

Resilience, Mêtis and Survival: How Egyptian Women Outsmart the Ills of Global Capitalism

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The fruits of global capitalist policies in developing countries rarely reach the poor. With structural adjustment policies in the developing world resulting in the privatization of public firms and the curbing of public services, this in turn, leads to the marginalization of the poor, an increase in rural to urban migration, and higher rates of poverty and unemployment (Katsulis, 2010, p. 121; Moghadam, 2005). Among the most vulnerable groups that suffer from these capitalist policies are women who endure the indignities of increased workloads; the burden of feeding their families with fewer resources; lack of subsidized foods and public health services, and in some cases, increased gender violence and even prostitution (Campbell & Parfitt 1995; Moghadam 2005; Sassen 2000). In Egypt, accelerated World Bank and International Monetary Fund structural adjustment policies were imposed by the government in the 1990s (El-Hamidi, 2008). Moghadam (2005) suggests that the “poverty-inducing nature of neoliberal restructuring has been especially severe on women” (p. 2). Moghadam argues that these policies have caused drastic drops in wages in women-dominated sectors; have increased unemployment for women in the public sector, and have resulted in inadequate access for women to education and health services. Faced with such public exclusion, more women increasingly turn to micro enterprises for financial inclusion and empowerment. In Egypt, many women living below the national poverty line seek microloans (or microfinance, microcredit, community development finance) to subsist and to gain empowerment to survive amidst such capitalist restructuring (Affleck and Mellor, 2006).

In this essay, I examine Egyptian women’s survival tactics to counter the dominant capitalist public sphere. This analysis is based on data from qualitative interviews I conducted with three Egyptian female microclients. I chose phone interviews as an appropriate method for my study, as I was able to hear firsthand from these women about their individual experiences with microloans. These women discussed in detail the dire economic conditions of their individual families. They also explained how they were introduced to microloans, how they applied for loans, the size of their loans, and the overall impact of these loans on their lives and their families’ wellbeing. Additional sources that I relied on in this study included newspaper articles and microlending research, where Egyptian female loan clients were quoted.

The study examines the women’s tactics to resist the ills of global capitalist policies. I apply the classical Greek rhetorical concept of *mêtis* or “cunning” to examine how Egyptian women handle the material effects of microlending. In *Cunning Intelligence in Greek Culture and Society*, Marcel Detienne and Jean Pierre Vernant (1978) define *mêtis* to include “forms of wily intelligence, of effective, adaptable cunning...” that are applied in “situations which are transient, shifting, disconcerting and abiguous...” (p. 3-4). In this essay, I argue that Egyptian female micro-clients perform acts of cunning intelligence in their struggle to survive the brutalities of global capitalist policies, which tend to shift the local and national economic landscape in unpredictable ways. Yet, given the negative connotation of the term “cunning,” in the English language, I intend to substitute it with the synonym “crafty” in order to better clarify these women’s resourceful and innovative methods of survival. Next, I draw on Cindy Katz’s (2004) notion of *resilience* in my analysis of Egyptian women’s reaction to the ills of exploitative global policies. In *Growing Up Global: Economic Restructuring and Children’s*

Everyday Lives, Katz (2004) argues that acts of resilience are acts sustained by people in times of hardship or challenging circumstances that enable these people to survive the hardships without trying to alter these conditions. I apply Katz's notion of resilience here to demonstrate how women use microcredit as a form of resistance to Egypt's megarethoric of development.

Arjun Appadurai (1996) defines the megarethoric of developmental modernization to include "economic growth, high technology, agribusiness, schooling, [and] militarization" (p. 40). On the macrolevel, these megarethorics of development in Egypt tend to push for growth and expansion through economic policies. Certainly, these policies have unwittingly contributed to poverty and unemployment, particularly for poor women. However, I argue that we should not necessarily dismiss these policies as failed development projects, which is the position adopted by scholars such as Esteva (1985), Escobar (1995), Nandy (1989), Latouche (1993), Rist (1990) and Sachs (1992), who call for radical anti-development strategies to counter development's pernicious effects. Rather, as I demonstrate, a close examination of how Egyptian women use micro-loans reveals resistance from the bottom up; this resistance enables Egyptian women to survive the material conditions of development without necessarily trying to change that system. In other words, counter to the development's megarethoric, which often represents Egyptian women as uneducated and naïve victims, this essay demonstrates how impoverished Egyptian women employ a crafty intelligence-based resistance to create alternatives that enable them to survive the ills of global capitalism instead of viewing these policies as simply destructive.

