Mediating The Model: Women's Microenterprise

And Microcredit In Tobago, West Indies

by

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Dedication

I dedicate this dissertation to my parents, Richard and Marlene Levine. Their love and support knows no boundaries, as my parents have always “been there for me” no matter how far I have traveled. I wish to thank them for the support and encouragement that they extended to me in every way imaginable. I was honored to briefly share my fieldwork experience with my parents who made the long journey from California to the Republic of Trinidad and Tobago to join me for two weeks. In appreciation for the spirit of education and independence they have instilled in me, I am proud to have successfully completed my goals of education, fieldwork, and dissertation. Mom and Dad, thank you and I love you. Also I am deeply grateful to my surrogate mother and dear friend “Marie” who not only looked after me during fieldwork, but also supported me emotionally and academically as my most important resource for interpreting Tobago culture. She openly shared with me both the joys and pains of Tobago womanhood. She gently sheltered my naiveté and coached my developing appreciation of Tobago’s distinctive and often subtle cultural quirks. Both “Marie” and her husband “Max” opened their home and heart to me, were always eager to lend a hand whether I needed assistance battling an invading centipede in my home, a ride to the market, or someone to pick me up when the ferry came in at Scarborough. To Marie and Max I extend a very loving “thank you.”
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From the perspectives of economic anthropology, feminist anthropology, and feminist theory, this applied anthropological study is an evaluation of a popular international development model targeting poor women. Based on the celebrated Grameen Bank of Bangladesh, the so-called “microcredit” model is designed as a poverty alleviation strategy to provide small loans to poor women in rural settings and is designed to facilitate microenterprise development. Due to the popularity of the microcredit model with the international development community, it is being replicated in different settings. Through an analysis of microenterprise development among Afro-Caribbean women, this study presents the argument that successful application of international development strategies, such as the microcredit model, requires consideration of three critical factors if the objective is to facilitate economic empowerment. First, international development policy and practice has tended to homogenize women, enforce gender-typed work, and emphasize group structure regardless of recipients’ needs or preferences. Second, attempts by local governments to replicate the microcredit model may fail due to lack of
commitment or inadequate infrastructure. Third, application of international development interventions, such as the microcredit model, must be tailored to fit the cultural and historical context as well as account for the needs and expectations of intended recipients.
Chapter One: Introduction and Objectives of the Study

A. Objectives of the Study and Preliminary Research

In this dissertation I apply an ethnographic approach to document the impacts of programs sponsored by both governmental and international development agencies to support self-employment among female microentrepreneurs in Tobago, West Indies. I evaluate several examples of funding programs designed to facilitate poverty alleviation through self-employment as well as the experiences of both individuals and groups. In this dissertation, I use the term microcredit to refer to a poverty alleviation strategy that has diffused throughout the international development industry, modeled after the celebrated Grameen Bank of Bangladesh. In practice, Grameen Bank emphasizes cooperative lending in the rural setting as a ubiquitous panacea for poverty in the so-called “Third World.” Through the microcredit approach, agencies seeking to provide capital to poor women have targeted savings and credit programs at the local level using a participatory method. Under this model, small loans are offered to economically empower poor women without addressing concurrent needs for services including appropriate training in gainful occupations, access to resources and markets, as well as influencing policies pertaining to the sustainability of women’s economic activities. In some locations, the microcredit model has been replicated without consideration of the local cultural or historical context including the position of women within the society or structure of the family. I evaluate the microcredit model as a new development ideology and explore why this intervention may or may not work in the context of the Caribbean. I provide a three-part argument of why attempts to replicate the famous Grameen Bank model may fail. First, unsuccessful
international development policy and practice tends to homogenize women, enforce gender-typed work, and emphasize group structure regardless of recipients’ needs or preferences. Second, attempts by local governments to replicate the microcredit model may fail due to lack of commitment of resources or inadequate infrastructure. Third, application of international development interventions, such as the microcredit model, must be tailored to fit the cultural and historical context as well as account for the needs and expectations of intended recipients.

This study is an assessment of the needs of self-employed, poor women in the globalizing economy of Tobago, West Indies. In this dissertation I argue that the microcredit model’s orientation toward the rural, agricultural context hinders its applicability to Tobago, which is increasingly encompassed by the global economy due to international tourism development. The history of Tobago involves transitioning from plantocracy to peasant society to growing international tourism economy, and my analysis from the perspective of applied anthropology indicates discrepancies between the wants and needs of women and the utility of the microcredit model within the context of the Caribbean. Although Afro-Caribbean women have worked since slavery, current political-economic, cultural influences, and historic patterns preclude women’s economic empowerment under the current conception of the microcredit model.

This study focuses on the following research question; “Does the microcredit model of female microenterprise development fit the cultural and historical context of Tobago?” In order to answer this research question, this study tests the following hypothesis: through accounting for political-economic factors as well as historical and
cultural context, the current microcredit model, which conceptualizes microenterprise as
a cooperative effort among women in a rural setting, may be augmented to better meet
the needs of female microentrepreneurs in the context of Tobago’s globalizing economy
by building on existing networks and resources. Specifically, this research addresses the
following questions. First, how and why do political economic, historical, and cultural
forces continue to constrain Caribbean women’s participation in the work force? Second,
how might these constraining factors best be ameliorated? Third, does microenterprise
offer women a viable economic strategy towards economic empowerment? Finally,
through augmentation of the microcredit development model endorsed by funding
agencies, can this approach be tailored to better meet the needs of women in cultural and
economic contexts other than rural agricultural settings? In answering these questions,
this study is comprised of six chapters.

Based on preliminary research, female microentrepreneurs in Tobago are eager to
expand the scope of their businesses through access to funding and training opportunities.
Under current conditions, poor women in Tobago experience confinement to low-wage,
gender-typed work in a two-fold manner. First, they are constrained “locally” by cultural
attitudes that define women’s work as complimentary (and thus secondary to a man’s
wages). Second, they are constrained “globally” by the dominant development paradigm
that circumscribes women’s abilities to traditional enterprising spheres (such as food and
handicraft production and sales) and cooperative organization. Notwithstanding this dual
confinement, the microenterprises of women in Tobago continue to provide
independence and flexibility despite generating only marginal incomes. During
preliminary fieldwork, I found inconsistencies between the needs and objectives of microentrepreneurial women and the agendas of the local government and international development agencies that were intended to provide support.
B. Fieldwork

*Preliminary Fieldwork:* Pre-dissertation research was conducted during the summer months of 1996 and 1997. My pre-dissertation research was designed as an impact assessment of tourism development that focused on the needs of female microentrepreneurs. Preliminary research included observation and interviews with female microentrepreneurs in Tobago’s tourism zones, interviews with tourism and small business development officials and a general assessment of tourism development policy in Tobago. This research indicated that a major shift was taking place towards the development of a large-scale, resort tourism industry. Over the course of two summers, I tracked the experiences of female microentrepreneurs who were impacted by redevelopment of a public beach facility. What I found during preliminary research was that Tobago’s infrastructure was not sufficiently developed to support tourism development. More specifically, in order for tourism development to provide gainful employment opportunities to the local workforce, including the many self-employed that depended largely on tourism to earn a living, significant change needed to take place. Preliminary research included interviews with international development practitioners and small business development representatives on the status of female microenterprise across the island of Tobago. I learned from these interviews that the prevailing model for economically empowering poor women was a replication of the microcredit model of microenterprise development. My preliminary assessment of self-employment options for poor women indicated there were two types: cooperatively organized microenterprises and individual female microentrepreneurs. During summer fieldwork, I was able to locate
only a limited number of women’s cooperatively organized microenterprises as compared to the preponderance of individual female microentrepreneurs. Furthermore, those cooperatively organized microenterprises that I did identify were either sponsored by the local government or had secured grant funding from international development agencies. In contrast to the structure and sponsorship of cooperatively organized microenterprises, individual female microentrepreneurs tended to operate with little financial assistance and their businesses were frequently redundant (including a multitude of snack shop, agricultural stalls and handicraft vendors). Thus, based on preliminary research, the scope of my dissertation research on women’s microenterprise was extended beyond the tourism sector to evaluate female microentrepreneurship in Tobago more broadly. In order to address the problem of poor women’s self-employment options within the globalizing economy of Tobago, I designed my follow-up, research as a comparison of cooperative and individual microenterprise among women in Tobago.

**Dissertation Fieldwork**: Preparation for this study included review and approval of my research methods and survey instruments by the University of South Florida’s Institutional Review Board (IRB) in June 1999.¹ In total, my dissertation fieldwork was conducted over a period of 13 consecutive months (March 1999 through April 2000), in addition to previous summer research. While collecting data for my dissertation, I lived in Tobago for 12 months and stayed in Trinidad during my final month of fieldwork in order to complete archival research in the capital of Port-of-Spain and at the University of the West Indies, St. Augustine. Data collection included a range of ethnographic methods and focused on evaluating microenterprise development among women in Tobago.²
Interviews conducted for the dissertation included obtaining participants’ consent through use of the IRB.
C. Ethical Considerations of Applied Anthropology

As an applied anthropology study, my intent was to conduct ethical and sound research with the goal of taking a practical approach to solving human problems. Considerations for anthropological research include both the ethical guidelines laid out by the discipline and the ethical principles and moral standards of the individual anthropologist. In conducting this study, my foremost obligation and the primary responsibility of my research was to the interests of individuals being studied. In the following, I briefly describe the ethical principles I have attempted to uphold in practicing anthropology including being reflexive about the discipline of anthropology, being candid about the purposes of my research, working towards practical outcomes to ensure that my study is relevant, and protecting my participants from harm by disclosing my intent and protecting their identity.

One ethical consideration of conducting this applied anthropology study involved being reflexive about the discipline itself. Unlike many professions, anthropologists are not “licensed to practice,” therefore – awareness and development of the anthropological code of ethics falls upon the individual. The history of discipline of anthropology has critical ethical implications. Anthropology was born out of the British colonialist enterprise where ethnographic skills evolved in the context of collecting information on cultures for the purposes of administering and empire building. American anthropology also has a colorful history composed of ethical dilemmas at various times (Fluehr-Lobban 1991). There are examples of applied anthropology being highly commended for and harshly criticized for impacts on public policy. In the 1930’s and 1940s, for example,
anthropologists including Gregory Bateson, Margaret Mead, and Ruth Benedict applied their skills to conduct “national character studies” in support of the wartime efforts the context of World War II. At other times, the applied activities of anthropologist were vilified. In 1960s and 1970s, for example, CIA-contract research conducted by anthropologists in Southeast Asia and Latin America involved clandestine counterinsurgency during the Vietnam War era. These examples demonstrate that professional standards for the use of anthropological methodology are open to interpretation within the specific context. Thus, my ethical standards are tempered by awareness of the history of my discipline and framed by social consciousness, moral obligations, and personal responsibility.

A second consideration of conducting this applied anthropology study involved honoring the discipline through being candid about the purposes of my research. Ethical practice involves conducting responsible research and being accountable for one’s actions, which helps to maintain the credibility of anthropology as a discipline and the good standing of its practitioners. Applied anthropology avoids clandestine research and assures no compromise of ethics. I worked towards maintaining high ethical standards in my applied anthropological study by formulating appropriate research questions, collecting accurate data, and conducting thoughtful analysis with the goal of producing practical recommendations in the form of this dissertation. Also, my study entailed care and consideration in planning and carrying out my research in an appropriate manner and publicly disclosing the purpose of my study, which involved registering with host
government, identifying myself as an anthropologist and disclosing the purpose of my research during interactions.

A third ethical consideration for this applied anthropology study involved conducting relevant research in order that findings would have practical outcomes. “Applied anthropologists use the knowledge, skills, and perspectives of their discipline to help solve human problems and facilitate change” (Chambers 1985:8). Furthermore, applied anthropology teaches us to engage in social debate in order that we might positively influence development policy by providing solutions to practical problems. This study represents a critique of the popular microcredit model that was developed in one historical and cultural context and offers evidence that successful implement requires tailoring this international development approach to appropriately fit different settings. “Through ethical practice more effective action and policies can be developed” (van Willigen 1993:54). Thus, the goal of this study was to evaluate of the applicability of the microcredit model of microenterprise development as a strategy for alleviating poverty in the historic and cultural context of the Caribbean and making recommendations for improving this model. Informed by the theoretical perspectives of economic anthropology, feminist anthropology, as well as the critical perspective of feminist theory, this study evaluated the success of international development policy and practice in the historic and cultural context of Tobago, W.I. In working towards conducting ethical research with practical outcomes, I tried to develop a realistic understanding of how to affect positive change within the context of the existing social structure and
political-economic environment that involved taking into account women’s multiple roles and responsibilities within the globalizing economy of Tobago.

Finally, conducting ethical applied anthropology in this study required disclosing information and avoiding situations that might cause harm. Most importantly, practicing applied anthropology entails an ethical obligation to consider the implications of our research and protect our informants. Thus, my primary ethical consideration as an applied anthropologist was my relationship to the people of Tobago. During my research, I maintained informed consent through disclosing the purposes of my study, asked for participation, and obtained informed consent. Although my requests for participation were seldom declined, I was consistent with this practice in order to honor the rights of my participants. Although I did not promise strict anonymity (which was not realistic), I did assure participants that I would strive to protect their identity and the information they disclosed to me. In the tradition of anthropological research, I have not tried to conceal the location of my research; however, I have consistently used pseudonyms for people and places. Though several of the people I interviewed did not feel the need for anonymity, and though many of the events and public figures I described are easily identifiable, for consistency and to honor their privacy, I have elected to use pseudonyms throughout my dissertation.
D. Delineating the Study

This study builds on findings from preliminary summer fieldwork in Trinidad and Tobago (1996 and 1997). During earlier fieldwork, I established a network of personal friends and professional acquaintances. These contacts were invaluable in planning my study. In March of 1999, I returned to Tobago eager to begin my dissertation fieldwork. Marie, who is my closest friend and surrogate mother in Tobago, helped to make housing arrangements for me. The topic I had come to evaluate, what I call the “microcredit model of microenterprise development” was a very much en vogue. I was thrilled when I learned that a local microcredit project was being implemented in Tobago and that my return coincided with the launch. I was eager to document the new program from its beginning. There were many surprises awaiting me, many ups and downs in my research experience. The local version of the international development model failed after only a few months. Also, I had planned to compare “cooperative” to “individual” microentrepreneurs, but my attempts to locate women’s cooperative enterprises were nearly fruitless. Through an ethnographic approach, I applied anthropological skills by widening the scope of my research and exploring other microenterprise related themes. I tracked down a variety projects, interviewed a multitude people, observed a range programs, and attended many meetings. In this dissertation I have tried to include the voices of the many women that I interviewed. As much as possible, I have tried to be true to their original thoughts and words while still maintaining their privacy. Much of what I present is taken from tape-recorded interviews that I did my best to transcribe verbatim. With respect for the original words of the
women that I interviewed, I try as closely as possible to represent a Tobago dialect in my ethnographic account.

When my time in the field came to a close and I was ready to go home, I reflected back on the many women who had given me their time and shared with me their stories. Much of the information I collected was obtained through participant-observation. A typical day of fieldwork involved traveling by bus or taxi and walking through a village to find a woman who was busy working, but was willing to spend several hours talking to an anthropologist about her economic activities. Often, I spent an afternoon sitting with a woman in her little shop, observing village life and greeting the occasional customer, while she told me of her frustrations and accomplishment. I observed a hairdresser while she finished her client and later heard of her life beyond of Tobago and what propelled her to return. I visited a chicken farmer who shared with me the success of her family business and desire to expand. I toured the carefully arranged gardens of a short crops farmer and observed the interconnectedness of her multigenerational, extended family composed of mother, daughters, grandchildren, and grandmother. I listened to a handicraft producer describe the challenge of raising six children alone. Each had a different story, a unique perspective, and in her own way shared with me what it means to be a woman in Tobago.

What follows are five dissertation chapters. In chapter two, “Theoretical Perspectives,” I describe the theoretical foundations for this dissertation including economic anthropology, feminist anthropology, and feminist theory. In the section on economic anthropology, I describe important theoretical debates including
formalist/substantivist that addresses how economy is located within culture. I discuss theories of formal/informal economy, describe why women engage in the informal economic sector, and explain trends toward formalization. In the section on feminisms, I briefly discuss several theoretical trends including second wave, contemporary feminist theory, and feminist anthropology. Also, I describe how my study moves beyond feminist and economic anthropology to a praxis that is informed by critical feminist theory. In chapter three, “Review of the Literature,” I provide a background on international development, Caribbean studies, a brief history of Tobago, and a discussion of cultural context through ethnographic research on women in Tobago. In the section on international development, I describe the emergence of the field of Women in International Development and account for a history of women’s work and microenterprise. I summarize the Grameen Bank, which serves as an important model for this study, discuss the potential for replicating the microcredit model, and explore the importance of accounting for cultural context in development practice. In my review of Caribbean studies, I briefly discuss different theoretical perspectives that anthropologists have operationalized to explain the nature of the Caribbean family. I also illustrate Caribbean women’s multiple roles and responsibilities as well as their survival and adaptive strategies. I provide a brief history of Tobago that elucidates the historic context for this ethnographic study. This history of the island of Tobago accounts for the time of Columbus up through the present, including the turbulent colonial years of 1489 to 1889, through the independent years, and up the expansion of tourism development in the twentieth century. In my discussion of ethnographic research on women, I account for
cultural context by describing Tobago as a post-emancipation peasant society, the impact of modernization through the 1960s and the process of so-called “housewifization,” the shift towards women’s opportunities expanding through education and employment beginning in the 1970s, and also account for how women’s interpersonal dynamics can function as an obstacle to upward mobility. In chapter four, “Methods,” I delineate my methodological approach for this applied anthropology study. In detail, I discuss my ethnographic research design, data collection methods, sampling strategy, and analysis approach. In chapter five, “Ethnographic and Research Results,” I apply anthropology as demonstrated through several case studies of cooperative microenterprise development, examples of individual female microentrepreneurs, and application of the microcredit model. These case studies represent a range of organizational structures and economic outcomes. Case studies include examples of projects funded through the local government, international development agencies, or both. I provide a resource inventory to evaluate the range of funding, training, and business services available to support microentrepreneurship and examine resource utilization among individual female microentrepreneurs. Also, I discuss implications for mediating international development strategies such as the microcredit model of microenterprise development in order to more appropriately correspond to the context of small, Caribbean societies like Tobago. In chapter six, “Conclusions,” I relate my findings back to literature on international development, Caribbean studies, as well as the history and cultural context of Tobago. I recapitulate general conclusions and recommendations for appropriate use of the microcredit model in Tobago. Finally, I explain how through my study, I have attempted
to contribute applied anthropological knowledge and provide suggestions for additional research.
Chapter Two: Theoretical Perspective

The combined perspectives of economic anthropology and feminist theory are fundamental to my evaluation of microcredit model of microenterprise development among women in Tobago, West Indies. This chapter provides the theoretical framework for my study and demonstrates the intersection between different theoretical perspectives. First, a discussion of economic anthropology helps to locate the economy within culture. Also, through an assessment of perspectives on formal and informal economic practices, I examine the dynamics of the so-called “informal economy” where female microenterprise often occurs. Second, this study involves the critical perspective of feminist theory that draws from the both feminist theory and feminist anthropology. Through a survey of different feminisms and a description of my feminist orientation, I incorporate various perspectives in order to account for a women’s point of view and provide a woman-centered evaluation of economic empowerment among female microentrepreneurs in Tobago.

A. Economic Anthropology

The following discussion of economic anthropology helps to locate the economy within culture and focuses on theories of formal verses informal economic practice. First, through a brief discussion on the formal verses substantive debate within anthropology, I establish an anthropological framework for the analysis economic activity. Second, in contrast to formal economic activity that occurs within the regulated capitalist, world
market, I describe the context of the so-called “informal economy” where female microentrepreneurship is often located. Third, from the perspective of international development, I describe the shift from attempts to regulate and control the so-called “informal economy” to manipulation of informal institutions as a strategy for economic development.

**Formalist/Substantivist Debate**

A classic debate within anthropology concerned the definition of “economics” as it related to the study of the economy in human society. Within the cultural context, anthropology sought to identify economic reality, causes, and boundaries of economic structures.\(^1\) The debate involved the definition and scope of economic analysis as a tool for studying economic systems cross-culturally (Cancian 1966; Cook 1966; Dalton 1968; Godelier 1977; Polanyi 1968; Prattis 1987:21). In debating whether or not economics could be used to answer anthropological questions, two distinct perspectives gave rise to a polemic debate on the formal verses substantive definitions of economics. In the following I elaborate on these two perspectives of economic anthropology and the outcome of this theoretical debate.

First, the formal or “formalist” economic approach involved the empirical study of human behavior through the principles of “economizing” (or the efficient use of material resources) and “maximizing” (or achieving the greatest quantity or value attainable). Through a scientific and synchronic approach, formalist economic analysis was empirically based and not limited by time or place. Formalist principles involved a neoclassical economic framework of wants to resources through people making decisions
and choices in a rational manner between known alternatives (Cancian 1966:464,469; Cook 1966; Godelier 1977:17-18; Polanyi 1968: 139-140; Prattis 1987:14-22). To clarify the formal economic approach, I provide general definitions for some basic terms as follows:

- “Means” involves anything appropriate to serve the attainment of any ends.
- “Ends” indicates the goal or aim of an action taken by an economic actor, usually by achieving the ends there is relief from a felt uneasiness.
- “Rational” refers to choice and logical decision-making between different uses of the means in relation to the ends.
- “Scarcity” refers to insufficiency of means, which results in a rational choice in the use of means to an end.

The formalist approach defined economics as a means-end relationship and rational decision-making involving the allocation of scarce means that have alternative ends. Under the formalist definition, economy included all means-ends, rational, choice-making behavior; thus, the formalist approach to economic analysis involved a universal way of looking at behavior that could be applied cross-culturally. Specifically, proponents of the formalist position considered the axioms of economizing, maximizing, and scarcity sufficiently abstract to apply to any society. Through operationalizing these universal axioms, formal economic theory could be applied to non-market or pre-capitalist societies. In the formalist approach, the inherent plasticity and logical integrity of formal economic models provided a general scientific strategy to enable economists to predict human economic behavior universally (Cook 1966:335-336). For example, through ethnographic descriptions of different value systems from different societies,
anthropological inquiry could identify how members of a culture choose between alternative ends.

Second the substantive or “substantivist” approach defined economy as adaptation to the changing social and natural environment. Proponents of the substantivist position (Karl Polyani and his followers) defined the economy as embedded in cultural and social institutions. Economic activity involved interchange with the natural and social environment for the provision of the material necessities of human existence (Cancian 1966:465,466; Dalton 1968; Polanyi 1968:139-141; Prattis 1987:16). Through an inductive and diachronic approach, substantivist economics studied societal idiosyncrasies in the context of time and place. Substantivist economic analysis focused on embedded institutions in order to assess the social forms and structures of production, distribution, and circulation of material goods. Though the substantivist approach accounted for both western and non-western societies, application of an empirical model was reserved for the study of market exchange systems; while non-market societies were regarded as “laboratories” to study the history of the relationship of the economy to other precapitalist systems (Dalton 1968:xi; Godelier 1977:21; Polanyi 1968).

Polyani used economic anthropology and early economic history to jar us loose from ideas and generalizations about man and society implanted by the Industrial Revolution…He was particularly concerned to dislodge the notion – so widely and implicitly held – that markets are the ubiquitous and invariable form of economic organization; that any economy can be translated into market terms, and the further notions that economic organization determines social organization and culture in all societies (Dalton 1968:xv).
Substantivists classified precapitalist economic systems into three discrete types of societies – archaic, primitive, and modern – with separate rationalities. Also, Polanyi proposed an economic framework that consisted of three types – reciprocity, redistribution, and market exchange – as the institutional processes that integrated the economy in different social contexts (Cancian 1966:466; Cook 1966:328; Polanyi 1968:149,155). The three economic types may be summarized as follows:

- “Reciprocal” patterns involve symmetrical movement between groups (such as subsistence patterns of egalitarian, hunter-gather societies).
- “Redistribution” involves movement in a centralized system (such as simple agricultural societies).
- “Market exchange” is an outcome of more antagonistic bargaining-type behavior or higgling-haggling (such as capitalist societies).

Within the substantivist definition, economy in non-market societies was dominated by reciprocity that involved mutual cooperation and solidarity; maximization (of the material objects being exchanged within any economic framework) was a norm in some, but not present in all instances of market exchange; meanwhile, scarcity was a culturally constructed condition not present in all economic systems. Under Polanyi’s analytical framework, the concepts of reciprocity, redistribution, and market exchange were at the same time social and economic categories and therefore useful for the study of non-western systems (Dalton 1968:xxix). Anthropological study provided examples of societies that practiced a wide variety of institutions (other than markets systems) in which human livelihood was culturally and socially embedded.
The crux of the formalist/substantivist debate was the applicability of an economic model based on the market economy for the analysis of non-western societies. Set in opposition, the formalist position involved law of the mind, rationality, and individual choice while the substantivist position involved laws of nature and societal institutions. Formalist economic anthropology studied the price-making, market system as rational, choice-making behavior in which all human livelihood was embedded and assumed that models of economizing, maximization, and scarcity could be applied to any society (Polanyi 1968:141; Prattis 1987:15-18). In contrast, the substantivist position regarded economic organizing as universal regardless of whether it resembled the market-exchange system; however, laissez-faire capitalism was considered a unique and transitory event and therefore, not appropriate as a generalizable, cross-cultural model (Dalton 1968:xxx,xxxii). A major critique of the formalist position was the tendency to misunderstand cultures due to the application of an ethnocentric framework based on the socioeconomic context of nineteenth-century industrial Britain (Prattis 1987:17). The substantivist position argued that through transforming human subsistence into market “commodities,” formal economic theory tended to homogenize economic motives and systems as variants of our own market system (Cook 1966:329; Dalton 1968:xxxiii; Polanyi 1968:164). Yet, the formalist position rebutted that through subsequent refinement and modification of economic theory and application of empirical method, the formal economic approach provided a “neutral” toolkit for the study of historic or non-western economic systems (Cook 1966:330; Prattis 1987:17-19). Also, by taking a narrow approach, the formalists tended to reduce economics to a single aim that excluded
characteristics of social and economic systems that are unintentionally “economic” and may reveal a society’s deeper logic. In contrast, the substantivist defined economic sector as “submerged” and “embedded” within the cultural and social institutions, a model that the formalists criticized for lacking empirical integrity due to a tendency to “sociologize” through the use of qualitative, comparative, or ethnographic analysis (Cook 1966:328; Dalton 1968:x). Formalist discounted the substantivist approach for romanizing the human primitive “pre-market” condition as altruistic and naturally cooperative subsistence that was transformed and degraded by introduction of the market economy (Cancian 1966:465; Cook 1966:327-329). Reciprocity, as argued by the formalist position, was not inconsistent with aggressive behavior as “reciprocal economy can create conflict as well as contribute to solidarity, and can also be manipulated to secure an advantage over one’s fellows” (Cook 1966:328). Another criticism of the substantivist stance was the inability to “prove that non-Western man does not maximize, he clearly is subject to some kinds of scarcity…therefore he must allocate scarce means to alternative ends” (Cancian 1966:466).

As a result of their polemic positioning, a useful middle ground between the formalist-substantivist perspectives did not evolve out of their debate. Operating from two definitions of the economy, reconciliation would have required synthesis of the two perspectives (Prattis 1987:22). Although the definitions became somewhat merged in practice, ultimately the substantivist position was subsumed by the formalist position on locating the economy within culture (Polanyi 1968:141). Clearly, economic anthropology required a model that does not translate the economic institutions of other societies
simply as variants of the western market system (Dalton 1968:xxxii-xxxiii). Had a synthesis occurred, the role of anthropology in relation to economic theory might have resulted in economic models that explicitly account for embedded institutions. Rather than debating the question whether or not economy could be used to solve anthropological problems, inclusion of the anthropological perspective would have improved economic science by accounting for historic and cultural context (Prattis 1987:21-22). Yet, contemporary economic models have maintained a bias towards the capitalist market system.

A further critique of formal economic analysis concerns the limited scope that excludes the multidimensional role of small and micro-business sector. In addition to formal economic analysis, through accounting for historic and cultural context, the impact of small and micro-businesses within particular social structure can be more comprehensively evaluated. As argued by the substantivist, qualitative economic analysis that accounts for history and culture demonstrates that economic patterns are an extension of the social organization. In the Caribbean context, historic and cultural forces resulted in “a skewed structure of participation in the business area [that] was reinforced by economic developments” (Crichlow 1991:194). In the case of Trinidad and Tobago, where colonial legislation and the capitalist world system established and reinforced a stratified social structure, economic activities are linked to race, class, and gender. Within this context, the restricted employment, small size and profits that characterize the economic practices of large numbers of microentrepreneurs more closely resemble small holders in the agriculture sector or even factory workers. “Here the small holder owns
land or has access to land which is insufficient to make a decent living. At the same time ownership of a small/micro business like ownership of a small plot of land ensure a certain amount of leverage to hustle and very little else” (Crichlow 1991:202-203). In the microenterprise sector, analysis of capitalist oriented outcomes (that is maximization and economizing) fails to acknowledge other types of economic activity that may more closely reflect reciprocal and redistributive outcomes.

**Formal/Informal Economy**

In the section above, I described the formalist/substantivist debate within anthropology that questioned the applicability of the market economy as a universal model for economic analysis of non-western societies. Another discussion within economic anthropology concerned differing perspectives on the formal/informal economy. Participant in the so-called “informal economy” generally lack access to credit, training, or other formal services, and often have difficulty finding markets (Awori 1995:236; Crichlow 1998:66). Consequently, general characteristics of activities in the informal sector include small scale, family-run, with minimal barriers to entry, avoidance of state regulations, a high degree of competition, flexible sites, use of labor-intensive technology, and reliance on local resources and unpaid labor (Berger 1995:190; Portes, et al. 1989:2). Furthermore, due to the inherent flexibility of the so-called “informal economy,” women frequently participate in this sector. As a model, the unregulated structure of informal economic activity is typically viewed in contrast with formal economic activity, however, the origins and rigidity of this bifurcated model has been debated. In the section below, I briefly discuss theories of the so-called “informal
economy.” First, I describe the dualistic concept of the formal/informal economy as an outcome of advanced capitalist expansion. Second, I describe informal activity as both a strategy and option along a continuum of economic activities. Third, I indicate why women often engage in informal economic activity.

Conventionally, the so-called “informal economy” was considered a poverty response of people who unable to survive in the “formal economy,” must devise informal income-generating strategies. Generally, conditions of the formal economic sector involve a clear separation between capital and labor, a contractual relationship between the two, a labor force that is paid wages, and legally regulated working conditions (Crichlow 1998:63; Portes and Sassen-Koob 1987). In contrast to the regulated, formal economy, the informal sector was initially regarded as “economic activities and transactions lying outside of official accounting, more by default than design” (Tabak 2000:2). This perspective situated the formal/informal economy as a binary structure that could easily be translated as modern/traditional or dynamic/backwards and is also reflected in synonyms for informal economic activity including underground, submerged, or secondary (Portes, et al. 1989:3; Tabak 2000:3). Within this dualistic model, the so-called “informal economy” was situated in the underdeveloped periphery of the world-economy as an outcome of multinational corporations that required labor to be concentrated in the ‘modern’ sector, which inevitably produce poverty due to insufficient job creation in the formal sector, the displacement of workers, low wages, and increased living expenses (Clammer 1987:189-190; Crichlow 1998:63; Tabak 2000:2-4; van der Wees 1995:45). The informal economic sector was considered the urban counterpart to
the process of “ruralization” that corresponded with earlier episodes of world-economic
transformation. Furthermore, early definitions considered informalization a recent
phenomenon that resulted from forces of globalization that produced increased political
control, the suppression of organized labor unions, “‘social engineering’ and especially
the manipulation of the educational system” in order to maintain a marginalized labor
force (Clammer 1987:190-191). Following World War II, the economies of Latin
America and the so-called “Third World” experienced a period of rapid and sustained
industrial development, but the response of the labor market did not correspond to the
predictions of formal economic models. Contrary to the experience of advanced capitalist
societies, self-employment (including informal activity) did not decline in developing
countries, but stayed constant with increased industrialization (Portes and Castells
1989:16). In the context of the developing world, the fact that informal economic
activities failed to be accounted for by governments was mainly attributed to the inability
of states to compel compliance with governing regulations or to reinforce rules (including
taxation and licensing).

Later definitions of the so-called “informal economy” acknowledged the historic
and geographic pervasiveness of multifarious informal economic activity as including
certain social arrangements and economic practices found across a variety of
environments (Crichlow 2000:166; Portes, et al. 1989:3; Tabak 2000:3-4). Viewed within
an institutional framework of economic activity, the informal sector was later understood
as a process that is unregulated by the institutions of society and cuts across social
structure. The more a society regulates its economic activities through legal and social
institutions, the more divergent the two sectors. Yet, macrotheoretical explanations of the informal sector have been criticized for treating “firms and enterprises as economic actors whose decisions are more or less based on the economic calculus of the market” thereby denying “the status of economic actors [who] … despite their limited quotient of power” are in fact able to exercise some degree of self-determination in using their labor power (1990:98-99,114). Critics of the hierarchical, dualistic formal/informal economy model have suggested that the concept “informal economy” is often operationalized on a global scale when in fact they are referring to heterogeneous economic activity occurring in the local setting. Rather than a dualistic model composed of autonomous, demarcated structures – the economy may be described as a continuum of income generating activities wherein the “formal” and “informal” economies entail one another through backward and forward linkages between sectors. Furthermore, these systematic linkages result from social dynamics underlying the relationship to production where individuals can easily switch between the two sectors on the same workday (Feldman 1991:63; Portes and Castells 1989:11-13).

Anthropology has contributed considerable discussion and expansion of formal/informal economic theory. In studying employment patterns in Africa, Keith Hart (1973) used the term informal to refer to relatively autonomous, income generating strategies existing outside the registered work force. In his discussion of rural Jamaica, Lambros Comitas (1973:157) built on this theoretical model by describing the economic strategy of “occupational multiplicity or plurality, wherein the modal adult is systematically engaged in a number of gainful activities … [to] form an integrated
economic complex.” Similarly, Carla Freeman’s (1997:73) study of female assembly workers in Barbados demonstrated “juggling the triple shift” of formal, informal, and domestic work. In addition to domestic duties, 70 percent of women that Freedman surveyed were involved in informal economic activities (such as dressmaking) as a survival strategy to compensate for low wages. Scholars such as Katherine Browne (1995:23-24) have further refined and explained this phenomenon; she suggested that the anthropological contribution to the study of what are often “micro-scale” economic strategies have been insightful, but perhaps limited in scope. Alternatively, she proposed that the study of informal economic activity be broadened to include the income earning strategies of the upwardly mobile as well as the poor through the analysis of “undeclared economic activities” (K. E. Brown 1995:24). Analysis of economic activity in the Caribbean context has called attention to the interconnected, fluid, intertwined reality of coexisting economic processes that should only be arbitrarily separated into formal/informal constructs for purposes of analysis (Crichlow 1998; Portes and Sassen-Koob 1987:62-63).

**Formalization of the Informal Sector**

In evaluating the microcredit model of female microenterprise development, it is important to locate the economic activity of poor women who are the intended recipients of this strategy. Thus, in the section above, I described theories of the formal/informal economy that ranged from a rigid, dualistic model to a fluid, continuum of economic activity and identified informal economic activity as an optional income-earning strategy. Next, I assess the tendency towards formalization of the informal sector. Perception of
the informal sector has shifted. Earlier models regarded the informal sector as having marginal status, limited to peripheral zones, and predicted eventual disappearance. Later, the informalization was considered a ubiquitous and leading component of the world-economy as well as the breeding ground for microenterprise development (Tabak 2000:1,14). As the model of the formal/informal economy has become more flexible and appreciation for the world-encompassing presence of the informal economic sector has increased, an important question to consider is whether or not there is a tendency to formalize the informal sector? In the section below, I explain that the answer is both yes and no. First, I explore the paradigm shift from considering the so-called “informal economy” as a problem to be either remedied or co-opted by the formal economic sector. Second, I describe the tenacious quality of informal economic activity as a tool of resistance and manipulation.

There are many examples of the tendency towards formalization of the informal sector and the following examples focus on Trinidad and Tobago. In the 1970s and 1980s, the dominant development paradigm viewed expansion of unregulated economic activity under the advanced capitalist system as a “seemingly aberrant…embarrassing nuisance” that needed to be brought under control and regulated by government policy. This perspective introduced the so-called “informal economy” as a field of study where informal economic activity was considered an unintended consequence of development and a byproduct of the overly bureaucratic state that was either unable or unwilling to widely regulate economic activities of the informal sector (Crichlow 1998:63-64; Tabak 2000:4). “Informal-economic analysts tend to view capitalist development as leading
inexorably to the formalization of institutions” (Crichlow 1998:76). This perspective suggests “capital develops and destroys noncapitalistic forms of production, changing the social relations of the whole society and leading to regulation” (Crichlow 1998:77). Using Trinidad and Tobago as a case study, Crichlow (1998:63) described a situation where social relations consisted of an interconnected and dialectical relationship between the capitalist/formal sector and informal/unregulated labor. In the case of Trinidad and Tobago (or anywhere else) “capital in conjunction with the state reorders, reshapes, and regulates the entire society” thus, the so-called informal economy is created by the state where both the formal and informal sectors proceed together as a result of the superimposition of modern capitalist firms on the economy (Crichlow 1998:65,77). This intertwined economic mix grew out of a “plantation legacy” that connected the Caribbean region to the capitalist world system. In the postcolonial era, Trinidad and Tobago developed into a bureaucratic state with policies designed to control capital accumulation and political conditions. An example of a state-sponsored program designed to bring informal economic activity under control was the establishment of Trinidad and Tobago’s Small Business Programme. As lack of access to formal credit is considered to be a major obstacle to small entrepreneurs entering the formal economic sector, the purpose of the Small Business Programme was to make credit available. This program was designed to link and merge informal and formal economic activities and ultimately, to facilitate transitioning informal economic activity into regulated, formal economic practice. During the late 1960s and the 1970s, the small-business sector grew rapidly in Trinidad and Tobago and into the 1990s, the sector (both aided and unaided by the state) continued to
be an integral feature of the economy (Crichlow 1998:67). Yet, state-sponsored
development of Trinidad and Tobago’s small business sector did not preclude informal
economic activity, rather both sectors grew.

The example above demonstrated an effort of the bureaucratic state to “correct,”
“regulate,” or “formalize” informal economic activity through the apparatus of the Small
Business Programme. Yet, the status of the informal economy has shifted from a
provisional obstacle to viable asset for development (Tabak 2000:1). Thus, the next two
eamples examine the tendency towards formalization through appropriating a popular
informal economic practice. These examples involve the informal economic saving
strategy known as Rotating Credit and Savings Associations (or ROSCAs). Jean Besson
(1995:278) described ROSCAs as a traditional female-dominated institution that provides
capital for poor people who may consider banks too risky. ROSCAs, known as susu in
Trinidad and Tobago, operates as the “backbone” of informal economic activity by
providing the poor with access to mobilizing credit. Susu typically involves an organized
group of participants each contributing a fixed amount for a set period of time (for
example, five individuals each contribute $100 weekly for period of one year) and
rotating in an established order, participants take turns receiving the pooled sum (or susu
hand). By providing access to funds to pay for school fees, purchase land, or various
other economic activities, susu function as personalized, informal mutual aid resource.

