

## **On a New Path: Microfinance as a Tool to Help Bedouin Women Extricate Themselves from Poverty in Israel\***

Nuzha ALLASSAD ALHUZAIL\*\*

**Abstract:** The lives of Bedouin women in Israel who live in poverty are complex and difficult. They suffer from dual discrimination—by the Bedouin society in which they live and by the state of which they are citizens. Microfinance provides a tool with which these women can improve their lives. Based on in-depth interviews with 15 Bedouin women participating in a microfinance program, this study finds that their efforts to extricate themselves from poverty perpetuate the polarity of their lives: they experience personal strengthening in the process of gaining economic independence, but also the weakening of family support during that process. The women must also overcome a lack of state support for their business initiatives. Nevertheless, these women are able to manage these difficulties and improve the conditions of their lives. In the process, they became important agents of change in Bedouin communities and in the wider society of Israel.

**Keywords:** Bedouin women, Poverty, Microfinance, Microcredit, Social change, Bedouin society, Negev

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\*\* Dr. Nuzha Allasad Alhuzail is a social worker and the director of the SAWA microfinance program established by the Koret Foundation in Israel. She is a lecturer in the School of Social Work at Sapir Academic College. Her research deals with the implications of social change for the lives of three generations of Bedouin women. Email: nuzha6@gmail.com.

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While the incidence of global poverty has declined (Chen & Ravallion 2012), globalization has left millions still living in poverty. Half of the world's six billion inhabitants subsist on less than two US dollars a day. Seventy percent of these are women (Daher & Maria-Haz 2011).

Poverty among women is the outcome of social arrangements, socioeconomic policy, and ideology. Hilda Scott (1984) coined the phrase "the feminization of poverty" to describe the links between the social condition of women to gender aspects of the division of family roles and the distribution of wealth in society. Their status as women on the margins of society, excluded and suffering from inequality in pay and work conditions on the one hand and as spouses and mothers on the other, complicates their integration in the workforce and their escape from the cycle of poverty (Strier 2010).

The discrimination women face in the job market is manifested in unequal wages, benefits, work conditions, and possibilities for advancement (Strier & Abdeen 2009). Mothers are expected not to work at all or to work only part-time. The concept of a "second provider" is based on the social construction of the woman as being unable to earn a large salary—because she is a mother and also because she should not compete with her husband. Women tend to internalize the view that it is better for the husband to earn more, so as to maintain the balance of power between them (Fogiel-Bijaoui 2003).

Even women who succeed in working throughout their lives cannot necessarily ensure a dignified old age or pensions that will enable them to live above the poverty line. Even in wealthy countries such as the United States, for example, 50 percent of women above the age of 65 live below the poverty line as a result of their unequal employment conditions (Parimala 2008).

In addition to experiencing more poverty, women are generally also more affected by its ramifications. In developing countries, women and girls have greater morbidity. Even when medical treatment is available, they will typically take care of the medical needs of their family

members but will do without themselves, except in the case of chronic or serious disease (Yunus 2009).

In Israel, too, women are poorer than men, and the highest percentage of women living in poverty is to be found among (Arab) Bedouin women (Abu-Rabia-Queder 2009). Women in general, and Bedouin women in particular, are educated by the traditional, patriarchal establishment to make do with what they have, obey, submit, and be passive (Alassad Alhuzail 2009). This socialization reinforces their place on the margins of society, excludes them from public life and the job market, induces conformity to patriarchal authority, and encourages adaptation of behavior and feelings. In short, this social mechanism limits their social mobility.

Microfinance is a widely used tool to help people—and especially women—living in poverty improve their income, create stability in their lives, and reduce their vulnerability to external circumstances (Kayser et al. 2010). Israel is a relative latecomer to microfinance, with a microfinance program for Bedouin women only beginning in 2006. This study looks at some of the impacts of this program, based on in-depth interviews with 15 Bedouin women participating in the program.

The study finds that their efforts to extricate themselves from poverty with the help of microfinance perpetuate the polarity of their lives. They experience personal strengthening in the process of gaining economic independence. During that process, there is also a weakening of family support until the women become closer to their families again once their business activities are established and successful. The women must also overcome a lack of institutional support for their business initiatives from the state. Nevertheless, these women manage to cope on their long and winding path to create sources of income—and to improve the conditions of their lives. In the process, they became important agents of change in Bedouin communities and in the wider society of Israel.

The article proceeds as follows. First, it provides a background on the situation of Bedouin women in Israel both in relation to a changing Bedouin society and to the state as an indigenous people. Second, it

discusses the role of microfinance as a poverty alleviation tool, and its introduction to Israel. It then details the study's research methodology, looking at the characteristics of the research population, the research tools used and how the data was analyzed. Next, the study's findings are presented. Finally, the role of microfinance in the lives of Bedouin women is discussed.

