourable. Overall, businesses are only taken up when 1) there is a need for income, 2) investment money is available, 3) merchandise is available at a reasonable cost, and 4) buyers have money to spend and an interest to buy. It follows from this that both seasonal and personal circumstances play a role. The life histories of Mudzi women and the market women suggest that personal circumstances play the most decisive role, but only lead to actual business undertakings when seasonal conditions allow it.

During the hunger season, although there is certainly a need for income, the little money available is used to buy maize for food, not to invest in merchandise \[P2 0666; P3 0836, 1188\]. Furthermore, merchandise is difficult to find and expensive at this time \[P3 0390, 1023, 1067, 1116, 1483, 1524\], and customers do not have purchasing power \[P2 1079, 1286; P3 0836, 1191, 1472\]. As the shortages deepen, virtually all business activity comes to a halt. The two small markets near Mudzi become completely deserted, and the market at the nearest trading centre stops buzzing.

It could be hypothesized that it is not only the food shortages but also this lack of business opportunities during the hunger season that intensifies women’s dependence on male support. This would further explain the peak in sexual activity during the hunger season that was described in Chapter 5. Such an argument would

\textsuperscript{11} Zigumu, mandasi, zitumbuwa, or kanyenya.
\textsuperscript{12} Either kachasu – a strong gin-type of liquor, or masese – fermented porridge.
\textsuperscript{13} In Chapter 3 I have described these markets in more detail.
not hold, however, during and after harvest season. At that time, investment money and purchasing power abound. There is little use trying to sell what can be found growing in abundance, but with a little creativity, merchandise could be found or produced that appeals to buyers. In sum, conditions for business are favourable. Nonetheless, very few Mudzi women actually made use of this, and hardly any business activity developed [e.g. P3 2375, 2561]. Meanwhile, a peak in sexual activity was found during this season. Apparently, when having the option to gain some (more) of the wealth that proliferates around harvest time either through relationships with men or through other means, women prefer the former.

There appears to be a general consensus among Mudzi women and market women alike that businesses are only started when financial problems proliferate [P2 0557, 0605, 0954, 0979; P3 0785, 781, 0987, 0988, 1002, 1673]. “Kukhala olemera, geni siungapange!” one woman proclaimed: “If you are rich, you don’t do business!” [P3 0842]. Trading (like ganyu and contract labour) is a strenuous and time-consuming activity, which is not always easy to combine with the female responsibilities of field, household, and child care. The long distances that must be walked to find and offer merchandise leave one tired, hungry, and covered with sweat and dust; the long hours spent at the market waiting for customers are boring [P3 1003, 1095, 1216, 1326]. Moreover, as noted for ganyu and contract labour too, women’s involvement in business is surrounded with socio-cultural ambivalence – a point that is further examined in the second half of this chapter. All in all, women have good reason to leave these hardships to men. The life histories of Mudzi women indeed reveal that most instigated their business activities only after divorce [P2 0139–41; P3 0560, 0698, 0778, 0783, 3751, 3759, 3765, 3790]. Conversely, many stopped again once they found a new partner [e.g. P3 1062, 4100, 4104].

Investment money to start up a business can be found through ganyu or the selling of crops – if either of these opportunities is available at that particular time. Some women upon divorce receive money from their mother or male matrikin to find further support through running a business, others borrow some money – if money is circulating in their social network at that time [P3 0702, 3792, 4000]. In the social vocabulary of Mudzi, commencement of a trade first of all signals that the trader acquired investment money from somewhere [e.g. P3 0930]. Because money provision is so strongly perceived of as a male affair, women’s entry into trade often triggers the presumption that she received start-up capital from a sexual partner [e.g. P3 0930], despite the actual variety in sources of such investment money. The implications of this common suspicion are assessed further on.