The first example of co-opting or formalizing susu occurred in the 1980s when
two low-cost housing schemes developed in Tobago (that is, Milford Courts and Buccoo)
proved insufficient to alleviate the housing shortage among the lower-income population.
Orchestrated as a political move by the National Alliance for Reconstruction (NAR) party, the “Susu Land Developers” offered an alternative, cooperative approach to land acquisition and settlement. This approach involved the collective effort of Tobagonians investors who purchased the 100-acre former Gardenwoods Estate for $2 million TT that was subsequently subdivided into 450 lots designated for low-income housing. Buyers who purchased lots each contributed $1,000 TT towards their down payment and investors held the lots in trust, giving the purchaser one year to pay the remaining $6,000 TT. In the spirit of Tobago’s tradition of cooperative self-reliance, the new subdivision was named “Susu Lands” (Bynoe 1988:41). Historically, many residents of the nearby village of Bethel had worked on Gardenwoods Estate and subsequently, became buyers of Susu Land’s homes (personal communication August 6, 1999). Although operationalized as a formal approach to land acquisition and settlement, this alternative means of housing development was modeled after the traditional, informal savings strategy of susu.

The second example of formalizing informal economic activity involves co-opting and marketing susu as a formal banking strategy. As described above, susu is an informal institution that provides capital for poor people who may be reluctant to participate in the formal banking system. In order to capitalize on its popularity, financial institutions have incorporated the model into their repertoire of services. In the late 1990s’, for example, First Citizens Bank of Trinidad and Tobago launched a program called “Escalator Savings.” The marketing approach advertised “the more you deposit the more interest you earn.” Participation required making a monthly deposit of $50 TT or
more for a minimum of one year, which resembles commitment to a traditional susu. In principle, an escalator saving account is intended for use in conjunction with susu wherein the bank customer deposits “a lump sum in one month to cover subsequent months” or in effect, they transform their informal economic investment (their susu hand) into a formal savings account. In return, the customer would earn six percent interest on accounts under $5,000 TT and 7.47 percent interest on accounts over $5,000 TT.

Likewise, appropriation of susu extends beyond the region to encompass “Caribbean-type” saving strategies of immigrants living abroad. As detailed in a Wall Street Journal article (Louis 2000), rather than or in addition to using the formal baking system, West Indian immigrants in New York continue to use susu as a savings strategy. Likewise, many interview participants indicated that relatives living abroad often participate in susu. Some of the biggest corporate banks (including Chase Manhattan and Fleet) have recognized the “creditworthiness” of susu, and in order to capitalize on the popularity of this practice, developed marketing strategies intended to tap into (and formalize) these investments (Louis 2000).

Though the popularity of informal economic strategies may results in instances where traditional practices are appropriated by the formal economic sector, the tenacity of the so-called “informal economy” persists. “One of the key contradictions of the developmental state has been its incapacity to guide all of the activities of civil society within its ambit in any particular direction;” rather than functioning as a monolithic force that absorbs economic activity, the relationship of people to the state in the context of capitalistic development is framed by “the politics of resistance, accommodation, and
manipulation by members of civil society” (Crichlow 1998:62-63). Outside of the formal (state regulated, taxed, and measured) sector, the spirit of self-reliance and the entrepreneurialism may transform informal economic activity into a “struggle and resistance against an obstructionist state” (Crichlow 1998:64). Crichlow (1998) demonstrated that in the case of Trinidad and Tobago, the formal and informal sectors of the economy proceed together. The Crown Lands Development Project (CLDP), for example, provides an example of formal/informal economic activity in the rural context. Launched in 1965, the CLDP demonstration project was designed to transition of 12,000 acres of crown land into 1,800 farm units (Crichlow 1998:69-70). Farm products were intended for integration into the local market through a comprehensive development plan that supplied the basic infrastructure; a decentralized, locally based administration; and linkages to other sectors including marketing. Despite being state-originated and “clamoring for land and government support, CLDP vegetable and food-crop farmers resisted government control” (Crichlow 1998:71-72). Operating outside of CLDP rules, farmers’ informal activities included the following:

- Increasing their plot sizes by squatting on additional properties.
- Selling crops to vendors of their own choice or at nearby markets (rather than at government outlets).
- Hiring laborers to work their farms while taking jobs in the public sector (and in some instances, entirely abandoned their subcontracted farms for more attractive employment opportunities).

These “part-proletarians, part-entrepreneurs, part-farmers” bolstered household earnings through simultaneously engaging in formal and informal occupational multiplicity (Comitas 1973; Crichlow 1998:71,73). This example of maximizing household income
through “linking and creating multiple sources of income – public, private, own-account (self-employment), and hustling” illustrates that economic development efforts do not necessarily result in elimination of the so-called “informal economy” but paradoxically, provide parallel opportunities for both the formal and informal sectors to grow (Crichlow 1998:74). In moving beyond generalizations of the “informal economy” and recognizing that capital has always relied on and incorporated nonwage labor in multifarious forms, the addition of a more qualitative approach accounts for the dynamic nature of lived experience of people engaged in improving or changing their lot. In addition to analysis based on formal economic models, understanding the variety of economic activity requires a comprehensive framework that also accounts for cultural and historical context (Crichlow 1998:78-79).

A further critique of prior analysis of informalization concerns the inadequacy of small-scale case studies (such as the examples above), which due to their limited scope, do not fully explain the world-scale depth and breadth of informalization as a structure (Tabak 2000:2). Rather, the sheer magnitude of the world-wide economic presence of informalization requires a holistic approach that accounts for the “unmaking of once formalized relations, a process unleashed mostly during the capitalist world-economy’s cyclical downturns, when attempts to reduce labor costs take precedence over other cost-cutting measures” (Tabak 2000:5). The reality of labor downsizing, corporate tax exemption, and the streamlining of states “has opened up a new field of economic activity outside states’ regulatory framework” (Tabak 2000:6). Production relocation (or “outsourcing”) that results in “virtual incorporation of the entire globe,” the rate of world-
scale urbanization, and the inability of capital to mobilize peripheral sources of labor have resulted in structural change (Tabak 2000:7-8). Rather than drawing on labor sources from without, informalization is a process “creating ‘flexible’ labor supplies from within” (Crichlow 2000:166; Tabak 2000:9, 15). Although my study of microenterprise development among women in Tobago also represents a limited case study approach to documenting self-employment within the formal/informal economic sectors, through accounting for the cultural and historical context of women’s work in Tobago, I have attempted to illustrate the historical and systemic nature of informalization as a vital component of capitalist development.

**Women’s Participation in the Informal Sector**

Why do people continue to engage in the informal sector? More broadly, an understanding of women’s multidimensional, socioeconomic roles within the world system requires accounting for historic changes that affect women’s work. Modernization and mechanization have bypassed the needs and interests of women, largely undervaluing the range and significance of their roles as economic actors (Carr 1984:117; van der Wees 1995:42). Marginalization of women under the sexual division of labor corresponds with changes in technology where women’s roles are transformed from visible work (such as agriculture) to invisible work (such as domestic and service) (Osirim 1997). Since the eighteenth century, women’s work has been deliberately classified as merely an extension of domestic duties requiring minimal skill and therefore, deserving of minimal remuneration (Enloe 1989:34; Safa 1995:46). Referred to as the “feminization of poverty,” this process involves women’s long-established economic activities being

Modernization is attributed with increasing the urban labor force (particularly working mothers), while creating greater unemployment and underemployment in rural areas. Changes introduced by new technology have impacted “the organization and nature of work, … the structure of world labor markets, … the growth of the service and industrial sectors in some countries, … [and] the overall rise in the labor force participation of women” (van der Wees 1995:46). Even in countries with rapid industrialization, economic development in the third world has failed to create enough employment opportunities to absorb the labor supply (Berger 1995:189). Frequently when technology is introduced, accompanying changes have undercut women and men’s conventional economic activities; however, men are often provided with alternative occupations whereas women’s customary skills become obsolete (Tinker 1995:37). Negative displacement, including failure to find stable, well-paying employment with flexible hours, is a significant antecedent to entering the informal sector (van der Wees 1995:46,54-55). Therefore, alternative income earning strategies outside the home, such as microenterprise, are essential to the welfare (or survival) of many households. Recession and economic contraction lead to fewer formal sector employment options and increasing entrants to the informal sector. In Latin America and the Caribbean, for example, informal employment increased “by 18 percent between 1981 and 1983” while the average informal workers’ income declined by 21 percent (Berger 1995:198). Furthermore, structural adjustment programs reinforced reliance on the informal sector as
resources were diverted to “private production, limit state subsidy programs, liberalize economic policy, and offer incentive for microenterprise development and self-employment” (Feldman 1991:62-63).

In Africa, for example, many women independently own and operate businesses. Yet, women do not often qualify for loans from conventional institutions and must rely on family, friends, or informal moneylenders (Reichmann 1989:135). Through savings strategies and responsibilities, women have demonstrated flexibility, ingenuity, and the ability to withstand adversity (Tripp 1992:169,173,178). As in many economically unstable countries, supplemental income generating strategies (such as the informal economic activity of women) serve as the backbone of the economy. The multifarious, flexible character of informal economic activity permits salaried employees to launch “sideline” microenterprises that often prove highly profitable while maintaining formal employment to offsets the risk of microenterprise. Additionally, the job site may serve as a market for informal goods; and for professionals, may provide access to perks (such as cars or telephones). In Tobago, for example, I interviewed women employed in both private and government sectors who also engaged in informal “suitcase trading” that entailed selling clothing or cosmetics at their workplaces. Nevertheless, structural adjustment, liberalization, and privatization policies discourage small-scale enterprise in preference for larger, more visible industry. These policies encourage investment in technology thereby perpetuating microentrepreneurs’ dependency on donor agencies for subsidies, technological training and maintenance, marketing, and management (Adams 1992: 1464; Creevey 1996:63,99,107). Such policies most adversely affect a society’s
most vulnerable members (particularly poor women). Furthermore, microentrepreneurs are constrained by formal barriers including excessive and distorted taxation, as well as direct governmental controls or regulations restricting access to credit or purchasing supplies at bulk discounts (McKay 1993:279; Mead and Liedholm 1998:70; Reichmann 1989:158; Tripp 1992:177). Therefore, most microenterprises remain unregistered or “informal.” Despite being described as “small-scale” and “petty,” microenterprises (often run by women) “provide cheap goods using local inputs,” thus providing a critical alternative within a context of economic crisis (Tripp 1992:178).

Informal, microentrepreneurial strategies are particularly appealing to women in situations where formal sector employment is limited or insufficient. In many societies, women in particular emerge from the formal education system equipped for only a narrow range of gender-typed jobs offering limited opportunities and marginalization through a lifetime of dependence on low wages (Green 1994:168). Women’s income earning activities in the formal sector are documented, whereas those in the informal sector (where microenterprise is ubiquitous), are difficult to measure. Under the limitations of conventional definitions of work (that is, work for pay or profit usually for a specified period of time), an absence of accurate labor force statistics accounting for the informal sector means that by definition – informal earnings continue to be underestimated (Massiah 1989:969; 1993: 2-3; Tabak 2000: 15; van der Wees 1995:47). Women who under conventional labor definitions may be classified as “housewives,” and thus are considered outside of the labor force, may be engaged in a range of supplemental income-earning activities. Particularly among female-headed households, women are
often “forced to rely on marginal subsistence strategies in order to fulfill their obligations” (McClaurin 1996:123). Accounting for women’s labor is difficult because of the “masked” nature of informal work performed concurrently with customary home duties. For women, informal economic activities result in a blurring of separation between household and market. These roles are largely integrated and business activities cannot be divorced from domestic responsibilities. In the Caribbean, where “motherhood” is a cultural imperative, women do not tend to separate reproductive and productive roles therefore, restrictive definitions of work do not coincide with women’s personal definition of work that may include “any activity which takes time and energy, and which is functionally necessary for the maintenance of their households” (Massiah 1993:2-3). Proponents of microenterprise development strategies within the so-called “informal sector” recognize that such ventures complement women’s needs for flexibility, reduction of restrictions, and potential for building on domestic knowledge and skills, thus providing viable options compensating for the lack of income from husbands or other family members (van der Wees 1995:45). Perhaps this is “why such a large proportion of women participate in informal sector enterprises throughout much of the developing world” (Berger 1995:192). Worldwide, estimates indicate that 70 percent of informal microenterprises are operated by women generating income from one or more micro-businesses (Kraus-Harper and Harper 1991:1). As I later demonstrate in Chapter Five, in-depth qualitative analysis of women’s microenterprise, particularly in the so-called “informal economy,” reveals significant income generating activity in Tobago. Evaluation of women’s microenterprise requires an understanding of forces that prohibit
or reinforce the “diverse positions of women,” the “multidimensional nature” of women’s work, as well as taking into account the socioeconomic impacts of the development process (van der Wees 1995:46).
B. Feminisms

Personally and professionally, I find feminism powerful in the variety of ways it allows one to think “through” things. Searching for an external specialization to compliment my research interests in economic anthropology, international development, and Caribbean studies, I found myself returning to feminism after an absence of several years. I was raised by my mother to have a feminist consciousness and my sensibilities about the world are tempered by a critical awareness of hierarchies that privilege and uphold culturally constructed beliefs about gender, race, ethnicity, sexuality, etc. In my return to feminism, I was delighted to discover something new, the addition of other feminisms that compliment, critique, and even collide with the feminism I had previously known (and grown disenchanted with). The feminist critique within anthropology, for example, follows “a complex history of roads traveled and then abandoned, new starts, and alliances and fissures across disciplines and among anthropological subfields” (di Leonardo 1991:1). For this study, I draw from relevant dialogues within contemporary feminist theory, thus allowing me to engage my research question through awareness of multiple perspectives. Furthermore, the ability to slide across a range of feminist perspectives provides a useful critique for rethinking anthropology generally and my research topic specifically. In addition to feminist anthropology – contemporary and third world feminist theory compliment my training as an applied anthropologist by providing a more holistic perspective with which I may situate the women I studied in the historic and cultural context of the Caribbean as well as critically assess my discipline and the implications of development policy and practice.
The following discussion of feminisms is composed of three sections. First, I briefly account for the history of feminist theory. I revisit second wave feminism, the perspective that was initially responsible analyses of gender and sexuality; thus empowering me to embrace a broader consciousness of what it means to be labeled a “woman.” I illustrate how contemporary feminist theory provides a relevant framework from which I draw my feminist critique. Also, I discuss contributions of third world feminism. Second, I describe the awkward paring of feminism and anthropology. Third, I discuss a critical feminist approach to economic anthropology. Like bricolage, I hope to stitch together a range of perspectives expansive enough to critically investigate the implications of development related anthropological research on women. Yet, I do not want to design an overly vast web of feminisms with the potential for paralyzing entanglements. Rather, in describing what I find relevant in contemporary feminist discourses, I draw from a range of theoretical frameworks to create praxis for addressing issues of economic empowerment of women from the perspectives of different feminisms.

**Survey of Critical Feminist Theory**

The following is a brief survey of feminist theory from the 1970s until today, which provides the critical perspective for evaluating international development policy and practices. In this section I briefly discuss second wave feminism, contemporary feminist theory, and third world feminism.

**Second Wave Feminist Theory**: Feminism involves a political agenda whose message evolved and expanded over many years. The civil rights movement in the United
States gave rise to feminism’s “second wave” through a largely liberal humanist discourse calling for gender equity. The *Dictionary of Feminist Theory* (Humm 1995:251) defined the “second wave” as the formation of women’s consciousness raising groups in America, Britain, and Europe in the late 1960s pertaining to problems of reproductive rights and the ubiquity of patriarchy. “The personal is political” was the mantra for the women’s liberation movement that involved a radical redefining of political-economic analyses to include sexuality, the body, emotions, and other social issues previously regarded as personal and private domains. Although personal reproductive rights were core issues for second wave feminism, the debate extended to sexual and domestic violence as well as gender identity. Through challenging traditional political thinking, personal experiences with particular interest in social inequality, exploitation, and the oppressions of women became a forum for influencing political policy (Humm 1992:2; 1995:251-253). A major criticism of feminist work from the 1970s is that it narrowly reflected women’s problems due to its proponents being nearly exclusively white, middle class academics.

Throughout the feminist movement, language is problematic due to embedded assumptions of neutrality masking an engendered subtext of discursive domination. Although seemingly natural on the surface, languages are culturally constructed, symbolic communication systems that are often are loaded with patriarchal ideological principles. The goal of deconstructing and destabilizing language is emancipation from political and ideological domination. Strengths of second wave feminism included the variety of analytic tools and the ability to create dialogue by sliding along what
Rosemarie Tong (1989:8) described as “the spectrum of feminist thought.” Thinking through different feminism challenging and destabilized the hegemony of a singular, white, middle class feminism. Contrary to a dogma of gynocentric or degendered notions of feminism, inquiry through multiple feminisms simultaneously questions the promise of gender justice through traditional notions of equality as well as metaphysical notions of being. The essence of second wave feminism, however, is a liberal humanist discourse that has been criticized as imperialistic in terms of its eurocentric tendency to inappropriately apply white, western, middle class concepts to women’s issues globally.

**Contemporary and Third World Feminist Theory**: Through calling attention to the “other” or making the voices of marginalized groups explicit in public discourses, contemporary feminisms engage in the political process of challenging the status quo and deconstructing mechanisms of deconstruction. The following is a brief discussion of issues that have been the focus of critical feminist theory including problematizing the status quo, discursive domination, erasure, pluralism, nationalism, and feminization of poverty.

Contemporary feminists represent a range of differences due to their uniquely situated knowledges. Many share an agenda of accounting for interpretations of history and problematizing the status quo by deconstructing mechanisms of domination. Susan Bordo (1990), for example, grappled with the contradictory tension within feminism between “individual differences” and a homogenizing categorization of the “female experience.” bell hooks (1992) deconstructs the homogenization of the black experience through accounting for individual and collective encounters with white domination.
thereby deconstructing white identity through accounts of “black folk.” Henrietta Moore (1994:131) acknowledged that Western hegemony had confined non-western anthropologists to a western, rhetorical style yet, questioned the coherence of that which is categorized as ‘the West’ (presumably white, male, and connected to governance and ruling). Chandra Talpade Mohanty (1991:6-11) explained the shared experience of cultural imperialism while dispelling the homogeneity of third world women as a unitary group frozen in time. Although Bordo, hooks, Moore, and Mohanty address the politics of history and issues of marginality among marginalized groups differently, they share a similar agenda. In terms of history, Bordo (1990) problematizes history as (primarily) belonging to a feminist theoretical framework seeking to account for the particulars of individual differences. Whereas for hooks (1992), history provided the collective identity of the black experience, which is currently under threat of erasure by white hegemony. Moore (1994), through invoking dependency theory, illustrated the tenacity of hegemony where communities that were historically at the periphery are now at the center through subscription to western rhetorical style. As such, a western point of view involves “discursive space, as set of positionalities, a network of economic and political power relations, a domain of material and discursive effects” (Moore 1994:132). Mohanty (1991) critiqued accounts of third world women’s history as being situated objectively within the hegemonic history of western feminists who tacitly adhere to ethnocentric cannons. As an alternative, she calls for a counter hegemonic, rewriting of a history by specifically locating people of color and people who have struggled under postcolonial circumstances.
Similarly, in problematizing the preservation of the status quo, feminist scholars have addressed mechanisms of domination. One mechanism is discursive, where removal of problems and struggles of everyday life from current discussions renders marginalized groups inarticulate by subsuming their identity into the mainstream collectivity and thus, erasing differences. The second is the practical problem of overcoming hegemonic discourse whereby hierarchical and racist beliefs and practices are accounted for, analyzed, and efforts are directed towards repositioning power. Problematizing the preservation of the status quo involves calling attention to differences that signify marginalization (such as gender, race, etc.) that are under threat of erasure. Where peripheral groups are unaccounted for or subsumed into the mainstream collectivity of a plural or multicultural society, the ability to articulate differences, including the injustices of racist and sexist hierarchical practices, may be rendered silent by their discursive absence. Furthermore, where the underlying premise of articulating differences has imperialistic motivations, we are behooved to recall Audre Lourde’s (1984) warning that “the master’s tools will never dismantle the master’s house.” Trinh Minh-ha (1989:83) described this hegemonic problem within feminist theory where differences are made inclusive in order to mask “the refined sexist and/or racist tone of their discourse, reinforcing thereby its pretensions to universality.” To further illustrate erasure, categories used to mobilize politically must be continually problematized to avoid the risk of their freezing “into something like … an essentialist position” (Marcus 1992:358). Marcus (1992:386), for example, deconstructed language theory in relation to rape in order to problematizes subjectivity where women are positioned as “always either already
raped or already rapable.” Politically salient are “decisions to exclude certain interpretations and perspectives and to privilege others” thereby refusing to recognize the reality of rape. Women are rendered “subjects of fear” by maintaining “an imagined feminized powerlessness” because the existing social script “places all human agency on the male side” and furthermore, may translate into biases that “implicitly condone the exploitation and rape of women of color” (Marcus 1992:387-388,392-394).

Mohanty (1991:12) paralleled the emergence of white feminism and third world feminism in their relationship to context where both arise “in relation to other struggles.” Yet, for third world feminism, the struggle extends beyond gender issues to intersect with race, class, nationality, sexuality, etc. with a goal of deconstructing these multiple axes “without naturalizing either individuals or structures … through the rewriting of all hegemonic history” (Mohanty 1991:12-13). Rather, “race, class, gender, etc.” are converging categories that “come into existence in and through relation to each other” by merging, overdetermining, and often contradicting (McClintock 1995:5,61). Similarly, Brewer (1993:13,16) and Reddock (1993:44) described the articulation of multiple oppressions or polyvocality as a concept that cannot be thought of as additive categories (that is, race + class + gender) wherein different oppressions compete for primacy. Rather, through conceptual understanding of the social reality wherein race, class, and gender are embedded (that is, race × class × gender), simultaneously oppressive forces are understood as interacting or compounding principles. Through a feminist analysis of the “the practices of ruling (or domination)” it is possible to move beyond “the binary, often ahistorical binds of gender, race, and class” (Mohanty 1991:14). Yet, “no noncontradictory or ‘pure’
feminism is possible” (Mohanty 1991a:20). Rather, feminism arises historically in relation to domination and oppression. India’s women’s movement, for example, arose in relation to “colonialism, class, and gender” where women organized a struggle “against a racist, paternal imperial state (Britain) and a paternal, middle-class, national liberation movement” (Mohanty 1991:20-21). Unlike third world feminist movements, however, white western feminism has “rarely engaged questions of immigration and nationalism” (Mohanty 1991:23).

Akin to the patriarchal hegemony rendered by preservation of the status quo, discursive domination, and erasure, pluralism is a strategy of hegemonic powers (white, male privilege) used to convey an illusion of societal cohesiveness. Paradoxically, pluralism appears to promote “diversity” through policies such as “equal opportunity” that seemingly account for marginalized groups. Enloe (1989) described nationalism as a vehicle for subsuming differences and projecting pluralism. Yet, pluralism may actually mask or erase differences through appropriation, thereby perpetuating existing systems of domination. Nationalism may be defined as “a commitment to fostering those beliefs and promoting policies which permit the nation to control its own destiny” (Enloe 1989:45). Nationalism is fostered under colonialism, giving “otherwise divided people” a shared experience under foreign domination (Enloe 1989: 44), which today may translate into foreign corporations or multilateral development institutions (including the World Bank). Inherent in the definition of nationalism is a bifurcating principle that emphasizes distinctions and furthermore, serves as a tool for explaining inequalities (Enloe 1989:61-62). Liberation has not bridged the divide between white women and women of color,
particularly where male nationalists are already hostile to feminism (McClintock 1995:15). Specifically, nationalist movements may silence gender differences where re-establishing national sovereignty involves perpetuating patriarchy through masculinist ideologies (Enloe 1989:13). “Nationalist movements have rarely taken women’s experiences as the starting point for an understanding of how a people become colonized” (Enloe 1989:44). Symbolically, nationalism tends to rally around the image of an emasculated memory of “masculinized humiliation and masculinized hope” (Enloe 1989:44). In the Caribbean, the “machete-swinging man transformed into a tray-carrying waiter in a white resort” symbolized stolen pride where tourism development has creating “a nation of busboys,” whereas a “nation of chambermaids” does not carry the same mobilizing force (Enloe 1989:34). Where nationalist struggles have raised consciousness of gender differences (such as the issue of “citizenship” in post-revolutionary America or France), “changes in relations between women and men necessitated by the exigencies of nationalist warfare did not survive once the new nation-state was established” (Enloe 1989:54). In post-French revolutionary Europe, women were incorporated into the nation-state not as citizens in the political sense rather, their role was mediated through marriage, making women’s citizenship dependent (McClintock 1995:358). Although women may become politically conscious and empowered due to nationalism, much contemporary nationalism reinforces the status quo of patriarchy. In terms of nationalist movements, the process of silencing and delegitimizing women’s problems occurs through giving preference to nationalist agendas, which tend to be masculinized. Nationalism may dismiss feminist-oriented social changes where preference is given to
so-called “indigenous” as opposed to foreign ideologies, under conditions where feminism is attributed to western hegemony. As such, feminist-oriented social changes may be marginalized or worse, considered traitorous activity (Enloe 1989:60-12).

In considering the many mechanisms employed by patriarchal domination, how do we account for issues of difference in political discourses and practices that subjugate marginalized groups such as the patriarchal tendency of public policy to “institutionalize the feminization of poverty” (Fraser 1989:145)? Cynthia Enloe (1989:34) illustrated this process through the hegemonic international feminization of labor, where since the eighteenth century, employers have conspired to minimize costs by presuming that “women’s work” was unskilled or low-skilled and therefore, deserving minimal remuneration due to women’s “natural proclivity” for domestic modes of production. Through the deliberate feminization of service sector occupations, women’s work has seemingly been instituted as inherently devalued through the world system that depends on women’s labor to keep their “bureaucratic machines and public agencies” running smoothly (Enloe 1989:9,160). Despite dependency on their labor, structural processes anchor women at the bottom of the service sector in jobs that are “largely incapable of providing a family wage” (Brewer 1993:19). Moreover, McClintock (1995) suggested that the devaluation of women is rooted in the engendered nature of imperialism, which historically depended on the domesticity of women. Imperialism spread through the bifurcating ideology of the Victorian “cult of domesticity.” On the one hand, Victorian ideology ritualized and naturalized the hierarchal order of white, male, domestic progress; while on the other hand, imperialism subordinated “animals, women, and colonized
peoples” as savage primitives that could strive to become civilized through the purifying properties of Victorian domestic commodities (McClintock 1995:31-35). Contemporary feminism provides a lens for reconsidering the perpetuation of colonialism and dependency in the Caribbean through the analysis of culture, history, and international political-economic forces. In this way, contemporary feminists draw from a range of paradigms towards reconstructing more dynamic frameworks of feminist theory.6

**Feminist Anthropology**

One discipline that was particularly influenced by feminism, and also happens to be the discipline that I know best, is anthropology. Anthropology and feminism share a relationship that is both reciprocal and discordant. In the 1970s, interest in gender influenced the anthropological perspective and the subdiscipline of feminist anthropology was established in its own right (Strathern 1987:278). In the following, I briefly discuss the awkward paring of feminism and anthropology, the origins of feminist anthropology, and contemporary feminist anthropology.

What anthropology and feminism share includes the holistic perspective, focus on kinship and gender, and sensitivity to differences. Yet, anthropological and feminist interests in “difference” are not parallel. Conflict between anthropological and feminist perspectives involves the history of anthropology, a discipline that originated in colonialism and was guided by ethnocentric, Western biases. Thus, rather than transforming the discipline of anthropology, feminism became part the anthropological “tool kit.” Conversely, what feminism borrowed from anthropology was the cross-cultural perspective that is “good to think with” in order to understand social organization.
and explain that gender characteristics are not universal (Humm 1995:12-13; Strathern 1987:278-279). Unlike anthropology, “feminist scholarship works across disciplines” which means it can borrow concepts and ideas, but ultimately there is “awkwardness” between the two (Strathern 1987). While feminist anthropology is a discipline that operates from diverse theoretical positions to “challenge existing ideas of ‘natural’ human behavior by pointing to cultural patterns which disguise women’s inferior status” (Humm 1995:13), feminist analysis challenges such frameworks, calling into question theoretical constraints. In moving beyond a traditional anthropological analysis of social organization, feminist anthropology addresses the power dynamics of sexuality and gender.

Within the politically radical atmosphere of the 1970s, civil rights movements such as the women’s movement gained momentum in combating conservatism, racism, and sexism. At the academy, recognition of gender inequalities evoked a challenge to women’s subordination. A case in point from anthropology is Louise Lamphere’s 1974 class-action lawsuit filed against Brown University for discriminating against women faculty in its hiring and promotion decisions. Brown had failed to award Lamphere tenure and the resulting settlement mandated the active pursuance of females and minorities in tenure track positions. Through the writings of feminist anthropologists in the 1970 courageously challenged women’s subordination, their analyses were limited due to grounding in inherently male-biased models. Sherry Ortner (1974), for example, focused on female subordination as scrutinized through dichotomous models of gender in the semiotic or structuralist tradition of binary opposition in symbolic structures. Likewise,
Michelle Rosaldo’s (1974) Weberian analysis of public/domestic spheres demonstrated sexual asymmetries as evolving the dichotomized occupation of engendered spaces where women’s role as mother limits her access to public spheres. As a further illustration, Nancy Chodorow (1974) explored the universality of women’s subordination as rooted in differences between male and female personalities through Freudian analysis.

In the 1970s-1980s, issues of production and reproduction received great attention in feminist anthropology. Within the framework of gendered spheres of influence, major debate between Marxist and feminists centered on the “relationship between production and reproduction” in terms of relationships with the family, household, and larger political and economic processes (Moore 1994:88). Feminist anthropologists including Karen Sacks (1974) and Eleanor Leacock (1978) combined the feminist and Marxist orientations as a “slightly undated version of Engles’ notion of ‘primitive communalism’” (Ortner 1996:142). Sacks (1974:222), for example, argued against the universality of women’s inferior social positioning and through ethnographic analysis, demonstrated that in societies where class and capitalism dichotomize the family and society, women may be relegated to an inferior social status through a system of differential worth that places women’s domestic duties beneath that of men’s social responsibilities. Striving to breaking away from ethnocentric feminist models of gender and power, Leacock (1978) dismissed the public/private dichotomy as inadequate analysis of women’s status cross-culturally. Leacock deconstructed myths of “egalitarian” societies as “matriarchal” in terms of women’s roles (Ortner 1996:142). Although she accounted for historical processes which further erode women’s economic
autonomy in terms of production and reproduction, these processes are limited to “capitalist penetration, observer bias, or both” in considering a male bias in simple societies (Ortner 1996:143). Additionally, Leacock (1978:257) called attention to the spread of capitalist development through “modernization” and promoted a critical analysis of pre-/colonial/post-colonial research as Third World women find themselves drawn further into domination. Others have criticized Marxist and neo-Marxist theorizing for hierarchically schematizing “gender/sex and race/ethnicity” in terms of class (Reddock 1993). Influenced by semiotic or structural analysis of gender as symbolic, oppositional, hierarchical categories of domination, (that is, “woman” as polluting and lower, “man” as pure and higher), (neo-) Marxist feminist scholars argued that “cultural ideologies, far from reflecting social relations, actually serve to distort and mystify them, in order to maintain the status quo through a misrecognition of the sources of power and oppression” (Moore 1994:74). Later, Karen Brodkin Sacks (1989) again applied the Marxist perspective to a broader spectrum of salient categories, offered a feminist critique of class, race, and gender as “part of a single, specifiable, and historically created system” to discount the concept of race, class, or gender “neutrality.” In particular, by bringing race and class into the debate on the meaning of women’s domestic labor, Sacks deconstructed the paradox wherein both women’s subordination and women’s achievement of equal status are theoretically realized through their role in production. Moreover, it is through the inclusion of non-white, non-western feminist perspectives that Sacks (1989) demonstrated the potential for transcending cross-cultural differences and
clarifying similarities regarding gender issues. Yet, her approach does not adequately demonstrate a place for understanding these differences.

Poststructuralist and postmodernist movements in anthropology attempted to address issues of power such as the implicit, engendered nature of sophisticated theoretical writing. Henrietta Moore (1994:77) discussed a common criticism of Pierre Bourdieu’s conception of gender where there is “little room for agency and/or social change” as a result of his “emphasis on the intersection of social location with sets of structuring principles that are embodied through repetition and enactment (habitus) implies that social reproduction and conformity are paramount.” Additionally, the theme of “position and positionality” through which Bourdieu analyzed power distinctions of gender and class, or what was termed “standpoint theory,” was criticized by Moore (1994:78) for treating women as a class and “thus obscuring differences within the category.” Furthermore, once differences are identified within categories (that is, differences between women) little direction is provided for how to proceed (or praxis). According to Moore (1994:28), despite a growing philosophical interest in issues of “local and/or indigenous concepts of person and self,” little attention has been given to this field of enquiry through the perspective of anthropology and gender studies. Rather, indigenous concepts of person and self are most often presented as “gender neutral, but on closer examination it is clear that the implicit model for the person in much ethnographic writing is, in fact an adult male” (Moore 1994:28). Essentially, where intrinsically androcentric paradigms are applied to the study of culture and gender, models derived from such perspectives are inherently skewed towards disproportionate
power structures. In anthropological writing, for example, “theory has acquired a gender insofar as it is more frequently associated with male writing, with women’s writing more often seen as description, data, case, personal, or, as in the case of feminism, ‘merely’ setting the record straight” (Lutz 1995:251). According to Catherine Lutz (1995:259) the implications for this misconception are critically dangerous; “to the extent that women are seen as less intelligent, their writing will be seen as less theoretical, no matter how they write. Evidence for the existence of this phenomenon in all areas of cultural life is overwhelming. Women’s discourse equals descriptions (or complaint); male discourse equals theory, the covering law. The words of women do not have the same weight as the words of men, and theoretical works are especially heavy” (Lutz 1995:259).

In the 1990s, post-modern theory and the “new ethnography” had a powerful influence on feminist anthropology. According to Moore (1994:107) the post-modernist critique centers on two questions; “what is it that anthropologists represent or claim to represent in their text; and by what authority do anthropologists make these representations?” Underlying such questions are anxieties about anthropology’s role in the construction and maintenance of Western hegemony and a desire to expose systems of power relations (Mascia-Lees, et al. 1989:9; Moore 1994:107). Accordingly, examination of authorship as a role in the process of constructing meanings about culture accentuated conceptions and interpretations of “self and other” and the relationship between the two (Moore 1994). Traditionally, the ethnographic authoritative discourse explored these relationships in terms of “sameness and differences” (Moore 1994:114). Methodologically, the “new ethnography” coped with anthropology’s anxiety of
representation through stylistic variations included “the creation of an authorial ‘I,’” the inclusion of multiple voices and multiple authored texts, and assessment of anthropology to represent the “truth” (Moore 1994:116-7). “Anthropologists do not just represent their experiences of an ‘other’ culture in the text, they also constitute and produce their experiences and themselves in the text” (Moore 1994:118). Yet, what seemed be new and exciting insights of postmodernist anthropology is “that culture is composed of seriously contested codes of meaning, that language and politics are inseparable, and that constructing the “other” entails relations of domination” are the same insights that feminist theory had been exploring for forty years (Mascia-Lees, et al. 1989:11).

Couillard (1995:54) asked do we have the tools “to appreciate the agendas other women set for themselves?” Caution should be paid to any set of constructions, since it is really a device for framing and thus, “another way of exerting power since they allow us to define reality for those we work with” (Couillard 1995:58). Gender, class, ethnicity, race, and age then are only concepts used “to account for relations of power and difference” but the question remains, “what is the link between these categories” (Couillard 1995:58)? In large part, the post-modernist critique centers on the issues of authority and representation and exposes underlying anxieties about anthropology’s role in the construction and maintenance of Western hegemony and a desire to expose systems of power relations (Mascia-Lees, et al. 1989:9; Moore 1994:107).

Praxis Informed by Critical Feminist Theory

How is this study feminist anthropology? And how do I combine the theoretical perspectives of feminist theory and economic anthropology? The answer is through
praxis. Through praxis I apply anthropology with a critical perspective informed by combining my theoretical framework of feminist theory and economic anthropology. Through a critical feminist approach, I can work across the disciplines of feminist and economic anthropology to inform my analysis of international development policy and practice. In order to deal with my feminist and economic anthropological research question; “does the microcredit model of female microenterprise development fit the cultural and historical context of Tobago?” my praxis involves applying some of the discursive tools devised by feminist theory for the purpose of deconstructing the patriarchal ideology guiding international development policy and practice. Thus, my approach moves beyond feminist and economic anthropology to a praxis that is informed by critical feminist theory.

So, what strategies does contemporary feminist theory provide for deconstructing patriarchal hegemonic ideology? Fuss (1989:1) described the dialectic tension within feminism between essentialist and constructionist theories and proclaimed the debate “is responsible for some of feminist theory’s greatest insights.” Essentialism tries to locate the “true” essence of “woman,” although “repressed by the social,” this essence is characterized as “pure or original femininity” (Fuss 1989:2). Third world feminists described the transformative and political power in essentialist feminism where women “share the experience of being ‘others’ or ‘outsiders’ within the patriarchal society” (Antrobus 1989:200). Essentialism, as a theoretical framework, is weakened by an attempt to account for a “universal female oppression [through] the assumption of a totalizing symbolic system which subjugates all women everywhere” (Fuss 1989:2).
Chowdhry (1995:38) and Mohanty (1991:53) caution that the essentializing tendency for universalizing assumptions of power and privilege may lapse into a romantic vision of third world women. Such depictions of third world women are no less than imperialist acts of appropriation thereby “producing/re-presenting a composite, monolithic, ‘third world woman’ – an image which appears arbitrarily constructed, but nevertheless carries with it the authorizing signature of western humanist discourse” (Mohanty 1991:53).

Although essentialist feminists may argue for “the notion of a class of women” for political purposes, such a classificatory system relies on imprecise terms (including man or woman) (Fuss 1989:4). Despite our attempts to codify “categories always leak” (Minh-ha 1989:94). What is important to understand about these categories, particularly those dualistic classifications systems that imply binary opposition (and therefore hierarchy), is historically, how they came into existence (McClintock 1995:16). Fraser (1989) problematized classificatory systems (such as welfare policy in the United States) where essentialism reinforced sexist and hierarchical ideology that disempowered and denies marginalized groups access to resources.