### **The Lives of Bedouin Women in Israel**

#### **A society in transition**

Some 220,000 Bedouins live in Israel, constituting 3.2 percent of the entire population and 12 percent of its Arab population. Women comprise 51 percent of Israel's Bedouin population (Central Bureau of Statistics 2012). About 50 percent of Israeli Bedouins live in towns that are recognized by the state—towns that were planned for the Bedouins and involved a process of coerced settlement. The remaining 50 percent live in villages that are not recognized by the state and are still struggling to obtain their rights to the land. The recognized towns are connected to electricity, water, and sewerage systems; are run by a municipal authority; and have infrastructure that includes roads and easily accessible public institutions. In contrast, the unrecognized villages lack this infrastructure, including water, electricity, and paved roads (Allasad Alhuzail 2014).

The Bedouins in Israel are a young society—60 percent of this population are under the age of 14—and differ on this parameter from other Arab populations in Israel, such as the Christians (Fenster 1997; Levinson & Abu Saad 1999). The annual rate of natural increase—5.5 percent—is one of the highest in the world; this population doubles in size every thirteen years (Abu Bader & Gottlieb 2008).

In recent years this society has undergone social and cultural changes that have substantially influenced its social fabric, including the status and situation of women. The governments in the Middle East have

made great efforts to encourage social development among nomadic populations by means of resettlement, which also makes possible greater government influence and oversight. The Israeli government's plan for resettling the formerly nomadic Bedouin population is a good example of a socioeconomic transition created by resettlement (Dinero 1997b). The transition of this society from a traditional, nomadic way of life to a modern, urban way of life has been accompanied by substantial changes in economic patterns, gender division, and attitudes toward education (Pessate-Schubert 2003). These changes are also manifested in extreme poverty and severe unemployment in the Bedouin population in general and among Bedouin women in particular. The unemployment rate in the Bedouin population in southern Israel is 26 percent, as compared with 11 percent in the general population. The unemployment rate among Bedouin women is 92 percent; that is, a mere 8 percent of Bedouin women are employed (Central Bureau of Statistics 2012).

In general, urbanization is supposed to lower the degree of poverty and raise the employment rate, but in the Bedouin population the opposite has occurred. The urbanization process has focused on settling Bedouins, expropriating land, and providing only the most basic municipal services, instead of investment in educational institutions and development of sources of employment for the Bedouin population (Abu Bader & Gottlieb 2008). Whereas Israel's overall poverty rate is 23 percent, the rate among Bedouin families is 79 percent, and among Bedouin families in unrecognized villages it is 86 percent.<sup>1</sup> Moreover, the poverty rate is lower than that of Bedouins in other disadvantaged populations in Israel. For example, among new immigrants it is 16.3 percent and declining; among ultra-Orthodox Jews it is 54 percent

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<sup>1</sup> The Central Bureau of Statistics does not sample women separately, so it is very difficult to estimate the poverty rate among Bedouin women. Moreover, Bedouins living in unrecognized villages are not included in the state's official statistics. The statistics regarding Bedouin women were produced by the nonprofit Galilee Society and the Arab National Society for Health Research and Services.

(Central Bureau of Statistics 2012).

### **Bedouin society as an indigenous society and the struggle for land**

The Bedouins in Israel are an indigenous people. According to the broad definition included in the United Nations declaration of September 12, 2007, an indigenous people is one that was in a place prior to colonial settlement, white settlement, or settlement with the aim of inhabiting the place, such as Jewish settlement in areas inhabited by Bedouins (cited in Peretz 2005). The declaration also includes recognition of the rights of indigenous peoples not only as individuals but also as a collective. This means that the Arab citizens of Israel, including the Bedouins—like the Native Americans of the United States, the Aboriginal people of Australia, and the Maoris of New Zealand—are entitled to self-definition, including autonomy and self-rule regarding their local and internal matters. They are also entitled to the return of lands, territories, and resources that belonged to them in the past and were expropriated (i.e. the hundreds of villages that were destroyed and millions of dunams of land that were expropriated). If this is not possible, then they have the right to receive compensation. Living in their territory and being connected to their land have economic, social, and cultural importance for many indigenous peoples. Land means space for pasture and it contains minerals and also cemeteries and sites that are sacred to the indigenous society. The struggle for land is also an expression of the desire for control and sovereignty (Piquemal 2005).

Recent decades have seen improvements in how countries relate to indigenous peoples. A process has begun of integrating them as an integral part of the state's identity while maintaining their distinctiveness. Canada, Australia, and New Zealand have enacted constitutional reforms aimed at reconciliation with indigenous peoples and compensation for the injustices of the past by the colonial rulers. Especially noteworthy is New Zealand, where the Maori minority has

been integrated in the government system by changing the electoral system and ensuring fitting representation for this group in the state's elected institutions. Moreover, the Maori language has become an integral part of the New Zealand landscape.