I develop my analysis in three parts. Part one offers a brief introduction on microlending in Egypt and women's use of these loans. In part two, I examine the representation of Egyptian women in microlending discourses, demonstrating how, within these discourses, women are often portrayed as one monolithic group that is oppressed, illiterate and fit for small loans that provide only the basic needs for survival. In the final section of this article, I demonstrate how such narrow views of Egyptian female micro clients fail to take into consideration women's various levels of resilience and intelligence. I draw on the rhetorical notion of *métis* and Katz's idea of *resilience*—i.e. the autonomous initiatives that women use to survive exploitative conditions without necessarily changing those conditions— in my analysis of Egyptian women to suggest that Egyptian women use crafty intelligence and flexibility, not to overturn existing economic conditions, but to survive and resist the evils of poverty.

MICROFINANCE AND STRATEGIES OF SURVIVAL

Research suggests that global capitalist policies implemented in many developing countries result in worse conditions for women (Abdella Doumato & Pripstein Posusney, 2003; Eltantawy, 2008 and Sassen, 2000). Such policies have contributed to "the deterioration of women's health, safety, education, income, employment, marital status, family relationships, birth rates, marriage decisions, migration decisions, access to land, and access to public services, among other things" (Eltantawy, 2008, p. 50). Faced with such harsh conditions, many women are increasingly seeking microfinancing as a way to deal with the negative outcomes of development policies. Judith Brandsma and Deena Burjorjee (2008) define microfinance as giving the poor, who have no financial resources, access to financial services, including short-term and repeat loans (p. 7). This involves the use of collateral substitutes, such as "group guarantees or compulsory savings to motivate repayment" (p. 7). For many impoverished

Egyptian men and women, microloans have played a central role of poverty alleviation. World Bank estimates show that in 2004/05, about 43% of Egyptians, namely, 30 million, lived on a daily amount of \$2 or less (Planet Finance, 2008, p.19). Moreover, statistics from Egypt's National Council for Women reveal that 23 percent of Egyptian families are headed by females, and the level goes up to 57 percent in slum areas (ADEW¹ Annual Report, 2006, p. 8). The Association for the Development and Enhancement of Women (ADEW) report classifies women who head such households as divorced, widowed, deserted by the husband, or women married to men who are sick, imprisoned or unable to find employment. Many of these women have relied on microloans for survival.

Egyptian women's history with microfinance goes back to the early 1980s when there were a number of pilot projects that targeted females. In 1982, UNICEF initiated a program for female-headed households that was implemented by the Ministry of Social Affairs. The early phases of microfinance in Egypt, according to Ghada Barsoum (2006), "was mostly rural in focus and supported home-based income-generating activities" (p. 54). Projects were initially implemented on a pilot scale. There was emphasis on female clients, but with close intervention by donors. Barsoum adds that these early microlending initiatives did not emphasize project sustainability. It was not until the late 1980s that microlending in Egypt witnessed dramatic changes (p. 54).

Funding from the United States Agency for International Development (USAID) heavily contributed to the positive change in the microfinance atmosphere in Egypt in the late 1980s. "While expanding the field significantly, the USAID contribution initiated a new stream in the microfinance field in Egypt that distinguished it from the earlier experience," explains Barsoum (2006). "It emphasized the business enhancement model vis-à-vis the earlier poverty alleviation model" (p. 54). Beginning in the late 1990s, USAID started offering microloans with low-interest to small business in Egypt, which gave the poor access to small but affordable loans. According to USAID online, the agency has offered over 1.3 million microloans worth \$600 million to over 240,000 Egyptian borrowers, the majority of whom are women. The return rate is extremely positive, as less than 3 percent default (USAID, 2007).

Brandsma (2008) confirms that by the end of 2003, Egypt's active microloan clients were up to 250,000. With regards to women, USAID-supported foundations introduced group lending for women in the early 2000s, which helped increase total lending to Egyptian women. By introducing group-lending to women, female clients in Egypt increased from 25 percent of total clients by end-1999 to 35 percent by end-2002 and reached 45 percent of clients by the end of 2003 (p. 42).