The merchandise that is available and in demand varies throughout the year, and hence so do the types of businesses that women engage in at any time of the year [P3

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14 Notably, this does not go for women engaged in beer or gin brewing. As they have the equipment for it, they usually resort to this trade whenever they can manage to buy ingredients.
Whatever business they enter into, the profits they can make are generally small. Often, it does not take long before these meagre profits have to be fully diverted to expenses other than re-investment – food, soap, school necessities, health care, or a funeral – and business ceases [P3 0783, 1023, 1267, 1352, 1559, 3792, 3796] (see also Edriss & Kamvani 2003). Only when some new surplus capital is found, can trading temporarily be taken up again [P2 0982, 1461; P3 0703, 2358, 3749].

In sum, most of the businesses that Mudzi women engage in are small-scale, short-lived, and commonly only resorted to in between marriages. Further on, I delve deeper into this last point, by assessing why for most Mudzi women (and by extension, I expect, most women living under similar conditions) involvement in money making is incompatible with involvement in sexual relationships.

Considering this common perception in Mudzi of trade and marriage as mutually exclusive, I was highly surprised to find that the majority (23 of 32, or 74 percent) of the semi-professional businesswomen who we interviewed at the markets were, in fact, married. It appears that, although generally considered incompatible with women’s money making, marital support is at the same time imperative for women’s business endeavours to succeed. The next section therefore not only deals with reasons for the general incompatibility of marriage and women’s money making, but also with conditions under which the match does work and so can lead to relative success.

Ambivalence towards women’s money making

Amila (36) lives in one of the simplest huts of Mudzi, together with her second husband and their four children (the one surviving child from her first marriage moved to Amila’s maternal uncle after her new husband had mistreated the boy). Her field lies low and is therefore often flooded with rainwater, damaging her yield. Although last year Amila received a government coupon to purchase subsidized fertilizer (1000MK for a 50kg bag instead of the market price of 4500MK), Amila did not manage to gather enough money to buy it. Like always, her maize stores therefore ran out months before the general hunger season started. When possible, Amila tries to access money or supplementary maize through ganyu, but nonetheless her household often goes without food. Amila’s husband helps her to cultivate her field, but he rarely provides money for their household. He does do ganyu when this is available, but uses the little money this generates to buy cigarettes or batteries for his radio. Struggling to take care of her children, Amila recently decided to start trading sugarcane. At some hours walking

15 It would, therefore, be unrealistic to divide Mudzi women into those who have a business income and those who do not, as comparative studies elsewhere have done (e.g. Chapoto & Jayne 2006). A woman who at the time of inquiry is involved in trade, may not have been shortly before or still be long after – and vice versa. Conclusions based on the presumed difference between these two groups are thus of little value.

16 By ‘semi-professional’ I mean that the women concerned had comparatively stable businesses and were working at one of the markets almost every day rather than on an ad-hoc, on-and-off basis.

17 Approximately 5 Euro at the time of the research.
distance, in a river valley where sugarcane is cultivated, Amila buys a bundle for 80MK – the maximum load she can carry on her head. In Mudzi she sells from her house, or at a nearby crossroads. Within a few days she usually sells all her sugarcane for approximately 150MK, making 70MK profit. With this money she buys maize to feed her children on a daily basis. Despite this success, Amila’s trading activities are looked at askance, both by her husband and by fellow village women. The women ridicule her for behaving “as if she is not married” [P3 2846, 3139-40, 3153–5], while her husband refuses to carry out the usual tasks expected from a husband, such as building a grass fence. He tells Amila that, since she is making her own money now, she should just hire someone to do it for her [P3 2614]. Furthermore, he now demands that she buys him batteries, and dried fish for lunch instead of the usual green leaves that can be picked freely everywhere [P2 1770; P3 2614]. At other times, he orders Amila to stop her trading activities, accusing her of gaining profit through prostitution [P3 2562, 2589]. Amila nonetheless persists in her independent income generation, at least for the time being.