In Israel, however, progress has been much more difficult. The identity of the state is linked to the ethnic identity of the Jewish majority, and accordingly the Arabs are viewed as a threat to this identity. In recent years legal changes have been enacted that are aimed at limiting the Arab minority's political sphere of action and that publicly deny the legitimacy of anyone who challenges the exclusive Jewish character of the State of Israel. These developments, in addition to a change in the citizenship law, are directed exclusively against the Arab population, in contrast to the developments in this area in many other countries of immigration (Gamal 2005).

One of the possible outcomes of colonial settlement was the disintegration of the indigenous people's traditional-tribal way of life that differs from that of the new settlers. Like indigenous peoples in Australia, Canada, the United States and elsewhere, Israel's Bedouin population could not avoid being exposed to a modern, sophisticated society with more powerful military and legal systems. One of the main problems of indigenous peoples was the inability of the new settlers to grasp the legal system of the aboriginal people, their cultural codes and how they lived, worked, conducted their politics, and built families (Cohen 1997).

The settlement of immigrants on the lands of indigenous peoples does not end with the revocation of the aboriginal rights to, and ownership of, the lands. The immigrant rulers perpetrate a double injustice by discriminating against indigenous peoples in the allocation of resources and budgets and by moving aboriginal people to the periphery (Gamal 2005). In Israel, the Bedouins live in extreme poverty and suffer from severe unemployment, and the state makes no significant effort to extricate them from this situation, unlike other countries with indigenous peoples. Donald Horowitz (2001) argues that increasing the

delegation of authority to minority groups, especially indigenous ones, and granting them rights and representation should improve the relations between these groups and the state and between the minority groups and the majority groups.

The State of Israel has long viewed the Bedouins as an obstacle to Zionist national objectives, which included settling Jews in all of the biblical Land of Israel (Ben-David 1988; Abu-Saad 1991). The Bedouins are viewed as invaders rather than as potential land owners or as a people with an ethnic identity worthy of the rights of an indigenous people (Abu-Saad & Champagne 2005). The conflict over the ownership of land constitutes the focus of the tension between the Bedouins and the state in the Negev (Ben-David & Gonen 2001; Meir 2001).

### **Bedouin women during three periods of transition**

Bedouin women are part of this society and people that has undergone a range of social and cultural changes in recent years that have substantially affected its social fabric, including the status of women. The process of change can be divided into three periods, according to the type of settlement.

The nomadic period, in which the Bedouins were a goat-herding society, continued until shortly after the establishment of the State of Israel in 1948. During this period the Bedouins were known for their unique way of life and social structure, based on tribal division and a collective organization. They were semi-nomadic in their search for pasture and water in the Negev region. The women enjoyed a degree of personal and financial independence, manifested in their authority to buy and sell within their living space, to own property, and even to raise their own herds. The division between men and women was not absolute, and women had covert influence over decisions concerning the management of matters related to the nuclear family (for example, the distribution of resources among the adult children) and even matters concerning the extended family (Stein 1981; Mernissi 1987; Keddie 2007).

A period of restriction from 1951 to 1966 preceded the Bedouins' entry into the workforce. In the early 1950s, the 11,000 Bedouins who remained in the Negev were uprooted from their lands and moved to a restricted area of 1,500 square kilometers (known as "sayag"). In the northern Negev, where they were placed under military rule, they were thrust into a maze of intense processes that undermined their social and cultural stability (Meir & Ben-David 1996; Abu-Saad & Champagne 2005). The outcomes of this period included the erosion of the tribal structure, a change in the form of housing, the beginnings of spontaneous village settlement, and the abandonment of the tent home and its replacement by a tin shack (Meir & Ben-David 1996).

Because of the geographic changes and the crowding, the women were confronted with a new reality in which they were both more exposed and more restricted. They were more closely guarded because they were exposed to members of the other tribes that lived in the restricted area, their mobility was limited, and so were various functions they had formerly fulfilled (Rabinovich 1995; Dinero 1996; Dinero 1997a; Kressel 1998).