Today, Egyptian women are offered loans from a variety of national² and international donors³. These include specialized NGOs, public and private banks as well as community NGOs and community development associations (Planet Finance, 2008, p.19-20). On the national level, microloan donors include Alexandria Business Association, the Cairo Foundation as well as ADEW, which offers a group lending method where loans are assigned to groups of women of five or more. Such NGOs do more than offer women microloans. ADEW, for instance, helps women who have no paperwork such as identity cards, birth certificates, marriage certificates and pension papers, get their paperwork sorted out (ADEW).

Yet, despite the spread of microfinance and the abundance of local and international donors across Egypt, microloans are still difficult to attain. The United Nations Capital Development Fund (UNCDF) website states that, although Egypt "contains at least 1.5 million microenterprises, more than 95 percent of the potential demand for microfinance is still not being

met” (UNCDF website). Additionally, Moghadam (2005) asserts that, although within the MENA region, Egypt has the largest number of microlending programs, the majority of loans go to men (p. 131). Iman Bibars (2008), chairwoman of the ADEW, further contends that, for Egyptian women to obtain a microloan, they should either have an existing business that needs financing or have a clear idea of a potential business. Next, their idea is submitted to microfinancing NGOs, which conduct research to examine the feasibility and profit potential of this business (Bibars, 2008). This means that, while microloans have helped a number of women to survive, there are many needy Egyptians who are unable to join microloan programs (Jacobs, 2009). Women especially face challenges when they seek larger loans, as lending companies generally allocate smaller loans to women.

LENDERS UNDERESTIMATE EGYPTIAN WOMEN’S ABILITIES

Evidence from personal interviews conducted with female microloan clients as well as previous research, suggest that many microlenders tend to view poor working class Egyptian women as one homogenous group that is only interested in and capable of running lower return businesses. These women are stereotyped as illiterate and incapable of managing a large loan. I conducted phone interviews with a number of Egyptian loan clients, who discussed in detail their families’ economic conditions and the impact of microloans on their lives. These women confirm that they were and still are unable to apply for large loans. “The problem is the loans, as much as they help are very small in amounts so I can't do much,” says 53-year-old Laila Mohamed. Mohamed⁴ (personal communication, August 9, 2010) ,who is on her second microloan worth \$333, has used the money to open a hair salon for women in her neighborhood. In a phone interview, she explained that, because of these small loans, she had to advance her business very slowly, as she could only use her loan for limited expansion and purchases for her salon. “The problem is the money was not enough to buy a sauna machine, which costs 1500 pounds [\$250]” (Laila Mohamed, personal communication, August 9, 2010). Lenders, therefore, fail to examine different women’s specific needs and potentials (Barsoum, 2006; Cheston and Kuhn, 2002).

Additionally, most Egyptian women only have access to lending through the economic survival model, which provides them with small sums of money, unlike men, who can seek business-enhancement lending programs, which generally provide larger sums of money (Barsoum, 2006). This setback is represented by Barsoum (2006), who argues that many low-income women, who work in the informal economy⁵ and do not own an economic establishment, cannot seek larger-sized loans due to the stringent rules tied to the business-enhancement model. These rules include having a fixed business place and an existing business that is already successful (Barsoum, 2006, p. 57). Poor women, therefore, cannot apply for these loans since they mostly work from the home or work as peddlers, selling their goods door-to-door to a female clientele. Thus, these women “are forced to restrict their budget to match whatever loan limits are offered by programs targeting women with a poverty alleviation focus” (p. 57).

Furthermore, through interviews with loan officers in Egypt, Barsoum (2006) found that many lending companies assume that women’s projects are only poverty-alleviating, with the aim of covering a female-headed household’s basic needs. “These stereotypes constitute a filtering mechanism that discourages extension officers from approaching female entrepreneurs or approving their loan applications” (Barsoum, 2006, p. 57). Hence the women’s loan options are restricted, which forces many women to accept whatever small loan they can get. Companies

with such stringent rules on the larger loans tend to “stereotype women as entrepreneurs with little potential for expansion and limited skills” (Barsoum, 2006, p. 57).