Like Amila, many of the women who were engaged in trading faced scorn from fellow villagers and, if married, from their husbands [P3 2846, 3139]. Sometimes these women themselves too complained about the fact that they felt “as if they are the husband” because of their money-making activities – confirming the ideal of men as breadwinners [P3 3060, 3205–6, 3328–9, 3998]. At other times, however, the same women showed pride about their income-generating capacities and financial independence [P3 0436, 1225, 2850, 3761], making comments like the following:

Debora (20, divorced, two children): “Now I can buy soap, I don’t beg from my mother anymore, she can rest now. The biggest problem is food, which I can now buy [through my business].” [P3 0785]

Selenia (57, married, six children): “Women who just stay [without doing business] have to beg for salt, while for us businesswomen there is no need to beg, we can just take some money and buy all we want by ourselves. I have even bought school uniforms for my children.” [P3 0743, 3761]

Ethel (28, married, four children): “Women that don’t do business have many problems, because it is difficult to get what they want. They have to go around looking for ganyu, others may start stealing or do prostitution. They cannot get the things that I am getting.” [P3 0698-9, 0702, 0744]

Furthermore, women who are fat and thus appear well off are admirably described as looking like amayi a geni [businesswomen] [P3 1171, see also P3 0993], indicating that in practice it is considered more likely that a woman’s wealth results from her own trading rather than through marriage.

It appears that women’s independent access to money is controversial and regarded with ambivalence. It is surrounded with disdain and suspicion, yet also with pride and respect. Next, I assess the various aspects that underlie this ambivalence, both within a sexual partnership and within the wider community.

Ideaology of male provider

“Many women are ashamed, they say that it should be the husband who brings in money” (Emily, market woman selling dried fish at Mbera, 31, widow, three children). [P2 0963, see also P3 3139–40]
Numerous comments like the above were made by Mudzi women, indicating that “men should look for money” [P3 3262–3, also P3 0354, 2972, 3157–8, 3287–8, 3442–3, 3625], and that “women who generate money are like men” [P3 3060, 3205–6, 3328–9, 3998]. The ideology of the male provider is pervasive and persistent (and, as noted earlier, proactively upheld by women), even though in practice it is often not observed.

Unmarried women involved in income generation are ridiculed for not getting a husband to labour for them, and married women for accepting their husband’s lack of support [P2 2858; P3 0354, 2846, 3139–40, 3153–5]. A man too is mocked when his wife engages in trading activities, because this is interpreted as exposing his failure to provide [P2 1613; P3 3256, 3402–3]. It appears that a woman’s involvement in income generation is directly associated with a lack of male support. Furthermore, I have earlier noted that a man’s generous providing is considered to prove his commitment to and love for his partner. Not being well provided for thus signals that a woman is not (really or sufficiently) loved by any partner.

Suspicion of prostitution and promiscuity
The strong association of income provision with men ‘pollutes’ women’s independently acquired money. The movement inherent in most trading – either to buy or sell merchandise – furthers the distrust surrounding women’s income generation. Notably, the ChiChewa verb kuyendayenda refers both to moving around (e.g. for business purposes) as well as to having multiple partners. Women involved in business are indeed often suspected of accessing their money through sexual contacts with men [P2 0626; P3 0354, 0695, 0930, 2193, 2342, 2344, 2381, 2850, 3168]. The assumptions of Oswald (36, married) about women who go to the lake to buy fish for sale are exemplary:

“The biggest problem with businesswomen,” Oswald says, “is that when they don’t have enough money, they start chatting with various men in order to attract the men to sleep with them and give them some money. They start by asking a man: ‘Kodi simutigulira chakumwa?’ [Won’t you give me something to drink?]. Then around lunchtime, they say: ‘Tiyeni, mukatigulire nsima ku restrant’ [Let’s go, buy us some nsima at a restaurant]. And most men accept. Then at night, the woman says: ‘Mutha kubwera, palibe vuto’ [You can come, no problem].” [P2 0695]