The period of permanent settlement began in the 1960s, when the Bedouins entered the workforce, and the settlement process intensified in the 1970s. Israel's aim, like that of all the countries in the Middle East, was to control the Bedouins, partly by ending their nomadism (Dinero 1997a). Nomadism was regarded as being opposed to the norms of a modern state (Galaty 1981), which wanted to organize the Bedouins, keep track of them, and even adapt them to its spirit. The transition to permanent settlement had a decisive influence on Bedouin women, affecting each generation differently. The women of the first generation, who were born into nomadism, lost many of their traditional functions, because the modern home and electrical appliances took away many of their traditional tasks. This reduced their control of their families and their ability to transmit traditional values and education. Women of the younger generation began to attend institutions of higher learning, and there is a tendency toward individualism and privacy, in place of the

collective life and the extended family. All this has affected the older women's degree of control over their families (Al-Krenawi 1996; Abu-Asba 2005).

### **Problems surrounding integration into the workforce**

In examining the status of Bedouin women and their integration in the workforce one must take into account the set of rules that governs their lives as Arab women, Muslim women, and women who are part of Bedouin culture, living in the State of Israel and affected by regional events. Young Bedouin women study in colleges and universities together with Israeli women and are slowly entering the local and Israeli workforce, but this is still only a small percentage (Shtewee 2006; Jabarin 2007; Sa'ar 2010). Low levels of human resources and education hamper most Bedouin women in a job market that increasingly demands achievement-orientation, abilities, and skills. Entering the workforce does not free them from the ties of Arab tradition that restrict their mobility, their freedom to be in the same place as men, and their freedom to return home late at night. These restrictions complicate women's lives, because on the one hand the society permits—and now even encourages—them to join the workforce and help support the family, but on the other hand it restricts them in the name of tradition and excludes them instead of advancing them (Abu-Rabia-Queder 2009; Sa'ar 2010).

The integration of Bedouin women in the workforce is hampered by many obstacles. There are the internal obstacles of tradition, culture, education, and social structure, including the cultural differences between the Israeli majority and the Bedouin minority and that society's fear that the women will adopt behaviors that are inappropriate or even in conflict with customs and traditions. And there are external ones, including limited investment in external and internal entrepreneurship, limited investment in human resources, and the lack of accessibility to places of work (Kenan 2006; Shtewee 2006; Sa'ar 2010). Local

enterprises are generally small and employ only a few family members (Fichtelberg 2004; Sa'ar 2010). The few women who do succeed in joining the workforce are generally employed in seasonal and temporary work that pays poorly, and this discourages others from joining (Abu-Asba 2005; Jabarin 2007).

The lack of accessibility to places of work and the absence of public transportation in most Bedouin villages, the small number of employment office branches, the limited vocational guidance, and the small number of preschools—all of which could free the women of their additional tasks in their traditional roles as mothers, wives, and housewives (Bengal 2004; Ribar and Votruba-Drzal 2011)—create additional obstacles to the integration of Bedouin women in the workforce.

In summary, Bedouin women do not live in a bubble that separates them from the world around them. They are exposed daily to what is taking place in Israel and in the Middle East through many forms of media and through women's organizations in their sector. But the change in their status is very moderate and their integration in the workforce and in institutions of higher education is still slow and unsatisfactory.

### **Microfinance for a Population Living in Poverty**

Microfinance is one of the key tools for fighting poverty today. It was first implemented 30 years ago in Asia and South Africa in an attempt to improve the lives of men and women living in poverty. This tool involves the granting of financial services, such as credit, savings, and insurance, as well as other services, such as business training, business counseling, and development of personal skills among people with limited finances (Yunus 2009; Rubinstein 2009; Lakshmi & Pelto 2009; Kundu 2011). This tool has helped people living in poverty improve their income, create stability in their lives, and reduce their vulnerability to external circumstances (Kayser et al. 2010). Income from an independent source contributes to an improvement in nutrition, a

reduction in infant mortality, the education of children, the overall health of the family, and a sense of security. For women, an independent business increases self-confidence and personal empowerment in relation to the family (Kayser et al. 2010).

The importance of credit for economic development began to be recognized in the 1950s in connection with attempts to help small holder farmers in developing countries. Governments and international aid organizations believed that people living in poverty need subsidized credit. To that end, the organizations granted large loans to government banks in poor countries so that they, in turn, would grant subsidized credit to needy farmers (Rubinstein 2009; Sa'ar 2010). This attempt failed because the money never reached the farmers, but it raised awareness of the complexity of credit, the differing roles of institutional credit and informal credit, and the connection between poverty and the lack of access to credit in those countries (Jaikishan & Tarozzi 2011).

The proponents of microfinance argue that making financial services accessible to populations living in poverty increases employment opportunities, encourages the creation of new small businesses, extends existing businesses, and reduces poverty and gaps in the distribution of income. However, the opponents of microfinance argue that this industry takes advantage of the poor and charges high interest rates, in total opposition to the main aim of microfinance. Also, because most of the clients of microfinance are women, they can be taken advantage of by their spouses and family members who push them to receive more and more loans, sometimes not to develop businesses but rather to cover debts (Yaron & Feit 2012).