More evidence of belittling women’s needs and capabilities is demonstrated in a 2008 PlaNet Finance report, which says that “women desire smaller loan amounts than men and registered businesses desire larger loan amounts than informal activities,” (PlaNet Finance, 2008, p.16). Another report prepared by Chemonics International Inc. (2006) for review by USAID, confirms these findings. The report is based on interviews with loan coordinators of women-only group lending programs in Egypt, who believe women are best suited for small loans that target a group of women. These group-lending programs give out micro loans, ranging from 50 to 300 Egyptian Pounds per member, to a group of five women who guarantee each other. Interviewees claimed that group loans were best suited for women and not men, because “a man usually needs a larger sum of money than women to manage a business, even if it is a micro one,” and because, unlike men, “always a woman tends to know many other women from the neighborhood, so the creation of the group is easier for them” (p. 19). Hence, loan coordinators assume that all Egyptian women seeking microfinance are only fit for micro loans, when in truth, evidence demonstrates that many women, such as Laila Mohamed, are forced to apply for smaller loans merely because they are not eligible for others. Coordinators also assume that Egyptian female microclients are willing to share a loan with four other female neighbors, when in reality, many women do not prefer group loans. In fact, the same report quotes loan coordinators who seem to contradict themselves by admitting that group lending is not effective for Egyptian women in urban cities and slum areas, who do not have many friends (p. 21). Thus, lending companies often underestimate and misinterpret Egyptian women’s individual capabilities and needs.

This underestimation of Egyptian women’s potential and aspirations is further evident in many lending companies’ description of their female clientele. An ADEW annual report of 2006, for example, defines a female head of household (FHH) as a “woman without support” (p. 7). The report illustrates how a female head of a household is depicted: “She is viewed by society as a victim, depriving her of her simplest right to declare that she is a brave and responsible woman who is the headship of her family” (p. 7). As this report suggests, loan-seeking women are portrayed as meek helpless victims, with no support, little experience and limited or no education. Yet, contrary to such portrayals, Egyptian women have demonstrated that they are capable of resourcefulness and creativity for the sake of survival, as this next section will demonstrate.

SURVIVAL TOOLS: RESILIENCE AND MÊTIS

Egyptian women’s experience with microloans raises questions on how small loans, some as low as \$10, can offer women alternatives to global capitalist policies and help pull women and their families out of poverty by generating a steady income. It is fair to argue that representations of these women as illiterate, helpless and in need of only minimal loans, fails to take into consideration the women’s resourcefulness, resilience and individual capabilities. But as I demonstrate, these women are able to gain strength and resilience to fight poverty through resourcefulness.

The question is how do women survive their daily battle against poverty? And, how do their survival tactics demonstrate *mêtis* and work against the megarethorics of microlending that depict Egyptian women as naive, uneducated, and agent-less victims? To unpack this megarethoric, one must examine how Egyptian female loan borrowers possess qualities of

resilience and crafty intelligence that empower them in their daily battles. Only by examining these impoverished women's individual application of a *métis*-based resilience, can one fully comprehend how the women are capable of reframing this megaheretic.

In her discussion of a countertopography — a way of countering global capitalism's disabling effects, Katz (2004) makes a significant distinction between *resilience*, *reworking* and *resistance*. She contrasts forms of *resistance*, attempts to overturn or destroy disabling conditions, with forms of *reworking*, attempts to alter oppressive organizations, with *resilience*, autonomous initiatives that enable people to survive exploitative conditions without necessarily changing them. Katz applied this rhetorical tactic of using “re” words to describe how young people in Howa, Sudan, similar to their counterparts in Harlem, New York, endure global capitalist policies. Thus, Katz's categorization illustrates the wide spectrum of resistance that can range from violent revolutions to the resilient acceptance of the status quo. Katz also introduces a fourth R: “*Revanchism*, the vengeful social, cultural, and political-economic policies and practices of ruling groups and nations who in the 1960s and 1970s faced a number of ‘others’ who questioned and sometimes threatened their power and authority” (Smith as quoted in Katz, 2004, p. 241). In reference to the resilience category, Katz cites the example of Sudanese women in Howa, who did not necessarily have the same agricultural knowledge or education as their male counterparts. But in the face of capitalist changes, many women were forced to cultivate, thus relying on dormant knowledge. In other words, these women were drawing on “the considerable environmental knowledge they had gained as children but had not actively used in their adulthood,” to tend the fields (Katz, 2004, p. 245). “Whether in the men's negotiations of their new work geographies or women's renewed engagements in agriculture, tapping dormant knowledge was the way that people were inventive in the face of finding themselves constituted as ‘deskilled’ or ‘unqualified’” (p. 245). While these resilient acts helped sustain young people in Howa, they also “supported the general trajectory of the developments that necessitated these acts in the first place” (p. 246). Following Katz's observations, one could argue that Egyptian women's use of microloans have the same contradictory effect of sustaining the women and their families on the one hand, and advancing and contributing to capitalism (the source of their misery), on the other. These women are opening up their own small businesses, thus following the same concepts of capitalism. In sum, rather than resist development, Egyptian women employ resilience, as in their utilization of microloans as a method of survival. Yet, another quality that Egyptian women utilize in their daily battles with poverty is crafty intelligence.