In contrast to essentialism, constructionist theory is concerned with “the production and organization of differences,” and interrogates “all seemingly ‘natural’ or ‘given’ objects” that are considered merely “produced by the social” (Fuss 1989:2-3). Social construction risks shifting “from the singular to the plural in order to privilege heterogeneity and to highlight important cultural and social differences” (Fuss 1989:4). Attempts to pluralize do not adequately “safeguard against essentialism” (that is, the monolithic woman is displaced by totalizing women) (Fuss 1989:4). Minh-ha (1989)
problematized this predicament within feminist theory in the context where third world women are cast in the *native* role. Emphasizing difference may essentialize division by providing “no more than a tool of self-defense and conquest” for white, privileged feminists to speak for the “other” (Minh-ha 1989:82). Similar to the homogenizing representation of so-called “third world women” found in international policies targeting women, deconstructing the use of “different voices” lends itself to creating authenticity as an intervention from domination. “[Y]et, a difference or an otherness that will not go so far as to question the foundations of their beings and makings” remains preoccupied with hegemonies image of the unspoiled, “real native” (Minh-ha 1989:88). Manipulated authenticity is the product of universal standardization where liberal humanism is compelled to persuade the noble “endangered species” to avoid an impending “in-authenticity” of their culture. This ethnocentric, imperialist ideology of preserving a pristine and static presentation of the “truth” functions to legitimize (and thereby censor) cultures of *others*. Prescriptive authenticity includes differences that are asserted and remembered only to the extent that racism, feminism, and social change fall within appropriate (that is, safe) boundaries, thereby silencing oppression (Minh-ha 1989:88-89). Authenticating third world women represents, what Fuss (1989:11) described as the risk of “transgressing the essentialist/constructionist divide,” where de-essentializing *woman* means “simultaneously re-essentializing her.” Herein lies the tension (or irony), whereby “uncovering the ways in which deconstruction deploys essentialism against itself,” we rely heavily on essence under threat of falling back into the discursive trap of subsuming differences into the mainstream collectivity and thus, erasing differences.
The danger of deconstructing monolithic categories is that “if it succeeds only in fragmenting the subject into multiple identities, each with its own self-contained, self-referential essence” we may end up lost internally in micropolitics (Fuss 1989:20). Moreover, we may become rhetorically confounded in the Nietzschen sense of forgetting the original premise of our argument.

So, how can we articulate differences such as race, class, and gender? How do we uphold the salience of such issues in political debates without totalizing women or over-reducing issues into individualistic, situational specifics? How do we critique the patriarchal ideology guiding international development policy and practice without homogenizing or essentializing the intended recipients? In Ellen Rooney’s interview with Gayatri Spivak (1997), strategic essentialism is posed as a necessary, yet problematic tool for maintaining the significance of the “other” (in this case, of female microentrepreneurs although a similar argument could be made for race, class, sexual orientation, etc.) while articulating differences in political discourse. Through essentializing women, we risk upholding a homogenizing or monolithic category that erases differences both among and between women. Similarly, bell hooks (1992:167-168) described the pervasive “myth of sameness” which functions to perpetuate a “fantasy of the Other who is subjugated, who is subhuman” but is threatened when difference is highlighted thereby undermining the liberal humanist “belief in a universal subjectivity (we are all just people).” Likewise, Mohanty (1991:55) critiqued the analytic presupposition of classifying the third world woman as “an already constituted, coherent group with identical interests and desires, regardless of class, ethnic or racial location or
contradictions,” thereby implying a universal, cross-cultural patriarchal category. Moreover, arbitrarily emphasizing difference in the form of the homogenized and powerless third world woman implicitly evokes contrast to the self-representations of western women as “educated, modern, and as having control” (Mohanty 1991:56). Such eliding symbolism allowed white western women to feel sanguine about their own condition as relatively powerful by comparison (Enloe 1989:53). For Spivak, the risk of categorizing for critical discursive purposes is necessary for mobilizing politically. Although strategic essentialism offers limited theoretical implications, it offers practical political significance by deconstructing the status quo through actively engaging with wider audiences. Essentializing is not a theoretical framework, but rather a strategy for the “acknowledgement of the dangerousness of something one cannot not use” thereby leaving no choice but to assume the position of something “unavoidable [in its] usefulness” (Spivak in Rooney 1997:358-359). Strategic essentialism provides an interactive, collaborative forum for debate wherein categories remain under threat of erasure. Since one must “both assert the importance of positionality and refuse to essentialize it” the speakers’ identity is inevitably and unavoidably situated within history and language and therefore understands life through these essences (Spivak in Rooney 1997:360-361). Spivak cautioned that getting caught in the tension of the essentialist/anti-essentialist feminist debate can obliterate our being counter-intuitive and “might keep us from infiltrating the knowledge venture of imperialism…which still holds institutional power” (Fuss 1989:361,365). Rather, by claiming, “that there is not feminine essence” we dismiss the essence itself as a good topic of investigation (Fuss 1989:368) and may
mobilize feminist efforts towards repositioning power. Marcus (1992:339) further suggested that by denaturalizing and demystifying engendered myths (including women as raped or rapable, women as naturally low-skilled workers) that irrelevant distinctions may be dismantled. Yet, hegemonic patriarchal ideology is so culturally embedded that social engineering is easily disguised as normative within the structure of a male-dominated, capitalist welfare state.

A common theme among contemporary feminisms is not the danger of essentialism, but *pluralism*, which threatens the erasure of difference and history through homogenization. Spivak (in Rooney 1997:371) described pluralism in American society as “repressive tolerance” whereby the status quo remains unchallenged. Multiplicity undermines the “collective enterprise” of challenging each individual’s authenticity “to know” by revealing the individual’s limited power. In providing a strategy that does not fall into the circumscribing snare of theoretical bifurcation, Spivak offered a dynamic solution (yet -- requiring an equally dynamic population). Rather than assuming “the transparency and therefore the unity of one’s audience” as pluralism would, through strategic essentialism we can engage the audience as “responding, responsible” coinvestigators (Spivak in Rooney 1997:374). Therefore, restructuring of the world system’s patriarchal status quo requires both men and women at every level of production, consumption, and decision-making to become visible and conscious participants in public organizing and debate (Enloe 1989:61, 150). Spivak (in Rooney 1997:374) offered the strategy that the “audience is part of one. An audience shows one something” through a transaction of deconstructing the “the binary opposition between
investigator and audience” thereby expanding the critical assessment of knowledge production.

Similarly, Mohanty (1991:37) described the promise of “plural or collective consciousness” where third world feminists speak “from within rather than for their communities” through testimonials. This approach combines praxis with a forum for intersecting axes of race, ethnicity, class, gender, history, and multiple identities.

Their primary purpose is to (a) document and record the history of popular struggles, (b) foreground experiential and historical “truth” which has been erased or rewritten in hegemonic, elite, or imperialist history, and (c) bear witness in order to change oppressive state rule … [T]heir strategy is to speak from within a collective, as participants in revolutionary struggles, and to speak with the express purpose of bringing about social and political change (Mohanty 1991:37).

Understanding differences is a shared responsibility requiring a commitment to understanding by sharing power (Minh-ha 1989). Through this type of critical dialogue differences (which may be multiple, contradictory, and/or compounding) can be articulated and accounted for towards preventing the stagnation of essentializing categories, the neutralization of marginality, and the perpetuation of a patriarchal status quo. Through challenging the appropriation of differences and grounding feminist inquiry in experiential daily life, hegemony may be undermined through a repositioning of power. In summary, through the theoretical perspective of contemporary feminisms, issues previously raised by second wave feminism and feminist anthropology may be critically reassessed towards shaping praxis that avoids the inherent hegemonic and
colonialist subtext of these earlier approaches. Through a bricolage of feminist perspectives issues including nationalism, imperialism, pluralism, and essentialism may deconstructed and investigated with a goal of destabilizing patrimony and rearranging power structures.

**Feminist Critique of International Development**

For this study, the goal of a critical feminist approach to economic and feminist anthropology is economic empowerment of women. Economic empowerment promotes autonomy and self-sufficiency through sustainable employment, allowing women to contribute to their families by earning independently and maintaining control over their investments, thereby promoting solidarity among women without detrimental domestic impacts (Buvinic 1989; Creevey 1996). Similarly, Couillard (1995:68) described that feminist-oriented praxis involves “three ‘autonomies’ that must be developed in every woman: psychological, emotional and financial” in order to achieve a healthy life and avoid “falling prey to a system which ‘neutralizes’ them.” She recommends that the “point of view of women … is to be found in their ‘agendas’” and cannot be “reduced to elements of gender, since class, ethnicity and age” since these intersecting and compounding categories also inform their strategies. Rather, the point of view of women accounts for their struggles as well as their ideals and victories – and the role of the anthropologist is to translate these and “make them intelligible to others … [to] create a space for more tolerance in a world of ever changing differences” (Couillard 1995:71).

By taking into account the vital role of women’s microentrepreneurial activities as well as the specific needs and obligations of women, the question arises; does the
Successful promotion of female microenterprise require a gender-specific approach and method (van der Wees 1995:42)? Women must know how to deal with men in a real world setting that a sheltered, “women only” training approach does not provide. A so-called “woman only” approach essentializes third world women as a monolithic class that fails to account for historic differences. Furthermore, a so-called “woman only” approach is not relevant for all cultural contexts such as the Caribbean where women are active in the public sphere. Although successful at delivering training, women-specific programs tend to be small scale, difficult to replicate, and not appropriate for cultures where women customarily have public roles. Therefore, development programs have shifted from a so-called “women only” focus to integrating women’s issues within a sector oriented focus (including microenterprise development) (Buvinic 1989:1050). Yet, the gender neutral or more sector oriented approach tends to homogenize women by assuming that entrepreneurs adopt masculine characteristics such as individualism and emancipation from domestic responsibilities (Ehlers 1998; Powell, et al. 1990:81-82). Additionally, a preference for quantitative, formal economic analysis of development policy has the tendency to overlook gender-specific aspects of microenterprise development including the qualitative nature of women's participation. Gianotten (1994:32) noted that “a good gender policy at [the] institutional level is not enough on its own” due to the many assumptions about women’s roles and the tendency to ignore specific gender relations. In the case of the North American non-governmental organization CARE, more quantitatively oriented policy and practice have reinforced the patriarchal misconception that women are only capable of domestic or economic
activities of marginal importance (Gianotten 1994:39). Despite the multitude and significance of women’s work recognized by CARE, their policy of targeting women “as the best channel for food distribution” inappropriately focused on women’s reproductive roles as mothers and housewives, thereby erasing women’s agency (Gianotten 1994:25, 27). Development practitioners have assumed that women’s domestic roles and responsibilities prevent their mobility, thereby eliminating them from participation in training or organizing activities. Paradoxically, despite their busy workload, this argument is never used against men’s participation. A critical feminist analysis of this example reveals domination of women by international development policy where gender differences are silenced and patriarchy is reinforced. In fact, development studies have found that women desire education and training opportunities, however, their multiple roles and responsibilities can present barrier to participation. To facilitate female participation, lessons should take place in a community setting where cooperative childcare promotes greater access to training (Creevey 1996:85; Gianotten 1994:37-38). Likewise, in my research (1999-2000), I observed that Tobagonian women eagerly participated in training within their local villages and frequently, they attended classes with young children in tow.

Improving women’s economic activities requires understanding a range of issues including women’s roles in their society, what women want, their obligations, access to raw materials and markets, need for appropriate technology, and choosing appropriate forms of organizational structure (Carr 1984:11). This women-centered approach to development is described as gender analysis. Women are often very serious about their
businesses. A female entrepreneur is someone “who is able to observe the environment, identify opportunities to improve it, marshal resources and implement action to maximize those opportunities – in other words, someone who is able to organize, manage and assume the risk of running an enterprise” (van der Wees and Romijn 1995). Research has demonstrated that due to their multiple roles and responsibilities, women often have different needs than male entrepreneurs. Depending on the setting, women may be less inclined to attend courses that are open to all. Among those who do, women are less likely to contribute to the discussion and rarely assume a leadership role (Kraus-Harper and Harper 1991:44). Likewise, a development project conducted among both men and women in Tobago found that, “women did not often speak out at the meetings and rarely took a leadership role” (Rajack, et al. 1997a:12).

In evaluating international development policy and practice, praxis informed by critical feminist theory must also account for culture. In cultural contexts like rural Bangladesh or India, where women do not typically move outside the domestic sphere independently, so-called “women only” programs have been significant in providing places for women to come together to discuss issues and exchanging ideas for overcoming problems. Despite the tenacity of traditional working roles, women do venture outside of conventional economic strategies. Engendered divisions of labor are not universal. “Traditional” and “nontraditional” work varies across cultures and across the lifecycle (Dhamija 1989; McLeod 1989; van der Wees 1995:49). Yet, when promoting income earning strategies that are not limited to typical “women’s work,” care must be give to account for cultural beliefs that may render such investments
counterproductive (Alsop 1992; Carr 1984). Operating within a *cultural relativist* perspective that views each society as unique, most donor agencies have avoided promoting nontraditional income generating interventions out of a concern for disrupting established power and gender dynamics (Buvinic 1989:1053). Yet, promotion of nontraditional income generating activities can open new job areas for women, thereby reducing redundancy of familiar female work. Nontraditional work may provide considerably higher wages and therefore, is one of the few means available to significantly improve women’s economic circumstances (Berger 1995:210). Through strategically orienting multifaceted development programs to include training in new job activities, changes to the local sexual division of labor may be facilitated. For instance, a Jamaican women’s construction collective successfully bypassed the problem of placing women trained as builders through devising “job auditions.” Despite being a male-dominated field, these women filled a local need for construction workers and boosted productivity due to their male counterparts’ compulsion to “outdo the women” (McLeod 1989:180-183). As Caribbean women’s economic participation is not new, programs that train women in nontraditional microenterprise can be highly successful if they provide skills relevant to labor market demands and produce qualified participants. Therefore, such programs require greater investment in services such as on-the-job training, access to tools or equipment, as well as financial services (Buvinic 1989:1052; Ehlers 1998).

Whether organized independently, as a cooperative action group, or through collective membership, women’s microenterprise – when adequately supported – can provide a valuable strategy for poverty alleviation, economic growth, and enhancement
of women’s visibility. In their study, Mead and Liedholm (1998:66) found that microenterprises headed by women were less likely to survive their first year than those headed by men. Yet, when microenterprise failures were assessed with other factors held constant, there was no gender difference. This distinction reflects women’s unique personal constraints rather than differences in business competence, although women’s microenterprises do tend to be “concentrated in more slowly growing sectors” and therefore, expand significantly slower than those owned by men (Mead and Liedholm 1998:68). The fact that women’s earnings are frequently less than men’s earnings is attributable to their confinement within customary “women’s work” (including service sector or small-scale manufacturing); moreover, where women are head of household with dependents, their earnings most likely account for the bulk of the family income (Abreu 1989:164; Reichmann 1989:148). These implications reflect the need to consider female microentrepreneurs from the broadest possible context including “the discrimination, exclusion, and historic subordination to which women have been subjected,” their role within the society, and their role within the microenterprise (Placentia 1989:130).

My study is critical of international development policies that tend classify third world women as a homogenized category and for practices that disregard historic and cultural difference when arbitrarily applying universal development models that exploit women’s survival strategies. The microcredit model of microenterprise development has the potential to economically empower working women by providing opportunities to organize income-earning strategies according to personal preferences. Thus, in evaluating
the merits of this model, I elected to deal with feminist and economic anthropological problems through employing strategic essentialism, which as discussed above, is a tool for maintaining the significance of the “other” using the framework of artificial categories in order to articulate differences for practical political purposes. Specifically, in order to evaluate the relevance of the microcredit model among women in Tobago, I employed an artificial category to identify the intended recipients of this development strategy. I acknowledge that classifying female microentrepreneurs in Tobago as a category risks erasing difference both among women in Tobago as well as between these women and female microentrepreneurs globally. My goal is political – through mobilizing this category, I hope to reposition the power of female microentrepreneurs in Tobago towards achieving economic empowerment through improving the programs intended to benefit them. While international development strategies have targeted third world women as though they were a coherent group lacking in historic or cultural differences, through the strategic use of a category that represents female microentrepreneurs in Tobago, my purpose is to evaluate the applicability of the microcredit model by contrasting differences across third world women, which in this case, compares Bangladesh where the microcredit model originated to the Caribbean. Informed by feminist and economic anthropology, I understand the classification of female microentrepreneurs in Tobago is useful for the purposes of evaluating the application of the microcredit model of microenterprise development within a specific historic and cultural context thus, in the following chapter I provide a background on the history and culture of Tobago.
Informed by critical feminist theory, I also acknowledge the limitations of this category (and its potential to leak) in my descriptions of the experiences and needs of female microentrepreneurs in Tobago. As opposed to a case study approach that emphasized differences and similarities among women in Tobago, I strategically use the category of female microentrepreneurs in Tobago to locate my study and to demystify the positionality of third world women’s labor within the larger context of the patriarchal, world system. Yet, I must ask that the reader to keep in mind that the strategically essentialized category of female microentrepreneurs in Tobago represents many women whose lived experiences and differences are not fully articulated in this dissertation. If the reader is aware of both the limitations and purposes of this category as a framework used for the purpose of documenting a diverse community, and if the reader understands that my attempt to include the voices and experiences of female microentrepreneurs in Tobago represents what I have elected to include for the purposes of research, I hope to successfully apply critical feminist theory to challenge the status quo of patriarchal development policy and practice. While I have tried to represent differences through including the words of the various women whom I interviewed and in describing their individual experiences as female microentrepreneurs, it is still my authoritarian voice that has employed their voices for the purpose of my study. Furthermore, in highlighting differences and trying to account for the multiple oppressions (including race, class, gender, etc.), I enter a discourse where my voice represents western, educated patriarchy. It is problematic that “I” (a white, middle class, anthropologist) take the authoritative role of speaking for the “other” (female microentrepreneurs in Tobago), which signifies a
hierarchical relationship where my “subject” becomes dominated through discursive domination as well as representation as homogenized, monolithic category. Yet, in maintaining awareness of this role and in calling my readers attention to this problematic tool, I can still work towards articulating differences and engage in a political discourse with the goal of applying anthropology to affect change in the form of economic empowerment.

The feminist perspective presented here does not represent what Tobagonian women would describe for themselves. Certainly, if asked individually, each of my participants would likely provide her own definition of her feminist orientation (or what it means to be a woman) and likely, these definitions would shift over the course of their lifecycle. Women of Tobago share a proud and dignified identity as Caribbean women. Comparatively, they are situated in what is often regarded as a female-centered society where motherhood is an important cultural imperative. As a topic of political discourse, however, I observed that patriarchy maintained a strong grip over gender politics in Tobago. At monthly Tobago House of Assembly meeting, for example, I observed a local government official present the issue of “gender equity,” citing the United Nation’s attention to the position of women since the 1970s and the 1995 Beijing Conference on Women. She described the need for gender sensitivity training within the local leadership in order to promote a gender mainstreaming approach to address inequality within policies and programs that reflected Tobago's male bias. Sadly, her motion was dismissed and furthermore, she was admonished for “wasting the Assembly’s time on issues they would all obviously support without taking the time to debate with other important issues
at hand” (THA Meeting August 20, 1999). Clearly, during my fieldwork, gender equity was not yet a priority in Tobago. Also, I learned that gender politics were both very public and very private. While the role and status of women was a hotly debated subject in popular culture (such as calypsos), the personal politics of domestic life were not disclosed to strangers (or anthropologist). Rather, what I learned about personal politics derived from my in-depth, ethnographic experience living among an extended family in Tobago. From what I observed, women’s status in Tobago involves an on-going struggle with intersecting, compounding oppressions including race, class, age, etc.
This study involves an evaluation of international development policy and practice within the historic and cultural context of the Caribbean. In order to frame this study, the following chapter is a survey of the literature on international development and Caribbean studies. Also, to illustrate the specific environment that is the focus of this study, I include a brief history and cultural analysis of the island of Tobago, W.I. The following chapter includes four parts. First, a discussion of international development policy and practice identifies the ideology responsible for implementing poverty alleviation strategies such as the microcredit model of microenterprise development. Specifically, this study focuses on international development policy and practices where women play a pivotal role in poverty alleviation strategies. The guiding ideology behind this international development model is based on a western, market economy perspective of “economic development” while in practice, the microcredit model involves duplication of a strategy that was first implements in rural Southeast Asia. Second, through a review of Caribbean studies literature, I survey influential models that have shaped anthropological thought about the Caribbean family. The anthropological literature also accounts for women’s multiple roles and responsibilities as a result of Caribbean family structure. Third, through a brief history of Tobago, I demonstrated a pattern of cursory development and frequent neglect recurring throughout Tobago’s colonial history and continuing into the post-colonial era. Fourth, I draw from a range of ethnographic data to illustrate the cultural context of Tobago and focus on women’s working roles.
A. International Development Policy and Practice

In the following section, I discuss the assumptions and misguided ideology that contributes to misapplication of international development strategies in the context of the Caribbean. First, I describe the history of international development policy and practice with a focus on women. Also, I highlight the role of microenterprise as a favorite international development strategy targeting women. Second, I take an excursion to Bangladesh to review the Grameen Bank that will serve as an important international development model for microenterprise development. Third, I describe how women’s work became incorporated into international development practice. Fourth, I explain the importance of cultural context in applying international development models in different settings.

Women in International Development (WID)

Throughout the developing world, women’s work has frequently been unaccounted for, underestimated, and seemingly invisible (that is, domestic and unremunerated). The field of Women and International Development (WID) emerge through a realization that third world women are not “‘outside’ the mainstream of development” (Antrobus 1989:199) but rather, are affected differently and usually more negatively than men (Gallin and Ferguson 1993:1). In the following, I briefly discuss WID through a feminist critique of the ideology entailed in this process. Special attention is given to the concept “third world women” in the context of Caribbean tourism development as these issues directly pertain to my research topic.
Geeta Chowdhry (1995) problematizes WID’s guiding ideology as deriving from modernist theory. Modernist theory includes two “distinct yet overlapping strands … the colonial discourse and the liberal discourse on markets” (Chowdry 1995:26). First, colonial discourse involves the ethnocentric tendency to contrast the political economic, sociocultural privilege of Europe against a homogenized and generalize notion of “third world women.” Second, the premise of liberal humanist discourse promotes western liberal values of the free market, individualism, and voluntary choice thereby eliding third world women in the context of the international political economy. Paradoxically, although these discourses are the underlying text for WID praxis (with a stated goal of helping women to “develop”), the combined effect “tends to disempower poor Third World women” (Chowdry 1995:26). As an example of this paradox, Sidney Mintz (1983:11) noted that peasant societies in the Caribbean have historically provided significant opportunities for independent economic activity by women as compared to so-called “westernization,” which often results in diminished female autonomy. Western development has been notoriously ethnocentric, assuming that third world women’s priorities mirrored those of western women, as if either category could be generalized. WID policies were inherently flawed in assuming that women from developing countries “were outside the economic mainstream and needed only access to resources and services” in order to contribute to their local economies (Braidotti 1994:118). Moreover, when structures are defined within the terms developed or developing, and women are placed within these structures, it conveys “an implicit image of the ‘average third world woman’” as a universal, essentialized category lacking differences (Mohanty 1991:72-
Implicit in this distinction is the ethnocentric tendency towards a binary opposition depicting the West as developed without exploring contextual distinctions (that is political, economic, historic, or philosophical). Specifically, development strategies have been insensitive to cultural differences (Warren and Bourque 1991:292).

In contrast to WID, Development with Women for a New Era (DAWN) is a feminist, global women’s network founded on empowering women through simultaneously identifying multiple subordinations and addressing multiple contradictions of race, class, and nationality. Through challenging the hegemony of consumerism and addressing linkages between micro-level and macro-economic policies, DAWN’s programs involve consciousness-raising, training, technical assistance, and agency networking (Braidotti 1994; Yudelman 1987:81). Peggy Antrobus, a prominent Caribbean scholar and DAWN’s coordinator, called for an alternative development paradigm through bottom-up analysis, grounded in theory (Braidotti 1994:119). A feminist analysis of structural adjustment illuminates “the linkages between the economic crisis and its social, cultural, and political consequences” (Antrobus 1989:191). Expanding the concept of “feminization of poverty,” Antrobus (in Duddy 2004) explained that

Class interests create poverty but once you have a class of poor people gender takes over. The reality of what it means to be poor, lack of food, shelter, healthcare, education, all of those basic needs, is a reflection of women’s practical gender interests. In that sense there is feminization of poverty, I like to think of it as the engendering of poverty.
In many instances, development policy and practice has used poor women as a tool for preserving the status quo. Through poverty alleviation strategies that rely on women in poverty to support and maintain their families with minimal investment, related issues such as housing, education, health, and violence have been controlled rather than erupting. WID policies are criticized for preserving the economic growth model and promoting the “super-exploitation of women’s time” through “capitalizing the gender roles of women in the reproductive sector to meet the basic needs of the poorest sectors of society” (Braidotti 1994:118). Women cope by intensifying their labor or acting as “a cushion against even more devastating consequences which might provoke action or reaction on the part of poor communities” (Antrobus 1989:191). Adaptation strategies include a “variety of income-earning and income-saving activities” as well as reciprocal kinship and friendship networks providing minimal resources for the survival of poor families (Antrobus 1989:190-191).\(^1\) Women’s survival strategies react to governments imposed macroeconomic policies (such as International Monetary Fund austerity policies), which severely affect the most marginalized members of societies. Ultimately, women’s survival strategies may inadvertently subsidize capitalism, but this is not their fault. In addition to exacerbating the problems that structural adjustment polices seek to resolve (including economic growth), by “failing to take account for women’s roles in socioeconomic development,” these policies have minimized the value of social reproduction tasks and promoted production based on patterns of exploitation due to a deeply engendered, patriarchal ideology (Antrobus 1989:191).
Unfortunately, export diversification (for example, through increasing industrialization) has been the focus of most development strategies. Yet, pursued as a unidimensional process, this type of development practice is unlikely to benefit the majority of the population. Industrial development has been characterized as relieving women from their “drudgery” and providing “employment opportunities” such as assembly line work for multinational corporations where they typically “face the exploitative and marginally paying alternatives of work as farm laborers, domestic servants, and market vendor” (Warren and Bourque 1991:292). The guiding ideology behind the sexual division of labor, wherein the feminization of labor establishes a seemingly *natural* devaluation of women’s work, has historical origins in colonialism. For example, as an alternative to the agricultural practice of mono-crop dependency inherited from colonialism, Caribbean nations became entrenched in mass tourism during the 1980s, as a strategy to alleviate debt through the influx of foreign currency (Enloe 1989:31; Pattullo 1996:11). As an industry, tourism is dependent on local women occupying low-paying service sector jobs with little other alternatives due to their government’s policies of tourism development. Despite seemingly undesirable conditions, hotel work is considered suitable employment for women due to its affiliation with traditional domestic skills and taking place in “respectable surroundings.” Women in services sector occupations fulfill a preference for a femininized and therefore, “naturally” low-skilled and low-paid labor force. “In reality, tourism may be creating a new kind of dependency for poor nations” (Enloe 1989:32-34). To develop tourism, poor nations often redirect their resources towards providing the facilities expected by foreign
guests while profits are absorbed by foreign tour operators, airlines, and hotel management firms (Pattullo 1996:15-22). In exchange for improvements to the infrastructure (such as airports and roads), tourism typically widens the economic gap and exacerbates racial tensions (Enloe 1989:20-21; Pattullo 1996:28-31, 85-86). For example, tourists’ conspicuous consumption, hedonistic dress, and behavior may be interpreted as suggestive of slavery and contemptuous of local morals.³ For host countries, investment in tourism symbolizes entry into the world system with specific political implications. To promote tourism, local governments must provide a politically stable, safe, and therefore compliant atmosphere to attract international travelers. Not unlike international textile, appliance, or agricultural conglomerates, the tourism industry is owned or financed by multinational corporations and operates essentially as modern (or post-modern) plantations that wield tremendous “influence over their own as well as foreign governments” (Enloe 1989:148).

Through the maintenance of indigenous patriarchy and an avoidance of unionization, multinationals further segregate women’s work through a system of diminishing social support (Warren and Bourque 1991:295). The shift “from traditional primary commodities to more diversified manufacturing production” has significant implications concerning the international division of labor (Deere 1990:12).⁴ Assembly industries and Export Processing Zones (EPZ’s) heightened demands for “docile” female workers “because they will work for lower wages and are less likely to organize against oppressive work conditions” (Deere 1990:13). Economic development through the promotion of EPZ’s makes developing nations vulnerable to the whims of multinational
corporations that can easily relocate to locations with more favorable conditions. Likewise, foreign influences of structural adjustment policies have particularly affected marginalized groups and “it is women who are most deprived on account of these policies, as women bear the greatest responsibility for the care of children, the sick, and the elderly and head a large proportion of households in the Caribbean” (Deere 1990:11). In addition to dehumanizing millions of people and devastating the environment, core (industrialized) countries notions of production and development have manipulated the third world where their “systems of government have increasingly subverted the concept of consent to one of coercion – in a form so subtle that most people still call it democracy, a democracy which they feel free to impose on other countries through systems of war which threaten our very survival” (Antrobus 1989:194).

In seeking to understand the guiding ideologies of development strategies in the third world, it is critical to delineate the roles of third world women as conceptualized by international aid agencies. Chowdhry (1995:28) explored representations of third world women that guide international development thinking where women are portrayed as “traditional and non-liberated and need[ing] to be ‘civilized’ and ‘developed,’ i.e., more like Western women.” Reducing people to categories such as “third world women,” blurs distinctions, which are salient to the historical nature of oppressions (Mohanty 1991). By homogenizing the differences of women, feminist scholars have claimed authority to intervene on behalf of third world women, thus reflecting colonialisist thinking where third world women are perceived as monolithic victims of “an undifferentiated patriarchy … of male domination” (Chowdry 1995:28). Despite the objective of bringing attention to the
multiple roles and responsibilities of women, international development has perpetuated ethnocentric, universalistic, and imperialistic representations of women. In addition, the patriarchal ideology inherited from colonialism and imperialism is often strategically preserved within nationalist policy in order to manipulate the international sexual division of labor.

Patriarchy strategically avoids conflict through the appearance of gender-neutral programs while operating as a dual system with an “unmistakable gender subtext” (Fraser 1989:149). Like an updated version of the “old-fashioned double standard,” patriarchy strategically maintains and orchestrates hegemony through a range of subtle mechanisms including rationalizing, naturalizing, legitimizing, and authenticating binary oppositions. One powerful example is the use of the family as a trope for legitimizing hierarchy and naturalizing women’s subordination. According to Anne McClintock (1995), the paradox of the family provides a twofold mechanism for legitimizing hierarchy. First, the family serves as a trope “for sanctioning social hierarchy within a putative organic unity of interests” (McClintock 1995:45). Second, by projecting the image of the organic family, national and imperial progress is legitimized and replicated hierarchically through the bureaucratic apparatus. Perpetuation of this process continues where the productive and reproductive roles of women are reconstituted through the international division of labor. Moreover, the global capitalist economy is dependent on women’s cheap labor “under conditions of economic reconstructing” to provide an unskilled labor force in largely manual and clerical jobs, which support their economic empires (Brewer 1993:21-22).
Through the global reconstitution of the sexual division of labor, contemporary patriarchy (as opposed to the violent masculinity of colonial or military rule) legitimizes and rationalizes the devaluation of women’s work. Rationalization takes place (1) through the naturalization and feminization of labor, which legitimizes lower pay through occupational segregation; (2) through the presumption of heterosexual politics, where women are considered “secondary wage earners” to their husband or father who are the “primary family breadwinner”; and (3) through statistical social indicators produced by national census bureaus and multilateral development agencies (Enloe 1989; Mohanty 1991:22; Prügl and Tinker 1997:1476). International organizations working within the WID paradigm actively promote and sustain hegemony through reinforcing programs under the assumption of the normative male worker (Whitworth 1994:85). Breakdown of social customs through a “global feminization of labor” often exacerbates gender polarization and further contributes to cultural and familial disruption (Brewer 1993:19; Standing in Safa and Crummett 1996). Specifically, the social transformation of women’s labor contributes to men’s displacement from the workforce and marginalization of men’s status as breadwinner.5

Female microenterprise is considered a “centerpiece” among development strategies aimed at improving the lives of poor women through poverty alleviation and economic growth (McKee 1989:993; Mead and Liedholm 1998:70).6 Micro and small enterprise provides a major source of employment to as many as a quarter of all working people in the third world with the majority being owned and operated by women. Although the literature lacks a consensus definition of women’s microenterprise, it
generally functions as individual, self-employment or with a small number of workers (typically less than ten) operating independently or cooperatively (Mead and Liedholm 1998:62,67) with a common denominator of “major operational and management decisions” being made by one woman (van der Wees 1995:44). Another variable of microenterprise involves legality, as some may be licensed and registered by the government while others may operate in the so-called informal sector (Baydas, et al. 1994:1081). Women’s microenterprises are more frequently operated out of their home and thus seem “invisible.” Since location is critical to sustainability, the likelihood of home-based business being overlooked is a considerable disadvantage to profitability and sustainability. Women’s microenterprises are typically “concentrated in a relatively narrow range of activities: beer brewing, knitting, dressmaking, crocheting, cane work, and retail trade” (Mead and Liedholm 1998:64). Microenterprises involving commerce have the highest risk of closure. Investing in microenterprise can be difficult as poor women in the third world often “lack access to land, loans, training facilities, technological improvements, agricultural inputs, and other services” (Wickrama 1994:356,367). Consequent reliance on local moneylenders for credit entraps the poor in a vicious cycle of negative savings as daily living expenses often exceed ability to accumulate savings. Simply put the development of “new economic activities of the poor” such as female microenterprise “require human and financial capital investment” (Wickrama 1994:367).

Female microentrepreneurs tend to focus on “traditional knowledge and techniques” (such as craft production, food-processing, or vending) while continuing to
adapt their products to meet market demands (Kraus-Harper and Harper 1991:2; Prügl and Tinker 1997:1473). Likewise, female vendors in Tobago described their strategy as “buying what sells” thereby, tailoring their stock to meet consumers demands. Major problems associated with women’s “traditional” items include the following: a lack of technology necessary for producing the high-quality demanded by export markets; fickle foreign buyers; problems with government regulations and transportation; and typically long working hours providing meager incomes (Carr 1984:9:9; 1995:221; Dhamija 1989:195,207). Across many cultures, “feminine” crafts tend to be those associated with domestic work, while more specialized, remunerative crafts “become the exclusive province of men” (Dhamija 1989:195-196). A study in Jamaica, for example, found that despite being considered a “female occupation,” an increase in male food vendors in the mid-1970s to mid-1980s corresponded with economic recession (Powell, et al. 1990). Yet, engendered differences influencing food vendors’ returns include production and distribution of particular foods and commitment to business. Although some development practitioners suggest building on traditional handicrafts as a means to assist producers in the so-called “third world” to receive more equitable returns for their labor, others recommend avoiding handicraft and export strategies in favor of producing goods and services for local consumption (Carr 1984; Dhamija 1989:207). Furthermore, women are typically not steered towards microenterprises requiring minimized investments for equivalent returns (that is, nontraditional work). Rather, they are encouraged to develop home based operations related to “feminine” work or hobbies, which in addition to being overly represented, are excessively time and resources consuming, therefore offer the
least profitable or sustainable incomes. Such inappropriate recommendations, which fail to account for women’s multiple roles and responsibilities, inhibit their ability to fully exploit their productivity (Carr 1984:131-132; Dhamija 1989:197; Ehlers 1998).

**Grameen Bank Model**

In the previous section, I described some of the assumptions and misguided ideology behind international development policy and practice that has failed to economically empower women. In the next section I illustrate a development model that targets poor women for small loans in order to facilitate microenterprise development. The success of this model has been recognized by international development practitioners such as the World Bank and is currently being replicated in different settings.

The Grameen (meaning *rural* in Bengali) Bank was established in 1976 by University of Chittagong economics professor Muhammad Yunus. He originally conceived the program as a multipurpose organization to provide social support services (such as nutrition, hygiene, childcare, and birth control) to the rural poor. The Grameen Bank began making small loans in 1983 when Yunus realized that the absence of cheap credit for the poor and their inability to evade repayment (ironically) made them a sound investment. Initially, Yunus was his own guarantor. Later, the Grameen Bank received funding from the United Nations International Fund for Agricultural Development and has received subsequent loans from several industrialized nations. In the 1990s, the Grameen Bank was heralded as a model foreign-aid program by the United States and other nations and has since been replicated in more than 30 countries. Perhaps it is best know for its remarkably low default rate of two percent and for its focus on women.
(Kamaluddin 1993:38; Sigaud 1993:41). In considering expanding the Grameen Bank internationally, however, it is necessary to evaluate this model from a holistic perspective in terms of Bangladesh’s place in the world system and the specific cultural context within which it operates.

Under International Monetary Fund and World Bank policies, Bangladesh underwent structural adjustment in the 1980s. Earlier, Bangladesh was considered “the basket case of the world” due to its lack of natural resources and an uneducated, unskilled workforce (Feldman 1992:111). Consequences of structural adjustment include parallel increases in demand for export production and in new opportunities for women. These policies directly affected women, as multilateral agencies – representing the interests of private investors – demanded a cheap, reliable workforce. By the 1990s, 90 percent of the new workforce was composed of young, educated women. This dramatic change required a rethinking of women’s roles. Only a decade before, women were essentially absent from professional occupations. Rather, they were restricted to home-based industry or unremunerated domestic work. In response to investment in the industrialized sector, women were recruited from rural areas. Correspondingly, changes in the rural sector included: (1) a shift from small-scale, family-owned land holdings to large-scale agriculture, resulting in marginalization of the remaining rural population; and (2) large landowners diversifying their incomes towards investment in rural employment.

Investment in the rural sector included credit schemes like the Grameen Bank to support the development of microenterprise and cooperatives locally (Feldman 1992:105-130).
Remarkable success of the Grameen Bank of Bangladesh must be understood within the specific cultural context where it originated and operates. The Grameen Bank targets poor women who are relatively isolated under cultural conditions of rural patrilocal residence, *purdah* (the ritual confinement of Muslim women), as well subordination through social and economic dependence. Subordination is reinforced by asymmetrical cultural norms including the belief that education is irrelevant for girls (Hashemi, et al. 1996:636,646). On average, poor rural women contribute less than one-third of the family income. Families where men are the exclusive breadwinners have higher average incomes. Poorest families, where men and women both contribute to the family income, are more likely to stretch the cultural norms of *purdah*.10

The program operates as a three-tiered organization composed of local borrowers, field officers, and Grameen Bank headquarters (Jain 1996:81). Borrowers are organized into groups of five people from different families. Each group selects a leader and decides who receives a loan. Two individuals receive the first loans (at a 16 percent interest rate) and others become eligible only after initial loans are repaid (Kamaluddin 1993:38; Sigaud 1993:41). Interest-bearing loans are made directly to individuals who determine their use (Hashemi, et al. 1996:636). Loan amounts may increase over the years as individual confidence builds, although the Grameen Bank has a maximum lending ceiling (Jain 1996:82). Field officers monitor selection and evaluation for small loans locally. Financial collateral is not required, but (as an incentive) loans must be entirely paid back to re-qualify. Repayment is encouraged through peer pressure. Participation requires compulsory savings (both individually and among the peer group).
Wickrama and Keith (1994:367) noted that without compulsory savings, credit would otherwise be consumed under conditions of poverty, thereby increasing pressure on household resources for loan payments, whereas the availability of low-cost credit in case of emergencies would particularly help women (the family caretakers) by providing an alternative to eroding family assets. Group savings funds (or five percent of each loan) are independent, but monitored and provide an emergency back up for failed activities (Jain 1996:82; Sigaud 1993:41). Eventually, successful participants should “graduate” from the credit assistance programs into the conventional banking system (Adams 1992:1462; Microfin 2001:4).