I cannot ascertain how frequent businesswomen venturing out of Mudzi would indeed act in this way. A number of studies have delved particularly into the engagement in transactional sex by women fish traders (e.g. Bené & Merten 2008, MacPherson et al. 2012, Merten & Haller 2007), all confirming its wide occurrence. Assessing exactly what authors – and informants – mean when referring to transactional sex encounters, is, however, often difficult (see Chapter 1). I suspect that at least some of the interactions that the researchers classify as ‘economic-sex exchange’ rather fall under what are locally considered normal male-female relationship interactions. Moreover, I suspect that many third-party informant
reports consist of the sort of prostitution gossip that we also heard frequently, but never saw substantiated. Instead, most of the suspicions and gossip were proven ungrounded. The following examples reveal both the common association of women’s income with sexual involvement with men, and the (often) ungrounded nature of such suspicions:

When one of Livia’s casual lovers – the father of her last child, married elsewhere – found her selling tomatoes one day, he threatened to beat her, rationalizing that she could only have bought the tomatoes with money acquired through a sexual relationship with another man. Instead, she received the tomatoes from her mother, who in turn had received them from her son (living with his wife in Balaka town) to sell. [P2 0626]

When the husband of Tumanene (26, second marriage, 2 children) migrated to South Africa, it took time for him to find lucrative employment. In need of money to visit her ill mother in her home village, Tumanene was becoming anxious. She considered selling some of her maize to start up a temporary business to generate the required money. This, however, would be a hazardous undertaking, because the other Mudzi women married to men in South Africa would likely inform their husbands about Tumanene’s sudden disposal of money, and her engagement in trade. As such, her husband would surely hear about it. Tumanene feared that it might cause him to divorce her, as he might suspect that she obtained the money through another man, and besides that, might fear that she would be meeting even more men while moving around with her merchandise. Furthermore, he would probably feel ridiculed by being exposed as incapable of sufficiently providing for his wife despite his move to South Africa. [P2 1510, 1613]

As appears from these and other stories, there are two distinct aspects of women’s trading activities that arouse suspicion. One is their initial access to the investment money required to start a business, the second their encounters with other men while traveling and working at markets [see also P2 0598-9, 0979; P3 0701, 3179]. Both trigger suspicion and allegations of promiscuity and even prostitution [P3 0354, 3168, 3414–5].

Some Mudzi women used their partner’s fear of the temptations and promiscuity associated with women’s income-generating activities to their advantage, pressuring him into finding and sharing more resources, as we saw Grace do:

Grace (22), a pretty, young Mudzi woman and mother of two children, recently abandoned by the father of her last child, accepted work as a vendor in a small shop at the crossroads half an hour walking from Mudzi. The shop owner who offered her the job is known to like women, and the Mudzi women who gathered at our house to knit were convinced that Grace would become involved a relationship with him “to get more money” [P3 2198]. Grace’s boyfriend disapproved of her working at the shop and wanted her to stop. He told her that he tried his best to find enough money for her, already giving her relatively large sums of money, for example to have her hair treated and braided at a hair salon in Balaka town. Grace, however, refused to stop, and kept telling her boyfriend that she continued working because he was not sufficiently providing for her. [P3 2560]

Presumably, Grace feels that – for the time being at least – she has more to gain by keeping her job at the shop and maintain the tie with the shop owner, than by
investing in the relationship with her boyfriend by succumbing to his request to quit. She may not be very interested in continuing her relationship with this current boyfriend, not considering it a potentially worthwhile relationship, or she may feel that he will eventually accept her behaviour anyway. Most women, however, are reluctant to face the suspicion aroused by their involvement in money making and therefore refrain from it [e.g. P3 2344, 2381] – especially when they are married and thus have a steady partner to lose. In the following section, I further explore the troublesome match of marriage and women’s independent-income generation, as well as some women’s ways to overcome these.