Cunning (crafty) intelligence is a trait that goes back to the Greek notion of *métis*. Marcel Detienne and John-Pierre Vernant (1978) define *métis* as:

a type of intelligence and of thought, a way of knowing; it implies a complex but very coherent body of mental attitudes and intellectual behavior which combine flair, wisdom, forethought, subtlety of mind, deception, resourcefulness, vigilance, opportunism, various skills, and experience acquired over the years. It is applied to situations which are transient, shifting, disconcerting and ambiguous, situations which do not lend themselves to precise measurement, exact calculation or rigorous logic (p. 4).

Using Detienne and Vernant's definition of *métis*, I argue that, in their struggle against global economic practices, Egyptian female micro-clients possess resilient qualities that are *métis*-like.

An examination of personal interviews with Egyptian female loan clients as well as newspaper articles and microlending research reveals Egyptian women's possession of *mêtis*-like qualities. Yet, it is important to note, that some of the evidence examined that highlights the women's *mêtis*-like qualities, also portrays them as helpless and illiterate and almost astonished at their own accomplishments— as if these women have been programmed for so long to view themselves as helpless and in need of guidance. On the other hand, personal interviews with three Egyptian female clients reveal these women's ambitiousness, determination and resilience, despite their lack of formal education and former work experience. The overall evidence from previous research as well as interviews with three female clients demonstrates the various *mêtis*-like traits that Egyptian women utilize to empower them in their efforts to resist poverty.

To begin with, these women seem to develop and acquire a variety of skills to help them deal with the sudden or new circumstances that their families experience due to the death of a husband, divorce, illness or unemployment. In other words, they apply these skills to new situations that are suddenly thrust upon them; situations, which like *mêtis*, are usually unknown and cannot be exactly measured or logically planned. Many of the women are illiterate and have never had to work outside the home. Yet, once their families experience financial crisis and the children's lives are in jeopardy, the women are forced to transform. They slowly bring out their *mêtis*-like qualities that are necessary to survive the economic crisis and pull their children out of harm's way.

Moreover, referring to Detienne and Vernant's breakdown of *mêtis* qualities, these women are *wise*. They are able to utilize microloans, some as low as \$10, to open up a business and produce a steady income. Take the example of Faiza Hussein (personal communication, August 9, 2010), a 40-year-old house wife and mother of three. Faiza has no formal education and no work experience. But when her husband, who is 20 years her senior, fell sick and his small business of selling vegetables was no longer producing a steady income, Faiza had to take responsibility for her family. When Faiza first approached ADEW, she was interested in completing paperwork for her birth certificate. "But when I found out about their micro lending, I completed all the necessary paperwork and received an initial loan of 500 pounds [\$83]," said Faiza in a phone interview. She used the money to open a poultry shop in her neighborhood. "I bought birds: ducks, pigeons and chickens to sell and it worked well," said Faiza. "I was able to repay my loan and get 1000 pounds, which helped me expand my business." Faiza is convinced that microlending has enabled her to provide a steady income for her family. "I am now able to feed my kids and make sure they don't need anything," explains Faiza. . Despite the fact that she cannot read or write, Faiza was able to learn how to handle money and run her poultry business. "I had to teach myself how to save and manage money because of our circumstances," states Faiza. "Because my husband's business doesn't bring a guaranteed salary every day, this forced me to control my spending" (Faiza Hussein, personal communication, August 9, 2010). This former housewife manages to save five pounds daily, so that by the 15th of the month, she can repay 87.5 pounds of her loan. One has to believe that Faiza is a fairly wise woman to be able to utilize such a small amount of money and create a sustainable business for herself and her family.