Due to the Grameen Bank’s success, this model has been adopted by other organizations as a means for alleviating rural poverty. World Bank, for example, has recommended the “cost-effective” Grameen Bank model for promoting “economic growth, helping make headway in reducing poverty, improving family welfare, slowing down population growth, and saving the environment” (Herz 1989:25). Whereas other development strategies fail due to lack of sustained performance for beneficiaries and inability to keep the program under control (that is, susceptibility to vested interests and corruption), the Grameen Bank model contributes to the primary concern for “promoting employment growth and economic diversification” through backward and forward linkages to industrial and commercial agricultural sectors (McKee 1989:999). Notably, the Grameen Bank accounts for the vested interests of the local elite by negotiating relative independence for participants (Jain 1996:79-89).
Success of this model is attributed to the use of social collateral and high rates of recovery. A special advantage, which qualifies as the hallmark of the Grameen Bank, is the use of social (rather than financial) collateral among the landless poor. Participants’ attendance at weekly meetings is critical. Grameen Bank meetings promote localized control and discipline through the repetition of behaviors (including a salute). This setting encourages a sense of mutual obligation among the borrowers to reciprocate with the Grameen Bank for the reliable, error-free, honest services rendered. Thus, weekly meetings create solidarity and reinforce social collateral to promote loan repayment. In practice, social collateral is not enforced because individuals are responsible for their loans. Rather, it is symbolic, as the punishment for defaulting on a loan is the humiliation of public scorn (Hashemi, et al. 1996:49-50; Jain 1996:83-84). The Grameen Bank encourages women’s control over loans, but husbands share in public humiliation if it is not repaid.

Popularity of this model is related to a dramatic development policy shift during the late 1980s and early 1990s involving a near reversal in gender orientation from male to female focus in lending. Reasons for targeting low-income women’s credit include the desire to increase women’s microenterprise, thereby encouraging “the adoption of improved technology to enhance the productivity of women’s homestead-based income-generating and expenditure-savings work” (Goetz and Gupta 1996: 46). “Credit is the center of the Grameen Bank’s program. Every aspect of the program is intended to facilitate the basic task of making loans to poor women and to ensure high rates of repayment” (Hashemi, et al. 1996:635,650). In adhering to these priorities, both the
Grameen Bank and a similar program called the Bangladesh Rural Advancement Committee (BRAC) have modified and minimized the microcredit model through the reduction of ancillary benefits for women. ¹¹ Rather than promoting social welfare, these “minimalist programs” emphasize financial development. Earlier, BRAC had operated as a more informal, egalitarian program facilitating a broad ranging approach including financial and social development directed at men and women separately. Multifaceted “credit-plus” programs are attributed with greater strength and further impact through addressing interrelated components. More comprehensive approaches require long training programs that include consciousness-raising beyond purely financial concerns, access to individualized technical and marketing assistance, and follow up training (Creevey 1996:198; Hashemi, et al. 1996:649; McKee 1989; Placentia 1989:127). BRAC, however, has come to resemble the Grameen Bank more closely in terms of a primary focus directed at small loans for poor women. While this approach does facilitate social change through drawing women out of isolation, under a single goal of credit for profit, this tool is merely a mean to an ends that fails to fully address social, psychological, and economic impacts (Abreu 1989:169; Hashemi, et al. 1996: 636,650). Programs that provide a narrow range of services minimize the impact of investing in poor women (Berger 1995:195-196; Buvinic 1989:1049). Minimalist programs do “provide a cost-effective means of transferring scarce resources to the poor through women” and overcome barriers by cleverly bypassing patriarchal power structures in order to engage women in the development process (Hashemi, et al. 1996:651). Yet, do “minimalist
programs” have the potential to economically empower women through microenterprise development? On the other hand, might they worsen women’s situations?

Economic empowerment promotes autonomy and self-sufficiency through sustainable employment, allowing women to contribute to their families by earning independently and maintaining control over their investments, thereby promoting solidarity among women without detrimental domestic impacts (Buvinic 1989; Creevey 1996). The Grameen Bank has proven “quite effective in fostering women’s control over microenterprises” (Hashemi, et al. 1996:647). Yet, women’s ability to maintain control over their investment restricts them to engagement in customary, small-scale women’s activities (such as egg, milk, and vegetable production) that are marketed from home (Goetz and Gupta 1996:50-51; Hashemi, et al. 1996:647). Initial impact of development projects promoting women’s roles as economic actors may be most profound in societies where women are usually offered the fewest opportunities (Creevey 1996:106). Credit programs offering a “seedbed for industrialization … work best in the poorest countries” and experience the greatest success when social and behavioral changes are incorporated (Prügl and Tinker 1997:1474). In rural Bangladesh, engendered rights to resources and the sexual division of labor give men power over the public sphere (including finances), thereby limiting women’s ability to expand their enterprises independently (Goetz and Gupta 1996:51). Gender typed limitations restrict women’s earning activities and consequently, loans tend to be routed to non-female activities where visible income is accredited to men (Hashemi, et al. 1996:646). An apparent limitation on the control over and expansion of women’s investments occurs after three-to-five years when male family
members likely appropriate women’s loans (Creevey 1996:122; Goetz and Gupta 1996:52; Hashemi, et al. 1996:643,647). Studies in India, for example, describe these appropriations of women’s microenterprise as two-part processes where (1) males are inclined to take over an activity (by asserting their customarily dominant role) if the income generated is directly important to the household; and (2) women (unaccustomed to organizing themselves) are culturally conditioned to retreat from and hand over responsibility of economic affairs outside the immediate household (Alsop 1992:371,373-374; Creevey 1996:116). Likewise, an inverse correlation exists between increasing loan amounts and women’s decreasing ability to maintain control. Specifically, higher investments inevitably involve male participation due to engendered rights to resources (Goetz and Gupta 1996:51-52). Consequentially, these issues reflect problems with profitability and sustainability of women’s enterprise that continue to inhibit their capacity for mainstream investment. Through participation, women experience greater access to resources and may enjoy increased authority within the family, but not all women succeed in controlling their loan. Yet, Hashemi, et al. (1996:648) seem to justify the economic outcome of women being used by their husbands to gain access to loans. Clearly, providing a financial resource to women’s families is a significant shift, but lending itself does not economically empower women towards changing their future.

Disregard for gender bias can affect gender relations where new practices contradict with cultural norms. Alsop (1992:368-373) called for an analytical framework which, in addition to claiming a “gender approach” that addresses the relationships between men and women, work and society; adds a third dimension of gender relations.
This type of gender analysis is critical in assessing the potential long-term affects of interventions on engendered relationships within the community. Without parallel interventions that challenge women’s perceptions of themselves, which are eliminated under the minimalist approach, women’s subordination remains uncontested and perhaps reinforced. There is a danger that microcredit programs will promote manipulation of women for loans. Domestic violence may result if women are unable to obtain a loan as quickly as the husband desires. In rural Bangladesh, Grameen Bank field workers have compared credit to dowry inflation where women represent a means to greater wealth (Goetz and Gupta 1996:54). Furthermore, reports indicate that the economic empowerment achieved through microcredit schemes has resulted in a horrific backlash of retaliation against women who reject unwanted marriage proposals. Corresponding with the new trend towards women’s independence, “a tragic byproduct of a gender revolution” involves rejected suitors hurling acid in the faces of rural Bangladeshi women resulting in disfigurement and blindness (Chicago Tribune Staff 1999). A related problem involving male participation is the erosion of institution-building potential where men simply take over the role of representing their wives at weekly meetings. Where women do attend, their desire for membership and lack of control of assets may translate into (1) a depletion of household resources as funds are diverted to loan payments and (2) new sources of tension (and potential domestic violence) as women demand cash from their husbands for weekly payments. Paradoxically, in combination with existing asymmetrical household and gender roles, microcredit programs may reinforce repayment as women (who are more vulnerable, more easily threatened, and less likely to flee) internalize
pressures of lending that would otherwise fall upon men. In these situations, the Grameen Bank is tacitly using women “as conduits for credit to men” as illustrated by a field worker’s comment “we are much better at getting our loan money back now that we are using women as our middle-men” (Goetz and Gupta 1996:55-56). This reinforces patriarchy (since women are customarily regarded as moral guardians) and reconstitutes male domination of women who are seen as resources.

Yet, Hashemi, et al. (1996:636-637,651) argue that the Grameen Bank and BRAC do offer empowerment potential for women despite the concession that a minimalist approach does not constitute an appropriate strategy for mobilizing social change at the grassroots level. Results of microcredit programs include women’s workloads typically increasing and leisure time decreasing due to new responsibilities, although women typically enjoy a sense of accomplishment for positively affecting their families. These experiences do enable women to better negotiate existing power structures, but fail to achieve economic empowerment (that is, mobilizing women towards disrupting patriarchal hegemony and achieving greater self-reliance) (Creevey 1996:104-106). Notwithstanding the benefits of building self-confidence, acquiring greater mobility, providing an identity outside the immediate family, and “learning to talk” despite the maintenance (and perhaps exaggeration) of subordination under the existing patriarchal hierarchy (Hashemi, et al. 1996:648-649), the Grameen Bank model does not achieve economic empowerment of women. Likewise, women may experience relief from their domestic burdens and reduction of domestic violence in correlation with attendance of weekly loan meetings, but this constitutes conditional changes in gender relations.12
Additionally, household expenditures on women actually decrease when men control
women’s loans (Goetz and Gupta 1996:53). Rather than empowerment, the minimalist
microcredit model constitutes minor, contingent changes that fail to significantly affect
patriarchal gender power dynamics in this cultural context. Moreover, the assumption of
empowerment may be misleading as women with more autonomy are more likely to
participate in such programs.

Critics of the minimalist microcredit model question the relationship between
access to credit and women’s empowerment. Quantifiable financial costs do not represent
empowerment. Likewise, emphasizing the household and women’s domestic
reproductive activities restricts the scope of analysis (Alsoc 1992:368; Goetz and Gupta
1996:47). These are “proxy indicators” which fail to determine if women actually control
their loans. In their analysis, Goetz and Gupta (1996:52) found that under pressure to
lend, field workers were actually screening husbands. Furthermore, men explained that
“they had taken a ‘woman’s loan’” and made no distinction between this method of
accessing resources and other means (Goetz and Gupta 1996:52). Clearly, this does not
qualify as women’s economic empowerment. Under the cultural conditions of rural
Bangladesh, women’s loans will inevitably be used jointly due to the sexual division of
labor. Both men and women rely on this system, yet men continue to monopolize
economic resources.

**Generalizability of the Microcredit Model**

The primary role of the Grameen Bank is to facilitate loans and repayment. The
secondary role is to promote local social development (Jain 1996:82,88). Yet, ancillary
services have been eliminated through the adoption of a minimalist approach to women’s microcredit. Additionally, evaluation of the minimalist microcredit model reveals that using women to provide economic resources is often an indirect means of accomplishing a primary goal of lending for profit. These problems dilute the potential for economic empowerment due to operationalizing microcredit through a minimalist approach to microcredit. Moreover, the promotion of any single economic development model as a generic “band-aid” is inappropriate as each situation demands careful consideration of the historic and cultural context as well as evaluation of capacities and desires of the intended recipients prior to implementation (Abreu 1989:173; Creevey 1996:214). For example, development strategies in rural areas tend to promote stereotypically homogenized, traditional “women’s work” while development strategies implemented in the urban setting tend to concentrate on providing credit for “women’s economic activities in the informal sector,” thus resulting in insignificant impacts and failure to reach large numbers of women (van der Wees 1995:42). Differences between development organizations’ strategies correlate with desired outcomes or goals. On the one hand, charitable organizations are criticized for operating too broadly focused programs, patronizingly promoting the social and economic context of microentrepreneurship as a means to empowerment without regard for local power dynamics (Buvinic 1989:1051; Prügl and Tinker 1997:1779; Tinker 1995:26). On the other hand, multilateral development agencies are criticized for operating too narrowly focused programs, emphasizing growth and maximum employment by providing a single “missing ingredient” (that is, access to credit) rather than confronting poverty. Although relatively
simple and cost-effective in the short term, reductionist or minimalist strategies designed
to operationalize women’s microentrepreneurial needs may fail to account for women’s
status or multiple roles and responsibilities within the society. By comparison,
multidimensional models that address broader issues, including women’s social and
economic roles in a given society, tend to promote long-term autonomy and reduce
dependency through an integrated range of services (Buvinic 1989:1051; Dignard
1995:3). To achieve economic empowerment, promoters of female microenterprise
development must account for global issues including trends in demand and the cost of
raw materials when considering technological and production strategies for women’s
ventures (Carr 1984:137). “Women workers need services that range from upgrading of
skills to child care to health insurance. Educating them about their rights not only as
workers but as women is essential to enhancing their bargaining power within the family
and community” (Prügl and Tinker 1997:1479). In short, economic empowerment of
women requires a multidimensional approach to microcredit development.

Revision of the inherent values upon which development organizations’ desired
outcomes are founded requires redefining “women’s work.” Mismanagement of
economic development projects often reflects a western bias where “work” is defined as
“remunerated, continuous, full-time activities occurring within the formal market
structure,” thereby undervaluing or eliminating the majority of women’s microenterprise
(Prügl and Tinker 1997:1476; van der Wees 1995:48). In accounting for local values,
Tinker (1995) called for a paradigm shift from the implicit western bias within
established economic theory, toward a more feminist-oriented model of human economy.
Rather than “an unwarranted and uncritical application of ‘western’ experiences” (van der Wees 1995:43), which promotes profit making and growth in diverse socioeconomic situations, human economy emphasizes “family subsistence needs” thereby distinguishing between “conventional liberal economic values” and “the basic values held by a majority of microentrepreneurs” (Tinker 1995:25-26). In the Caribbean context, for example, human economy corresponds with the value placed on mothering (Ellis 1986) and draws from a feminist analysis to reveal that women are inserted differently into the labor force as a result “of socially constructed roles which tie them to the home” therefore, limiting their opportunities (Prügl and Tinker 1997:1472,1476). Typically, women lack autonomy due to domestic obligations and thus, are unable “to pursue entrepreneurship to the fullest” (Prügl and Tinker 1997:1473,1476). Many microentrepreneurs peddle goods on the streets, using their home as a base, while others work out of residential areas. This is particularly true among those who prepare food or sell agricultural products. Considering that more than one third of households worldwide (and up to 70 percent in the Caribbean) are headed by women, the allocation of resources necessary to support children and earn an income is dictated more by human than liberal economy (Levy 1991; Safa 1995; Tinker 1995:27). This does not mean that women are not economic actors. According to mainstream economic standards, women’s microenterprises are not considered economically viable because they fail to grow. Tinker (1995:36) noted “they do grow, but seldom in the hierarchal employer-employee pattern,” rather, they replicate in “an amoeba-like fashion.” When microenterprises do well, they tend to expand to multiple sites or diversify into new activities with each
additional business being relatively autonomous (although replicate businesses tend to be run by family members). Therefore, when surplus or working capital does become available, it will likely be invested in human economic values (such as children’s school fees) despite their success within the liberal economic value system.

Gender stereotyping in the international development literature often depicts poor women in developing countries as economic actors within a localized economy ignoring their economic activities engaging them in the world system (Carr 1984:12). Additionally, “cultural definitions of the gender division of labor often result in women underestimating the value of their contribution to income and, by and large, to economic well-being” (van der Wees 1995:48). Development programs promoting a “social and welfare orientation” with little regard for marketing often have disappointing results, particularly since women are characterized as receivers of aid rather than as active agents in the development process (Staudt 1997:130; van der Wees 1995:42). Through protecting and supporting the interests of women, agencies with a social welfare attitude foster a system of dependency by establishing projects that have difficulty tapping into external markets beyond those provided by the donor institution (Carr 1984:125,135; Creevey 1996). As women often cannot afford to invest their time and effort in what they perceive as risky “soft options,” evaluations have mistakenly determined they are “not willing to participate” in proposed development programs. Moreover, when development programs do provide improved technology (yielding increased productivity and greater returns), men often appropriate women’s established industries. Therefore, to avoid underestimation, homogenization, or appropriation of women’s endeavors, definitions of
work must be reclassified and reassessed “to more accurately capture the variation” of economic activities (van der Wees 1995:48) as well as the multiple power relationship in which women are embedded (Prügl and Tinker 1997:147). Kraus-Harper and Harper (1991:2) made a distinction between enterprising women who are “generating any size of income through self-employment and micro-business” and successful businesswomen who “have successfully expanded their activities from self-employment to a small or bigger business employing other people.” Similarly, Awori (1995:238-239) differentiated professional, full-time and part-time women entrepreneurs in terms of formal and informal characteristics. Policy and practice that can successfully promote economic empowerment requires thoughtful classification to account for women’s multiple roles and responsibilities in combination gender analysis that accounts for microentrepreneurs’ needs and desires as well as business potential and sustainability. Conversely, imprecise language used to describe and label women’s microenterprise impedes careful analysis and influences decisions about aid and training (Awori 1995:237).

Typically, the poor face obstacles to the development and growth of microenterprise regarding access to credit, education, skills training, and marketing (Placentia 1989:124). Common characteristics of microenterprises include the following; small size, involvement in long-established activities, failure to keep records, limited investment in technology, and marginal access to credit. Thus, qualifying for a credit through the conventional banking system may be impaired by a lack of adequate information required for funding assessment or due to the risk of such small investments (Isaac 1986:53; Placentia 1989:122). In response to the growth of the micro- and small-
business sector, governments worldwide have instituted assistance programs designed to ease these constraints (Baydas, et al. 1994:1075). Microentrepreneurs frequently need to borrow cash for daily maintenance, to expand or to compete with other businesses. Theoretically, they have three choices for borrowing funds; banks or credit unions, family or friends, and moneylenders (Bruce 1989:124). Isaac (1986:53) described the distinguishing entrepreneurial pattern among the poor where; “on the whole they are engaged in conventional activities, they do not usually keep records of their transactions and they experience great difficulty in dealing with and obtaining credit from the formal banking system.” Poor people often lack access to collateral and credit, making it difficult to obtain the capital to start a business. Transaction costs typically make conventional credit unappealing to small-scale borrowers. Requirements including transportation, paperwork, travel time, collateral requirements, restrictive regulations, and high lending rates make borrowing from formal financial institutions costly (Berger 1995:193-194; Lycette 1989:27). Likewise, requiring husbands or male relatives as cosigners can dissuade women (particularly those who are heads of households) from seeking formal credit and perpetuates the myth that women are dependent on men for money (Berger 1995:194-197; Bruce 1989:124). Friends and families of poor microentrepreneurs typically have little money to lend. Therefore, moneylenders are frequently their only option (Bruce 1989:124).

Previously, development practitioners have assumed that women’s limited participation in lending reflects discrimination against women in both “developing and developed” countries (Baydas, et al. 1994:1074). The international development literature
tends to concur with this perception of gender-based constraints citing “limited education, inferior legal status and unpaid reproductive responsibilities” as deterring women’s full participation in the labor market (Baydas, et al. 1994:1073). An experimentally designed study in Ecuador evaluated the presence of credit discrimination between both men and women in a treatment group (of beneficiaries of training and credit programs) and a control group (of individuals who qualified, but did not receive the treatment). The research (1994:1075, 1080) found no gender discrimination – rather, women were more likely to experience “loan-size rationing” where borrowers received smaller loan than originally requested. Asymmetrical loans resulted from female applicants’ inability to provide proper information for lenders to determine creditworthiness. Moreover, these credit issues reflect a larger problem for women where “traditional, cultural and legal constraints [may]…deter women from joining the mainstream labor force or becoming active and growing entrepreneurs” (Baydas, et al. 1994:1081). Poor women find mainstream financial institutions inaccessible (McKee 1989:1002). Accounts of women’s perspectives tend to reflect dissatisfaction with the conventional banking system due to the lengthy application process, inconvenient hours, and collateral requirements (Abreu 1989:168; Baydas, et al. 1994:1074-1075; Reichmann 1989:152). Internal self-selection also inhibits women’s access to credit when individuals choose not to apply. They may perceive inevitable rejection due to lack of income or collateral, or may not know the procedures required to apply for a loan. Where available, credit assistance is typically channeled to the most “dynamic” enterprises, thereby ignoring the majority of women’s microenterprises (since they operate with very limited capital). Thus, such policies divert
resources by obscuring those in need from the attention of donor organizations. Despite problems of making credit available, it remains a critical component in stabilizing microenterprise, therefore requiring “the creation or strengthening of appropriate credit mechanisms that can reach the small borrower in a cost-effective manner” while ensuring convenient payback to the lender (Berger 1995:200). One option is organizing an intermediary institution to “provide a link between the informal business sector and the conventional banking system” (Berger 1995:200). Banks, however, may not be inclined towards making small loans, female lenders may not feel comfortable navigating the conventional banking system, and the relationship ultimately perpetuates dependency through continual reliance on donations. Therefore, a culmination of familiarity, convenience, and overall costs results in a preference for informal or indigenous forms of amassing capital. Governments may facilitate this preference by organizing “cooperatives or micro-credit associations providing assistance for improved products” (Prügl and Tinker 1997:1473).

Popular economic development strategies advocated for women are cooperative, collective, or solidarity activities. In discussing rewards for work, the Caribbean Nobel Laureate Sir Arthur Lewis (1955:64) defined desirable cooperative enterprise as “organizations where the workers own the property, manage it themselves, and distribute the proceeds among themselves… [however,] cooperative units have two major problems, namely incentives and authority” (Lewis 1955:64). Partners rely on the good faith of each other although one partner may slacken off without experiencing diminished returns. Small cooperatives can work well, particularly where kin or “mutual sympathy”
links partners. Once cooperatives grow beyond six-to-twelve partners, however, mutual trust and sympathy are not sufficient. “It becomes necessary to pay each member according to what he does in terms of hours and of skills. Surplus profit can still be divided on some “co-operative principle,” but emphasis must be on “creating a system of wage incentives” (Lewis 1955:64-65). Cooperatively organized programs are often promoted by local governments and international development agencies, and are considered beneficial due to the political potential for grassroots organizing (Abreu 1989:173; Wickrama 1994:367-368). Yet, if not carefully administered, the elite within a targeted population may monopolize access to benefits. Likewise, development strategies are inclined to assist individuals with access to resources, thereby favoring those with existing opportunities rather than assisting “the poorest of the poor” (Abreu 1989:173; Creevey 1996:128; Reichmann 1989:142). Globally, microcredit programs have tended benefited the “nearly poor” who hover at upper fringe of poverty. While “the very poor are more likely to drop out of microcredit programs…many of the 50 million people who take part in microcredit programs” are near the line of poverty, but “are more likely to get more and bigger loans and build successful microenterprises” (Dugger 2004). Similarly, Cohen (1998) describes a collective artisan’s society in Mexico that was established to avoid established “middle men” by linking the woolen textile producers directly with their market. Producers without the resources to maintain membership felt marginalized, were considered a higher risk and therefore, were ineligible for credit. Meanwhile a single group of related families with greater access to resources benefited as the collective was successful in pooling resources of the participating kin network towards
attaining a larger market. Ultimately, the artisans’ society exacerbated existing tensions of class divisions.

Through pooling resources, self-reliant, informal grass-roots cooperatives can achieve many economic objectives including collective marketing, savings, and purchasing. Gladden (1992) compares two Colombian women’s cooperatives with differences marked by class distinctions. Through participation, the middle class women’s group experienced consciousness-raising regarding gender subordination. Their organization grew from a church-based sewing cooperative aimed at improving homes and increasing savings, into a highly organized ROSCA, which for 25 years successfully provided a range of ancillary services (such as healthcare and funeral benefits). By contrast, the poor women’s housing collective experienced a short-lived success through the purchasing a lot and building suitable housing. Yet, the collective disbanded after rumors of communism led to discrimination against members and the government began charging some residents rent, claiming they lacked proper title to their homes (Gladden 1992:256). Such examples illustrate the significance of class membership and of negotiating independence from local institutions whose vested interests can interfere with the success and sustainability of alternative economic activities.

Women’s groups may not have explicitly political agendas yet, through formal organizational tactics, they are more likely to challenge the status quo in terms of women’s access to power (McClaurin 1996:180). Political activism that openly questions cultural beliefs or practices may place women at a disadvantage. Women’s groups clearly engage in political activism where “consciousness raising” focuses on practical gender
concerns such as economic activism. These organizations are vehicles for empowering women through providing services to meet their needs (such as childcare, adequate health care, employment). Appropriate organizational structure is critical. In her comparative study of women’s voluntary associations in Belize, Irma McClaurin (1996:166,184) noted the variability of group structure. One of the groups she observed maintained a persistent and relevant agenda of community-minded organization, empowering women’s economic activism through nontraditional work, promoting self-reliance, and fiscal autonomy. A second group dissolved after fostering individual growth and advancement. Although lacking the cohesive community and unified leadership of the first group, the second group’s social network may be reactivated at a later time if members decide to pursue grassroots organizing. These groups demonstrate a range of organizational variability from structured to highly flexible, wherein each groups structure complements the circumstances and needs of women in particular settings. Moreover, both groups’ success is attributable to empowering women to venture “outside the normal parameters of the domestic domain” (McClaurin 1996:186).

**Cultural Context**

Despite a growing body of literature discussing indigenous practices and accounting for particular cultural contexts, why has microenterprise development consistently failed to incorporate women’s established strategies and values as a vital component of women’s economic empowerment? Clearly, development practitioners have recognized the need and potential for helping women. According to Carr (1984:3), women-headed households are among the “poorest of the poor” because they do not
share equal access to land, employment, technology, or credit as do men. Women have proven to be good development “investments” (Buvinic 1989:1048). The Grameen Bank, for example, is perhaps best know for its remarkably low, small loan default rate (two percent) and for its focus on women is being replicated in different settings, which demonstrates the impact of investing in poor women’s self-employment. Additionally, studies have indicated that income earned from microenterprise is a critical resource for the rural and urban poor (Carr 1995:217). Assumptions that inappropriately homogenize cultural or geographical contexts and inherently ethnocentric paradigms, however, contribute to making development strategies problematic.

Cultural conditions cannot be generalized to match all settings. In rural Bangladesh, for example, repayment is more successful in newer villages offering greater economic opportunities. Yet, “new villages” are not a universal phenomenon. The need to bypass patriarchal power structures such as male domination of the public sphere (including finances), as is the case in rural Bangladesh, is not culturally universal. Additionally, Hashemi, et al., (1996:647) found that women are better able to maintain control over resources when engaged in customary women’s activities such as petty trade, despite the fact that this constrains the capacity of women’s enterprises to expand. When Bangladeshi women engage in petty trade, they are more likely to produce items at home while men are more likely to engage in selling. Yet, this pattern of production and distribution is not universal. Goetz and Gupta (1996:50) found a correlation between women’s ability to maintain control over their loans in the following contexts: (1) during the later stages of the life cycle and (2) where they are head of household. Yet, women in
other cultures may have greater autonomy throughout their life cycle and may have
greater potential to control or expand their businesses regardless of household headship.
Despite women’s capacity for enterprise, development and economic policies are often
criticized for misconceiving gender roles and upholding the western bias of the
preindustrial, European nuclear family household as a monolithic “resource sharing unit”

Tripp (1992:160,168-169) noted that ethnocentric thinking by economists tends to
overlook cultural strengths and often places an unequal burden on women by
emphasizing formal wage earners. Gianotten (1994) described a case study of CARE,
which in conjunction with the Bolivian government, launched a program focusing on the
management of natural resources. Most Bolivian peasant women are denied control of
land, water, and public decision making under the sexual division of labor. Despite
women’s economic roles in cottage industry (including wool and potato production),
informal trading, and use of informal money lending – the development agency restricted
access to formal credit to men. Nonetheless, if families have problems repaying loans
they usually draw from domestic resources to make payments (although women may not
be consulted). Ironically, part of CARE’s policy since 1992 includes strengthening
women’s economic, political, and cultural roles within their communities through direct
participation. Despite these objectives, an assumption that the program would increase
women’s access to power and benefits has inadvertently reinforced their subordination
since women’s workloads increase, but not their involvement in decision-making. By
failing to recognize women as economic actors, these policies fall short of integrating
women into the development process. “The development process encompasses not only
growth, but capacity, equity, and empowerment as well” (Wickrama 1994:368).
Microentrepreneurs are diverse, geographically dispersed, include a range of specific
groups who contribute to different sectors of a nation’s economy, and therefore require
support services tailored to meet different needs and distinctive skills (Mead and
Liedholm 1998:70). Within an environment of increasingly scarce developmental
resources, cost-conscious program managers need to ask which groups they should target.
Programs must be appropriate for the targeted group (Jain 1996; Wickrama 1994:368),
focused on providing services and benefits that “flow exclusively to the intended
beneficiaries” (McKee 1989:998,1004), and thereby reinforce women’s responsibilities
and capacities for influencing their future (Creevey 1996:212). Through targeting specific
sectors for assistance and developing an adequately trained staff, an organization can
offer a range of specific interventions (such as credit, marketing, and training). Many
female microentrepreneurs are eager to improve their skills and productivity, yet they
lack information regarding assistance programs or fail to take advantage of these
resources (Massiah 1989:972). My informal survey of female microentrepreneurs
indicated that most people are vaguely aware of the more established training, funding
and business development services, yet most of the women in Tobago were not familiar
of the range of opportunities locally available. This is particularly critical to the
“invisible” female entrepreneurs who require aggressive outreach to address their needs,
including the “particular stages in the entrepreneur’s life cycle” (Mead and Liedholm
1998:71). Through building coalition among donor agencies, powerful public and private
sector institutions, a shared vision of promoting women’s economic self-reliance can be developed to implement appropriate projects and strengthen institutional linkages at the local, national, and international levels (Creevey 1996:119; Massiah 1989:973-974; McKee 1989:995-996; Mead and Liedholm 1998:71).

In order to tailor a microcredit program to a particular cultural and historical context, the definitions of microenterprise and small business must also be attuned to the context of the local economy. In the Caribbean context, it is critical to consider the structure of women’s microenterprise in addition to various political-economic and cultural issues when designing informed policy for economic development. In the case of Trinidad and Tobago, the Ministry of Trade and Industry Task Force (Ministry of Trade and Industry Task Force 1999:6) defined one-to-five employees as constituting a microenterprise while a small business employs six-to-twenty-five individuals. A study conducted in Trinidad and Tobago by the International Labour Organization (1997:42) found that out of 94 female microenterprises surveyed, 23 businesses employed one individual while the majority (57 businesses) employed two-to-five persons. Whereas, an economic study of Tobago defined small business more restrictively as “one which is owned and/or operated by one to two individuals who are responsible for the day to day operations and also for making the major strategic decisions” (McDonald 1999:4). Furthermore, in considering the applicability of the microcredit model to a particular location, it is critical to account for history.

The entrepreneurial spirit of women in the Caribbean extends over more than two centuries (Bell 1986:50). During slavery, women worked both on the plantations and in
their own subsistence plots as marketers and higglers. Originating during slavery, the female role of higgler involves the independent, small business of buying stock from rural farmers and transporting it for resale at the market (Katzin 1959; Mintz 1953; 1989(1974):120-122). Through a perspective that is framed by the continuity of women’s roles as economic actors, the reformulation of analytical categories of work may provide a model that more accurately depicts the broad spectrum of behaviors and diverse levels of contributions facilitated by Caribbean women’s microentrepreneurial activities. In depth analysis of microenterprise in the Caribbean provides a particularly powerful case for assessing the “role, position, and status of women” along an economic continuum that encompasses historical, local, national, and international aspects (van der Wees 1995:46). Afro-Caribbean women have always worked. In West Africa, women were the mainstay of agriculture; as slaves, they were imported primarily as agricultural laborers to cultivate; and after emancipation, having no real occupational options, many continued to participate economically as higglers, shopkeepers, and other similar activities out of necessity. Historically, Caribbean women’s work, which required little formal training, was concentrated in activities involving production and commerce of agricultural and handicraft products (Massiah 1989:968; 1993:8, 9). “Entrepreneurship provided an opportunity to gain economic independence at a time when educational and employment opportunities were limited for the majority of the population” (Bell 1986:47-48). The transition from plantation cash crop production to export oriented industrialization has eroded enterprises where women customarily played a significant role as “direct linkages between the plantation owners and the commercial sector” (Bell 1986:49). More recently,
trading has greatly expanded to include street foods, manufactured items, services, as well as export and import of basic commodities. These occupations fall within conventional gender roles that mirror women’s domestic duties (McKay 1993:285). Yet, economic crises of the 1970s and 1980s and structural adjustment policies have forced many Caribbean women into factory work in free trade zones or small-scale and microenterprises. Changes in the economy during this time reflect a shifting away from plantation agriculture towards investment in industries such as export manufacturing and tourism (Levy 1991:64; Massiah 1989:968-969). Women’s participation in the informal sector has particularly increased in response to economic conditions as well as being backed by local non-governmental organizations, donor financing, and governmental support (Massiah 1989:968). “An entrepreneur is essentially a person who owns or controls a business through which income is gained” (Bell 1986:47). Today, Caribbean women’s microenterprises include “micro-retail and service activities” and predominantly exist in the so-called “informal sector” where they serve as the “backbone of the local economy” (Isaac 1986:51). Additionally, micro-level manufacturing (such as food and apparel) comprises a major component of microenterprise (Mead and Liedholm 1998:64). In spite of significant contributions, structural adjustment policies and local restrictions marginalize informal microenterprises in favor of more technologically dependent, visible industries.

Promotion of a minimalist approach to microenterprise development, such as the Grameen Bank or microcredit model, favors building on conventional skills and providing credit, the most convenient form of assistance (Mead and Liedholm 1998:70;
Prügl and Tinker 1997:1474). In the context of poor Caribbean women’s microenterprise, this tendency results in redundancy of goods and services, reduction of quality, and increasing competition if not mediated with additional resources. In the case of Tobago, a surplus of handicraft and food vendors indicates redundancy of women’s gender-typed microenterprises. Change in women’s economic roles requires elimination of occupational segregation and encouraging women’s participation in nontraditional sectors. Despite the variety of opportunities, most women workers in the informal sector are heads of household and thus “are less concerned with building an efficient business enterprise than with ensuring an immediate source of ready cash” (Massiah 1989:967). In a survey, Caribbean women spent 75 percent of their time engaged in activities they deemed necessary to maintain themselves and their households, much of which is unremunerated work and support of social networks (Massiah 1989:970-971). Survival type microenterprises are short-term solutions to lack of employment (such as street vending), whereas more steady microenterprises may be quite small, but provide secure income (including hair dressing and market vending). Furthermore, in cases where microenterprises grow into small businesses, they can generate sufficient income for the owner to expand and often create additional employment (Caribbean Centre for Monetary Studies 1998:77). The informal sector provides a viable option as microenterprises may be established under conditions of minimal capital or stock as well as limited experience or training. Trinidad and Tobago’s Ministry of Trade and Industry Task Force (1999:7) reports “ninety-eight percent of all businesses started in Trinidad and Tobago used their own personal savings.” Although personal income is valued, it is typically not sufficient
for maintenance of the household, therefore requiring flexibility to tap additional sources of income. Self-employment offers self-determination, bypassing “discrimination in employment, promotions, and wages” (McKay 1993:278).

Poor women are particularly excluded from access to formal credit. Banking in the Caribbean involves “exorbitant collateral requirements, high interest rates and total absence of structure to respond to the needs of the small business sector” (Isaac 1986:53). Microentrepreneurs are mistrustful of formal banking, preferring to borrow from a local moneylender or to rely on their kin network for financial support. Macroeconomic policies are not gender neutral as they relate to women’s reproductive roles, how women perceive these roles, and yet they are insensitive to women’s responsibilities and preferences. Where development practitioners fail to recognize women’s roles as economic actors, policies and programs will not account for the sexual division of labor in domestic and public spheres. “Since support from the male partner is often unavailable or inadequate, these factors have forced more and more women to seek alternative means of earning incomes” (Massiah 1989:966,971). In response, many Caribbean women adopt survival strategies in order to meet domestic responsibilities. Although male partners may recognize the significance of female financial contributions “few women report help from their partners with household and other domestic duties” (Massiah 1989:972). In Tobago, for example, women or the female children tend to be responsible for domestic chores including cooking, cleaning, and washing laundry. Partners and family members typically support women’s work; however, a man may elect to influence his partner’s microenterprise if he provides the initial capital or where he directly intervenes in
running her business. Women are proud of their independence, and may hide their income from their partners in order to preserve their autonomy (McKay 1993:282).

Unlike much of the third world, recent demographic features of Caribbean women far surpass categorization as “underdeveloped” in terms of life expectancy (70+ years), education, and labor force participation. According to Massiah, (1989:965) these visible advantages mask conditions that “restricts women’s participation in the economy, limit their mobility, and ignore the deleterious effect [of development strategies] on women.”

In a context where 40-70 percent of women are heads of household, and may be the sole income-earners for their family, access to income-generating activities that provide economic empowerment are vital (Bell 1986:48,53; Levy 1991; Reichmann 1989:142,148). According to 1997 Central Statistical Organization (1997a:74) data for Tobago, 56.25% of working women surveyed reported living without a partner while 42.5% reported living with a husband or common law partner. Also, 1990 census figures for Tobago reported 3,465 female-headed households, with a total population of 13,572 residing in female-headed households and 3.9 being the average size of female-headed households in Tobago (Central Statistical Office 1997c:8). Due to significant responsibilities, women “may be more risk-averse,” preferring to diversify their funds into new activities or maintain their existing level of production. These survival-type microenterprises represent a majority of economically active poor women, providing a critical component among many strategies of household maintenance used by women within a continuum of activities that may be considered work (Massiah 1989:969-970; McKee 1989:1001; Mead and Liedholm 1998:70; Reichmann 1989:158). Access to
credit provides women economic opportunities, although resources may not be exclusively applied to microentrepreneurial activities due to domestic responsibilities (Placentia 1989:131). Programs that exclusively focus on credit and repayment of loans do not meet Caribbean women’s needs. In promoting these businesses, it is important to recognize that expansion may not be a realizable or relevant goal for multiple reasons. For example, production of greater scale requires additional commitments that women may not be willing to make including technology, management, and time (Mead and Liedholm 1998:68; Reichmann 1989:153). Likewise, very micro activities may be small “both in scale and earning . . . and often are used to supplement other income from part-time employment or remittances from abroad” (Isaac 1986:52).

In addition to the dilemmas of growing a business or mobilizing credit, organizing the structure of microenterprise is problematic. Characteristic of the so-called “informal economy,” women’s microenterprises may exist along a spectrum that includes individual production, informal groups or cooperatives, small enterprises, and dispersed factories. “Associations of business women have been virtually unknown until recent times in the Caribbean” (Bell 1986:49). During my research, I was involved with an association of business women. Based out of Trinidad, the Caribbean Association of Women Entrepreneurs (CAWE) was a regional organization that provided networking and professional development opportunities for entrepreneurial women. Aside from one member located in Tobago, CAWE was essentially unsuccessful in recruiting membership from the smaller island. Nonetheless, a survey of the literature reveals an emphasis on organizing women’s microenterprises as cooperatives. Despite the problem
of running a business single-handedly, “women are not always immediately enthusiastic about co-operating” due to cultural or personal issues and frequently prefer to operate their business independently (Carr 1984:128,133). Women I interviewed ubiquitously emphasized pride in being autonomous, self-sufficient microentrepreneurs and a strong preference for independence. Both Africa and the Caribbean abound with stories of vulnerability and loss involving partnerships with friends or relatives. Likewise, several female microentrepreneurs in Tobago described failed business partnerships with friends or family members. Although cooperatives may make sense economically or are preferred by donor agencies, when assessing microentrepreneurial structure, development policy and practice must take into account existing cultural traditions, time demands, legal constraints, and the nature of personal relationships within households or communities (Awori 1995:239; Buvinic 1989; Selwyn Ryan and Barclay 1992a). Women in the Caribbean voice a strong preference for operating businesses independently (or within a kin group) rather than taking business partners. Additionally, when women do devise a supplementary income earning strategy in the form of a microenterprise, they tend to be short-lived; ceasing to exist once short-term financial needs are met or once women find employment elsewhere (Isaac 1986:52-53; Powell, et al. 1990:81-82). Cooperatively oriented programs may preference the elite or promote dependence on support from grants or loans from a funding agency.