The troublesome match of marriage and women’s money making

Three factors coalesce to obstruct women’s participation in business activities while married. Firstly, as described above, husbands often have difficulties coping with the uncertainty about the source of their wife’s income, fearing that it may come from other sexual partners [P2 0598–9, 0626, 0979, 1510; P3 0701, 3179]. Secondly, as also touched upon above, some men feel uncomfortable with the message that is indirectly communicated by a woman engaging in trade, namely that he fails to fulfil his duty as income provider [P2 1613; P3 3118, 3256, 3402–3]. Thirdly, the duty of married women to care for their husbands absorbs much of their time, leaving little opportunity for business activities. As Debora, an unmarried woman (20, divorced, two children) involved in trading explained:

“If I had a husband at home I would have to stop doing this business. I would have to bring him water so he can wash himself, I would have to cook him food so that he can eat. Now I don’t have that worry.” [P3 0785]

To this, Debora added: “Now I only think about how my children will eat.” Apparently, the responsibility of feeding children differs from feeding a husband. On the one hand, feeding a husband means the actual preparation of a meal, which entails collecting firewood, fetching water for cooking and cleaning, the cooking itself, serving the dishes, followed by cleaning the pots and plates. Leaving the house for an extended period of time for business purposes is incompatible with these tasks. Not only do husbands pressure wives to perform such behaviour, the community at large too condemns the married woman who wanders around selling “rather than staying at home and taking care of her husband” [P3 0354]. On the other hand, feeding one’s children as an unmarried mother entails first and foremost the acquisition of food. In the case of Debora, her children are looked after, and thus cooked for, by her mother when she is away for business. Through her trade Debora can buy the necessary maize, and in that sense fulfil the responsibility of feeding her children (and mother). It seems that is not so much women’s general duties in the field and around her house that keep them from engaging in money-making activities, as most businesswomen managed to combine these. It seemed to rather be women’s
duties as a wife towards a husband – which include remaining near the house so as to be able to give him water to drink, prepare him some food to eat, or put a bucket of water in the *bafa* for him to wash his body whenever he wants.

The three aspects of women’s money making that are disliked by men – fear of adultery, injured honour, and lack of care at home – lead some husbands to straightforwardly forbid their wives to engage in business, or at least express their disapproval of it [P2 0599, 1613; P3 2562, 3191, 3417–8, 3994]. In line with this, unmarried businesswomen are generally told to stop their trade by a new partner (which in many cases is even part of the seduction process, as the new partner will claim to be providing for her) [e.g. P3 3191]. Others, however, accept their wife’s own sourcing of income because they themselves benefit from the fruits (read: foods) of her labour [P3 2788, 2960, 3479, 3176, 3583, 3608, 3618]. Some even interpret it as a license to sit back and neglect their own responsibilities, because these can now be taken up by their money-making wife [P2 1105, 1303, 1565; P3 2796, 2960, 3608, 3618, 3630, 3641], as in the case described earlier of Amila’s husband. Other scholars in the region too have found that women’s independent money making often leads to a reduction in support from their partner (e.g. Baerends 1994: 53 on sub-Saharan Africa in general, Nyanzi et al. 2005: 18 on market women in Uganda, Omari 1994 on Tanzania in Silberschmidt 2004: 48).

Despite southern Malawian women’s involvement in trading activities for at least the past few generations, their independent money making conflicts with the currently prevailing gender ideology of women caring for children and husband, and men providing the financial means for this. Put more bluntly, it conflicts with the main substance of the marital ‘gender contract’. Logically, then, most Mudzi women feel that marriage and independent-income generation are incompatible, and preferably not combined. Considering the negative associations with both women’s money making and an unmarried status, it should come as no surprise that Mudzi women generally preferred marriage to economic independence.

Interestingly, the (Mudzi and market) women who were involved in trading while married, unanimously emphasized that their independent income had not altered the relationship with their husband [P3 0436, 0462, 0701, 0705, 0838, 3761]. Arguably, this may be one of the reasons why they succeeded in continuing their business during marriage. These women emphasized that they still consult their husband on the larger household expenses (e.g. when considering the purchase of a bicycle), bring him water when he is thirsty or wants to wash himself, and kneel down when addressing him. In other words, they seemed to make a deliberate effort to keep up the traditional deference expected from women towards their husband. This may increase the likeliness of men to allow their wife’s involvement in business activities, as one Mudzi woman claimed (Dora, 42) [P3 3205–6]. Another Mudzi woman (Sofia, 25) asserted that marriages in which the wife rather than the husband brings in the money certainly exist, but in such cases:
“You cannot say that you are the one who is taking care of the family, no! You say that the husband is the one who takes care of the family so that people should not see his foolishness.”

