

FROM AFRICA/ Gambia**Informal power**

The *kafos* of Gambia are informal associations of women fishworkers

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In Gambia, as in many other countries, fishing is predominantly men's work. Women are engaged in post-harvest activities (smoking, drying and marketing). They encounter several problems in this work, such as the lack of access to credit. These problems, combined with the fact that women also have to manage their heavy household responsibilities, make it difficult for women to improve their business prospects.

Generally, women have no access to institutionalized credit. Some credit is provided by the Fisheries Department, which operates a revolving loan scheme for artisanal operations. This, however, benefits more the men. In fact, few loans are destined for the post-harvest activities in which women are involved. Due to such problems, women have, on their own, formed associations to try and access traditional as well as institutionalized credit.

Kinship plays an important role in these associations. It is the basis of co-operation at the beach site, market places and processing houses, as well as in *kafos* (an informal rotating credit organization where members contribute money regularly to a central pool). Women help each other in many ways, such as by lending tools and drying racks. The social organization of kinship relations helps women escape from the cycle that perpetuates poverty.

There are several *kafo* groups in different villages. The *kafo* network is usually limited to women of the same ethnic group. Through membership of these groups, women can overcome barriers due to lack of credit facilities. The credit schemes of the *kafos*, which operate with a set of agreed rules and regulations, involve specific weekly or monthly cash subscriptions by members. From the fund, credit is given to members in rotation, to help them meet operating costs. The amount of credit obtained through these *kafos* may not be large enough to enable the women to substantially expand their businesses, but it has proved the ability of women to organize and create by themselves.