Where women desire sustainable microenterprise development, and organizational structure can be expand beyond sole proprietorship, traditional income-generating strategies may be adapted to meet women’s needs and promote economic
empowerment. Through building on existing cultural traditions and personal relationships to reinforce and encourage training and funding, microentrepreneurial economic organizing can include a grassroots approach (Bruce 1989:123,125). For example, the complexity and efficiency of established women’s self-help groups in Africa function similarly to those in the Caribbean. These women’s groups have been incorporated successfully into development strategies by providing for both collective and individual efforts. In Kenya, women may collectively plant trees or weave baskets, and continue working together as a unit to raise capital towards purchasing resources needed locally (including building a school). Rather than functioning as a true cooperative (where the means and efforts of production are equally shared as well as surplus capital being redistributed among group members), the self-help strategy does not demand equal participation. Through grassroots, collective action, funds are maintained within the groups, thereby providing protection from appropriation by husbands or other circumstances (Tinker 1995:37). Similarly, Afro-Caribbean, female kin share resources and work collectively towards providing for local needs, yet maintain autonomous income earning strategies.

Bell citation suggests a reassessment of conventional beliefs including the disinclination towards collective efforts. Considering donor agencies’ preference for funding women’s cooperative enterprises, creative alternative strategies can integrate women’s preference for reliance on kindred within this model. Where sustainable cooperatives do exist in the Caribbean, they tend to be small-scale, community based, restricted to husbands or kin (Isaac 1986:51; McKay 1993:281). In addition to
organizational flexibility and access to credit, Caribbean women’s microenterprise requires additional resources tailored to their needs. Building upon collective efforts, such as ROSCAs (or susu in Trinidad and Tobago), is a useful strategy for supporting female entrepreneurs. According to Besson (1995:266, 271-273), participants prefer ROSCAs for mobilizing credit (over formal banking) due to the personalized context without the danger of government taxation. This system is a survival strategy, built on trust, and historically linked to people with limited means of support. ROSCAs provide a resource for meeting obligations and in emergencies are viable options (whereas the conventional banking system would not be available). Additionally, preference for indigenous systems may relate to Caribbean women’s history of resistance; a tradition that has persisted throughout slavery, emancipation, through imperialism and neocolonialism. Furthermore, scholars have advocated building on collective structure for practical purposes such as purchasing surplus stock rather than “individually trekking to the wholesale store,” which precludes sole proprietors from volume discounts (Powell, et al. 1990:82).

Despite their long history in the Caribbean, women’s self-help groups have occasionally been criticized for focusing on established female tasks that perpetuate stereotypical domestic roles. Likewise, their potential for economic empowerment remains questionable. ROSCAs, for example, offer a useful means to credit for large purchases and emergencies. ROSCAs, however, are limited and typically do not provide access to sufficient capital to facilitate economic empowerment. When meeting local needs is the primary focus, can harmonious and desirable compromises, which integrate
economic development through participation in the world market system, offer a sustainable means towards achieving women’s self-sufficiency? Additionally, “does paid labor merely exploit women as cheap labor, or does it give women greater autonomy and raise their consciousness regarding gender subordination” (Safa and Crummett 1996:185,194-195)? Through a focus on survival and practical issues, third world women have developed their own agendas emphasizing solidarity and self-esteem. Building on local resources, many women’s groups have transformed themselves into formalized organizations, thereby gaining access to donor agency’s support of local, grassroots efforts.

As mentioned earlier, development efforts have largely concentrated on stereotypically “female activities” such as handicraft production and “traditional definitions of women’s legitimate roles in society” such as wife and mother (van der Wees 1995:49). This reflects a larger assumption of a needy population consisting of primarily rural women who are underemployed, thus having time to devote themselves to learning hobbies that “may” provide additional income. Among Afro-Caribbean women, work often involves combining “economic activities with household maintenance” reflecting a strong orientation towards family relations (McKay 1993:285; Prügl and Tinker 1997:1476). Cultural features that reinforce active engagement with domestic responsibilities are paradoxical to the western goals of autonomous self-employment and individual maximization. Such ideological chasms result in the objectives of female microentrepreneurs and development practitioners becoming polarized. Keer (1995) described the colonial history of Caribbean guesthouse keeping wherein gender and race
served as mechanism to maintain a socially stratified status quo. Similarly, McKay’s (McKay 1993) study of women’s work within Jamaica’s tourism industry demonstrated that independence is not necessarily achievable through tourism-based microenterprise. Since women customarily dominate the service industry, and guesthouse operation uses skills already developed in the domestic sphere, women may find their choice of work directly influenced by kin or a male partner. Families may manipulate women into running such businesses, capitalizing on stereotypical maternal roles. McKay (1993:282,284) described a guesthouse operator who ran a successful business on behalf of her pastor son for over fifteen years. Ultimately, her reputation grew so prominent that the son decided to take over the business and continues operation using his mother’s name. In contrast to individual market women, who are proudly independent and conceal their earnings, guesthouse keepers are more dependent upon extended family for labor and access to land, and money earnings are more easily calculated.

In short, there is no universal pattern for promoting development of women’s microenterprise. Positively affecting women’s economic empowerment is achievable through strategies that are specifically tailored to a cultural and historic context, targeting a particular population’s needs, and facilitating localized linkages that are relevant to the world system. Through accounting for experiences of others, we may help “to overcome some of the pitfalls in implementation [however], there are no hard and fast rules which guarantee success” (Carr 1984:137). The cultural and historic context of each location must be considered and development strategies must be appropriately mediated. In some contexts, as in the Caribbean, family needs may supersede commitment to
microenterprise. Yet, self-reliance, increasing productivity and income are feasible goals of female microenterprise particularly when emphasizing nontraditional occupations. Through understanding real-world experiences, viable economic activity can be promoted by building on women’s, grassroots self-help groups. Critical components towards positively affecting women’s economic empowerment involve promoting solidarity and a multifaceted development approach providing services such as access to resources, training in improved technology as well as promoting diversification of women’s income generating activities. Women’s tiny enterprises directly benefit their families in the third world. In addition to recognizing the concentration of women functioning as economic actors within this domain, strategies must be oriented towards specifically and appropriately meeting these needs.
B. Caribbean Studies

In the section above, I described the history and evolution of the field of international development with a focus on policy and practices targeting women for poverty alleviation strategies in the so-called “developing world.” Next, I illustrate theories of the Afro-Caribbean family through a review of anthropological literature emphasizing the role of women in the Caribbean. First, I survey early theoretical trends on the nature of Caribbean family, households, and unions through the 1970s. Next, I summarize studies of Afro-Caribbean women’s survival and adaptive strategies in the 1980s and 1990s. Also, analysis of Afro-Caribbean women’s survival and adaptive strategies provides the necessary cultural context for modifying international development interventions (such as the microcredit model of microenterprise development) in order to accommodate historic and cultural context as well as accounting for the needs and expectations of intended recipients.

Current models of Caribbean family origins derive from early anthropological and sociological studies that were fraught with ethnocentrism. In contrast to British and North American scholars’ personal conception of the “normative” family (that is, coresidential, nuclear, and stable), the fluid and diverse forms of the West Indian family were deemed “pathological.” In order to clarify my discussion of the Caribbean studies literature, the definitions below briefly outline terms used to describe the structure Afro-Caribbean family (Barrow 1996; Bolles 1996:42; Clarke 1996(1957); Herskovits and Herskovits 1947; R. T. Smith 1996).
1. “Visiting” unions are non-residential relationships that may range from intermittent, sexual liaison to permanent partnerships. They may constitute viable relationships, lacking a shared domestic domain.

2. “Coresidential,” “common law” or “keeper” unions also know as “compassionate” or “faithful” concubinage are defined as non-legal relationships, involving casual cohabitation that may be short or long term.\(^{16}\) Partners share equal responsibility of practical affairs.

3. “Marriage” unions adhere to the patriarchal model and are intended to be monogamous, life long associations wherein the husband is liable to support his wife and children. Marriage provides respectability and legal sanctioning (including provisions for divorce or separation), legitimates children, and involves co-residential nuclear families.

4. “Matrifocal,” “maternal,” “grandmother,” or “disintegrate” or “female-headed” families lack stable male-female nuclear families, but may include multiple generations of matrilateral kindred extending from the mother-child units. These structures include a female-heads-of-household at the center of decisions-making, domestic affairs.

In seeking to determine the origins of these diverse family forms, scholars constructed concepts and typologies as well as investigating how and why these “non-normative” families were able to function. Early studies of the West Indian family may be loosely grouped into three categories: historical diffusionism, social pathology, and structural-functionalism, while later studies shifted the focus to personal choice and adaptability.
Within the anthropological tradition, interest in historical developments and origins of the West Indian family begins primarily with Melville Herskovits and E. Franklin Frazier. Herskovits viewed Caribbean social structure as the remnants of tenacious West African cultural heritage. According to this “historic derivation” model customs did not survive in tact, rather they passed through transitions from syncretism to reinterpretation. The family was perceived as transitional between African cultural traditions and acculturation under the oppression of slavery. For Herskovits (1947:296), the mother and children comprised the “nucleus of the family,” where the maternal “yard” (consisting of the African co-wife in her own hut) was retained and reinterpreted under slavery to include the maternal household (consisting of an elderly woman, her daughters, and their children). Changes in family forms were related to the duration of slavery conditions and functioned as customs of resilience and malleability in the Caribbean context.

For Frazier, African-American institutions were not fully acculturated into American social structural standards (due to oppression under slavery) and therefore, were considered “culturally deprived” (Mintz and Price 1992(1976):63). According to Frazier (1966(1939):3), since African cultural traditions were disrupted and destroyed under slavery, “irregular” mating patterns (such as common law unions) resulted as Africans attempted to adopt the planter’s culture. Frazier (1966(1939):5-6) explained that the larger contingency of Africans in the Caribbean facilitated cultural survival, such as the retention of polygamy. He assumed that the influences of social and economic
conditions precluded the development of the “normative” nuclear family (M. G. Smith 1966:viii).

Michael G. Smith provided another perspective on the nature of the Caribbean family. For M.G. Smith (1956a), the Caribbean may not be represented as socially homogenized due to the diversity of African cultures, variety of ethnic mixing, absence of complete historic records, and “discontinuities” produced by slavery that influenced the region. According to M.G. Smith, (1956a) slave mating patterns involved informal cohabitation of dissolvable unions. Children of these unions were property of their mother’s master and the family unit was highly unstable because the husband/father was easily removed or sold. Therefore, under the plantation system, the family unit was reduced to the women and her children (Barrow 1996:7).17 He characterized Caribbean mating patterns as highly diverse and brittle and marriage as lacking finality (M. G. Smith 1966). M.G. Smith (1966: ii, xxiv, xxxv) noted that all forms of mating were simultaneously available without normative restrictions. While marriage was the normative requisite for mating among the middle and upper classes, it was usually reserved for later years among peasants.18 A common mating pattern among the lower classes was “extra-residential” wherein partners lived apart with kin while the man visited his mate and contributed to her (and her children’s) support. Among “lower class Creole,” this practice was typically continued through adulthood as serial mating and culminating in a terminal, legal marriage union in their middle or later years (after childbearing had ceased) (M. G. Smith 1966: iii-iv). He emphasized the instability of mating patterns among younger people in both peasant and proletariat communities
where cohabitation involved “non-purposeful,” “compassionate,” and “keeper” unions (rather than “faithful concubinage”) and therefore, unions were casual and promiscuous (rather than exclusive and durable). Rather than a comparison to the “normative nuclear family,” M.G. Smith described the West Indian family forms and domestic relations as essentially substitutions for what he assumed was “marginal parenthood” resulting from mating patterns that originated with slavery. M.G. Smith (1966: iii) described the “dispersal” of children as concomitant with alternative mating patterns, the diversity of family structures, the character of the parental conjugal union, and the children’s birth status.

The cultural-historical approach of Sidney Mintz and Richard Price (1992(1976):83-84) emphasized the uniqueness and complexity of Afro-Caribbean culture as a remodeled, syncretic process rather than asymmetric borrowing from African and European cultures. Cultures do not exist in a vacuum, making it difficult to speculate on the continuity of influences of West African cultural heritage or experiences under slavery in contributing to the post-emancipation, Caribbean social structure. Slave communities did not evolve coherently as institutions and relationships were constantly and intentionally being broken up through the introduction of new cargoes. Although the nuclear family was normative in the seventeenth century, it decreased proportionately in the eighteenth century with the increasing slave trade. The high proportion of African males “increased the size of the group lacking kin,” since slave masters preferred not to import ethnically homogenous slave in order to “inhibit communication and solidarity” (Higman 1975:287; 1979:55). Despite the difficulties of creating stable unions, “tiny
families” occurred as “the basic unit of economic cooperation” consisting of a woman, her children, and her current spouse (Mintz and Price 1992(1976):72).

Mintz and Price (1976) provided an important discussion of the political economy of the plantation that is relevant for my study of Afro-Caribbean female microentrepreneurship. Under the plantation, slaves were often required to grow their own food (as it reduced costs) under a system of provision-plot agriculture. Except during crop time, slaves were permitted to cultivate their plots and participated in the market on Sunday. This system relied on the cooperation of kin groups (who were able to accumulate money), “facilitated a wider division of labour within the slave group” due to surplus and specialization, and reinforced the sexual division of labor (Mintz 1953:96). Entrepreneurship and the internal marketing structure originated with this system that fostered “resilience and independence among the slaves which gave their otherwise depressing lives meaning and purpose” (Bush 1990:47). The post-emancipation internal marketing structure developed similarly to that in West Africa, with men as cultivators and women as marketers (Mintz 1953:96-97). These compatible roles provided considerable female autonomy through the generation of separate and independent incomes. Originating during slavery, the female role of higgler involved the independent, small business of buying a range of stock from rural farmers and transporting it for resale at the market (Katzin 1959; Mintz 1953; 1989(1974):120-122). From these cooperative units, the bilateral kinship system developed where complex networks of exchange and mutual aid extended out from the conjugal pair. These family ties are “rooted in the customary system of land use, tenure and transmission that evolved in the slave
communities and become firmly established in post-slavery villages with the purchasing of land” (Besson 1993:21).

Social Welfare or Social Pathology

After World War II, family studies conducted under social welfare projects involved social scientists in a shifting of focus from the origins of the Afro-Caribbean family to the (mal)functions of the family (Barrow 1996:9). Following the Moyne Commission of 1945, social scientists such as Thomas Simey and Edith Clarke surveyed British colonies to collect evidence of social and economic conditions in which the “irregular Negro” family and mating patterns existed (Barrow 1996:9,23). Some empathetic scholars (for example, Clarke who was from Jamaica) suspected that the deficiencies of capitalist underdevelopment including education, health care, and land ownership, reinforced instability and fluidity of the family. Moreover, these combined material and social inadequacies had a multiplying effect on the society at large (Reddock 1994:6; M. G. Smith 1966:vi). Social welfare workers were assigned by the British Parliament to devise appropriate programs to deal with the social problems of Caribbean society including the “weakness” and “disorganization” of family life (Barrow 1996:9; M. G. Smith 1966: iv; R. T. Smith 1996:81-83). The most notorious aspect of the social welfare studies was the Mass Marriage Movement of Jamaica under Lady Higgins. As priority was given to halting the prevalent “promiscuity” found in association with common law marriage, programs such as the Mass Marriage Movement were instituted to combat these social ills. From 1944-55, Lady Huggins, the wife of the Governor of Jamaica, headed this largely unsuccessful campaign, operating under the guiding
misconception that the term “marriage” had a universal ethno-semantic meaning (Reddock 1994:6; M. G. Smith 1966:iv-v).

Simey (1946:47-48,53), a British sociologist assumed that West Indian society was a product of the plantation system, thereby reifying the need for social reconstruction to build a “decent” society. He attributed perceived problems of West Indian social structure to “the disproportionate centrality of the mother and the relative absence of a dominant ‘instrumental male’” (Reddock 1994:7). He described West Indian kinship patterns as loose, unstable, casual, often promiscuous and transitory, where paternal roles were unfulfilled, children (despite being illegitimate) were loved and subject to severe discipline, therefore resulting in juvenile delinquency. Men were marginalized by the family and by poverty, which contributed to high illegitimacy rates, unstable relationships, and an unsatisfactory child-rearing environment (Simey 1946:15-16, 84-90). For Simey, the problem was how to persuade people to adopt the “proper family” (that is, the co-residential, nuclear family producing legitimate children). Such an achievement would supposedly succeed in uplifting the morals and well being of West Indian society (Barrow 1996:10). In devising policy, Simey developed a family classification system based on distorted census data that failed to recognize the significance of extra-residential unions (Barrow 1996:56: Smith, 1966 #161:ix). Despite his patronizing misconceptions, his “scientific approach to social engineering” illustrated the impoverished conditions within which West Indian families existed, including how the exploitation of women by upper class men contributed to the maintenance of this social system (R. T. Smith 1996:81-85).
**Personal Choice and Adaptation**

In the 1970s the overly-deterministic, structural-functionalism perspective of the West Indian family was replaced by an emphasis on personal choice, adaptation, and a conception of alternative household and family structures as viable options (Barrow 1996:65). Despite this theoretical shift, some anthropologists maintained a preference for research within a small village, thereby perpetuating the perspective of the Caribbean as a marginalized, ahistorical, rural setting. Another criticism of the personal choice and adaptation focus involved the dismissal of cultural traditions and local values in favor of a homogenizing perspective and overly deterministic emphasis on economic and environmental features (Barrow 1996:80-81). Despite these criticisms, these scholars contributed by broadening the understanding of family structure. Important themes can be attributed to this approach include migration (historically, of men, and currently of any able-bodied individuals who must leave to find work); individualism (rather than the nuclear family as the basic unit); and matrifocality (women-centered by default as male roles were diluted and deleted).

Karen Fog Olwig’s (1993) study of Nevis focused on the influence of migration on West Indian family life. Although historically migration was a male dominated activity, later trends in transnationalism incorporated women. Similarly, Bolles (1996) described a series of transitions in the division of labor starting in nineteenth century when peasant men left Jamaica in search of work. Meanwhile, young women migrated from the countryside to the urban setting seeking employment as domestic servants. Unlike the relative household stability during slavery and among the early rural peasants,
urban households became highly flexible. By the twentieth century, men further displaced women agricultural workers thus, reinforcing women’s internal migration towards the urbanizing commercial sector. “Working class households were increasingly female-headed and composed of a variety of children and female kin” (Bolles 1996:37-38,40). The mother-child unit became the central relationship wherein matrilineal obligations were honored through remittance. Yet, after many years and great distance, transnational relationships may breakdown or be replaced by new networks.

Judith Gussler’s (1980:191) research demonstrated “a profound effect upon the quality of interpersonal relationship in St. Kitts” through linkages to slavery and the plantation system, where individuals were thought of as “units of production.” This condition was perpetuated by the further breakdown of kin both during and after emancipation where the individual’s labor was sold cheaply. Unlike many former colonies in the region, provision gardens in St. Kitts were extremely limited. Due to the lack of subsistence strategies, a cooperative peasant society never developed. As such, group obligations were considered economic burdens and reciprocal exchange was strategically avoided due to scarcity (Gussler 1980:186-191). Similarly, Hyman Rodman (1971:159) noted that “the individual remains unbounded by strong ties of kinship” or pragmatically ignores social values in order to maximize personal circumstances. Rodman cautioned against the ethnocentrism of applying “middle class” meaning to common terms (that is, marriage, family) – alternatively he suggested that the informal, flexible character of lower class families should not be understood as “problems” of deviacy, but as “solutions” of adaptability (M. G. Smith 1966:xxxv). In his research in
Trinidad, Rodman (1971) found that male economic inadequacy significantly influences family and household functions. Through circumstances of un- and under-employment, men were marginalized due to their inability to provide for their families (Rodman 1971:177-78). Male marginality contributed to the loose structure of conjugal relationships as they lacked formal authority or alternatively, may prefer less-demanding, visiting unions. This mating pattern contributed to the dissolution of familial institutions where marriage and child “shifting” become common strategies. Rodman (1971:159,183) distinguished between childcare (the physical job of child-rearing) and child minding (by providing resources) wherein flexible patterns of family, kinship and mating structures allowed “stretching” of traditional values to accommodate and maximize individual needs pragmatically. Wilson (1973:219-220) further expanded Rodman’s model of “stretching,” which implied a single value system based on a dominant model imposed through adherence to middle-class, Euro-American values, to an “alternative set of values” reflected by his gender-based model of reputation and respectability.

While Rodman’s analysis focused on individual, personal choices as adaptive responses, others have focused on the wider society with the addition of an ethno-historical perspective to evaluate the instability of conjugality and economic resources (Barrow 1996:69-70). Sally Gordon (1987:427) expanded on the concept of child shifting as a strategy of “adaptive opportunism” through the “reallocating of dependent or minor children to a household not including a natural parent.” Under circumstances of negligible economic resources, children were situated in more stable households that were better able to provide for them while resources from the social network were steered
towards facilitating this process. Gordon’s analysis included class comparison. Unlike middle-class women who were essentially secure within and confined to the domestic domain, lower class women were dependent on widespread but less secure networks of support and therefore, were less socially restricted (Gordon 1987:208). Among the poor “mobility and a flexible network of kin and friends are adaptive social features of a changing society” (Gussler 1980:195).

One highly debated concept involved defining the so-called “matrifocal” family. In clarifying the term “matrifocal,” Gonzalez (1970) described the interchangeable misapplication of terms such as “female-centered,” “matriarchal,” or “female-headed” family. Implicitly these generalizations inferred “that women are somehow more important than the observer had expected to find … [and] that the general status of women in the society is ‘rather good’” (Gonzalez 1970:231-232). Gonzalez noted that the main definition of “matrifocality” involved the following criteria; (1) the mother/woman as the stable, central focus of the social unit and (2) her position of dominance and authority within the family (Barrow 1996:73; Besson 1993:20; Gonzalez 1970:233-34). Gussler (1980:198) illustrated matrifocality in St. Kitts where girls are socialized to be independent, aggressive, competitive, and resourceful in order to survive. Though women are not characterized as promiscuous, they may consciously establish sexual relationships with a series of men to “maximize their chances of receiving financial support,” although “there is some embarrassment in bearing an illegitimate child” (Gussler 1980:191, 196, 199). Women’s adaptive strategies involved building networks of support “expressed in the bearing of children” although they do not consciously plan to have many children.
Children were regarded as an investment that will pay off in the long run, they are “social security” for an elderly woman (Gussler 1980:201-202). The majority of childcare duties fall onto females (both young and old), a situation upheld by a fatalistic ideology “that a woman’s life is supposed to be hard” (Gussler 1980:191,200).

Due to the absence of “structures, institutions, or circumstances that have been thought to coincide with or induce matrifocality cross-culturally,” Gonzalez discounted any direct correlation with African heritage, slavery, or historical familial characteristics in the Caribbean context (Gonzalez 1970:234). Thus, the tradition of female-headed households has been characterized as endemic to the Caribbean since women’s economic roles predate modernization and male migration, extending back to slavery (Barrow 1996:77; Gussler 1980:122). More recently, Safa (1995:55-56) extended the definition of matrifocality as traceable to “African retention, slavery, a high level of male migration, and male marginalization due to the man’s inability to carry out his role as male breadwinner.” Matrifocality is associated with “the development of modern society and bilateral kinship” (Barrow 1996:75) due to restructuring of gender roles in association with the division of public and private spheres and the expansion of the domestic domain outside the home significantly contributing to the expansion of women’s roles.

Additionally, demographic features contributed to the prevalence of female-headed households.19

*Afro-Caribbean Women’s Survival and Adaptive Strategies*

In the section above, I briefly described the history of Caribbean studies including the nature of Caribbean family, households, and unions. In the next section, I provide a
more detailed account of Caribbean studies that focuses on the resourcefulness of Afro-
Caribbean women in attending to their multiple roles and responsibilities. Through
accounting for a range of survival and adaptive strategies, analysis of cultural context and
gender implications provides the cultural context necessary to economically empower
women through the application of international development strategies such as the
microcredit model of microenterprise development.

Due to a shift in emphasis of personal choice and adaptive strategies, a
 corresponding change in Caribbean studies directed attention away from West Indian
family forms and household structure and refocused attention towards women’s agency
where actions are understood as motivated by more than “natural” instincts and cultural
values. Afro-Caribbean women consciously strategize to maximize their personal
potential according to individual circumstances. The study of Afro-Caribbean women has
shifted to focus on lower class women where un- and underemployment coincides with
limited education in addition to the absence of the male breadwinner. Under
circumstances of “constant instability and constant variability as the result of social
change and underdevelopment” (Bolles 1996:41), scholars have suggested that survival
strategies among poor women may include manipulation of mating partners,
“modification of household composition through friendship and kinship network,” as
well as work (Massiah 1982:78).

Women’s reasons for consorting with men may be highly practical where the
hope is to find a stable relationship that will provide financial support. As stated before,
more stable unions require men to fulfill their “head-of-household” duties financially. As
stable unions typically occur later in life, they may include older children in the household as wage earners. Aside from the financial stability of these unions, women’s unremunerated domestic work is devalued and women find they are more isolated, having fewer kin in the household (Bolles 1996:71,75,79). As conjugal ties tend to be weak (or delayed until later in life), there is a strong tendency towards matrifocality wherein the female kin provide an important source “of emotional and material support” (Safa 1995:56). Matrifocality serves as a viable adaptive mechanism to “unstable conditions of poverty and marginalization within which people live” (Barrow 1996:80). Although marriage ultimately offers higher status (Wilson 1973), women may express a preference for visiting relationship with a mate who will contribute “money, goods, and services of various kinds without moving in, since he is less likely to try to dominate and control under these circumstances” (Gussler 1980:200). In co-residential unions, partners will share responsibility for basic necessities; thereby giving the person sanctioning rights over the household (Bolles 1996:81). Women may strategically avoid co-residence in order to maintain their freedom from male authority, independence over their finances, and stability over their social networks (Bolles 1996:72; Gussler 1980; Roberts 1978). Massiah (1982) suggested that the adoption of visiting unions and the prevalence of female-headed households related to socioeconomic factors. “The absence of a partner does not necessarily reduce the cost of providing basic services” (Massiah 1982:88), as costs tend to be higher when they cannot be shared and incomes tend to be lower where the breadwinner is female (Bolles 1996:79). The role of household head may include “a wide range of domestic arrangements typified mainly by the absence of an adult male” in
the role of spouse or partner to the dominant female (Massiah 1982:64-65). “A female headed-household then develops with the women retaining control over such income and assets as she may have, and over her children” (Massiah 1982:67). It functions through dependence on an individual who manages the daily and economic affairs, but does not rule out the possibility of alternative and external sources of income (Marshall 1978:72). It functions cooperatively through kin sharing responsibility for chores. Some members of the household may be absolved from duties due to social values that place education and employment above domestic duties. Particular tasks may be assigned in accordance with age, experience, or personal status (Bolles 1996:62,73). The extended family may be described as a survival strategy, providing the stability and security for a woman to combine employment with domestic responsibilities by allowing alternative economic strategies to be used (Massiah 1982:98). Communal living may enable women to delegate some of their household duties (such as childcare) to a residential partner, thereby avoiding working a “double day.”

While the marital relationship and the man’s role as head of the household may be present and the provision of support for women and children were important tasks, domestic organization in the form of the “nuclear family unit” was not required for the accomplishment of childrearing (R. T. Smith 1996:54). Socialization of children was considered largely “women’s work,” and in cases where the father was present and associated himself with the childrearing, the mother-child relationship still constituted the core of Caribbean family structure. Where there is no additional female kin or friends available, it was not uncommon for older children to be kept at home to look after
younger siblings or for young children to be left unsupervised (Massiah 1982:83,95).
While child-shifting strategies enabled a working woman to provide care for her child
(typically with maternal relatives), another strategy was reliance upon a so-called “back	yard nursery” where a local woman provided daycare facilities for nearby kin and friends
(Bolles 1996:68).

Though the mother-child relationship is considered the basic unit of all kinship
systems, in the Caribbean context, the salience of mother-child relationship extends
are mother-focused rather than simply female-focused is that ‘mothering,’ or child-
rearing, is the central activity of the domestic domain and is productive of the intense
described that in Jamaica, “the woman depends on even very young children to fetch and
carry for her. Whatever she may be doing in the yard, the children are never far away.”
At birth, the child became the center of attention and affection for the whole household
and family, and for the first four or five years of life was easy. Upon reaching school age
“discipline both at home and at school becomes severely enforced” (Barrow 1996:400).
From age 5 to 6 years, children were inculcated into certain household duties; and by the
time they reach 8 years old, gender distinctions were clearly defined. Badly-behaved
children were a public disgrace and mothers were particularly vigilant over daughters “to
keep them away from the temptations of sexual activity and the ravages of boys and older
men, by curtailing free time outside the home” (Barrow 1996:399). In the past, children
typically left school at age 14 or 15, which signaled the end of adolescence.
For boys, the expectation was that they should find something to do to contribute to the household. Males either entered an apprenticeship or found work. Once he begins to earn, a boy was expected to contribute to his mother, and this mother-son cycle of dependency extended beyond adolescence. Though a young man might continue to contribute to his mother, his focus shifted away from dependence on the household towards independence and socialization among a peer group (Clarke 1996(1957); Wilson 1973).

For girls, growing up signified assuming more responsibility for the household. The reaction of a mother to her unwed daughter’s first pregnancy was severe “and incidents of mothers who threw their daughters out of the house are legend in the Caribbean…Pregnant girls would seek refuge with a relative and…after a period of cooling off, they were able to return to their parental homes as their mothers began to delight in the role of grandmother” (Barrow 1996:400). Birth of the first grandchild redefined the relationship between mother and daughter. It was still close, but transformed into far more symmetrical relationship (Wilson 1973:129). Relationships between adult children and mothers often involved close companionship and interdependence. As described above, this strong mother-child relation or “matrifocal” family structure extended to solidarity among groups of female kin (including mothers, daughters, and daughter’s children) that provided the basis for continuity and security (R. T. Smith 1996). Within the matrifocal family structure, a woman controlled the domestic sphere including economic and decision-making power in coalition with her children (R.
T. Smith 1996:42). According to Wilson (1973:133-134), though a daughter may eventually move away from her mother’s household,

She never spiritually or emotionally loses touch…in other words, though the range of kinship interests among women is relatively narrow, it runs deep. Women keep in running order the ties of kinship and have their origin in the household of their childhood. As a result, women activate a network of kinship ties that transcends communities… Women depend on kinship ties to preserve a constant and consistent set of persons with and from whom they derive emotional and physical satisfaction and existential identity.

Beyond the immediate household, which functioned as the unit of child care and economic organization, the social network was composed of relationships that link households to each other (R. T. Smith 1996:27). Households related through kinship ties and in particular those that included so-called “near-family” (that is, parents, parent’s siblings, first cousins, children, siblings children, and grandchildren) involved special relationships may be activated to bring people together (R. T. Smith 1996:27). Perhaps the interdependence of the matrifocal family structure can be generalized beyond child-rearing to include income-generating practices. For example, my research among women in Tobago indicated a predisposition towards reliance on immediate kin for economic support.

The concept of family often extends beyond bilateral ties and may include networks of exchange and obligations that extend outside the kin group (Ellis 1986:7). These networks represent a flow of goods and services between households and individuals. The creative exchange of gifts and favors facilitates a strong support network
and provides access to crucial items (Bolles 1996:87,89). Women’s survival strategies involved building social networks in addition to recent trends in pursuing educational opportunities aimed at benefiting women (1994:171). In Jamaica for example, kinship and friendship networks play an important role in child care, the operation of cooperative enterprises, and in obtaining capital to start up a business (McKay 1993:281). Women’s solidarity has always played an important role in production and reproduction. There is a long history of women’s involvement in voluntary associations, informal networks, and social groups (Ellis 1986:11; Green 1994:164) whose primary function is emotional support through “close knit informal relationships … which provide a means of adaptation to marginal resources and develop a sense of solidarity” (Massiah 1982:85-86). Within the informal economy, social support networks provide a range of goods and services that otherwise may be inaccessible to the poor. Jean Besson (1995:278), for example, described the role of ROSCAs (rotating credit and savings associations), as a traditional female-dominated institution providing capital for poor people who may consider the banks risky. ROSCAs (or susu in Trinidad and Tobago) may operate as the “backbone” of the informal economy by providing poor working people with access to mobilizing credit. By providing women with the funds to pay for school fees, purchase land, or various other economic activities, ROSCAS function as personalized, informal mutual aid resource.

From the earliest days under slavery, the mother played the central role as head of family. Stable co-residence or marriage was largely unavailable (Massiah 1982:62), so women have depended on their own labor to provide for themselves and their children
(Safa 1995:48). Work, for Afro-Caribbean women, has always been a natural part of life, providing them economic self-sufficiency, broadening their social networks, and increasing their self-esteem due to their power over their families and their communities (Ellis 1986:3-4). After Emancipation, women’s roles shifted from “personal and economic autonomy” under slavery to “a weakened minority force” through a process of redefining women as dependents and housewives” (Green 1994:151-152). Colonialism and capitalism functioned to enforce patriarchal hegemony in the Caribbean, relegating women’s work to a low status and denying them access to productive resources. In the past, “wage labor was not the only way women acquired greater economic autonomy or gender consciousness. Women’s domestic production … also comprises an important contribution to the household economy” (Safa 1995:41). Within the context of wage labor, “bonds among women based on race, ethnicity, neighborhood, and kinship also offer women collective forms of resistance to capitalist exploitation” (Safa 1995:41).

The nature of the Afro-Caribbean family must be understood in terms of the history of slavery and the plantation system as well as in terms of contemporary conditions and individual circumstances. Despite ethnocentric definitions and policies that threaten to erase African heritage by homogenizing the Afro-Caribbean family through the enforcement of the European/North American model of the “normative nuclear family,” the centrality of women in this culture cannot be overlooked. Moreover, in tracing the roles of women under slavery, during the post-emancipation period, and in the contemporary context, the adaptive, flexible and functional nature of the Afro-Caribbean is largely facilitated by the independent and resourcefulness of these women.
Patterns of kinship and mating have preoccupied anthropologists for centuries and have resulted in a range of models to represent the nuances of cultural systems. In order to successfully replicate international development models, it is necessary to account for cultural patterns (such as household structure and women’s roles). Particularly, in the case of the microcredit model that focuses on alleviating poverty among women through self-employment, it is critical to consider cultural patterns that correspond to women’s roles and responsibilities.
C. A Brief History of Tobago, W.I.

As was discussed in the previous section on Caribbean studies, anthropology has given considerable attention to the issues of Afro-Caribbean kinship and family structure and in particular, there has been a lengthy debate on the “matrifocal” or female-headed household. In debating topics such as the female-headed household, social scientists have scrutinized the nature of the Afro-Caribbean family through identifying issues such as “irregular” or “denuded” family patterns, high rates of illegitimacy and migration, “unstable” relationships, a dual marriage system, “marginalized” males, and grandparents raising children. As described previously, scholars applied different theoretical perspectives in attempting to understand the nature of the Caribbean family. In the following section, I go beyond Caribbean kinship studies to identify women’s multiple roles and responsibilities as a result of Caribbean family structure. Caribbean women’s’ multiple roles and responsibilities have evolved under specific cultural and historical circumstances. In order to highlight this context, the following section includes a brief history of the island of Tobago, W.I. In the following brief history I describe Tobago’s early colonial history (1498-1800), the decline of sugar and the amalgamation of Trinidad and Tobago (1800-1960), development policy and politics (1950s-1960s), hurricane devastation and the struggle for political autonomy (1963-1980), and development of Tobago’s tourism section through the twentieth century.

Geographically, the small Caribbean island of Tobago is 116 square miles (300 square kilometers) in area, situated just 20 miles (32 kilometers) off the northeast coast of Trinidad, and located at 11 degrees north of the equator (Appendix C). Tobago has a
central hilly range with a flat lowland area in the southwest of the island where much of the tourism sector has developed. Part of the twin-island Republic of Trinidad and Tobago, the island is only one-sixteenth the size of its neighboring “sister isle.” This small island has been largely overlooked within the wider body of Caribbean studies and for the most part, has been subsumed into the literature on Trinidad. Keith Laurence (1987) noted “modern professional historians have sometimes written about Tobago; but they have usually done so as a by-product of other concerns with wider geographical application and commonly focusing on very specific topics.” Research on Tobago is constrained by the very disappointing absence of information (including historical, political-economic, or cultural) (Bynoe 1988). What data are available are largely aggregated into the national level statistics, thus making the task of assessing Tobago quite challenging. A presumption that the so-called “Twin Islands,” comprising the Republic of Trinidad and Tobago, share a common history and culture has virtually erased distinctive Tobagonian characteristics from contemporary social science research. Perhaps it is a result of its erratic development that comprehensive accounts of Tobago are difficult to find. Yet, Tobago does possess a unique history including a complex colonial legacy and distinctive cultural patterns. Despite Tobago’s dramatic history, which in “its heyday so exceeded Trinidad in prosperity and importance,” both colonial reports and scholarly papers note the surprising absence of literature (Frampton 1957:15; Sigurdsson 1974:18). Adding to the its mystique, Tobago is reputed to be the legendary “Robinson Crusoe” island that provided the source material for Defoe’s classic novel (Bynoe 1988:18; 1998(1800); Frampton 1957:14; Ottley 1969; Pattullo 1996:141-142).
Though often overlooked, Tobago does possess a unique history including a complex colonial legacy and distinctive cultural patterns that are quite dissimilar from those of Trinidad.

Considering its turbulent history, Tobago is perhaps appropriately designated the “Melancholy Isle;” the sobriquet given by early settlers who upon first viewing the island while approaching from the north described “a mass of lofty, gloomy mountains with black precipices descending abruptly to the sea” (Archibald 1987; Martin 1967(1843):36). It is considered the “most fought over island in the Caribbean,” having changed hands twenty-two times (Niddrie 1961:15,42; Ottley n.d.; R. A. Pemberton 1984:31). Tobago’s checkered history as a pawn of rival maritime powers resulted from being the only unclaimed island of notable size in the West Indies. None of the colonial powers wanted their rival to possess the island and so Tobago became a virtual wasteland. Since no nation could adequately spare the manpower to either develop or defend Tobago, what became common policy among all the European powers was that nobody should fully control the island for a period of 60 years (Williams 1964:52). Even today, Tobago suffers from the aftermath of political instability that retarded the economic development of her colonial youth (Craig 1988:8; Ottley 1969:53). Turbulence is a recurring theme for this small island that has fluctuated between development and destruction by both human and natural forces. Eric Williams (1964:51) characterized the impact of colonialism on Tobago as producing “a state of betweenity…betwixt and between, betwixt changes of ownership and between national flags.”
In the following, I will demonstrate a pattern of cursory development and frequent neglect recurring throughout Tobago’s colonial history and continuing into the post-colonial era. Though much of the following reads like a “one damn thing after another” account of colonial history, accounting for this recurring pattern of instability is necessary for understanding Tobago’s underdevelopment today (White 1990). First, through a summary of the rival colonial powers that struggled to possess Tobago during the seventeenth and eighteenth centuries, I describe how the island ultimately becomes an independent English colony. Second, analysis of the decline of the sugar economy provides the context for Tobago’s shift to crown colony status and eventual amalgamation with Trinidad at the end of the nineteenth century. Third, I evaluate political and economic development policy (including tourism) during the 1950s and 1960s. Fourth, following on the heels of the birth of Trinidad and Tobago as an independent nation, I illustrate the devastating impact of a major hurricane and central government’s economic development policy for the smaller island. Fifth, I describe continued conflict with the central government over tourism development as Tobago struggled for autonomy and self-determination through the twentieth century.