### **Microfinance in Israel: The SAWA microfinance program**

Although microfinance is a widely used tool for dealing with poverty in the Middle East and throughout the world, its implementation in Israel is relatively new. Microfinance programs have operated in Israel only since the establishment of the SAWA microfinance program in 2006

under the auspices of the Koret Foundation Israel.<sup>2</sup> Initially the program was directed solely toward Bedouin women, but more recently it has begun to target the country's Arab population in general. The clients are women living in poverty, with no sources of income and often living on Bituah Leumi (National Insurance Institute) benefits. The microfinance program implements the model of mutual guarantee, a model developed by Prof. Mohammed Yunus of Bangladesh. In Israel, the model has been adapted to the needs of Bedouin women, and changes and adaptations have been made in the size of the loans and in the separation of the participation fees from the regular monthly payments.

To implement the program, an initial team of five Bedouin women from the southern region was created. They had experienced unemployment and for the most part had not worked prior to joining the program, or had worked only at odd jobs that paid by the hour. Their external appearance is no different from that of the other participants and they speak the same language with the same accent. The program trained them to be business loan officers. It also trained and guided them in coping with the change in their lives from housewives to working women who were mobile throughout the southern region and were financially independent.

The participants were recruited by door-to-door canvassing. In the beginning, the team members visited each woman in a locale in the area of their jurisdiction, gave her an introductory explanation of the program, and invited her to a group meeting in which the program would be described in detail. The team members explained and encouraged the women to undertake an income-producing business for the benefit of themselves and their family members.

The beginning was not easy. There were doubts, suspicions, and mistrust of the program, in addition to the fear of change, of failure, and of joining an unfamiliar program. Persistence and a presence in the field, as well as the gaining of the women's trust, made it possible for the team

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<sup>2</sup> The author is director of the SAWA program.

to enter the women's space gradually and to extend a hand that could help them raise their income and their status. All of the women approached agreed to participate.

The program's model involves a self-selected group of five women who declare group solidarity and that they will be guarantors for each other, use the loan money to develop a personal business activity, provide mutual support, and return the monthly loan repayments for any group member who cannot do so. The group undergoes a brief training course—five meetings about the program—led by a team member. At the end of the course each woman receives a small loan (up to NIS 5,000) in the form of a cashier's check. She repays the loan with monthly payments to the program's account with the postal bank.

After receipt of the loan the process of personal and group guidance begins. The individual guidance takes place mainly in the woman's home, which is usually also the location of the business. Group meetings take place every two months, in a place that the group chooses and where its members feel comfortable.

In addition to being a tool for dealing with poverty, the program makes impoverished Bedouin women more visible. Implementing microfinance among Bedouin women in southern Israel puts a spotlight on these impoverished women and on poor Bedouin families. These women are no longer invisible, and for them becoming visible is an important resource for coping with poverty alongside the utility of the actual loans.

The program has been very successful. About 1,000 women have joined the program each year, bringing the total thus far to 6,000; 83 percent of them have developed businesses that constitute their primary source of income. However, little is known about the processes that the women underwent that enabled them to persist and overcome the obstacles in their path and ultimately succeed in their business activities. These processes are the focus of this study.

## **Methodology**

Krumer-Nevo (2006), in her study on women in poverty, argues that for a long time many researchers have produced what could be called “alienated knowledge”—knowledge that silenced the voices of people living in poverty and denied their very right to a voice. This led to alienation between the research text and the people it described and discussed, and between the readers of the text and the people described in it. This alienation contributed to a view of people living in poverty as two-dimensional figures.

Accordingly, this study adopts a qualitative approach in the phenomenological tradition that reflects the complexities of the experiences of Bedouin women living in poverty. This method is most suitable for a study that aims to describe in detail and in a holistic manner hidden elements of phenomena, processes, and subjective interpretations that cannot be observed directly. The method makes it possible to discover and create hypotheses regarding the interrelations between meanings in intersubjective phenomena, with the boundaries of the topic studied set in advance by the researcher (Patton 1980; Miller & Crabtree 1992; Lieblich, Zilber, & Tuval-Mashiach 1995; Padgett 1998).

### **The research population**

The participants in the study are 15 Bedouin women living below the poverty line, with no higher education or vocational training, who took part in the SAWA microfinance program, have been conducting businesses for at least three consecutive years, and have a permanent pool of clients. Their ages range from 40 to 50. They are married with children; 40 percent of them are involved in polygamous marriages. They all live in unrecognized villages in the Negev, that is, villages that are not entitled to services and are not included in planning (Yiftachel 2009).