Hence, a woman who wishes to maintain both her marriage and her access to independent income must tactically keep up the image of the obedient wife, towards her husband as well as in front of the community at large. In this way, a husband may accept her continued business activities, and can she maintain a level of financial autonomy while safeguarding her position as a respectable – because married – community member.

Earlier on I remarked on how many women who were exceptionally successful in running a more-or-less steady business, however small, were married. One dynamic that may underlie this was already mentioned in Chapter 5: Marriage can effectively counter the common suspicion in a community that a businesswoman obtained her (marginal) wealth through sexual indecency. This would make a woman who is involved in business and married to a man who does not (threaten to) divorce her for this more likely to persist in her money making endeavours.

Many of the relatively successful businesswomen tended to be married to men who not only condoned their business endeavours, but actually encouraged them. Most of their husbands, moreover, had a small but regular income, working as a teacher, builder, or guard. This income provided the regular (re-)investment capital necessary for most poor rural women to continue their business [e.g. P3 0993, 0995]. Because rural salaries are in many cases too small for a family to make it to the next payday without incurring debts, these husbands had encouraged their wives to invest the lump sum salary in a business which would generate extra money in small bits throughout the month [P3 0746, 0977]. Another reason why women with employed husbands may be more likely to persist in trading even during marriage is the fact that they need not stay at home to cater to their husband, as is he off to work during most of the day.

A husband who condones his wife’s money making and is both capable and willing to provide regular financial support appears to be a near requirement for women’s successful engagement in small-scale business (see also Edriss & Kamvani 2003). This is not to suggest, however, that all women with supportive husbands are likely to be involved in business [e.g. P3 1673]. The disadvantages of a woman’s independent money making are simply too many. They include, besides the aspects mentioned in this chapter, also the aspects discussed in the previous chapter on possession of wealth in general, particularly the arousal of envy and justification for exclusion for other forms of support.
Conclusion

The transactional sex paradigm asserts that helping poor women to generate an independent income is likely to reduce their reliance on (risky) sexual relationships. In the case of Mudzi, this chapter suggests however that women do not necessarily lack alternative means to support. To the contrary, Mudzi women have various options at hand to access money or generate an income independent from a sexual partner. They regularly resort to one or more of these – whenever considered necessary and possible. This commonly means that they only engage in money making when they have no husband to provide for them. Overall, it seems that women, for a number of reasons, prefer to depend on a male provider rather than attempt to be economically independent.

One reason underlying this preference is the physical hardship that generally comes with trying to combine women’s normal duties in the field and within the household with the arduous labour of making money. Another important factor is the negative connotation of women’s income generation as improper gender behaviour. As has been noted throughout, Mudzi men and women share a gender ideology in which it is men who should bring in the money. Women, in turn, should be financially taken care of by a (loving) male provider. Although honoured more in theory than in practice, this conceptualization leads women’s money making to be surrounded with ambivalence and controversy.

Earlier I have argued that access to multiple sources of support is of vital importance within the insecure livelihoods of rural Malawi. By diversifying potential support sources, villagers try to reduce the risk of finding themselves without any help in times of need. The data presented in this chapter reveal that women’s entrepreneurial endeavours are potentially threatening to their perceived entitlement and actual access to other sources of support. In the first place, a woman’s money making threatens her marital relationship (chances), as few men are willing to put up with a woman ‘wandering around’. In extension, it then also threatens women’s access to community support, as a married status is important for community respect and inclusion. Furthermore, as noted in the previous chapter, a woman’s means to generate her own income may be used as a justification by others (including her husband) to exclude her from receiving support, arguing that she does not need it. To minimize the loss of other sources of support, Mudzi women generally tend to keep their economic pursuits sporadic and brief, and where possible hidden from the public eye. Because of this, external initiatives to create or boost local income-generating activities are unlikely to be taken up seriously or for the long term, and seem unlikely to achieve their intended goal of sustainably reducing women’s poverty and their risk for HIV infection.