**The Most Fought Over Island in the Caribbean (1498-1800)**

Accounts of the discovery and naming of Tobago are varied. Close proximity to Grenada and Trinidad (75 miles northwest and 20 miles southwest respectively), provide a likely case that Christopher Columbus would have sited Tobago during his third voyage to the “New World” in 1498-1500 (Appendix D). According to Archibald (1987:6), after sighting Trinidad and sailing on a course that was east and north, Columbus sighted two
islands that he named Assumption and Conception. Today we know these islands as
Tobago and Grenada. Prior to European contact, Amerindians inhabited the Caribbean.
According to colonial reports, the population consisted of two rival nations – the Carib
and the Arawak (Martin 1967 (1843):35). European accounts of Tobago’s early
occupants describe a fierce people who constantly had to defend their island from
invasion, particularly from their neighbors in Trinidad (Ottley 1969:6). Yet,
contemporary anthropological critique provides new insights into the nature of early
European representations of the native Caribbean inhabitants. Specifically, early Spanish
and French depictions of "fierce Caribs" verses "peaceful Arawaks" established a false
dichotomy that has remained largely unchanged in modern thinking. The British in 1629,
for example, noted the desirability of Tobago’s fertile land, yet cautioned that the island
was “known to be the home of the fierce and intractable Carib” (Archibald 1987:14).
Survival of historical assumptions conceals the fact that political powers falsely imposed
ethnic and geographic classifications that artificially separated supposedly “good
Indians” from “bad Indians.” When accounting for the subjectivity of historical text,
caution must be used when drawing from early representations of Tobago’s early
inhabitants. Early classification systems failed to account for indigenous, ethnic, or
cultural realities. Whereas analysis by current scholars has recast the colonial encounter
and “exotic Caribbean other” representations of Amerindians as fabrications invented by
Columbus and others for the purpose of justifying colonization (Badillo 1995:62,80;
Whitehead 1995:9-10). What we do know about the early Tobago inhabitants comes from
archaeological and linguistic records. Pottery, found as far south as Tobago, has been
attributed to the Island Carib and linguistically; the early inhabitants were part of the Arawakan language family (Boomert 1995:24; Hoff 1995:37; Whitehead 1995). Yet, debate continues on the subject of “confusing aliases” and over selection of a more appropriate replacement for the misnomer “Island Carib.” When Europeans first arrived, they named the island “Tavaco” or “Tabaco” meaning tobacco leaf; the substance smoked by the indigenous population in a long-stemmed Y-shaped pipe instrument (Archibald 1987; Hay 1899:3; Martin 1967(1843):36; Ottley 1969:8). Around 1498, it is estimated that 15,000 Amerindian inhabitants occupied villages mainly in Tobago’s west and lowland areas (Archibald 1987). Re-christened several times by rival colonial powers over the course of occupations, the island’s name underwent many transitions culminating with the French resuming use of the name “Tavaco;” while the spelling was later transformed by the Spanish to “Tobago” (Ottley 1969:42).

Early phases of Tobago’s colonial history involved sporadic attempts at settlement and intermittent conflict. Records of Tobago’s status as a colonial dependency begin in 1580 when English sailors stopped to procure water and planted the Union Jack on the island (Anthony 1997:567; Ottley 1969:5; 1973). For the British, this opportunistic “discovery” was frequently cited in disputes over the island’s sovereignty. First attempts at settlement began with a small contingent of Englishmen who relocated from Barbados in 1625. Amerindians from nearby islands, who were accustomed to frequenting Tobago, attacked and killed most of the early colonists. Subsequently, Europeans abandoned the island for several years (Frampton 1957:16; Hay 1899:3; Martin 1967(1843):35). Next, Dutch navigators returning from Brazil noted Tobago’s advantageous location along the...
trade route between “the continents” as well as its favorable climate and rich soil. In 1632, a party of 200 to 300 Dutch settlers arrived on Tobago, renaming it “New Walcheren” in honor of their homeland. Before the Dutch had time to fortify themselves, however, they came under attack by Spanish colonists from Trinidad (Martin 1967(1843):35). Supported by Amerindians from Trinidad, the Spanish expelled the Dutch in 1634, taking the colonists’ prisoner and demolished their settlement. “The rising walls of the fortress of New Walcheren [were] razed, the cannon and stores carried off, and the plantations utterly destroyed” (Martin 1967(1843):35).

In the early seventeenth century, the indigenous population who either lived on or frequented Tobago vigorously opposed the establishment of all European settlement. Their final effort to protect Tobago took place against the Dutch, who were intent on seizing the island. Historical evidence does not suggest that the Amerindians were absorbed into the colonized population (Niddrie 1961:42). Rather, the main migration of Amerindians from Tobago seemed to have taken place between 1600 and 1650 and historians presume they rowed across the sea to settle in St. Vincent. There is evidence of occupation through 1760 with three main settlements and other smaller establishments; and once the Amerindians had migrated, they continued to visit Tobago (Ottley 1969; 1973:4-5).

Europeans abandoned Tobago for the next twenty years until the Duke of Courland attempted colonization. The Courlanders acquired Tobago in 1641, when King Charles I of England granted Tobago to James, the Duke of Courland (Anthony 1997:567).21 One hundred families were sent to colonize Tobago. Courlanders arrived on
Archibald (1987:26-27) commented that the colonization of Tobago by the Courlanders was unusual and speculates that being “preoccupied elsewhere, it is possible that the major European countries accepted that tiny Courland amounted to nothing in the power struggle in Europe and so could harm no one, and that its claim to any portion of the New World could be brushed aside and obliterated whenever the need arose. Further, it must be remembered that the Duke of Courland was a godson of the King of England.” At its commercial height in 1654, Holland sent a second expedition to recolonize Tobago, which they (again) named New Walcheren (Hay 1899:3). Under Dutch occupation, it “soon became not merely an agricultural colony, but one of the most thriving commercial emporiums in the West Indies” (Martin 1967(1843):35). Coexisting colonists came to blows in 1658 when the Courland settlement was attacked and overtaken by the Dutch (Frampton 1957:16; Hay 1899:4).

By this time, Tobago was renowned for its fertile soil. Colonial reports describe that “almost every kind of plant that grows on the Antilles, or on Trinidad, flourishes at Tobago…[Furthermore,] all the culinary plants of Europe arrive at perfection” and Tobago grown cotton is of “excellent quality” (Martin 1967(1843):40). Tobago’s importance to maritime powers was the results of being strategically situated in the direct path of the trade route between Britain and the North American colonies and in addition, the island was known for its harbors as well as having been declared safe from hurricanes (Archibald 1987:68; Ottley 1969:47; 1973:8). 22 During this time Tobago was plundered and pillaged by Barbadian buccaneers (Martin 1967(1843):36; Williams 1964:51).
Towards the end of the seventeenth century and early eighteenth century, Tobago became a “haunt and refuge” of pirates and privateers (Archibald 1987:70). The island’s numerous bays and rivers served as rendezvous places and the many sandy beaches and caves are said to be the hiding places of the rich spoils from Spanish treasure ships (Ottley 1969:23; 1973:6).23

The French claimed Tobago among their West Indian territories (mainly as a strategic military outpost), until the Dutch obtained a grant from Louis XIV in 1662 surrendering the island from the French West India Company. At this time, Tobago flourished and new fortifications were erected. In 1664, the Duke of Courland (having been released from prison by the King of Sweden), resumed demanding restitution of Tobago (Frampton 1957:16; Hay 1899:4-5). In 1666, a privately financed English expedition seized Tobago, taking the Dutch prisoners of war. In a few months, the French set fire to the houses and buildings, driving out the English, and abandoned their conquest. The Dutch resumed settlement efforts in 1673, but the English attacked and took the island. Again, the Dutch resumed settlement and in 1677 and a battle with the French fleet left the Dutch victorious despite the loss of several ships. Later that year, a much larger French expedition successfully seized Tobago. Again, the French abandoned the island and in 1679 (under the Treaty of Nijmegen), Tobago was restored to the Dutch who made no further attempts at colonization. In 1681, the Duke of Courland (who had maintained sovereign claim over Tobago all the while), granted the island to a company of London merchants.
Due to the island’s maritime importance and disputed title, the 1684 Treaty of Aix-la-Chappelle declared Tobago (along with Grenada, St. Vincent and Dominica) neutral territory. Archibald (1987:64) noted “on a map of the West Indies, dated 1761, there is inscribed beneath the place-name of Tobago a single word ‘desert.’” By this treaty, all European powers would equally share commercial access, but the establishment of garrisons was prohibited on these neutral islands. Thus, the rivalry over Tobago was quelled for sixty years while it was declared a “no-man’s land” (Frampton 1957:16; Ottley 1969:23,47). In 1748, the French attempted to colonize Tobago. The English Governor of Barbados rebuffed the French settlers, who although ordered by the French government to evacuate, reestablished their settlement (Hay 1899:5). War between England and France was declared in 1756 and control of Tobago was returned to the English who had captured the island in 1762. Officially, Tobago was abandoned by European occupation from 1679 until 1763, when by the Treaty of Paris, Louis the XV “ceded Tobago in perpetuity to England” (Archibald 1987:69; Hay 1899:5).

Under the Treaty of Paris, Tobago was governed by the representative system. Tobago’s governing body, modeled after the United Kingdom, functioned as an autocracy “in which some fifty or so planters elected sixteen of their members every three years to represent their interests, and to battle with the Colonial Office when necessary” (Ottley 1973:82). Characteristic of the West Indies, political participation was restricted to “men of property, or what was considered an adequate stake in society” (Selwyn Ryan 1985:7; 1989a:271). Colonial reports indicate that this marks “the beginning of true development and settlement of the island” (Frampton 1957:16). Settlement activities
included a survey of the island, subdivision into lots, “and the creation of seven parishes brought into existence an active plantation community with a slave population imported from the West African coast” (Niddrie 1961:43). By Order in Council “the island was constituted an independent, self-governing territory, with a lieutenant-governor, a legislative council of nine members appointed by the Crown, and a House of Assembly comprised of fifteen members, two from each of the seven parishes into which the island had been divided” (Ottley 1969:16). In 1769, the town of Scarborough, which is located in the more developed southwestern district, became the capital of the independent colony (Hay 1899:6; Ottley 1973:28).

At the height of sugar production, Tobago’s inhabitants consisted of a small plantocracy and much larger slave population that increased from 14,190 in 1790 to peak at 18,153 in 1807 during the expansion of sugar production (Laurence 1995:225; Williams 1964:59). Accounts of relations between slave and planter populations characterized Tobago as relatively harmonious as compared to other West Indian colonies. Colonial accounts depicted Tobago as a “system of reciprocal regard and mutual determination to resist particular wrong or a general attack” wherein rebel slaves had limited success with recruiting fellow slaves, most of whom remained loyal to their masters (Ottley 1973:31). Through his analysis of Tobago folklore, local anthropologist J.D. Elder (1984b:4) provides a different interpretation of Tobago’s slave and planter relations. He found that old folksongs indicated conflict between slaves and planters and common themes conveyed a preoccupation with escape from the plantation, disgust with white oppression, and an awareness of the fall of the plantocracy. Also, during the period
of Tobago’s economic prosperity there were slave rebellions. In 1770, an insurrection of slaves erupted and continued for six weeks. Two more slave insurrections occurred in 1771, but were quickly suppressed by a well-organized militia. In 1774, seven slave rebel leaders were charged with murder and destroying property before they were executed and brutally dismembered (Hay 1899:6-7; Ottley 1973:33-35). In 1801, a threatened insurrection of slaves was averted with the seizure of the thirty ringleaders (Hay 1899:9).

Archival and ethnographic resources provide further insights into the ethnic origins of Tobago’s slave population. In an effort to identify African retentions, Melville and Frances Herskovits provided information that is pertinent to Tobago through their account of Toco, a remote northern village in Trinidad. In Trinidad Village (Herskovits and Herskovits 1947), they note that many of the villagers originated from Tobago. Direct access to Toco had long been via boat from Tobago with the construction of a paved road in the early twentieth century finally making the village more accessible. The Herskovits (1947:27-28) found that many of the villagers described their ethnic origins as primarily Congo, (but also Kromanti and Ibo) and many village elders referred to themselves as “Yarriba” and remembered songs in the Yoruban language. Likewise, through his archival and folkloric research, Elder (1984b:5) found that “Tobago Black folk were mostly of the Ibo and Congo tribe with a sprinkling of Cromanti and Akan ethnics.” Elder found that the Yorba ancestor cult of Tobago was absent in neighboring Trinidad with the exception of Tobago migrant living in Toco and other North Coast communities. As noted in my earlier discussion of the Afro-Caribbean family, however, since cultures do not exist in a vacuum, it is difficult to speculate on the continuity of
influences of West African cultural heritage or experiences under slavery in contributing to post-emancipation Caribbean society.\textsuperscript{25}

In contrast to the large slave population, Tobago’s plantocracy consisted of a small and rigidly class structured society of English, Scottish, Irish, “and a sprinkling of Germans as traders and builders” (Elder 1984b:6). Below the small planter class “there was little social or ethnic differentiation” in Tobago (Selwyn Ryan 1989a:274). According to Ottley (Ottley 1969:17), “the social problem of a dearth of European women was overcome by the planters without moral qualm. A coloured class came into existence.” Proprietors and their slave mistresses begat an illegitimate mixed population who carried their fathers’ sir names and in many cases, were freed and educated by their fathers (Ottley 1969:41; 1973:26,42). By the late eighteenth Century, Tobago’s free colored population consisted of substantially more women than men (Laurence 1995:225).

In 1770 the first shipment of sugar was exported from Tobago (Hay 1899:6; Niddrie 1961:17). Conditions in Tobago were ideal – there were adequate rivers to turn the watermills, trade winds to supply power to the windmills, and good shipping bays all around. Soon Tobago was producing more sugar per acre than any of its neighboring islands (Ottley 1973:27). During the height of cane production there were 72 sugar estates worked by steam, water, and windmill (Martin 1967(1843):40). So prosperous was Tobago that it was considered a promotion for a governor of Trinidad to be sent to Tobago (Selwyn Ryan 1989a:271). The expression “rich as a Tobago planter” used among wealthy Londoners in the late eighteenth century bespeaks Tobago’s relative
prosperity (Craig 1988:3; Niddrie 1961:17). Evidently, the notoriety of Tobago “high living” so enjoyed by planters during their prosperity incited envy among their counterparts in England (Robinson 1977:20). Enterprising British colonists invested large capitals, which facilitated rapid agricultural and commercial progress; “but the miseries of war had not yet terminated” for Tobago (Martin 1967(1843):36).26 Even the fledgling American States made an attempt to seize Tobago; in 1778, an American fleet was defeated after a short engagement where they lost a ship. In 1781, Tobago was again captured and ceded to the French by the Treaty of Versailles in 1783. Under French possession, a few settlers established themselves, but in 1789 a mutiny erupted among the French soldiers and the capital of Scarborough was entirely burnt. Later that year, a tremendous hurricane devastated much of the island (Hay 1899:8; Ottley 1973:8). In 1793, Tobago again became an English colony when 2,000 men took possession of the island (Martin 1967(1843):36). In 1802, Tobago was surrendered to France under the Treaty of Amiens.27 The island’s planter class remained content so long as the French left them alone to develop their estates (Ottley 1969:18; 1973:67).28 War between England and France again placed Tobago in contention. British invaded the island in 1803 and thus, having been officially ceded in 1814 by the Treaty of Paris, Tobago remained an undisturbed possession of England until, in association with Trinidad, becoming an independent territory in 1962 (Hay 1899:9-10; Ottley 1973:70). By the time of its final annexation to Great Britain, sugar cane and cotton farming were past their prime in Tobago (Niddrie 1961:43).
Decline of Sugar and Ward of Trinidad (1800-1960)

“The steady decline of Tobago throughout the nineteenth century from its position...as one of the richest West Indian sugar islands is in part a reflection of the dangers of continuous cultivation of a single crop” (Niddrie 1961:17.) In addition to the limitations of monoculture, a combination of factors including soil fertility loss, drought, economic change, and the abolition of slavery lead to a steady increase in the number of abandoned estates. By the mid-nineteenth century, the island was considerably altered. A minor hurricane struck Tobago in 1831. This event seemingly foreshadowed turbulent times ahead. In 1833, Tobago’s independent administration was revoked. In a move towards greater administrative efficiency, Great Britain combined several of the Windward Island colonies under a common lieutenant-governor (or later, administrator) (Anthony 1997:567-568, Hay, 1899 #110:11). August 1, 1834 marked the Emancipation of slaves in the British West Indies. Although Tobago’s 11,589 slaves were officially freed, bondage was extended for another four-to-six years under the apprenticeship system (Craig 1988:6; Hay 1899:11). “Emancipation, apprenticeship, and finally the total abolition of slavery in Tobago between 1834 and 1838 brought about those changes commonly experienced by all the British West Indian Colonies” (Niddrie 1961:43).

Throughout the West Indies, the bankruptcy of sugar is attributed to “the abolition of slavery, the movement towards free trade, the subsidization of European beet sugar, growing competition in the United Kingdom sugar market, as well as the imperial policy against diversification” (Robinson 1977:20). In the 1840s, England removed the protective tariffs on West Indian sugar due to competition from its other colonies, which
had the devastating impact of cutting in half the price of West Indian sugar. This was particularly disastrous for islands like Tobago where the absence of capital prohibited the introduction of more cost-effective means of production (Ottley 1973:75). Even before Emancipation, Tobago’s sugar production had never been sufficiently supported, being for the most part undercapitalized and technologically inefficient. Reports indicate that the number of estates under production declined dramatically; in 1810 there were 89 active estates (mainly producing sugar), but by 1832 the number had declined to 75, and within another 30 years only 65 estates remained under cultivation (Frampton 1957:20). “Production of sugar in Tobago had fallen from 7,000 hogshead in 1840 to 2,000 in 1885” (Ottley 1973:88). The depressed local economy, a labor shortage, and even natural disaster contributed to Tobago’s decline,

After 1838, the problems of the sugar economy became more acute as the traditional props to the system – slavery, imperial monopoly and protection from competition – were systematically removed. In the 1840s, the Free Trade Act, the financial crisis occasioned by the failure of the West India Bank and the hurricane of 1847 combined to worsen and prolong the intractable crisis of the plantation economy in Tobago (Craig 1988:3).

The economic stimulus upon which Tobago’s economy was founded, that is production of sugar under the capitalist world system with labor supplied by the slave-trade, involved the extraction of resources from the periphery and created a state of dependency among the periphery markets on the importation of crops from other colonies (Wallerstein 1986). In other words, tropical commodities such as sugar were sold for the
profit of the plantation proprietors thus creating a system where “nearly everything consumed in the West Indian colonies came from England. There were no direct exchanges between the motherland and the colonies, but the patterns of exchange worked to the long-term benefit of the imperial enterprise” (Mintz 1986:43). The term globalization is typically applied to contemporary context to describe the increased mobility of goods, services, labor, technology, and capital throughout the world. Although globalization is not a new development, its pace has increased with the advent of new technologies, especially in the area of telecommunications. In expanding the concept of globalization to encompass the scope of Caribbean history, Mintz (1998:120) asked if “the world has now become a macrocosm of what the Caribbean region was, in the 16th century…Or is it rather that the Caribbean experience was merely one chapter” of a much longer story about world capitalism? Through the transatlantic slavery experience, Europeans refashioned the international division of labor into very much a globalized condition. Likewise, the history of Tobago demonstrates Mintz’s point that as a consequence of being the oldest colonialist frontier, “Caribbean people have always been entangled with a wider world” since 1492 and therefore, has been engaged in the globalization world system for approximately 500 years (Mintz 1986). Essentially, the “plantation was itself a capitalist institution” due to its internal structure, dependence, and development within the context of the world system (Thomas 1988:23). In the case of Tobago – the economy was never able to recover in the aftermath of changes in the world market that rendered the island completely bankrupt (Bynoe 1988:3). In a development report on Tobago, the authors note wistfully, “Had the necessary capital, labour and skill
been available in the nineteenth century, when things began to decline, the island today might well have been one of the most prosperous territories in the Caribbean instead of merely a name which conveys little to many inhabitants of the region” (Frampton 1957:20).

Since no serious hurricane had visited Tobago since 1790, the devastating hurricane of October 11, 1847 caught the residents of Tobago off-guard. Inhabitants of Tobago had falsely believed they were secure from such events and thus, failed to prepare for potential danger, but the damage was considerable: 26 lives were lost and others died due to injuries; over 600 houses across the island were razed to the ground and nearly 300 were damaged; 26 sugar works were destroyed and 33 were damaged; while the barracks at Fort King George were left in disarray (Hay 1899:14). Damage from the hurricane was estimated at 150,000 pounds sterling, which was considerable money in 1847 (Selwyn Ryan 1989a:272). Great Britain did attempt to resuscitate its hurricane-ravaged colony by granting loans for losses incurred and sending 292 liberated Africans to supplement Tobago’s labor force in 1851. Meanwhile, it continued to retract administrative responsibility from Tobago (Hay 1899:14-15; Niddrie 1961:49). In response, most of the plantocracy fled after 1847 and were replaced by white indentured workers who were notably distinct from Tobago’s former “high-class planter aristocrats” (Elder 1984b:6). And on the heels of the disastrous hurricane, the planters were hit by another blow – the bankruptcy of the West India Bank in November 1847 (Ottley 1973:76). By 1854, British troops were withdrawn, leaving the colonists to defend themselves. An organized Volunteer Corps helped to reinforce the police. In 1855,
however, the Comptroller of Customs and other imperial officers were withdrawn from both North America and the West Indies and their duties transferred to the local colonial officers (Carmichael 1961:312).

In a struggle to manage their estates, Tobago’s remaining planters sought loans or mortgages to cover their expenses. “Out of this arose a system of double dealing” where having reached the limit of advances from one source, “the planter turned to other sources which were ignorant of the heavy indebtedness of the estates, and raised a second mortgage” (Carmichael 1961:312-313). Between 1840 and 1854 many estates fell out of production or were abandoned. Yet, the financial burdens were typically too significant to tempt other buyers (Niddrie 1961:19). In contrast to the decline of the large plantations, there was a great demand for small plots for peasant cultivation (Carmichael 1961:313). Under the 1854 West Indian Encumbered Estates Act (accepted by Tobago in 1858), Commissioners were appointed for the sale of land and thus; “the estates passed into the hands of those who had the capital to exploit them or who were prepared to sell in small lots to the peasants” (Carmichael 1961:313). In total, 50 estates passed into the hands of new owners, 17 of which were purchased by a single individual (Niddrie 1961:19).

To augment the labor force, the British Government had previously “introduced a scheme of immigration in 1851, transporting the Africans rescued by British forces from Spanish and Portuguese slave-runners to the West Indian colonies (Frampton 1957:21; Ottley 1973:79). As described above, Tobago received 292 liberated Africans in 1849 and in 1862 another 224 immigrants were received and subsequently indentured to estates for three years (Carmichael 1961:314; Frampton 1957:21; Niddrie 1961:49). These
immigrants were obligated to various districts with the majority going to windward estates – an area with relatively few smallholdings, low wages and high levels of landlessness (Craig-James 1998:8). Towards the end of the nineteenth century, growing impoverishment accompanied by political discontentment led to a series of revolts among the laboring population. This combination of unfortunate socioeconomic difficulties culminated in a violent disturbance in the windward district when a riot erupted after the attempted arrest of five suspected arsonists. In May 1876, the so-called “Belmanna Riots” were suppressed but not before a police officer was killed and others were wounded.31 Local police, lead by Corporal Belmanna, attempted to quell a riot of laborers on the Roxborough Estate. Police killed one of the protesters. In response, angry workers besieged the police station and threatened to burn it down if Corporal Belmanna was not handed over. A compromise was reached; Corporal Belmanna was to be charged and imprisoned. On his was to be charged, however, he was seized by the crowd and brutally murdered (Anthony 1997:51; Bynoe 1988). British authorities intervened and many of the rioters were tried, jailed, or even banished from Tobago. Evidently, the recently arrived laborers (primarily from Barbados) played a leading role in the unrest, which was led by a woman known as ‘Ti Piggy’ (Ottley 1973:85). The Belmanna Riots instigated a structural shift for Tobago. First, the Police Force was reorganized into a semi-military body of two companies; one in Scarborough and another to oversee the windward district. Second, frightened officials and owners of the larger plantations were uncertain of their capacity to protect themselves or to maintain the peace and therefore, requested protection from Great Britain. In 1876, Tobago’s self-governing constitution was
changed, abolishing Tobago’s Legislative Assembly. Responsibility was transferred back to England and thus, Tobago was administered as a crown colony beginning in 1877 (Anthony 1997:52; Frampton 1957:18, 21; Hay 1899:18; Selwyn Ryan 1985:7).

By this time, years of shifting sovereignty as well as natural and economic disaster had rendered Tobago a backward dependency. Furthermore, limited economic development had created a monocultural system dependent on sugar and cotton production (Robinson 1971:20). For Tobago, the system was relatively profitable during the eighteenth century while the British Navy reigned supreme and demand for West Indian sugar was strong. After 1834, the sugar industry became troubled following the abolition of slavery. The loss of slavery meant the loss of a supply of cheap labor and “by the 1870s the sugar industry was bankrupt in Tobago” (Robinson 1971:21). The industrial revolution signaled rapid modernization for core nations, whereas large-scale Caribbean plantations that had been established in the seventeenth and eighteenth were essentially “outposts of one mode of production in the midst of other modes” (Wolf 1982:315). And in the case of an “outpost” such as Tobago – poor, bankrupt colonies were often left behind. Unable to afford the telegraph or Royal Mail Steam Packet Company, Tobago was stranded without access to modern communication. Unable to finance a central factory or maintain public facilities, Tobago’s economy further plummeted with the collapse of the island’s lending merchants, Gillespie and Company in 1884 (Craig 1988:5). The collapse of the sugar industry from about 1840 to 1886 (coinciding with emancipation) triggered a socioeconomic transformation (Frampton 1957:19). As a consequence of the economic shift, many populations throughout the
Antilles were “reconstituted into a new economic form during the decline and fall of the slave-based estate system” (Mintz 1989(1974):157). In the case of Tobago, laborers and metayers (sharecroppers) bought or rented five to ten acre plots at low prices across the island’s former estates, particularly in the windward and hillier areas.³⁴

While the ex-slave population was transforming into peasant proprietors, public officers who had gone for months without remuneration refused to work. There was simply not enough revenue to run the government (Frampton 1957:19). The island’s economy was forced to undergo a radical restructuring – a process that affected the entire social fabric of Tobago. Britain was not pleased to have responsibility for a distressed colony with a plummeting economy. It was not Tobago that was broke; rather it was the plantocracy or more specifically, the Colonial Office that was bankrupt throughout the West Indies (Mintz 1986). It was under these adverse socioeconomic conditions that the union of Trinidad and Tobago occurred (Bynoe 1988). Tobago became Britain’s economic experiment of convenience wherein the collapse of the colony was forestalled by welding together two separate colonies into one (Bynoe 1988; Premdas 1992:117; Robinson 1977:19). A.N.R. Robinson (1977:22-23,30) noted, “All that the Colonial Office did was, instead of having two Governors you had one. Instead of having two Colonial Secretaries you had one.” Federation of the two islands was a novel strategy at the time, marking a trend towards Great Britain reducing its financial obligations and administrative burdens to the West Indies (Williams 1964). Clearly, this tactic was motivated by the need to demonstrate administrative cost reduction with the purpose of saving 3,775 pound sterling to the British Treasury and the hope that capital flow from
Trinidad would restore Tobago’s prosperity (Robinson 1971:20; Selwyn Ryan 1989a:272).

Geographic proximity also contributed to unification of the two colonies. Noting the short distance of 18 miles separating the two colonies, the Tobago’s Governor proposed linking the smaller island to its more profitable neighbor (Hay 1899:581,582; Ottley 1973: 90-91; Robinson 1971:21-22). Since Tobago’s trade and migration patterns had been routed through Barbados, there had previously been little commerce between the two islands. Yet, colonial officials agreed to establish Trinidad and Tobago as a single administrative and political unit. “Neither island wanted unitary statehood, but feelings ran much higher in Tobago. While Trinidad feared that the effect would be merely to transfer the burdens of Tobago from the United Kingdom to herself, Tobago feared subservience to Trinidad” (Robinson 1971:24). The Legislative Council of Tobago accepted unitary statehood in 1886. Nevertheless, minutes from the council meeting included the proviso that should the annexation “prove disadvantageous to this Colony, or otherwise undesirable to the majority of its inhabitants,” Tobago could resume its former self-governing status (Craig-James 1998:11; Ottley 1950:94; Robinson 1971:24; 1977:17-18). Yet, there was uncertain whether the Colonial Office later rejected or ignored Tobago’s plea for autonomy (Selwyn Ryan 1989b). To the great disenchantment of both islands, the British Government decided to amalgamate the two colonies, an arrangement that was debated and passed as the Trinidad and Tobago Ordinance of 1888. Though “the people of both islands were averse to tying what was virtually the nuptial knot…Tobagonians were indignant at the idea of forfeiting their 200-year independence”
Thus, as the residents of Tobago had feared, the island became a subordinate to Trinidad on January 1, 1889. For the next ten years, Tobago maintained a commissioner and a subordinate legislature until a further Order-in-Council declared Tobago a ward of the colony of Trinidad and Tobago and the seat of governance was shifted to Port of Spain, Trinidad. And so, on January 1, 1899, the once self-governing, independent colony was reduced to the status of direct colony whereupon Tobago’s revenues, expenditures, and debts were involuntarily merged with those of the united colony (Craig 1988:6; Frampton 1957:22; Hay 1899:22; Robinson 1971:24; 1977:30; Selwyn Ryan 1989a:272; Weaver 1998:296).

Robinson (1971:24) described that “what was to have been a union of equality degenerated into one of patent inequality, one of the superior and the inferior, one of territory and dependency, and Trinidad’s feelings seeped into both official and unofficial attitudes toward the smaller island.” Since it was governed from Port of Spain, it was assumed that Tobago could simply be managed like any other ward or county of Trinidad. “As a result Tobagonians developed an acute inferiority complex and a resentment of Trinidad and Trinidadians which became entrenched in Tobagonians’ collective memory and soon found itself channeled into political discourse and action. That resentment became stronger over the years as Trinidad chose to dismiss, ignore or ridicule it” (Selwyn Ryan 1985:7; 1989a:272-273). The Colonial psychology of dependency permeated the relationship of the newly united colony and henceforth, continues to affect the relationship between the two islands. According to the records, the colonial secretary did not establish Tobago as a “dependency” or “ward” of Trinidad.
Rather, for the convenience of the Colonial Office, Tobago was made an “administrative 
district” of the united colony of Trinidad and Tobago (Robinson 1977:28-29). Regardless 
of terminology, the economically motivated decision made by colonial administrators 
situated Tobago in a directly subordinate position in relation to the economic and 
political dominance of Trinidad, and this internal core-periphery relationship has 
persisted henceforth (Weaver 1998).

Through the first half of the twentieth century, Tobago had remained an 
agricultural society of occasional estate laborers and peasant farmers (Brereton 1989:210; 
Frucht 1968:296). Cocoa and coconut estates largely replaced sugar production. Many of 
the estates gave out allotments for peasant plot cultivation in exchange for tending young 
cocoa plants (Frampton 1957:23). Aside from export crops, Tobago was essentially 
impoverished and neglected. According to Ottley (n.d.), some residents left Tobago to 
establish homesteads on Trinidad’s north coast.35 Yet, for the majority of Tobago’s 
laboring class, the contract system provided miserably low wages, with estate workers 
earning less than a dollar a day, while planters continued to profit. Brereton (1989:178) 
states that, “existence on these starvation wages was tolerable only because most 
Tobagonians had garden plots, and rural families were largely self-sufficient in food.”36 
Similarly, Frucht (1968:295) indicated that following emancipation and through the 
Second World War, Caribbean societies “could be characterized as exhibiting a peasant-
like means of production along with a proletarian-like relations of production.” He 
described that in Nevis, a “peasant-like means of production” included cultivation of 
small plots and the use of household labor, whereas the “relations of production are
proletarian, that is based on the sale of labour for wages either paid in cash or in kind” including metayage, farming-out, or male labor migration (Frucht 1968:296).

Health conditions were poor and medical services were perfunctory. Yet, this time of tremendous economic decline among the plantocracy corresponded to Tobago’s former slaves developing “an extraordinary sense of property [established as] a sort of post-slavery reaction to a status of propertyless and landlessness condition[s]” (Elder 1984c:1). With cheap land now available, ex-slaves bought as many acres as they could afford. For the average Tobagonian, landownership became nearly ubiquitous and thousands became peasant proprietors. Yet, “Tobago was an island of peasants; illiteracy, poverty and semi-feudal servitude had always been their fate” (Brereton 1989:178).

Under slavery in the British Caribbean, planters generally had a liberal policy allowing for production of provision grounds (Mintz 1989(1974):180-213). Laurence (1995:117) states “in addition to Sunday it was the practice on large plantations to allow the slaves Thursday off so that the whole slave family could work in the gardens. The produce of these grounds was wholly at the slave’s disposal, to eat or sell in the market as he wished.” Unlike their neighbors in Trinidad, self-sufficient Tobagonians were relatively complacent to these conditions as compared to “the more sophisticated workers of the larger, more developed island” (Brereton 1989:178).

As the sugar industry declined, Tobago’s peasant sector expanded. According to Craig-James (1998:15) “sugar and its byproducts, which before 1875 constituted upward of 96% of the value of exports, declined to 76% in 1890 and 28.6% in 1897. Animals, vegetables, fruit and wood, which accounted for less than 1% of export value before
1875, rose to 19.5% in 1890 and 55% in 1897.” Tobago’s laboring class enjoyed a monopoly over the production of foodstuff that developed from the provision grounds and internal market established by their slave ancestors. This economic base was diversified and extended to include imported foodstuff. In addition to smallholders and metayers, Tobago’s mainly black population included laborers who became “a class of entrepreneurs” with an upwardly mobile stratum comprised of shopkeepers, hucksters, and skilled artisans (Craig-James 1998:3). Although the majority of the population consisted of black laborers, political and economic decisions (as well as alliances between colonial officials) were largely the domain of the non-colored population. In time, “the old planter class of sugar producers was replaced by new groups of planters, investing primarily in cocoa, rubber, limes and coconuts” (Craig-James 1998:19). Although many still worked for wages on the estates in order to earn cash, landownership increased substantially as the laboring class was transformed into skilled craftspeople, agricultural and livestock producers. Limes, for example, were a profitable crop in the late 1920s. In response, peasant farmers formed the cooperative Tobago Lime Growers Association with most of the lime crops coming from “householders who owned a tree or two in their backyards” (Frampton 1957:24). Craig-James noted “by 1940, virtually every household owned land or had access to land.” Some estates were divided up and sold to small farmers and “many persons acquired Crown lands on the north coast of the island and started their own cocoa plantations” (Frampton 1957:24). The export of fresh vegetables to Trinidad, which were most likely supplied by peasant land holdings, steadily increased up through the 1940s (Sigurdsson 1974:17). Tobago’s rural, agrarian
society was well positioned to take advantage of a policy recommendation of the Moyne Commission (1945), which promoted the renewal of West Indian agriculture (Premdas 1992:119).³⁷ As trade links with neighboring Trinidad increased, Tobago earned the reputation as the “bread basket” of Trinidad (Craig-James 1998:17).

Expansion of the agriculture sector did benefit Tobago for approximately ten years, but with the expansion of the oil industry in Trinidad at the beginning of the early twentieth century (Brereton 1989:95); Tobago ultimately returned to general neglect.³⁸ As Trinidad rapidly became the wealthiest island in the British Caribbean and was “gaining a reputation for its prosperity, Tobago was becoming notorious for its poverty” (Robinson 1971:28).

Despite the efforts of Tobago’s own-account farmers, worsening economic conditions led to falling sales and incomes in agriculture to the extent that after [World War II] food cultivation was at an ebb. This was exacerbated by the post-War re-opening of the island’s economy to imported food. The number of people seeking employment outside of agriculture grew and the island’s rate of unemployment increased as the demand for jobs outstripped the supply…In this scenario, survival meant that food cultivation was a social necessity but agricultural prices were unattractive and agriculture could not be relied on to support families. Land owners therefore had to stay in the job market and seek employment on the remaining estates or on Government projects (James 1993:17).

A consequence of this economic disparity was migration, and in particular, many sources note a pattern of male out-migration from Tobago to Trinidad. Herwald Davies, for example, was assigned to Tobago in 1914 and after retiring as the Anglican Archdeacon,
continued to live there until his death in 1946. Davies observed that “‘for years the best boys have been going to the North coast of Trinidad which lies just opposite; and the absence of young men was noticeable in many villages’” (R. A. Pemberton 1998:10). Furthermore, he described an unwillingness of males to return to Tobago. Similarly, a colonial report described “the process of migration from Tobago to Trinidad which has been going on for some years” and in particular “the tendency for young men to migrate to Trinidad in search of work” (Frampton 1957:10,22). Census figures over the period 1901-1946 illustrate that despite a declining infant mortality rate, Tobago’s population steadily declined. By 1946, Tobago was one of the most underpopulated islands in the British Caribbean, averaging less than one person per acre of arable land (Frampton 1957:30; Robinson 1971:29). Continuous neglect of the island since colonial times resulted in Tobago having the lowest concentration of inhabitants per square mile in the Caribbean. As a consequence of the lack of agriculture, non-existence of light industry, and absence of infrastructure to support industrial or farming production, Tobago failed to develop a “relatively independent capitalist class” or cadre of civil servants to fill administrative roles. The direct result of this underdevelopment and main reason for the low rate of population increase is a continued steady drift of people seeking educational and employment opportunities in Trinidad (Bynoe 1988; C. A. Pemberton 1972:16).

**Development Policy and Politics in the 1950s and 1960s**

Notwithstanding Tobago’s internal market, through the 1950s the island was almost entirely neglected by a patronizing administration; where “whatever resources that were available for development were expended in Trinidad to the exclusion of Tobago”
A.P.T. James, Tobago’s only elected member in the council between 1946 and 1961, was responsible for bringing Tobago into the twentieth century through his persistent advocacy (Brereton 1989:221). In 1952, James brought electricity to Tobago, replaced the quarter century old water supply at Hillsborough Dam, and in 1953 he promoted the construction of a deep-water harbor and wharf at Scarborough. Beyond these improvements, Tobago had become so dependent on externals sources and markets that the island’s primary need was economic stabilization (Frampton 1957:37). The cost of living in Tobago had been higher than in Trinidad since the beginning of the nineteenth century (Brereton 1989:162). Thus, when Tobago became an administrative ward, annexation was considered to have been inevitable due to “the acute state of depression into which Tobago’s economy had fallen” (Frampton 1957:40). Robinson later questioned the economic soundness of a nation where the agricultural commodities cost more in the rural sector than in the urban sector – a paradox he attributed to inattentive public policy and the eventual destruction of agriculture in Tobago (Robinson 1977:40).