The women joined the microfinance program five years ago and

received individual guidance and group guidance in addition to the monetary aid for starting their own business. Two women opened daycare services, three are seamstresses who opened their own design and sewing businesses, one operates a bridal salon, one raises sheep, one raises chickens for meat, two provide after-school care for children, two design jewelry, one weaves Bedouin carpets, one makes traditional cheese and yogurt, and one opened a bakery for Bedouin pita bread.

### **Research tools**

The main research tool used in the study was the semi-structured in-depth interview, which provides access to the cultural context of behavior and gives researchers a way of understanding the meaning of that behavior (Seidman 1991; Shlasky 2007). This type of interview can ensure uniformity of interview topics through the use of standard general questions, not necessarily in the same order, and it can ensure good coverage of the research topics (Tuval-Mashiach & Spector-Mersel 2010; Shkedy 2011). The aim was to have an open and pleasant conversation but at the same time to cover the main topics of the study.

### **Data analysis**

An interpretive analysis was conducted using meaning units (Strauss & Corbin 1990; Tutty, Rothery, & Grinnell 1996). This analysis had four stages: reading the interviews as a whole text, coding the meaning units, classifying the meaning units by category and theme, and connecting the themes into a whole picture.

## **Findings**

### **Getting out of the rut and taking the first step on the path**

For women living in poverty, microfinance is a bridge that enables

them to get out of the rut of poverty, to escape from darkness to a path that offers hope and light at its end. A dominant theme characterizing the process that the women underwent was that it involved casting about, seeking, and hope. The participants live in a complex situation—without means, without encouragement and support, but with demands from their families and society to help support the family. The women describe wanting to change and to be changed, despite the poverty and the complexity of their lives. They speak of aspiration and of daring, even though they cannot see the light at the end of the tunnel, and they live their lives as if their eyes are covered, which helps them cope with the complex reality but does not help them escape from it.

Um Hassan, a single mother raising four children aged between 11 and 18, describes honestly her feeling of being lost in the dark and the difficulty of escaping:

You can imagine yourself walking in absolute darkness without a candle to light your way, you can imagine yourself trying to get out of a deep pit with no means to do so. You try and again you fall and then you despair and you don't try again, you learn to survive. This reality teaches you to give up and not to fight, teaches you to close your eyes and not to see what is around you, teaches you to stop your ears and not hear what is happening around you. If you dare to open your eyes, you will not be able to look at the bright light, and if you listen, the noises will deafen you. It's not easy, this complex situation. I had to walk slowly, to get used to the light slowly without letting it blind me. My meeting with Jamila [a team member] was for me the little flame that I desired. She extended a hand to me and walked with me in the darkness until, slowly, I started to get used to the different, good reality. Today I work, I support [my family], I live in the light, and I am connected to my surroundings through all my senses.

In the quotation above one can see her survival mechanism—closing her eyes and stopping her ears—not helping others and not seeing the

injustices or how she can help herself.

This mechanism is one that Bedouin culture and tradition reinforce, particularly among women. It is expressed in parables and sayings transmitted from generation to generation, such as, “Move stealthily next to the wall and pray that they don’t see you,” or “Lower your head so they don’t see you and become offended.” Neither idleness nor the attempt to escape from the difficult conditions receives encouragement or legitimation from the society because the institutions active among these women distance them and blame them, generating the impression that they are shallow, passive, and uncooperative (Krumer-Nevo 2006). The women are dissatisfied with their lives but have little hope of change, and the fear of change leaves them within the vicious cycle they live in. Hence the effectiveness of bringing the service to the women and of conducting a slow, cautious process of change that is attentive to the women’s needs and is not threatening.

### **Discarding weaknesses and taking on strengths**

Taking the first step on the path of microfinance gave the women the ability to see their own weaknesses and to shed them slowly as they grew stronger financially and personally. The theme of weakening and strengthening in most of the areas of the women’s lives also represents the polarity of their lives. It appears as the weakening of family support during the attempted action to escape from poverty, alongside the strengthening of family support in coping with the ramifications of poverty; the weakening of spousal relations during the attempt at activism to change the situation, alongside a strengthening of spousal relations and support for coping with the existing situation of poverty and a lack of means; and the weakening of the connection with welfare services, which the women view as unhelpful, alongside a strengthening of the dependence on those institutions and a failure to seek alternative institutions.

This is a paradoxical and polarized approach that leaves the women

in the same cycle and in the same situation. The polarity that serves the existing situation can be seen in the words of Fatima:

My family always helped. When we lacked something, the brothers would get together and each would give a sum of money. I would buy basic things. But when I wanted to open a little grocery store they made fun of me and didn't encourage me. They said, "Who will buy from you? It's a waste of money." Even my husband, who is a good man, loves me, and is supportive all the time, recoiled from my proposal. He argued that I had never worked and had not had business relations with people and therefore I would have no customers. He also argued that this would be at the expense of my caring for him and the home. He wants a wife and housewife 24 hours a day. Even the welfare office said the same thing. I spoke to the social worker and asked for help to open a grocery store and she said that they don't help with such things. She suggested that I get a clothing grant and I agreed. I come to the welfare office once a year to get that grant.