Other *mêtis* qualities that Egyptian women exhibit are *forethought* and a *subtlety of the mind*. They employ such qualities as they plan and deliberate to ensure that every penny of their loan is utilized in the most profitable way. Laila Mohamed (personal communication, August 9, 2010) is one example of an Egyptian woman with forethought and mind subtlety. When her husband was diagnosed with diabetes, he could no longer

work as a driver, given that his illness impacted his eyesight. “I needed to compensate his lost income,” Laila explained in an interview. “I have always liked hairdressing and wanted to open my small salon. I took 1000 pounds initially. This is what I used to get my equipment, machines, creams and facial masks,” Laila added. When her salon started growing and she slowly acquired more clients, Laila applied for a second loan and began to expand her business to offer more services. “I have recently started rented wedding dresses to brides. I buy new dresses for 100 pounds each and rent it for 70 pounds,” explains Laila. “This has been very successful” (Laila Mohamed, personal communication, August 9, 2010).

Despite her lack of experience in business, Laila applied cautious deliberation, perception and intelligence in deciding how to best use her loans. She started with a small hair salon and then slowly used the funds to expand the salon's services as well as offer more services like her dress rentals. At the same time, she allocated some of the loan money to buy family essentials. “I changed my house furniture, painted the house, bought a television and got my daughter married,”boasts Laila. She is currently finishing up her second microloan of 2000 pounds (\$333) and intends to apply for a third loan. “I want to buy a sauna machine for my salon,” says Laila (Laila Mohamed, personal communication, August 9, 2010).

Egyptian female micro-clients also possess *resourcefulness*, *vigilance* and *opportunism*. These women invent ingenious ideas for simple yet profitable businesses, which help them survive. This is not an easy task, given that the majority of these women have to work close to the home, to be near their children (Bibars, 2008). The women are cautious in how they spend their money and in what business to invest in. Although their businesses are simple, it still takes a lot of planning and careful deliberation to ensure that loans do not go to waste. To an extent, these women are opportunistic; they take advantage of a market shortage and create a business to fill the void. These women are able to create local solutions to local problems by relying on their knowledge of the local market to respond to needs within their community that may not be clearly visible to outsiders. For instance, Laila's idea to rent wedding dresses is successful because it provides young brides in her neighborhood with an alternative to expensive wedding dresses. She employed resourcefulness, vigilance and opportunism to create a business that meets customer demand in her neighborhood.

Badreya Mohamed (personal communication, August 9, 2010), a 35-year-old housewife and mother of three, is another example of a female microloan client who exercises resourcefulness and vigilance. Despite her lack of education and work experience, Badreya intelligently identified the goods that were in short supply in her neighborhood and used her three loans to satisfy this demand. Badreya used her initial loan of 500 pounds (\$83.3) to sell clothes door-to-door to her neighbors. “I later expanded my project to sell diverse China sets and dinnerware,” explained Badreya in an interview. “This is in addition to the clothing and bed covers.” Badreya admits that microloans have changed her life as well as her personality. “Without these microloans there would not have been a life for us. There would be no money and therefore, no living,” says Badreya, who has used her profit to provide her family with a new washer, a television, a new living room set as well as a satellite dish. “I hope to help my husband afford to buy a small used car to have his private business instead of being a driver on a truck for someone else,” adds Badreya. Moreover, Badreya admits that these loans have helped strengthen her personality. “I learned not to feel sorry for clients who try to trick me into not paying on time,” she explains. “I have overcome my shyness and have learned to be direct

and firm with my customers” (Badreya Mohamed, personal communication, August 9, 2010). Badreya’s story, therefore, demonstrates how these women slowly unveil their intelligence, resilience and resourcefulness.

Another female who exhibits *mêtis*-like qualities is Ghada Gharib, a 38-year-old Egyptian head of household who used to make a living as a street vendor, selling goods from door to door. Gharib used resourcefulness and vigilance to determine that there was a need for women’s accessories in her neighborhood. Hence, she used the 200 pounds (approximately \$36) she borrowed from a USAID-funded loan program to open a small business making and selling beaded necklaces, beaded headscarves as well as other beaded goods. “Now I own this,” says Gharib of her small table set up in a busy market. “The loans went up from 200 to 300 to 400 to 500 pounds,” said Gharib. Gharib, whose husband is unable to work because of an illness, used her intelligence to utilize money from her fourth loan to hire two helpers and to support her daughter’s schooling (quoted in USAID, 2007). Gharib was opportunistic in the sense that she saw a need for beaded veils for instance⁶, and utilized her loan to expand production of beaded veils, or headscarves.