Contrary to Arthur Lewis’ strategy of industrial development for the Caribbean region, islands such as Tobago were considered “too small to derive any benefit from industrialization” (Premdas 1992:119). After 1946, Trinidad concentrated on the development of its oil industry meanwhile tourism became increasingly important for Tobago (Brereton 1989:220). Earlier, tourism was established on a very small scale with resident white planters investing in a few small inns and guesthouses beginning in the 1930s (Brereton 1989:220-221; Frampton 1957:10; Weaver 1998:297-298). Located in
Speyside, Tobago’s first guesthouse was hosted by the “Honorary Curator of the Birds of Paradise Island,” a designation that likely attracted bird-watching enthusiasts (Frampton 1957:24). In the early years of tourism, the island would have appealed to a particular variety of traveler; touted for its natural beauty and unspoiled “rustic” charm, Tobago attracted adventurous visitor seeking a more rustic, “off the beaten track” experience (Frampton 1957:37). As an industry, tourism was not fully established until after World War II when transportation became more readily available (Frampton 1957:24). Census data indicated only one record of an “innkeeper,” but by 1946 “the number of persons employed in hotels, restaurants, and cafes was 164” (Sigurdsson 1974:18). The Crown Point airfield, which provided access for foreign travelers via British West Indian Airways (B.W.I.A.), was built in the early 1940s as a grass airstrip. With the introduction of B.W.I.A. flights, and corresponding hotel development, tourism began to assume a notable role in the local economy (Frampton 1957:14, 24). What developed was a pattern of “fairly small hotels, distributed at intervals along the coast” (Frampton 1957:37). The post-war era inaugurated development of so-called “3S” (sun, sea, sand) tourism development for Tobago. In addition to agriculture, tourism was considered one of the few major industries capable of being developed on the island. In the 1950s, “hotel construction began to accelerate, partly as a result of government aid, and tourism gradually began to replace agriculture as Tobago’s major economic activity and source of employment” (Brereton 1989:221). Tobago was still regarded as possessing the capacity for developing and sustaining a reasonable standard of living and tourism was only one suggested means of boosting the local economy, but was not considered the cure-all of
Tobago’s woes. Rather, it development officials recommended that once satisfactory progress could be made with rekindling Tobago’s economy, “it should be possible to shift the emphasis of planned development towards the social side” (Frampton 1957:41).

After years of neglect, Trinidad and Tobago’s first political party the People’s National Movement (PNM) took a special interest in the development of Tobago in the late 1950s. In particular, Chief Minister Eric Williams assumed personal responsibility for better integration of the smaller island (Brereton 1989:221; Selwyn Ryan 1985:8). Regional politics instigated Williams and the PNM to give special attention to Tobago, expressed as intentions to provide greater integration and autonomy. At the time, Tobago was to serve as a “test case” that would demonstrate Trinidad’s administrative ability to serve as principal partner in the (ill-fated) Federation of the West Indies (Selwyn Ryan 1989a:282; Yelvington 1987:10). In an often quoted council speech, Williams (1957:1939) remarked “Tobago has exchanged the neglect of United Kingdom Imperialism for the neglect of Trinidad Imperialism” and furthermore, boasted that the “this Government has done more for Tobago in six months than has been done for Tobago in the past sixty years.” From 1958 to 1960, the PNM government did spend $2.2 million TT on the development of Tobago and according to Williams (1981:193) “for every dollar collected in revenue, therefore, seven dollars were spent on Tobago, and the expenditure on the Development Programme exceeded the revenue collected.” Notably, the development and welfare team that evaluated Tobago in 1957 reported that tourism “is clearly capable of making a very significant contribution to the total economy of the island, and the opportunities for gainful employment which it may be expected to offer
will be of great importance” (Frampton 1957:37). A five-year plan that focused on the development of Tobago’s infrastructure was established in 1957 (Brereton 1989:221). During this time, Crown Point airstrip was improved and extended. In 1957, Williams established a separate Ministry of Tobago Affairs as well as creating a Hotel Development Corporation “to loan money for the construction and expansion of small hotels” (Brereton 1989:220). It was not the policy of the PNM government to become a partner or source of capital for tourism development, rather “incentives were offered to private investors, foreign and local, under the same conditions as to pioneer industries” (Brereton 1989:220). The “Aid to Pioneer Industries Ordinance and the Income Tax Ordinances” were enacted in 1950 with the hope that pioneer industry had the potential to bring further development to the nation. Thus, “tax-holidays” and duty-free importation of a wide range of materials were granted to mostly foreign-owned investors in order to foster new industries. According to Brereton (1989:218-220) “this marked the beginning, in Trinidad, of the policy of ‘industrialization by invitation;’ a systematic effort to attract foreign capital to establish manufacturing industries through tax concessions and other privileges.” This policy was later continued and expanded by the PNM and contributed to the expansion of pioneer industries such as oil, manufacturing, construction, services, and tourism. Though control over accommodations had paralleled the plantocracy model of Tobagonian, Trinidadian, and foreign ownership, in the 1950s there was a shift towards expatriate ownership of hotels and development of a commercially significant tourism sector (Weaver 1998:229).
Additionally, Tobago began to attract local tourism with “a small but steady stream of visitors” coming from Trinidad beginning in the 1950s. Since the economy in Trinidad was growing, particularly due to the flourishing oil industry from 1951 to 1958, domestic tourism was advocated as a mutually beneficial exchange and an appropriate means for redistributing some of Trinidad’s wealth to Tobago (Brereton 1989:221; Frampton 1957:141). Expansion of domestic tourism corresponded with the oil boom of the late 1970s and the emergence of Trinidad’s relatively large and affluent middleclass. According to Weaver (1998:308) “the designation of Tobago as Trinidad’s own domestic holiday resort attested to its unfettered accessibility and superior endowment of beach resources.” More industrially developed island than its sister island, Trinidad essentially lacks picturesque 3S amenities that were customarily prerequisite for tourism development (Frampton 1957:37; Pattullo 1996). Domestic tourists tended to use unmonitored private dwelling or rental units and contributed minimally to local expenditures. Inter-island travel via ferry and air was subsidized by the government (Weaver 1998:298-299).

As a prerequisite to establishing a proper tourism market, however, the development and welfare report indicated that tremendous improvements were needed. “Since Tobago is essentially an agricultural territory, and other forms of industry are unlikely to develop for a considerable time,” it was recommended that immediate attention be focused on the basic infrastructure including roads and water supplies (Frampton 1957:42). Additionally, to prepare for the influx of tourist traffic, the development and welfare report determined that zoning and proper use of beach areas
should be established. In anticipation of luxury hotels with patrons who expect private and exclusive beach access, it was also recommended to designate how much beach area should be reserved for private use, for public bathing and for fisherman (Frampton 1957:142). Overall, the comprehensive development plan envisioned tourism as a secondary focus with primary emphasis directed towards improved agricultural standards including experimenting with new methods of organized farming and land settlement programs (Frampton 1957:42). To create a linkage between economic and social development would require that Tobago’s agricultural practices and production be upgraded with special attention to fisheries and forestry (Frampton 1957:45,163). The plan was realistic, with emphasis placed on existing resources including agriculture, fisheries, and the tourism industry.

The development of Tobago’s economy, including the tourism market, would demand greatly improved access to transportation. Tobago has long suffered due to inadequate transportation links by sea and inadequate storage facilities (Selwyn Ryan 1989a:293). The development and welfare report described the imperative “missing link” needed to develop tourism as a “cheap, frequent and reliable method of communication between the two islands,” including an efficient and inexpensive ferry service (Frampton 1957:141-142). Until the late twentieth century, for example, “all international tourists arriving in Tobago had to pass through Piarco airport in Trinidad, resulting in an inconvenient bottleneck which has long been cited by Tobago hoteliers as one of the major impediments to the development of resort tourism on the island” (Weaver 1998:300).
Due to the physical isolation of Tobago from Trinidad, an “internal core-periphery relationship” developed resulting in inter-island disparity in population and power (Weaver 1998:293,296). Lack of employment opportunities and the location of a highly centralized government in Port of Spain required that residents of Tobago frequently travel to Trinidad for access to many essential services. In order to obtain government documents and services such as copies of birth certificates or land and court records, Tobagonians had little choice but “to travel to Trinidad at great expense” (Premdas 1992:120). According to Robinson “the whole system is designed to draw the people of Tobago away from Tobago into Trinidad. The simplest thing you want, you have to come to Trinidad” (Robinson 1977:31). The issue of migration became increasingly salient and Tobago’s political leaders characterized this population shift as “‘systematic genocide’ because Tobago’s youngest and brightest people were appropriated by the metropole” (Premdas 1992:122). Rather than development of local industry, however, migration to Trinidad and remittance sent back to Tobago became the mainstay of smaller island’s economy (Conway 2000:92-93; Selwyn Ryan 1989b). Furthermore, the development and welfare report recommended the establishment of a permanent administrative structure for the governance of Tobago;

In our view, Tobago is sufficiently a separate entity to justify direct dealing between the Administrator and the Government at Ministerial level in Trinidad. We therefore suggest that there should be one Minister with an appropriate title responsible solely for Tobago affairs to whom the Administrator of Tobago should have direct access. This Minister would be responsible in the Central
Government for initiating action on Tobago matters…as a member of the Executive Council (Frampton 1957:47)

In 1958, on the advice of the development and welfare report, the government separated Tobago’s expenditure from Trinidad’s.

Upon the arrival of full internal self-governing status for the Colony of Trinidad and Tobago in 1961, Tobago was still largely underdeveloped. National independence was gained on August 31, 1962. The series of events that followed independence, including a particularly devastating hurricane (which is discussed of the below), contributed to Tobago becoming increasingly disenchanted with its state of affairs.


Situated at latitude 11 degrees north and longitude 60 degrees west, Tobago is located at the southern edge of the Caribbean hurricane belt (Frampton 1957:14). As described earlier, the infrequency of hurricane visitations to Tobago had rendered inhabitants relatively complacent about such hazards (Martin 1967(1843):37). Recent hurricane encounters were beyond residents’ living memory, dating back to 1833, 1847, and 1871. Yet, just 24-hours after being routinely reported, Hurricane Flora’s destructive forces ravaged Tobago on Monday, September 30, 1963 (Anthony 1974:97). Unsuspecting islanders, who had been listened to radio reports predicting the hurricane’s arrival at five o’clock, were suddenly blasted by 110 mile an hour winds at 2:30 PM. The devastation lasted for ten hours and damage was considerable: 30 people lost their lives, hundreds were injured (31 seriously), and 60 percent of inhabitants were left homeless (Harewood 1963c). A reporter who visited Tobago’s inland villages (the worst hit...
region), provides a graphic account, “the remains of what used to be houses, wrecked like matchwood; as though some giant sledge hammer wielded by an extremely irate superhuman hand had been applied to the centre of the roofs and sent them crashing with one great blow. [Elsewhere,] entire roofs were lifted off and blown many yards away” (Harewood 1963c). By all accounts, Tobago was a disaster area.

Hurricane Flora was a watershed event for Tobago (Bridget Brereton, personal communication Nov. 29, 1999). Immediately following the disaster, both foreign aid and government relief efforts were quickly organized, but distribution was highly problematic. Loads of food supplies were left to parish due to ineffectual distribution procedures. Furthermore, the dispersal of food boxes created animosity as villagers perceived that favorites were allotted more than their fair share while others suffered. Likewise, money and materials made available for rebuilding were poorly distributed; creating further tension due to unequal allotments. Previously, when a disaster had occurred in Tobago, one need not ask for help. Akin to the mutual exchange of labor practiced by Tobago’s peasantry (or lend-hand), neighbors simply came together, moving through the village to clear the mess. After Hurricane Flora, however, government-sponsored disaster relief eliminated the relative homogeneity of peasant life and created economic disequilibrium. Among villagers, feelings of jealousy and dissent emerged as those with connections kept resources to themselves, no longer sharing and helping one another, creating a sense of competition to restore order. In spite of Tobago’s reputation for community cooperation, a notable spirit of individualistic self-help emerged in response to the devastation. Rather than rebuilding their houses, newspaper accounts
described that “able-bodied men prefer to wait in relief lines for food and clothing and watch their womenfolk perform the tasks they should be doing” (Harewood 1963a). Although rations were limited and disorganized, distribution eventually reached even remote districts via helicopter or boat. Yet, on-going complaints of social discrimination and dissatisfaction with allotments of foodstuff, clothing, and building materials demanded a more systematic coordination of rations. In an attempt to account for the “the security and equitable distribution” of disaster assistance received from international donors, government sponsored employment was coordinated to regulate the relief effort (Trinidad Guardian 1963a). Part of Williams’s large-scale restoration program included registering the island’s labor force to work on the relief effort. The “Development Plan” helped to rebuild Tobago and provided temporarily employment opportunities beyond normal labor force participation (Williams 1963:4). On the basis of a five-week fortnight, the government provided as many people as possible an opportunity to earn money while receiving rations (Trinidad Guardian 1963b). Later, employment through the “Special Works Programme” instituted minor construction projects throughout Tobago (Sigurdsson 1974:25). In sum, the rehabilitation of Tobago cost $815,927 TT with most funds earmarked for rebuilding materials (Trinidad Guardian 1965).

Prior to the hurricane, “a premature end to the plantation system” had been predicted for Tobago (Harewood 1963b). Agriculture was already suffering; cocoa production had dropped from 20 to 12 percent of the total production, but overall had remained essentially constant from 1958 to 1962. On the national level, capital investment in agriculture was already weighted towards Trinidad with “gross imbalances
in private sector and government inputs” directed towards the larger island (Bynoe 1988:11,13). Due to the islands rugged topography, agriculture in Tobago was restricted prior to the hurricane – and was sorely in need of modernization in order to replace the disorganized and inefficient agricultural practices that had persisted for centuries. Yet, the long-term impact of Hurricane Flora on Tobago’s economy and housing stock was dramatic and particularly devastating on agriculture (C. A. Pemberton 1972:10,20; Vieira 1963). Farmers received government grants to clear fallen trees and additional loans were provided to rehabilitate cocoa and coconut estates (Roach 1964). The PNM government’s agricultural Development Program failed to resuscitate agriculture as there were shortfalls in the release of funds for several projects (Bynoe 1988:15). In response to the destruction of major cash crops (at the time, cocoa and coconut) as well as food crops, local reports anticipated government seizure of much of the plantation lands. Out of 30,000 acres under cultivation prior to the hurricane, 63 percent were dedicated to cocoa and coconut. Damage estimates indicated that 51 percent of coconut trees were knocked down and another 16 percent were damaged. Although cocoa trees were not uprooted, the overhead shade (necessary for the trees to bear fruit) was completely destroyed and would require considerable time to replace (Trinidad Guardian 1963b). Similarly, production of the remaining copra was inhibited by the loss of electricity upon which many estates depended for the drying process (Harewood 1963b). Furthermore, 90 percent of the banana crop was annihilated; the entire 10,000 acre forest reserve was destroyed, which rendered the island vulnerable to flooding, while damage to the
Hillsborough dam created a water supply shortage (Anthony 1974:102; Trinidad Guardian 1963b). In addition to the devastating impact on agriculture, the effect of Hurricane Flora on quality of life was profound. Destruction of cash crops further increased the cost of living and intensified Tobago’s dependence on imported goods and services. Prior to the arrival of Hurricane Flora, agriculture in Tobago was already undergoing a transformation. According to Williams, three decades of male migration to Trinidad had significantly decreased the labor force (Trinidad Guardian 1963a). Thus, the effect of the hurricane in 1963 only exasperated the already declining agricultural sector in Tobago. Previously, the major effect of the unification of Trinidad and Tobago in 1898 “was that it allowed free and unrestricted migration to the larger island,” yet there is debate whether falling production rates affected the high migration rate from Tobago to Trinidad or vice versa (Sigurdsson 1974:20-21). In particular, many of the migrants were thought to be skilled workers who left behind limited opportunities in Tobago to seek work in Trinidad’s factories (Selwyn Ryan 1989a:293). Agricultural employment and manufacturing occupations (primarily “craftsman”) that had developed during the post-emancipation peasantry began to decline in the 1960s because they could not compete with the increase of imported factory goods coming from Trinidad. Furthermore, Tobago was deemed unsuitable for the development of light industry by the development and welfare team that evaluated Tobago in 1957. Rather, in addition to agriculture “the tourist industry is the only other major industry capable of development” (Frampton 1957). In effect, the relationship between the two islands had reversed with Trinidad now
becoming the supplier of foodstuff and goods, which was imported at higher prices to
Tobago. Prior to Hurricane Flora, a report indicated, “Tobago no longer produces enough
to meet the demands of its own population” (Frampton 1957:32, 34). Food prices had
risen rapidly, surplus food was no longer available most of the year, and Tobago had
essentially become a net importer of food. Also, among men in Tobago, interest had
shifted away from agricultural production to fishing (Harewood 1963b). Though not
readily apparent during the aftermath of Hurricane Flora, the relationship between
Trinidad and Tobago increasingly came to resemble the world systems, core-periphery
model on a domestic level. As demonstrated below, this peripheral status was an
unanticipated outcome of the development and social welfare policy established to
resuscitate hurricane-ravaged Tobago.

Primary aspects of the Tobago’s development plan involved land and agricultural
reform. In his fourth “Broadcast to the Nation” on relief efforts in Tobago, Williams
noted contemporary and historic rationalizations for instituting land reform. First,
corresponding with international development policy advocated by U.S. President John F.
Kennedy, Williams described the need to remedy the issue of landlessness in Tobago. He
observed, “farms of 100 acres and over represented less than one per cent of the total
number but constituted 50 per cent of the total farm acreage” likewise, “nearly 40 percent
of the land was embraced in less than one half of one per cent of the farms” (Trinidad
Guardian 1963a). Second, citing the aftermath of the 1847 hurricane as precedent for
Tobago’s economic instability, Williams recommended the end of monocultural
practices. Previously, when Tobago was devastated by a hurricane in 1847, the
plantocracy responded by resurrecting the sugar industry “at enormous cost, only to achieve total bankruptcy 50 years later” (Trinidad Guardian 1963a). Thus, Williams rejected the notion of repeating this shortsighted pattern of economic dependency, preferring to implement agricultural diversification and land distribution to small farmers. By revoking the world systems pattern of foreign land ownership and formally renegotiating access to Crown Lands, he established a new pattern of land tenure. As a new nation, the time had come to expand the land rights of the people of Tobago.

Initially, the outcome of Hurricane Flora was viewed optimistically. The devastating hurricane had necessitated a Tobago-specific Development Plan for the period 1964-1968 (C. A. Pemberton 1972:20). In addition to land and agricultural reform, the general public anticipated positive outcomes including the redevelopment of Scarborough and increasing economic self-sufficiency. Soon thereafter, central government’s system of “controlled development” was viewed suspiciously. Government stated policy to maintain Tobago’s “unspoilt” character was regarded by residents as a conspiracy intended to render the island “a backward, under-developed colony” devoid of economic or training opportunities (Baptiste 1968). Other sugar-based economies such as Barbados, Jamaica, and the Dominican Republic have undergone a “classic reversal of fortunes, from agriculturally dependent to tourist dependent…where tourists have become more ‘valuable than sugar’” (Pattullo 1996). This has been described as the “plantation tourism model” where tourism is introduced as “a new kind of sugar” in the post-industrial setting (Weaver 1998:293). In Tobago, the shift to tourism development happened more gradually. Tobago’s tourism sector essentially consisted of a small-scale
construction of guesthouses and hotel rooms without the accompanying infrastructure upgrades or hospitality training needed to accommodate more visitors (Trinidad Guardian 1969). In the 1970s and 1980s, a few large-scale resorts were developed (Weaver 1998: 293,297). Yet, small-scale tourism failed to boost the economy because too many commodities were required to be imported (Premdas 1992:119). Tourism development involved a cosmetic transformation orchestrated by Trinidad, which in effect, further reinforced Tobago’s peripheral status and subordination. Thus, a rivalry hinted at when the two islands were united as a single colony, was now firmly rooted.

In response to perceived mistreatment by and subservience to Trinidad, the people of Tobago launched a pro-autonomy movement (Weaver 1998:196-197). Frustrated with the pattern of “progressive pauperization and underdevelopment,” inherited from the colonial administrators and disappointed by the PNM’s failure to deliver promised improvement, Tobago’s effort to reestablish self-determination began to gain momentum in the 1980s (Selwyn Ryan 1989b). “Tobago separatists assert that decades of British and Trinidadian misrule and benign neglect had left the island in a backward state” (Premdas 1992:118). According to Ryan (1985:9), the post-1970 period was a time of “public reassessment of the economic, political and social relationships and arrangements which had been left over from the colonial era or which had been put into place in the period following the triumph of the PNM in 1956” and included a reassessment of the constitutional arrangement between the two islands.

The PNM did attempt over the years to improve the administrative status of Tobago…however, these efforts generated dissatisfaction.
Neither the establishment of a commissioner, a permanent secretary with a nonresident minister responsible for Tobago affairs, nor the appointment of a resident minister fully responsible for Tobago affairs appeased the nationalists, since in both cases the officials had no effective power (Selwyn Ryan 1985:38).

Suggestions for how to better integrate Tobago ranged from full secession to retention of the status quo with only minor modifications to the political apparatus (Selwyn Ryan 1985:9).

As a result of widespread dissatisfaction, Tobago’s separatist movement resurfaces periodically. In 1961, it was suggested that Tobago should be made an independent state, but the idea gained little political favor at the time. Animosity between the two islands and the dismissive and contemptuous attitude expressed towards Tobago’s desire for greater autonomy was characterized by disparaging comments that appeared in the Trinidadian press in the 1960s describing Tobago Independence Movement as the “Tobago Idiot Movement” (Weaver 1998:296). To further deconstruct the rising antagonism between the two islands, it is important to note the changing relationship between the two islands prominent political figures of the 1970s – Eric Williams from Trinidad and A.N.R. Robinson from Tobago. Robinson, who was Williams’s former protégé, became disillusioned with PNM politics in 1966 when a finance bill he had introduced was withdrawn by Williams. Their personal relationship continued to deteriorate until at height of the Black Power demonstrations in 1970, Robinson resigned from the PNM Cabinet positions of Deputy Party Leader and Deputy Prime Minister. Influenced by the Black Power movement, radical Tobagonians resentfully complained that whites owned over 60 percent of the land in Tobago, much of
this land was designated for tourism development, and furthermore that inappropriate
dress and behavior of white tourists was an affront to the black people of Tobago
(Selwyn Ryan 1985:9; 1989a:285). According to Yelvington (1987:11), the influence of
Black Power rhetoric from the United States had “far-reaching consequences” including
introducing a more socialist-type, redistribution-oriented political stance, “which was
facilitated by the oil revenue windfall resulting from the OPEC-driven worldwide oil
crisis of 1973. This windfall also made possible PNM political patronage projects,
including nationalization of large companies and the ever-expanding numbers in the
government’s employ.” While the oil boom significantly advanced Trinidad’s economy,
Tobago had virtually no self-generating investments, little access to non-governmental
capital or new technology, what businesses did exist in Tobago were small, and due to
the reliance on imported goods, the cost of living rose to 20-25 percent higher than in
Trinidad (Premdas 1992:120; Selwyn Ryan 1989a:293). Evidence of Tobago’s
dependency included limited business diversity, higher poverty levels, lower educational
attainment levels, high out-migration rates, and concomitant unbalance of age and gender
ratios (Weaver 1998:296). Further examples of Tobago’s underdevelopment included
absence of post-secondary education institutions, a higher unemployment and
underemployment, and as a consequence “some three-quarters of Tobago’s annual
population growth of 850 departed the island in search of jobs and higher education,
mainly in Trinidad” (Premdas 1992:120). Tobagonians were left with little choice but to
migrate to maximize their human capital potential. While the PNM equated migration to
Trinidad as a benefit, Tobagonians viewed migration as “evidence of planned genocide
and exploitation. In their view, migration to Trinidad creams off the skilled and the young, leaving mainly older persons on the island. The vacuum created was then filled by persons who did not always have Tobago’s national interests at heart” (Selwyn Ryan 1989a:294). Neglect of Tobago was internationally acknowledged in 1975 when UNESCO selected the island for a pilot project to educate women. Tobago was chosen because it was determined to be the most backward and ignored place in the world due to being “deliberately left by government policy to retain its rural charm” (Balroop 1975).

In a formal effort to address the persistent underdevelopment of Tobago, Robinson, along with other disgruntled former PNM members, formed the opposition Action Committee of Dedicated Citizens, which later became the Democratic Action Congress (DAC) (Selwyn Ryan 1989a; Yelvington 1987). According to Ryan (1989a:287-288), the DAC was essentially a Tobago-based party and an important part of their political platform was the subordinate status of Tobago. Resentment of Trinidad boiled over when in the general elections, “the DAC shocked the PNM by winning Tobago’s two seats” (Premdas 1992:120). In 1976, Trinidad and Tobago became a republic and in the general elections the PNM returned to power – minus the support of Tobago’s pro-autonomy political party at the polls. In his post-election speech, Williams (vindictively) recognized Tobago’s lack of political support and secessionist declarations; he stated “if you want to go, go. We are not holding you” (Davidson 1979:4; Williams 1976). Next, the PNM failed to appoint a Tobagonian living in Tobago to the Senate and furthermore made the decision to close the Ministry of Tobago Affairs, leaving the island with no administrative oversight. “This action, more than any other, demonstrated to
Tobagonians how dependent their island had become on the whimsical authority of Port of Spain” (Premdas 1992:121). Around this same time, shipping service between Port of Spain and Scarborough had deteriorated and shortages ensued. Invoking the Trinidadian Nobel Laureate V.S. Naipaul, Robinson argued that if “‘The Caribbean is the Third Worlds’ Third World,’ Tobago is the Caribbean’s Third World” (Robinson 1977:40).

In 1976, Robinson headed the movement to attain self-government with a notice brought before the House of Representatives entitled the “Motion for Internal Self-Government for Tobago.” What followed was a lengthy and acrimonious parliamentary debate over Tobago’s proposed secession. This campaign marked the first serious consideration of Tobago’s move towards secession and the ensuing debate is considered a watershed moment in the relationship between the two-island state (Davidson 1979:4-5). After having been ignored on his first attempt, in 1977 Robinson again reminded the House of Representatives “that the time has come when the people of Tobago must have a say in the development of their resources and in their own future” (Robinson 1977:28). Furthermore, Robinson asserted that programs established by the central government in the aftermath of Hurricane Flora such as Special Works Department that was intended to put people to work rehabilitating the island, was in effect responsible for destroying Tobago’s village life:

Tobago wants a chance to strengthen and develop its village life. Village life in Tobago is a beautiful thing. It will do your heart good to see how villagers get together and co-operate with one another. The term ‘Gayap’ came from Tobago. ‘Lend hand’ came from Tobago. Co-operatives have done better in Tobago than anywhere else in the country. People in Tobago have the
cooperative spirit. Do not break that! Do not destroy it! Do not develop a rugged individualism in them! Do not destroy their villages! This is what is happening now with the Special Works programmes and all this sort of things. Special Works programmes are eating into the heart of the society. Government projects are only extending – not for the purpose of developing and putting the people on their feet, not for the purpose of developing their independence – but are only extending the tentacles of control into the society with all the corruption that goes with it and all the high costs (Robinson 1977:38).

A poverty study indicated that the extent of underdevelopment of the Tobago economy was vividly evident through analysis of the labor force (Bynoe 1988:44). By the 1970s, a significant percentage of Tobago’s paid workforce was employed by the public sector and this trend persisted through the late twentieth century (Figure 1) (Premdas 1992:119).

**Figure 1: Total Working Population Employment in Government Public Service**

![Graph showing employment in government public service from 1970 to 1990](image)

(Central Statistical Office 1990b:121, 268, 280; 1990g:191; Office 1980:112, 163; University of the West Indies 1970a:Table 1:68, 69). For the year 1970, no distinction was made between government public service and government public enterprise. For all other year, reflects only government public service.

In 1977, 34.9 percent of Tobago’s household heads were reported as directly employed by the government, which was 11 percent higher than the national average (Selwyn Ryan 1985:38). Central government was accused of fostering dependency and undermining
Tobago’s tradition of self-sufficiency through government sponsored work projects. In response, the central government conceded and the resolution granting Tobago internal self-government was unanimously passed in 1977 (Selwyn Ryan 1989a:295). Thus, Tobago’s self-government was restored as the Tobago House of Assembly (THA) in 1980. Henceforth, responsibility for the implementation of the affairs of Tobago rests with the House of Assembly, which functions to formulate and implement policy on all matters referred to it by the Minister of Finance who consults the Assembly on matters of national importance. Since its inception, however, the THA “has been widely regarded as an ineffectual example of tokenism” by central government (Weaver 1998:297).

In addition to economic and political disparity, Tobago’s nationalist movement and quest for autonomy has also been attributed to fundamental cultural distinctions between the two islands. In terms of demography, the total population of Tobago for 1980 was 40,745 and in 1990 was 50,828 (Central Statistical Office 1990c:44), which represents less than four percent of the total national population (Central Statistical Office 1990a:8). Reported racial or ethnic origin on Tobago was over 91 percent African descent, which is considerably higher as the compared to the national level (Figure 2) (Central Statistical Office 1990a:56,100).
Unlike socially stratified, plural, and ethnically heterogeneous Trinidad, Tobago was an ethnically homogenous society with little social stratification (Figure 3).

Figure 2: 1990 Race or Ethnicity for Trinidad and Tobago

Figure 3: Race or Ethnicity, Tobago Only

(Central Statistical Office 1970a:Table 6, 18; 1979:Table 9, 10; 1980a:Table 4, 26, 38)
“Tobago in 1790 was essentially an African population with fundamentally a slave society. Out of every 100 people in the community 94 were African slaves” (Williams 1964:60). Academics, politicians, and even local residents sometimes described Tobagonian identity as a homogeneous “folk society” with persistent African retentions characterized by a village-centered, cooperative orientation that focuses on family and kinship (that is, essentially “rural”) (Elder 1984c; Frampton 1957; Herskovits and Herskovits 1947; Robinson 1977; Selwyn Ryan 1985; 1989a; Weaver 1998:296). By contrast, most residents of Tobago regard Trinidad as a cosmopolitan, heterogeneous society that fosters a fast-paced lifestyle and capitalistic “rugged individualism” (that is, essentially “urban”). People living on either island, depending upon the impression they wish to convey, may invoke this rural/folk/small verses urban/cosmopolitan/large contrast for derogatory or laudatory purpose. Certainly, Tobago’s self-determination movement does involve overcoming cultural distinctiveness for which Tobagonians have been “ridiculed and regarded as rustic small islanders with no ‘class’” (Selwyn Ryan 1985:118; 1989a:280). Yet, others have argued that although Tobago does claim an “ethnic cleavage” (that is, underlying factors that differentiate Tobago from Trinidad including a separate history, particular geography, and distinct racial composition), these factors do not significantly distinguish the two islands (Premdas 1992:117-118). Beyond claims of ethnic cleavage or cultural distinctiveness, Tobago’s separatist movements and assertions of independent self-determination may be more accurately attributed to factors including a legacy of neglect, dominance, economic and political inequity on the part of Trinidad (Premdas 1992:117; Weaver 1998:296). Rather than ethnic distinctiveness, the
territorial rift experienced has been attributed to Tobago’s economic and administrative remoteness. Economic neglect, for example, has been demonstrated as a recurring pattern for Tobago since the island was first colonized in the early seventeenth century. Rather than being attributed to a particular event, neglect and underdevelopment were nearly persistent themes for Tobago. One study of poverty in Tobago noted that the habit of dating the woes of Tobago from 1898 (that is, the unification of Trinidad and Tobago as a single colony) contradicts the available information, which indicates that Tobago’s economy, its population, and political superstructure “were so lopsided, so tenuous, that it took a single hurricane, or the failure of a single supplier of goods and credit to create havoc with the local economy” (Bynoe 1988:4). Certainly, Tobago’s “small island pride” and nationalism can be traced back to its history as a former self-governing country. Regional separatism became a pronounced problem when the two islands were merged together for administrative expediency. And, as is typically the case in underdeveloped countries – the state is the major initiator for development, which for Tobago meant that the seat of power was located in distant Trinidad (Sigurdsson 1974:25). As a result of being an inter-island federation with “disparities in size and power, the emergency of a centrifugal internal core-periphery relationship” developed as perceived benefits gravitated to larger-island Trinidad at the expense of smaller-island Tobago (Weaver 1998:305). Separated by a distance of 18 miles, the development of Tobago secessionist movement can be largely attributed to an on-going struggle to obtain a better deal from Trinidad (Selwyn Ryan 1989a:277,280). What is pertinent for Tobago’s self-determination movement is a persistent sense of neglect and underdevelopment in an
environment where whatever resources were available were directed towards the

**Tobago’s Tourism Development through the Twentieth Century**

A survey of development from the 1970s indicated that investment in tourism did occur as a reaction to the devastation caused by Hurricane Flora in 1963 (Abbulah, et al. 1974:11). Cheap land became available for development and “these transfers were mostly made by small land owners following hurricane Flora” (Abbulah, et al. 1974:13). Most of the land transfer (72.51 percent) occurred in the southern part of the island. Correspondingly, by the late twentieth century, 90 percent of the tourism sector was concentrated in the established “tourism zone” in southeastern Tobago (Weaver 1998:297). In the mid-1970s, four out of the five of the largest hotels were foreign owned, whereas nationals of Trinidad and Tobago owned most of the smaller hotels (Abbulah, et al. 1974:11). With the arrival of commercially viable tourism development, expatriate ownership of Tobago hotels increased (Weaver 1998:299-200). This shift in land tenure resulted in “lop-sided development” in which Tobago’s tourism industry created an “economic enclave” of affluent foreign visitors, thereby magnifying the inequalities of wealth and race that separates locals from guests. In short, development of Tobago’s tourism industry did little to include the participation of the host society (Abbulah, et al. 1974:14). (See Appendix D for a map of Tobago).

Ironically, many of the same characteristics that signify Tobago’s underdevelopment also make it a marketable vacation destination for foreign visitors.
Tourists are attracted to the island’s “quietness,” “rustic charm,” and “unspoilt natural beauty” that result from being Tobago being a largely bucolic setting with very low population density as well backwardness as the consequence of “enforced colonial economic bankruptcy and neglect,” which has never fully been reversed (Bynoe 1988). To illustrate this paradoxical marketability, Tobago was featured in the “Travel” section of two major U.S. newspapers that promoted the island as an inexpensive “nature lovers getaway” and further characterized Tobago’s “remote setting” (read: underdeveloped) as offering “relatively empty” (read: underpopulated) surrounds that “helped to preserve it’s pristine natural beauty” (Lee 2003; Reeves 2003). Established in the 1970s, Tobago’s seasonal tourism market has remained largely unchanged. This dual market consists of 1) North American and Europeans who visit during the metropolitan winter season and 2) domestic visitors who visit during the summer months (Abbulah, et al. 1974:12). Locals also distinguish between the two tourist markets. A survey of the impact of tourism on Tobago (Abbulah, et al. 1974) indicated that “foreigners” tend to be white, stay in larger hotels, and predominantly visit Tobago on vacation (92 percent). Whereas, “local” visitors from Trinidad tended to be mixed race, stay in smaller guesthouses and about half visit Tobago on vacation (40 percent on business).

As a strategy for generating local employment, tourism is largely ineffective except for providing jobs at the lower end of the pay scale. In general, Caribbean tourism generates limited formal employment opportunities. “For every new hotel room in the Caribbean, roughly one more new job is created. In a region beset by chronically high unemployment, any job, even though low paid, seasonal, unskilled and with few
prospects, might be welcome” (Pattullo 1996:52). Tourism development has largely excluded Tobagonians from positions of power (Weaver 1998:300). Among the larger hotels, managers were almost entirely foreign white, although locals (mostly Trinidadians) were being brought in at assistant management level (Abbulah, et al. 1974:11). Tobago’s Tourism Division estimated that direct employment from tourism was 13 percent in 1995 (Weaver 1998:297). Surprisingly, tourism workers reported relatively high levels of satisfaction in despite of a perception of little or not opportunity for advancement. “Job satisfaction was slightly higher among men than among women, probably associated with the tendency for men to hold higher status jobs and to derive greater income from their employment” (Abbulah, et al. 1974:21). Most indicated that employment in tourism was not a first choice – rather, it was the result of a scarcity of alternatives. Representatives of Trinidad and Tobago’s National Union of Domestic Employees (NUDE) indicated that hotels in Tobago pay employees below the minimum wage and were not providing required benefits including sick leave, overtime, and notice of dismissal or layoff (personal communication October 7, 1999). Bynoe (1988) described that trade unions in Tobago were organizationally linked to the major trade unions in Trinidad, but “structurally may have contributed to the present state of inertia and dormancy which characterizes unions in Tobago… [These] unions have done little to promote the welfare of members outside of the workplace” and officials are rarely seen as champions of employee welfare. Similarly, in Mexico, the structure of labor unions protects the interests of the hotel corporations in alliance with Mexico’s Ministry of Labor. Under this type of union representation, non-unionized workers tend to fare better
than unionized employees. These labor unions fail to protect of workers’ rights and ultimately disempower employees – who as individuals cannot bring a grievance against their employer to the Ministry of Labor. Rather, the individual must be represented by their Union. Therefore, through the alliance of the Unions, the hotel corporation, and the Ministry, they have eliminated or at least heavily influenced the mechanism for protecting employee rights (Camacho 1996).

Marketing of resort tourism draws on stereotypes of Caribbean identity. In the Caribbean region, identity is a creolization, a blending that transforms distinctive influences acquired throughout the regions continual domination into a homogenized authenticity that in the late twentieth century was promoted as a romanticized marketing strategy for tourism (Pattullo 1996:180-181). Historically, travel has been “infused with masculine ideas about adventure, pleasure and the exotic” (Enloe 1989:20). In the Caribbean, these images represent racist myths of sex, romance, and a stereotype of hedonistic blackness to which “eager hosts” are expected to conform (Pattullo 1996:54-55,142-143). Although tourism is promoted and subsidized by the state, the actions of foreign visitors on holiday are considered private, and therefore seemingly removed from international politics. Yet, tourism deeply affects gender, race, and class.

By the 1980s, mass tourism was entrenched in many parts of the Caribbean, whereas in Trinidad and Tobago interest in tourism development was only being revived (Pattullo 1996:11). Robinson (in Delph 1986) noted “with the new and belated emphasis of the government on tourism, the potential of Tobago has come to be recognized by all the agencies involved in planning tourism development.” Yet, promised development did
not come quickly for Tobago. Required infrastructure to support tourism is costly and in particular, Tobago had very limited transportation facilities (such as an adequate airport, roads, or deep-water harbor). According to Robinson (in Delph 1986), although Tobago was willing to co-finance the project, the plan to build a deep-water harbor with the capacity to accommodate cruise liners at Scarborough was delayed by central government for over a decade and was finally inaugurated in 1991.\(^{51}\) Similarly, Tobago’s Crown Point airport (built in 1940) could not accommodate large jets until the airport runway was extended in 1992.

Officially, the Tobago resumed self-governance in 1980 including decision-making authority for local tourism development policy, however, the administrative “authority” of the THA was limited to municipality-type responsibilities and otherwise restricted to making recommendations to the central government (Hackett 2000; Weaver 1998:297, 300-302). Tobagonians had long complained that all critical decision concerning tourism development were made in Trinidad and frequently, the outcomes of these decisions further emphasized Tobago’s subordination and dependency. For example, government subsidized transportation for domestic travel resulted in inter-island air connections being monopolized by Trinidad. Likewise, as a response to rapidly declining oil revenues in the 1980s, central government prompted the shift from primarily domestic ownership to significant expatriate investment in Tobago’s tourism sector. Perhaps most illustrative of Trinidad’s paternalism that further exacerbated inter-island tensions was “the designation of Tobago as Trinidad’s own domestic holiday resort” (Weaver 1998:302, 308). The Tobago House of Assembly Act of 1996 shifted
responsibility “for the formulation and implementation of policy” of tourism development to the THA. Yet, central government maintained control over critical activities such as immigration, civil aviation, foreign affairs, and power over Tobago’s ability to seek foreign funds from abroad for the purpose of tourism development. Furthermore, THA decisions were subject to ministerial over-ride, which further complicates the development process.