From Fatima's words it appears that the family, the spouse, and the social worker (that is, the state) want to keep the women needy and dependent on them, rather than to strengthen and empower them. This is a mechanism that perpetuates the patriarchy and conformity to rules made by men. Fatima has aspirations and hope. She is trying, but the mechanism of perpetuation that her family, spouse, and the state institutions employ, intentionally or unintentionally, dampens this aspiration and leaves her in the same place from which she is trying to escape.

As Fatima describes it, her path was not easy:

Only when I was successful did my husband start encouraging me and he sometimes takes my place in the store. My family buys from me too. In the beginning they didn't believe [in] me, didn't encourage me.

Those around her turned their backs on her. They saw her as someone who was bent on a course of business suicide. There were moments when the weaknesses intensified. But the presence of the guide from the team, her accessibility and availability, helped strengthen Fatima again and again:

Only the person who gave me the business loan supported me. I went with her and in the beginning we bought small things. I saw there was a demand. I was encouraged and strengthened until I succeeded in overcoming my own inhibitions and my family's. Today I support my family and our lives have improved.

The family-engendered weakening and the lack of support and encouragement ultimately led to a situation of personal strengthening and growth. Fatima needed the external figure to believe in her, to guide her on her way, and to strengthen her when she was weakened. These conditions enabled her to persist and succeed in her business endeavor.

Nevertheless, one can still see the beginnings of Fatima's business path. She still cannot see herself as a successful businesswoman:

Today I have a grocery store, small but successful. It has everything and I sell at a reasonable price in the neighborhood. People prefer to buy in my store because they like me.

She thinks that her customers buy from her because they like her and not because she is a talented saleswoman who sells unique items. She still presents her feminine qualities as her calling card.

### **Awareness of reality and maneuvering in accordance with it**

The participants in the microfinance program displayed awareness of the complex reality of their lives. Treading a different path to extricate themselves from poverty enabled them to see the chains and walls in their lives. This awareness enabled them to cope more effectively and to free themselves gradually as they became stronger personally and

financially. It is significant that the women who are the most successful in business are still in chains—emotional, social, and traditional. The participants in the study are strong and unusual women who have succeeded in creating a source of income, in running a business in a difficult situation, in freeing themselves—at least on the surface—from the shackles of tradition, customs, the lack of conditions, and the chains of unhelpful institutions. They are aware of the obstacles and restrictions that still exist. They are able to free themselves, but very slowly, and in their own way and at their own pace.

Aziza owns a successful beauty salon, which she runs in her house in the morning hours. She appears free and liberated while the salon is operating. Many women from her area come to her. Nevertheless, Aziza reports that:

I feel as though a rope is tied around my legs. It does not let me move anywhere. This rope controls me. Something ensures that I stay in my place, and I have gotten used to that. I think that I have succeeded in getting them to let go a little, but the rope is still tied, though it is longer. I can move away a little. I can go out and move to the length of this rope.

To an outside observer she appears to be a successful businesswoman with a pool of regular clients, and one does not see the “rope around her legs.” Aziza is aware of the restrictions, she accepts them, and she helps to chain herself again and again. But her awareness is helping her to free herself slowly. She is familiar with the reality of her situation and therefore she succeeds in maneuvering with great wisdom and in keeping with her abilities. She accepts the conditions whose purpose is to control her and to maintain the patriarchal structure. She cooperates in order to attain what she wants in a long, slow process.

Um Khaled, whose tiny beauty salon at home has grown into a large bridal salon in the city center, also describes the process she has undergone as part of a confining and restricting “wall”:

I live inside this wall. Once it was very tight. But it is slowly getting wider. That is good, but I can't go beyond it. I can't go

to a distant city alone to bring merchandise; I can't meet a supplier alone. I can do it, but only if my husband or my oldest son accompanies me, or if they speak instead of me and place the orders in my name. It makes running the business more difficult for me.

Um Khaled chooses to describe the wall as growing wider, rather than confining. She describes the wall as good for her, even though it does not allow her to run her business in a good way. Bedouin women cooperate with the restrictions on them, with the limitations, and thus they hold up their end of the social and gender contract. Therefore, their overt discourse reinforces the society's views and not their personal views, while the covert discourse expresses their gradual activity and the process of economic empowerment that they are undergoing.