Going back to Detienne and Vernant’s (1978) discussion of the Greek *mêtis*, the authors contend that when an individual with *mêtis* is confronted with a reality characterized by constant changes and limitless powers, the only way for this individual to contain such a reality is to demonstrate a level of mobility and limitless powers that dominates that of his/her adversary (p. 6). Additionally, for this individual to reach his/her goal without deviating in a world that is constantly fluctuating and changing, this individual must “adopt an oblique course and make his intelligence sufficiently wiley and supple to bend in every conceivable way and his gait so ‘askew’ that he can be ready to go in any direction” (p. 6). Detienne and Vernant (1978) argue that this individual’s intelligence makes contact with the object of confrontation in the form of a rival, “as it were, combining connivance and opposition. It is this that we have tried to define at every level and in every form in which we have thought it is possible to detect it” (p. 6).

Applying these characteristics to Egyptian female micro-clients, one could argue that their rival or object of confrontation is poverty, which is impossible to control because of its many forms and facets. Hence, the women do not try to destroy it, because they know that would be an impossible task. Instead, they use intelligence-based resistance to contain the dire consequences of their poverty; they adapt their intelligence to fulfill their most urgent of needs, be it food, medication, shelter, clothes, etc. In short, these female micro-clients are in a constant battle of survival; they engage in daily struggles in an effort to suppress poverty from penetrating their homes.

Additionally, Detienne and Vernant (1978) contend that *mêtis* “is itself a power of cunning and deceit. It operates through disguise. In order to dupe its victim it assumes a form which masks, instead of revealing its true being” (p. 63). From the case studies examined above, one gets the impression that these Egyptian female micro-clients are overworked, overstressed and face many challenges, given their lack of proper education, minimal work experience and significant family responsibilities. Hence, one could argue that their inner strength and intelligence is not clearly visible and they are stereotyped as poor, helpless women and assumed to lack the knowledge or ability to fight their poverty. Their strength and intelligence is, thus, somewhat deceiving because these qualities are not immediately visible to people around them. In fact, interviews with three female clients suggest that friends and family of all three women initially expressed little or no faith in their capabilities. “At first, when I decided to rely on these loans people around me tried to discourage me,” explains Badreya. Her friends and family were

sure she would not be able to pay back these loans or make a successful project. “But I am a stubborn person, I have to see or try things for myself,” says Badreya. “So this discouragement made me work harder and determined to succeed and prove them wrong” (Badreya Mohamed, personal communication, August 9, 2010). Thus, Badreya's intelligence was disguised by her dire circumstances and lack of skills and experience, which convinced those around her that she would fail. The same story is true for many other female clients, who although display helplessness and lack of experience, are able to employ crafty intelligence and resilience to change their lives. It could be that these women’s capabilities were never truly revealed because of their simple and deprived lives in which they had little choice or control. But when circumstances changed and they were forced to find a solution to their poverty and when microloans were introduced to these women as an outlet, the women’s true capabilities became more visible. One could also argue that Egyptian women are somewhat deceptive in their battle against poverty; they use deception to outwit poverty’s limitless facets. They employ their crafty intelligence to find means to resist challenges; to overcome cultural expectations, and to survive hunger, cold, sickness, illiteracy, neediness, etc.

Egyptian women’s experience with microloans, therefore, demonstrates their flexible and crafty intelligence that enables them to survive development’s exploitative capitalist policies that force many of these women below the national poverty line. These women might not be capable of enforcing change to these dominant policies, but they employ their resourcefulness, wisdom, vigilance, subtlety of mind and resourcefulness to keep poverty at bay.

Therefore, by relying on dormant *mêtis*-like qualities that they likely acquired over the years but never had to apply them, Egyptian women are able to resist poverty. Egyptian women’s craftiness and intelligence remains dormant, thus giving off the impression that these heads of households are helpless, incapable or unqualified, to use Katz’s (2004) words. Yet, when forced to go out and work, in search of a better life for their families, the dormant *mêtis*-like qualities awaken, and are utilized in the women’s resilient efforts against poverty.

CONCLUSION

The pernicious effects of development penetrate thousands of female-headed households across Egypt. These women are excluded from government institutions and exploited by capitalist policies of global financial powers, such as the IMF and World Bank, which continue to focus on economic growth at the macro-level (Sweetman, 2003). Hence, many of Egypt’s poor continue to live in dire conditions, in the hope that the fruits of global capitalism will eventually trickle down. Evidence suggests that female-headed households carry most of the brunt of exploitative global capitalist policies (Hatem, 1994). In fact, Sweetman states that women are “excluded twice over from public institutions, on the grounds of sexual discrimination as well as poverty” (p. 4). Yet, Egyptian women are standing up to poverty and struggling to provide their families with the essentials for survival.

Egyptian females’ experience with microloans illustrates how, contrary to false depictions of these women as helpless, weak and incapable, the women, represent a strong force, capable of resisting the evils of global capitalism. These women experience similar daily battles with exploitative global capitalist policies that dominate the economy. But instead of protesting these exploitative policies, the women apply flexibility to their *mêtis* qualities of wisdom, resourcefulness, opportunism, subtlety of the mind and craftiness to fend off poverty’s evil traits. Evidence suggests that women are capable of utilizing the smallest loans to provide basic food and shelter for their children as well as expand their informal businesses, while fulfilling

their loan repayment conditions on time. These women counter the megarethorics of development that represent Egyptian women as inexperienced victims with little agency, through resilience and crafty intelligence that transform them from housewives to business entrepreneurs. The women gain confidence, independence and make more decisions within the family. They demonstrate resilience, through their *mêtis* qualities that allow them to survive hunger, cold, sickness and other evils of poverty.

Although these women have been socialized to believe they cannot empower themselves, when faced with desperate situations, the women refuse to play the victim role and, instead, utilize a *mêtis*-based resilience to create a new reality. These women are able to contain their enemy and bring some normality to their lives and the lives of their children. This article, therefore, demonstrates how impoverished women can resist the negative impact of development through *mêtis* –based resilience. It is through their crafty intelligence and resilience that Egyptian women take advantage of development rather than protest its existence. The women resist development's evils and find creative micro-ways to get a piece of the pie instead of falling victims to the ills of global capitalism.

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¹ ADEW stands for the Association for the Development and Enhancement of Women, an Egyptian NGO that provides Egyptian women with various services that include microfinance, providing women with official documentation, offering women literacy and health programs as well as legal advice.

² Egypt's largest government donor is the Social Fund for Development (SFD), established by the government in 1991 as a social safety net (Barsoum, 2006, p. 54). Yet the SFD, which deals with many other poverty-related programs, carries out its lending through local NGOs, Community Development Associations as well as Banks (Abou-Ali et al., 2009, p. 21).

³ USAID is considered the largest foreign microfinance lender in Egypt. The economic reform policies of the 1990s introduced other foreign donors, including the Canadian International Development Agency, UNICEF, the Ford Foundation, the Egyptian Swiss Development Fund, Save the Children and the United Nations Development Program (UNDP) among many others (Barsoum, 2006, p. 55; PlaNet Finance, 2008, p.19).

⁴ The names of all the Egyptian women I interviewed have been changed in respect with the women's requests.

⁵ The informal sector is one that has not been formally registered within the necessary legal framework. It does not, however, mean that the business is illegal. "You just didn't register your enterprise or get your license. But you aren't doing anything illegal" (El-Mahdi quoted in O'Regan, 2004). The informal sector has also been defined as "subordinated to the formal economy," and as a "set of economic units that do not comply totally or partially with the government regulation" (Attia, 2009, p. 9-10). Informal sector businesses are usually run close to or inside the household, with five or less workers (Attia, p. 10). These microenterprises are usually workshops or business stalls (O'Regan). Female microcredit borrowers find the informal sector convenient because many of these women have children and thus prefer to start their small business close to home.

⁶ According to a *New York Times* article, as many as 90 percent of Egyptian women cover at least their hair. For more details, see Slackman, Michael (2007). In Egypt a New Battle Begins Over the Veil. The *New York Times*. Retrieved from <http://www.nytimes.com/2007/01/28/weekinreview/28slackman.html>