## **Discussion**

### **Microfinance in the lives of Bedouin women**

Due to their strengths, the women involved in this study were able to make effective use of the microfinance program to extricate themselves from poverty. The findings of the study show that when provided access to microfinance and business support, the women were able to create sources of income and create jobs for themselves and their family members, slowly and sometimes quietly and secretly (Alassad Alhuzail 2009). Since these women entered the microfinance program, the process of economic and personal empowerment that they have undergone has increased their self-confidence and has restored their sense of control over their lives and their faith in their abilities. Their success in the business world is linked to the feeling of self-confidence, of control over their lives, daring, and courage (Ufuk & Ozgen 2001), personal qualities that have been reinforced and developed throughout the process of their business development (Dallalfar 1994).

Participation in the program contributed to their changing status

within the family. The process that the women are undergoing as income-providers and creators of a source of income affords them a good family status. They are honored for creating family honor. Their voice is heard and their opinion is important (Allasad Alhuzail 2013).

The business activity of the women is characterized by the creation of an ethnic economy, of women selling items that are characteristic of their culture or providing a service to the community. Similar to microfinance clients elsewhere, the customers are members of the community, and the women usually buy stock through brokers in their community (Yunus 2009; Foroutan 2008).

This is an economy in which they are in control and for which they have the appropriate skills. They speak the same language as their customers, they know the social codes, they are familiar with the economic distress of their customers, and they create a unique system of payment that fits the culture. It is an economy that is not in conflict with the gender contract and social conformity. It is a paradoxical process: acceptance, on the one hand, and restriction, on the other. Despite the complexity of this process, it is important for Bedouin women who are living in poverty. It constitutes a safe space for their personal and economic growth—within a gendered society that discriminates against them and in a state that is not fair toward them—a space that has the possibility of restoring their control over their lives and changing their family and social status (Ribar & Votruba-Drzal 2011).

However, they are still restricted, internally and externally. They are restricted internally in that the society in which they live restricts them, excludes them, and relegates them to its margins. The very fact of their being women makes them second-class; men are seen as superior, as in all patriarchal societies. Most of the women live in polygamous marriages. This type of marriage is harmful to the first wife and generates tension, hostility, and hatred among the family members. Interestingly, the participants in the study do not mention the polygamy in their lives. Because this discourse is not legitimate, the woman is expected to accept this social dictate and will not oppose it. The women are also restricted

externally. The state in which they live does not allow their development and advancement. The issue of Arab women—who, like all Arabs in Israel, suffer from a lack of employment opportunities, a lack of job creation, and a lack of public transportation—is not a priority for the state; their condition is an obstacle created by discriminatory and inegalitarian policies.

The findings of this study point to the ability and the willingness of women to cope with these obstacles, on their unique path and at their own pace. Women's business entrepreneurship can cause cracks in the shackles of gender, national, and economic exclusion.

### **Conclusions**

All of the women involved in the study are in an extremely difficult situation. The patriarchal structure of Bedouin society weakens the women. Unemployment and poverty, which are the result of change and intentional government policy, weaken them even more. The high birthrate and their lack of education are both key factors in the low status of women, particularly of women who live in poverty.

The microfinance program has given them another path, and they have chosen to follow it. They have chosen the power offered to them despite the social and state mechanisms that weaken them. The study's findings describe the process the women have undergone on this path that leads to extrication from extreme poverty, a change in their status in the family, and, ultimately, financial independence. The women are still in the midst of a process, and they are creating the change gradually and in their own way. The women are strong, but they still do not recognize their power; thus far they have been unable to unite in a way that could change their status drastically.

Microfinance is an important resource for support, hope, and a light at the end of the tunnel. The model is culturally adapted and sensitive to the situation of the women and their environment and therefore it is a safe and non-threatening program that helps them bring about change slowly

and carefully. Microfinance gives the women the possibility of financial independence and economic empowerment, and at the same time it creates personal empowerment among the participants.

As a researcher and as a Bedouin woman who heads the SAWA microfinance team that works with Bedouin women, I see Bedouin women as belonging to a society that is different from other societies in southern Israel, in Israel as a whole, and elsewhere. They are aware of the cultural demands of their society and even cling to them, while believing in their ability to generate change and striving for a balance between traditional values and social change. Consequently, they are bringing about employment change in their own way and at their own pace and in so doing they are a mechanism for social change that begins within the innermost circles of Bedouin society and is slowly reaching the outer circles and the wider society of Israel.

Clearly, economic security is essential for the overall empowerment of excluded populations. This study examined a microfinance program that has played a very important role in the process of change these women are undergoing. It was able to do this because it provides culturally sensitive, intensive support and guidance that enable economic independence and a consequent change in social status. It is a good example of making a service accessible to an excluded population, a service that could help eradicate poverty in other poor, excluded, and marginal populations.

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