Tourism development in the 1990s included establishing a local campus of the Trinidad and Tobago Hospitality and Tourism Institute. Previously, there had only been a catering school in Tobago (Abbulah, et al. 1974), so the introduction of a dedicated institute provided the first opportunity for locally based, formal, hospitality training. At the time fieldwork was conducted (1999-2000), the tourism institute was relatively new. The campus opened September 1997 on what was formerly the site of the Youth Training Camp for boys (which was relocated). Renovations to the former camp were funded by the THA. Instruction included hotel front office, travel agency, cultural expression, as well as opportunities for student internships. Regardless of the history of small-scale tourism, a government policy emphasizing the development of Tobago’s hospitality sector for three decades, instructors at the tourism institute found that students were not particularly enthusiastic. One tourism institute official explained that, in contrast to her native Jamaica, young Tobagonians possessed an attitude that was contradictory to the hospitality industry. In her opinion, the students expressed "no excitement. Rather, they are happy and content – they are not aggressive. They have no drive and will have to be forced to change" (personal communication, April 12, 1999). On the positive side she
went on to describe, "They have less stress. They do not want [for things] despite having little." This characterization of Tobagonians as “content” or “complacent” that has been noted by various social scientists (Brereton 1989; Frampton 1957; James 1993), is paradoxical to the aggressive nature of the tourism industry. According to a tourism institute official, Tobagonians are "still sleeping to a great extent – not waking up to opportunities." Another possible explanation for the seeming lack of motivation was the so-called “brain drain” effect of immigration since many skilled Tobagonians have left for other opportunities and never returned. Likewise, a tourism institute lecturer described what she observed as a disjuncture between Tobago's cultural attitude and the tourism industry as demonstrated by the reaction of students in their "industrial training" (or internships). Though the tourism institute facilitated training opportunities, students did not respond with the anticipated enthusiasm. For example, a student interning at a local hotel refused to take on other duties beyond her desired specialization (that is, culinary skills). Whereas, in the resort hospitality industry, being specialized or working within a distinct “silo” is contradictory to a business that demands hosts (regardless of training or job title) cater to guests every need. After five years of personal experience working in the tourism industry, I can confirm that flexibility and multitasking is demanded of hotel staff.

Tobago’s biggest holiday weekend takes place over the Easter holiday when both local and foreign tourists converge. In addition to the big parties for which Trinidad and Tobago are famous, goat races are the feature event over Easter weekend. During fieldwork (1999-2000), I observed the 74th Annual Goat Race in Buccoo. Though mainly
a source of amusement contrived for tourists, some degree of planning does go into the annual event that takes inspiration from English horseracing. Trainers work with both goats and jockeys (who run along side tethered goats) and similar to conventional race tracks, participants are invited to place bets. Following the more competitive goat racing, tourists are invited to participate in crab racing. Another example of a summertime events was the so-called “Great Race,” sponsored by Trinidad’s Angostura Limited, which attracts Trinidadian and regional visitors to watch speedboats cross the finish line just off of Tobago.52

In contrast to the “party” type of holiday described above, a study of attitudes towards tourism conducted in the 1990s found that Tobagonians express a preference for cultural preservation in contrast to a commercialized, tourist-oriented approach (Badillo 1995). Survey results indicated a desire among Tobagonians to maintain their culture undiluted and a belief that tourists themselves would be more satisfied with an authentic cultural experience. Cultural retention was preferred rather than opportunistically or synthetically adapting customs to meet the imagined needs of tourists.53 Fear of culture loss can be attributed to cultural pride and an appreciation for the uniqueness of local culture. Badillo (1995:40-41) speculated that the presence of this attitude may “have something to do with the cultural homogeneity of Tobago compared to the diversity of its sister isle, Trinidad, which is now being promoted as a land of festivals.”54 Historically, protection of authentic dance, folklore, or architecture has not been a priority for marketing tourism in the Caribbean region. Likewise, Pattullo (1996:181) stated, “the Caribbean’s cultural forms are not on display as they are in Venice or Prague, Delhi or
Arrival of heritage tourism as a tool for developing the sector was quite late in the Caribbean and therefore, corresponded with Tobago’s late entry into the development of mass tourism. To a limited extent, distinctive cultural identity was documented and preserved by Tobagonian folklorists. In particular, J.D. Elder (1984a:20-21), an anthropologist, introduced “Africa Week” as an opportunity for Tobagonians who were “descendants from African ancestors, [to] positively set about creating an African Cultural Revival.” His efforts to promote and preserve cultural heritage evolved into the “Tobago Heritage Festival” that was first staged in 1987. Today, this month-long, annual event takes place over July and August and provides an opportunity for individual villages throughout Tobago to showcase their cultural traditions including music, song, dance, oral tradition, and reenactments of historical events. Personal observation during 1997 and 1999 indicated that many expatriates plan a trip home to correspond with the Tobago Heritage Festival. Increasingly, the marketing strategy for Tobago has incorporated cultural heritage tourism, a concept that emphasizes sustainable tourism development in conjunction with interpretation and protection of cultural, historical, and even natural resources. Through attracting visitors to experience Tobago’s folklore, some of the advantages of cultural heritage tourism include the following: attracting “special-interest” tourists who are more educated (and therefore more affluent); protection and preservation of cultural resources, which provides visitors with a more unique and authentic experience; drawing on the knowledge and skills of local historians, artists, musicians, writers, calypsonians, etc. to help interpret cultural resources as well as to identify which traditions are sacred and which are appropriate to be shared with visitors;
and development of a sustainable tourism product that is a profitable alternative from (or at least complementary) to the typical “3S” marketing of Caribbean tourism (Coppin 1999).

Gradually, the contribution of tourism on the national economy has increased. By the late 1980s, the tourism industry was second only to the petroleum industry in terms of Trinidad and Tobago’s international importance and profitability (Bynoe 1988:22). Yet, Trinidad and Tobago’s tourism industry was still considered underdeveloped and in the 1990s, central government mandated increased interest in the sector with tourism identified as “the primary catalyst for the development of Tobago” (Bynoe 1988:46). In 1995, estimated economic output for Tobago from tourism was 20 percent (Weaver 1998:297), yet the island was still largely a welfare state, dependent on Trinidad for most of its revenue. According to Weaver (1998:300), upgraded transportation facilities resulted in increased direct arrivals of flights to Tobago “from 9,277 in 1992 to 26,558 in 1995” and cruise ship arrivals increased dramatically “from 5,487 in 1993 to 26,151 in 1996.” While visitor arrivals have been steadily increasing, Trinidad and Tobago has continued to demonstrate moderate activity from tourism indicators (including tourist arrivals, number of rooms/accommodation, and expenditures). Central government has attributed the underdevelopment of tourism as having limited impact on gross domestic product (GDP) and employment in Trinidad and Tobago. Yet, national level tourism indicators of GDP (such as number of rooms/accommodations) do demonstrate a notable increase in the late 1990s (Figure 4).
A Caribbean Tourism Organization (CTO) study estimated that the tourism sector accounted for approximately 1.4 percent of the national GDP and 1.9 percent of total employment (Tobago House of Assembly 1997). At the time fieldwork was conducted (1999-2000), projections made by the Tourism and Industrial Development Corporation (TIDCO) for Tobago included plans for the addition of 1,600 new hotel rooms by 2004 (or 270 new rooms per year).

Another factor effecting tourism development in Tobago was a change in legislation allowing non-nationals to purchase up to five acres of land. Following removal of the Alien Landholding Act and replacement with the Foreign Investment Act in 1990, Tobago experienced a dramatic shift in foreign land tenure. Between 1990 and 1995, 145 foreigners purchased land with 126 such investments designated for residences.
in Tobago (Tobago News 2000e; Weaver 1998:300-301). This policy change contributed to concern over foreign land purchases and the trend towards expatriate enclaves. Germans, in particular, purchased land and constructed houses that operate as rental guest homes. Absentee owners of these rental homes lived abroad and advertised to Europeans therefore, little or no revenue was generated for Tobago (Hackett 2000). In monthly THA meetings, members complained about the growing trend towards foreign landownership stating the “growing problem where private developers would buy lands bordering the beaches and coastline...put up properties which would subsequently block off members of the public from getting to the beach” (Tobago News 1999g). Also, there was a perception of government collusion. Legislated under a coalition government, consisting of United National Congress (UNC) and National Alliance for Reconstruction (NAR), the Tourism Investment Act seemingly permitted developers to come to Tobago “with their approval documents already prepared and passed in Trinidad” (Tobago News 1999g; 2000e).56 Weaver (1998:301) noted “that many complaints associated with foreign involvement, such as the enclave issue, are directed not towards the purchasers themselves, but to the government itself for allegedly facilitating the trend.” A critique of tourism policy reported that no real effort was made by central government to acquire prime property in Tobago and “instead, the Government Ministers and their friends enjoyed the fat of the land and the perks of office while some smart businessmen from Trinidad and foreign lands grabbed the best lands they could get” (Ware 2000).

**Locations of Tobago’s tourism development are undeniably beautiful.** At select beaches, the THA provided public bathing facilities and these beaches continued to be
popular with Tobagonians.\textsuperscript{57} Yet, one of the growing pains of tourism development in the 1990s involved beach access. “In theory, there is no such thing as a private beach in most of the Caribbean since all land up to the high-water mark is public in law…Yet in practice, access to the beach has been, and in some cases, remains restricted” (Pattullo 1996:82). For example, what was formerly a favorite spot for family outings – the beach at Pigeon Point – instituted an entrance fee for use of private facilities in the 1970s. A Trinidad based firm built the beach facility (including changing rooms, shower, snack bar, and more recently a gift shop and restaurant) to which the entrance fee was applied. Locally, the effect was to deter Tobagonians from visiting the beach at Pigeon Point (Abbulah, et al. 1974:14). Regardless of efforts by the THA to ensure public access to all beaches and seacoasts in Tobago, additional locations have become privatized as hotels and resorts developed along Tobago’s coastline (Tobago News 1999g). Privatization of Tobago’s beaches is eerily reminiscent of the trend towards all-inclusive, mass tourism development during the 1980s on Caribbean islands such as Barbados and Jamaica. Yet, rather than taking example from these locations of what do differently, it appears that officials are essentially replicating the same mass tourism development model in Tobago.

Informal self-employment through vending is a typical response to tourism development and does provide some level of financial contribution to families. In Tobago, the “small man” vendor typically produced and/or sold various souvenirs (such as carved calabash, jewelry, and batik) or food in the tourism zones. Pattullo (1996:59) noted “vendors are typically more marginalized than formal-sector employees and are sometimes under threat from the tourist authorities who want to ‘tidy them away’ or
eliminate them altogether.” Likewise, the THA implemented a policy to regulate and control beach vendors and took action to removed illegal wooden stalls that belonged to craft and food vendors across the island (Tobago News 1999i). In 1999, during negotiations with the Secretary for Tourism, vendors (who had been issued notice) were upset by the sudden destruction of the structures that facilitated their self-employment. One determined vendor who was interviewed by the local newspaper commented, “This is my land and nobody could prevent me from earning an honest living here,” so he went home, built another table, and resumed selling his handicraft to tourists on the beach (Tobago News 1999d). Even the fishing industry that legitimately depends on access to beaches for their income became excluded from many locations (Hackett 2000). In 2000, conflict between the island’s two major industries – tourism and fishing– escalated into a heated public debate over beach access. During a disagreement between Tobagonian fishing boat owners and Trinidad-based, Pigeon Point Resort management over beach access, the conflict turned violent when a 41-year old man who had been accustomed to frequenting Pigeon Point was shot and killed by a security guard. The victim’s mother other and beachgoers corroborated that he was a quite man who did not bothered others (Maharaj 2000; Tobago News 2000d). In a newspaper interview, the bereaved mother described that her son “used to go to Pigeon Point to scrub boats, exercise and collect leaves of coconut branches to make hats for tourists” (Maharaj 2000). Michael Melville, the man who was shot by a guard at Pigeon Point, was an iconic figure that was featured on a souvenir postcard. In the image, Melville sits in the shade of a tree, stripping off leaves from fallen coconut branches (the material he used to make hats and brooms for
tourists), with the tranquil blue Caribbean and two tourists walking along the beach in the
background (Naton 2000). In response to the murder, locals angrily blamed authorities
for failing to safeguard Tobago’s beaches for Tobagonians. Prior to the incident, the
Trinidadian based owner/managers had hired a security firm and the guard (a
Trinidadian) was charged with the murder (Tobago News 2000f). Reaction by the
always-out-spoken and often incendiary Minister from Tobago, Morgan Job, seemed to
favor tourism. Job (Tobago News 2000a) noted that under the Three Chains Act (a law
that dates back to 1865), locals do not have inalienable rights to Tobago beaches. Rather,
the strip of land around the coast commonly called the “three chains” (the equivalent of
66 yards) provided certain rights where the land is privately owned (Dumas 2000).
Furthermore, Job admonished that Tobago’s tourism industry “will collapse” if locals fail
to promote peace and respect for private property.

Deep concern for the social and environmental impacts of tourism development in
Tobago began taking shape in the late 1990s. Local reports indicated an upsurge in crime
against tourists in 1999-2000.59 In 2000, a task force was established to deal with tourist
related crimes (Brasnell 2000b). Previously, the Tobago Protection Committee served the
same purpose, but in an effort to more proactively thwart criminal activity directed at
tourists, the task force elected to begin meeting on a daily basis. Following the trend of
other Caribbean island, Trinidad and Tobago elected to institute new laws designed to
protect tourists. For example, Trinidad and Tobago adopted a policy of “accelerated
trials,” which had been a successful crime deterrent in other parts of the Caribbean
(Brasnell 2000a; Tobago News 2000b; c; h). Development officials may tacitly perceived
the correlation between increased security needs and adoption of greater punishment with socioeconomic change and crime, “yet the contrast between the conspicuous consumption of hotel life, economic stress and poverty beyond the security gate presents fundamental questions about the impact of the tourist business” (Pattullo 1996).

Undeniably, locals have been affected by tourism development in Tobago. Surveys of the impact of tourism on Tobago indicated that locals easily identify visitors by their code of dress and often expressed disapproval of the “skimpy styles” worn by tourists (Balintulo 1991; Bynoe 1988:appendix 4). Despite local concern about tourists’ immodest style of dress, they also express a reluctance to interfere with tourists’ personal rights and freedom to enjoy their holiday without being harassed. Yet, in a response to witnessing scantily clad women at the Crown Point Airport, the Tobago Anglican Archdeacon formally requested that the THA Secretary for Tourism establish a dress code for both locals and visitors. Also, he asks that the people of Tobago convey self-respect and “not be too quick to take up every fad that the foreigner brings. Test every fad against our values, or norms” (Forrester 1999). Implicit in the expressed concerns of “older heads,” such as the Archdeacon, is the so-called “demonstration effect” in which tourism is said to create a demand for Western styles and attitudes” (Pattullo 1996:84). In Tobago, locals perceived the impact of Tourism as not only creating an economic gap, but also creating a “generation gap” as more young people sought employment from the developing industry. Other social problems associated with tourism development included continued drift of young people away from rural parts of the island towards the tourism zones in search of work; changing employment patterns due to increased demand
for women in low-wage, hotel domestic work; and young men who offer their services to tourists as tour guides or as suppliers of causal sex, known as *Congo Men* in Tobago (Pattullo 1996:54-8).

In addition to the social problems, factors that contribute to negative environmental impacts of tourism development include construction and use of resources. In particular, problems associated with the construction of larger hotels in Tobago included inadequate fresh water supply, expanded beachfront development, sand mining, and lack of a proper sewage treatment (Hackett 2000; Weaver 1998:301). During my fieldwork, for example, Tobago experienced serious water shortage conditions in September 1999. During the “dry season,” a combination of low water level at the Hillsborough Reservoir and increased demand from hotels and guesthouses resulted in the Water and Sewage Authority (or WASA) strictly rationing the water schedule. Tourists are estimated to use six-times the amount of water as compared to residents (particularly for post-beach showers). Also, the peak tourism season corresponds with the dry season in the Caribbean when water supplies are limited (Pattullo 1996:32). Beyond what was supplied through the pipelines twice-weekly for four-hours during the 1999 shortage, the only other source of water available to many locals was to request home delivery and wait for the WASA water truck to arrive. In response to the increasingly frequent water crisis, plans were being implemented through a joint venture to increase the water supply and improve the reliability of service to households (Manmohan 1999).

Also, in the 1980s, expansion of tourism coincided with an upsurge in sand-mining as both the extension of Crown Point Airport and the deep-water harbor in Scarborough...
were constructed with sand from local beaches. Impacts of sand mining included narrowing of the beaches and decay of the local fauna as rotting trees and plants littered the beaches (Pattullo 1996:109). In 1999, the seawall constructed by a large hotel to cordon off a private beach was destroyed by a storm. In addition, “rampant waters also caused a huge landslide” that threatened to send exclusive hotel villas “toppling into the sea” (Tobago News 1999b). Hotels guests were temporarily shuttled to another private beach, but management was determined to rebuild the seawall since without it, “the natural action of the sea would remove the sand from the beach,” (Tobago News 1999b).

Since the luxury hotel featured a private beach as part of its marketing strategy, it was assumed that guests would not tolerate the absence of such an amenity.

THA’s Secretary for Tourism indicated that central government’s development policy reflects a perception that tourism was the “only hope” for Tobago and that the island will “not survive” without hotels (personal interview with Stanley Beard, April 20, 1999). Furthermore, in contrast the island’s proud history of self-sufficiency, constant themes involved inter-island tension over disproportionate allocations and Tobago’s resentment of Trinidad’s exploitive, domineering treatment (Weaver 1998). They are offended by the characterization of Tobago as a dependent, “little sister island” that willingly accepts handouts and therefore, should willingly concede to the demands of investors. Tobago’s biggest tourism project to date, the 750-acre, beachfront Hilton Tobago Plantations Estate was under construction during fieldwork (1999-2000). The $129 million Tobago Hilton project included 200 rooms, villas, two golf courses, and a marina. With no capital investment in upgrading Tobago’s existing water system,
however, the Tobago Hilton project created additional concern for supply of fresh water in the wake of serious, recent shortages for local residents. In addition to the issue of water, “concerns have also been raised by a consortium of environmental bodies about the environmental impact of the ongoing development” including what measures were being taken to minimize damage to surrounding mangrove and reef (Tobago News 1999h). While the Tobago Hilton was being constructed, another large resort project was proposed, but resulted in a dramatic struggle for control over tourism policy. Environmental impacts of tourism development in Tobago became a hotly contested national debate. Once again, the authenticity of THA’s fragile self-determination was threatened by the central government endorsement of the proposed tourism development project. At issue was a $661.5 million proposed project to transform the 500-acre Golden Grove estate into a Four Seasons luxury resort. When two NAR senators from Tobago voted against a clause in the UNC proposed Tourism Development Bill that would have permitted construction of the Four Seasons project in Tobago, political tempers erupted. Essentially, the THA blocked the project, which caused the entire central government to shut down. By voting against the Prime Minister Basdeo Panday (UNC), and instead maintaining an opposition along with the President Robinson (NAR), what resulted was the dismissal of the two appointed senators from Tobago and the government entered a political standoff. Opposition in Tobago expressed concern that development of the Golden Grove estate would threaten the nearby Buccoo Reef Marine Park – one of Tobago’s main tourist attractions. By the late twentieth century, damage to the reef included oil and gas pollution in the lagoon; snorkels breaking the fragile coral while
reef-walking in plastic sandals; yachts dragging their anchors over the coral and releasing effluents in certain harbors; and inadequate waste water treatment in addition to high levels of faecal coliform bacteria present in Tobago’s coastal waters (Browne 2000; Pattullo 1996:109-110; Weaver 1998:301). In some cases, pipelines have been installed to transport waste to nearby a wastewater treatment plants. Yet, as “the Caribbean Sea is also the dumping ground for hotel waste,” seepage of wastewater into the sea from hotels located on Tobago’s western sides has been particularly problematic (Manmohan 1999; Pattullo 1996:112).

Although development of Tobago’s tourism has been on a steady upswing since the 1990s, development of Tobago’s infrastructure has not adequately maintained pace. During his tenure as THA Chief Secretary, Hochoy Charles frequently complained about disproportionate allocations as a result of central government’s “unwillingness to provide adequate funds for Tobago’s development (“shortchanging Tobago” is how he puts it), to arrange for taxes on incomes and earnings in Tobago to be paid in Tobago” (in Dumas 2000). Annually, the THA is allocated monies by Parliament under specific headings and spending patterns should reflect allocations under these headings. THA officials regularly complain of lack of equitable treatment in terms of financial expenditures. Allocations provided by central government never match the requested THA budget; meanwhile the Chief Secretary (concurrently the Secretary for Finance) typically “reevaluates” spending patterns according to the actual budget. Also, Charles stated that the central government had blocked the THA from obtaining direct international assistance in the form of loans or grants (Tobago News 1999e). In fact, $18 million in European Community funding
earmarked for road improvements in Tobago was redirected to Trinidad by central government (Weaver 1998:296). Although small-scale, local development projects have successfully qualified for grant funding from CIDA and UNDP, the perception of a domestic core-periphery relationship with Tobago being a subordinated dependency, exploited by Trinidad has continued.62

In summary, the history of Tobago involves a pattern of cursory development and frequent neglect recurring throughout the island’s colonial history and continuing into the post-colonial era and independency, thus resulting in a legacy of turbulence, instability, and underdevelopment. Lack of self-determination, loss of self-sufficiency, and dependence on Trinidad has furthermore created a situation where Tobago’s needs and priorities are frequently disregarded.
D. Ethnographic Research on Women in Tobago

“If the crab does not walk, he does not get fat, if he walks too much, he falls into the pot.” Creole Proverbs from Thomas’ Creole Grammar (B. V. Pierre 2000:66)

In the section above, I provided a brief history of Tobago in order to establish the historical context necessary to evaluate the applicability of the microcredit model. In addition, the following section involves an account of the cultural context of Tobago through an ethnographic account. This chapter is subdivided into three sections. Drawing from a range of ethnographic data, I describe the cultural context of Tobago and focus on women’s working roles. I take a chronological approach to documenting the evolution of women’s roles Tobago including: the post-emancipation peasant era; modernization and the influence of secondary education; and opportunities presented through tertiary education, training opportunities, and female leadership.

Cultural Context of Tobago, W.I.

Anthropology teaches us that the holistic perspective, which includes accounting for cultural context, is critical to planning for successful international development within a particular society. Therefore, in addition to the history of the Tobago as described in the previous chapter, I will attempt to account for the cultural context of Tobago in order to demonstrate both obstacles to and opportunities for change and development on this small Caribbean island. As the focus of this study was female microentrepreneurs, the following chapter provides background on cultural influences (in addition to historical, and political-economic factors), and accounts education and training opportunities as they
pertain to working women in Tobago. I have taken a chronological approach to
documenting the transformation of Tobagonian women’s roles across time and include
the following domains: marriage, kinship and residency patterns; religion; access to
education and training; income-generating practices; political influences since
emancipation; and the influences of culture on women’s behavior.

The earliest period being examined in this chapter – the Great Depression and
World War II era – marks a significantly transformative time in the British West Indies,
“hovering in the half dawn of post-slave feudalism, between the great gloom of slavery
and entry into the modern world” (Roach 1975:150). In the following sections, I provide
a cultural analysis of the context of women in Tobago since emancipation. The first
section, “Peasantry Remembered,” includes accounts provided by oral history
participants along with ethnographic analysis of the islands’ geography and history in
order to frame the context of Tobagonian womanhood and the formation of essentialized
female roles that remain pertinent today. For example, oral history participants were
asked to reflect on their childhood and the perceived quality of life experienced by their
mothers and grandmothers during Tobago’s post-emancipation peasantry. The second
section, “Modernization and Secondary Education” includes ethnographic and historic
documentation of political and socioeconomic transitions resulting from decolonization,
political independence, and the economic boom of the 1970s. The third section, “Tertiary
Education, Television, and Female Leadership” assess the status of women in Tobago
towards the end of the twentieth century including access to formal power through
education, training and employment opportunities. The fourth section, “Interpersonal
Dynamics” describes the nature of interpersonal dynamics within the confines of the small society of Tobago.

**Peasantry Remembered**

To account for the multiple roles and responsibilities of contemporary female microentrepreneurs, I have included a historic perspective of Tobagonian womanhood. On the surface, analysis of the history of womanhood in Tobago reveals common themes that may be described as “essentialized and domestically oriented.” These characteristics parallel Mintz’s (1989(1974):173) description of women’s roles within church-founded free villages including thriftiness, “upright” family-centered orientation, “humility” and “industry” in management of the home, as well as tireless strength originating during the struggle for survival and self-sufficiency experienced by the post-emancipation peasantry. Yet, further analysis of Tobagonian womanhood indicates that various pressures including the demise of the peasant economy and later, the introduction of free secondary education, have contributed to culture changes that affect woman’s multiple roles and responsibilities. The following cultural analysis includes data from oral history interviews conducted with five distinguished women in contemporary Tobago society. Oral history data illustrates the evolution of women’s roles as perceived by the five participants who graciously shared with me their experiences and memories of growing up in Tobago.

The five oral history participants described below are well known and highly regarded members of Tobago society. Each has granted me permission to relay their personal stories in this study. In order to protect the confidentiality of participants
interviewed during fieldwork in Tobago, pseudonyms are used for all discussants. The five oral history participants; Brenda, Eileen, Laurretta, Pearl, and Verene (as they will be referred to here), grew up in different regions of the island and therefore represent a range of perspectives on Tobago’s recent past. All of these women are educated and the perspective they present may reflect a more “upper class” bias and somewhat “romanticize” Tobago history. At the time oral histories were conducted, two participants had served as national representatives of Tobago in the central government while another was serving in the local Tobago House of Assembly (THA). Other notable accomplishments of these oral history participants included a doctoral degree, professional educator, post-secondary lecturer, “Master of Ceremony” for local festivals, and radio host.

The tendency to romanticize a by-gone era or to invoke a somewhat romanticized version of the past is noted as “narrator’s bias” in the literature on oral history methodology (Yow 1994). As the following characterization of Tobago womanhood builds on oral history participants’ recollections of their early childhood, the past represented here maybe somewhat idealized. Yet, considering the scarcity of accounts of Tobago culture, these descriptions provide valuable documentation. Furthermore, by systematically compiling and synthesizing the data into common themes, I have attempted to consistently and accurately represent the meaning of Tobagonian womanhood through careful content analysis of oral history, ethnographic, and archival data.
Transformation from a slave society to a peasant society intensified Tobagonians’ intimate relationship with the land. Reliance on agricultural subsistence endured throughout the transitions from chattel to estate labor to self-sufficient cultivation. A cooperative work ethic and interdependent sexual division of labor were fundamental to Tobago’s peasant society. In characterizing the Caribbean post-emancipation peasantry, Mintz (1989(1974):112,216-17,223) described that although household duties were flexible, “the division of labor between men and women…seems to parallel that between cultivation and marketing.” Men were largely responsible for cultivation, tending to larger animals, home repairs, and did most of the wage labor. Women were disproportionately higglers and marketers; they were responsible for the house, yard, kitchen, and children. Establishment of the post-emancipation peasantry resulted from a culmination of nineteenth century events including a dramatic shift in the West Indian economy due to intensified competition on the world sugar market and the emancipation of slaves enacted June 1838 following a period of apprenticeship (Clement 1995:250; Frucht 1968; Mintz 1979:215; 1983:5). Additionally, a succession of droughts (1834 and 1843), a hurricane (October 1847), and the collapse of the West India Bank (November 1847) left desperate estate owners with few options. Settlement of Tobago’s foothills occurred as freed slaves fled from the estates and either squatted or purchased land at exorbitantly inflated prices (Niddrie 1961:18).

After the failure of sugar with the financial collapse of the London firm Gillespie Brothers in 1884, the main creditor (the primary beneficiary of three-quarters of the island’s sugar estates), land values crashed and Tobago was virtually bankrupt (Brereton
Thereafter, both estate and peasant cash crop cultivation consisted primarily of coconut groves (which replaced sugar cane fields) and limited citrus in the southwest coral lowlands. Tobago’s agricultural patterns are influenced by the climate, volcanic topography, and history. “The south-west one-third of the country is a flat coral plain, with a dry climate, while the remaining two-thirds is rugged mountainous country, with a high rain fall” (Frampton 1957:49). Cocoa, coconut, and to a lesser extent banana were cash crops in the north and windward slopes (Niddrie 1961:21-37).

Just as the cultivation of cash crops varied regionally, the cultivation of ground provisions for domestic consumption also differed. Peasant holdings typically consisted of root crops, corn, peas, plantains, and bananas (Roach 1964). Not to be confused with smaller “house plots” or “kitchen gardens” located within the houseyard, the main cultivation of “provision grounds” or “substance plots” took place a distance from the home (Barrow 1993:185; Mintz 1989(1974); Pulsipher 1993). Since agricultural estates occupied the more favorable land, peasant agricultural techniques were adapted to the marginal land that was available (Frucht 1968:296; Mintz 1983:10; R. A. Pemberton 1984:89). Peasant cultivation did not take place on the most fertile soil; rather their marginal lands typically consisted of rocky terrain, could be dispersed along a highland slope, or situated in arid lowlands. According to Mintz (1989(1974):234-237), this “‘proto-peasant’ adaptation developed within the confines of the plantation. There, the separation between house plot and provision ground was a clear function of the control wielded by the plantation system over the slaves. The ‘garden,’ or provision ground, was
always located in portions of the plantation that were not used for the major crops.”
Likewise, Besson (1984:8) noted that the “yard” and “ground” dichotomy was a response
to the monopoly held by the plantation system over agricultural land, resulting in peasant
production taking place on a scattering of marginal plots and providing a motley of
insecure land tenures. Hereafter, I will refer to them separately as “house plot” and
“subsistence plot,” or simply “garden” more generally. Fruit trees such as mango and
pawpaw (or papaya), bush crops, pigeon peas and ground provisions (root crops)
dominated Tobago’s subsistence plots. Ground provisions thrived in the elevated eastern
district while the southwestern flatlands supplied coconut oil. Fishing flourished in north
coast villages. Deeper valleys had an abundance of breadfruit and fruit trees as well as
ground provisions and pigeon peas.

Mintz (1961; 1983) described the rise of the Caribbean peasantry as a
“‘reconstituted peasantry” because they started off as other than peasants. In the case of
Tobago, the peasantry arose as a reaction to the plantation system with the end of slavery.
After emancipation the planters struggled to “contain and to supplement the labor power
of the ‘potential’ peasantry,” as the former slaves’ began to withdrawn their labor from
the estates (Mintz 1979:215-216; 1983:6). In response, desperate planters adopted a
short-term, labor-inducing scheme intended to maintain cheap labor. Introduced in 1843,
the metayage system was permanently established in 1845 and became the standard
practice for cane cultivation throughout Tobago until the late 1880s.65 Metayage
functioned essentially as a sharecropping system where a planter signed a contract with a
black freedman specifying that the latter would cultivate roughly one-to-five acres of
sugar, cocoa, or coconuts (Clement 1995:87-88; Frucht 1968; Ottley 1973:76; Richardson, 1992 #134). Typically, the planter provided the capital inputs (land, transportation, and access to milling facilities) and retained half of the crop produced as payment while the metayer (or contractor) was compensated with the remainder. If the crop planted was sugar cane, for example, the metayer received half of the molasses and sugar produced. In addition, the metayer was permitted to cultivate personal provisions on the estate owner’s fertile farmland. The intention of the metayage system was to evade a post-emancipation trend throughout the Caribbean where black laborers began to organize collectively in order to appeal for higher wages (Richardson 1992:74). By the mid-nineteenth century, metayage functioned as a sharecropping system that helped bolster the plantocracy by enabling planters to withstand low sugar prices and retain control over the land, meanwhile providing the freedman with a partial stake in the local resources through the cultivation of food crops (Craig-James 1993:58; R. A. Pemberton 1998:9; Roach 1975:147; Williams 1964:124-125).

Under Tobago’s metayage system, sugar production did persist in a few of the estates, but production mainly shifted to cocoa, coconut, rubber, and lime. Freedman continued to work as part-time laborers on the plantations for wages (Mintz 1983:4) (R. T. Smith 1988:161). Census data from the post-emancipation era suggests that “employers actually preferred to employ women, whose work habits they considered more reliable than men” (Massiah 1993:15). At this time, Tobago’s “vigorous peasantry” was established as the widespread sale of small plots became available to former slaves (Brereton 1989:210). Craig-James (1998:19) noted that, “land use multiplied from a
maximum of 10,000 acres throughout the 19th century to 41,640 acres under crops in 1928.” Across the island, small plots of former estate lands were bought or rented (Mintz 1979). Tobago’s contemporary land use and settlement patterns were established during this post-emancipation period. According to a colonial report commissioned to evaluate Tobago’s economic, agrarian, and social problems (Niddrie 1961:20), during the period of time between abolition and 1900 “the freed slave and his descendants had acquired large numbers of smallholdings on marginal lands,” which they continuously cultivated in the crude “slash and burn” method without fertilizing. Peasants’ primitive agricultural techniques included clearing by “fire-stick cultivation” and turning the rocky soil with the hoe (Brereton 1989:210). Peasant agricultural practices were considerably limited due to “the need to cultivate on hilly slopes with sharp runoffs and shallow topsoil” (Mintz 1989(1974):235).

By the 1900s, however, Tobago had developed into a thriving, relatively self-sufficient agricultural society where “a new breed of ‘peasant proprietors’” functioned as small-scale landed gentry (Roach 1984:14-15). Eileen, an oral history participant, described her 95-year-old grandfather as having pioneered settlement of a hamlet. She explained, “My grandfather is like the grandfather of the village. He existed the longest, and so I think most people are attached to him in some kind of way. Even if it’s not as close as we were by blood. At least by knowing he’s there and knowing he’s a kind of giver, [or] benefactor.” He served as the rural constable (or sheriff) to the remote villages. Furthermore, she credited her grandfather and a neighbor as having lobbied and eventually persuaded the Methodist Church to establish a school for the village children.
Agriculture in Tobago demanded the steadfast labor of both men and women. On the cocoa estates, for example, men would pick the fruit with a gullette (blade) attached to a bamboo pole. Women, then, would sambé (collect) the cocoa, sorting the fruit into different heaps, extracting pods from inside to prepare for the five-day sweating period in the cocoa house. Both men and women would “dance cocoa” – that is, hull the beans with their bare feet, then leave them to dry in the sun before they can “bag up” the crop and ship it away to market (Herskovits and Herskovits 1947:46; Ottley 1969:56). Tedious manual labor was a deeply ingrained part of life and an essential adaptation for survival. Massiah (1993:10) noted that under slavery, the plantation bell summoned them to work at 5:30 AM, work began at 6:00 AM, a half hour break came at 9:00 AM, work ended 6:00 PM, and this “repressive” routine persisted six days a week. Eileen described, “We inherited the kind of rhythm that some people tend to use for every jobs they do from the days of slavery.” Under the peasant economy, major farming activities were expedited through informally organized cooperative effort. A man would ask his neighbors, “Are you digging today?” meaning plowing by hand with the cutlass. In response, friends or neighbors would provide voluntary assistance for the day, “lending him a hand” with plowing, planting, or reaping on his homestead (Roach 1975:150). Typically, the len’ han’ (lend hand) system utilized the mutual exchange of labor from five to eight men for whom the host would provide food and drink in return for a day’s free labor (Niddrie 1961:38). A social event emerged from horticultural camaraderie. Women working together prepared food (including bakes, salt fish and chocolate tea) for the lend-hand gangs working the fields while children played and indulged in the surplus of tasty foods.
and Creole beverages. Alternately, labor was exchanged in succession and equally with each “partner” until the field of every work-group participant was cultivated (Elder 1984a:14; 1984c:4-5; R. A. Pemberton 1984:84). Pearl explained that for each member of the lend-hand gang “everybody would come and do the same thing for me as we did for you.” Furthermore, certain crops demanded women’s direct participation as well. If sweet potatoes were being planting, for instance, lend-hand conscripted women’s labor; following closely behind the men digging, women planted potato slips row by row. According to Craig (1988:9), Tobago’s “peasant economy was heavily buttressed by transactions based on exchange, rather than on the cash nexus.” The cooperative spirit reflected in all of Tobago’s major institutions, and exemplified by lend-hand, was the foundation of village society (Craig 1988:9; Robinson 1977:38).

Whether working for wages on the estate or producing in their subsistence plots, agricultural production facilitated intimate partnerships. Working in their peasant plots, typically located two to three miles from the family home, a man would dig, clean and place long sticks for growing yam vines to climb. A woman would follow behind her man to weed, plant, and harvest crops. She would “tote” home provisions from the subsistence plot to prepare the evening meal. The Tobagonian diet was dominated by the seasons. Verene recalled, for example, “if it’s peas time, everything had to do with peas.” This male-female partnership was an important aspect of a Tobagonian life. Verene described, “my grandmother had to be side-by-side with my grandfather going to the garden.” Processing was women’s work whether it was subsistence produce (such as shelling peas, husking or grinding corn) or estate work, transforming the value of
agricultural products into commodities for consumption or exchange. The extended family enabled the mother and father to devote considerable time to agricultural production. Brenda explained that if the parents were working in the provision grounds, “the grandmother or an aunt or somebody would make sure the children got ready for school.”

Male migration patterns in the Caribbean region have significantly affected labor and mating patterns (Massiah 1989:966). Colonial reports described a shift of “the whole fabric and pattern of life in Tobago” due to “the flow of youthful labour” to Trinidad in pursuit of employment opportunities (Frampton 1957:22, 28, 37, 40). According to Pemberton (1984:57-84), the composition of Tobago’s peasantry was notably affected by migration of able-bodied men during the twentieth century. Attracted by higher wartime wages, increasing numbers of Tobago men departed for the American military base in Trinidad.69 Meanwhile, Tobago women maintained agricultural production at home. Performing beyond their normal capacity in Tobago’s cooperative peasant system, women’s contributions to agriculture escalated during World War II (WWII). Moreover, scarcity of food during wartime created increased dependency on local food supplies. In 1942 the government launched a “Grow More Food” campaign that resulted in the expansion of peasant production efforts during WWII.70 Boats from Tobago arrived in Trinidad to meet excited violence as vendors scrambled to ensure their produce supply (R. A. Pemberton 1984:82). Heightened demand for agricultural products during WWII earned Tobago the reputation as Trinidad’s “breadbasket.” Ultimately, the “Grow More Food” campaign “encouraged laborers to concentrate more time and energy on their
private plots rather than on estate production” (Reddock 1994:192; Reddock and Huggins 1997:339-340). Yet, through the 1950s and 1960s, approximately half of Tobago’s arable land was devoted to export or subsistence farming and the export of agricultural products (including sweet potato, yam, banana, dasheen, corn, grapefruit, mango, and avocado) continued to flow to Trinidad (Bynoe 1988:8).

Typically, provision ground produce was consumed domestically, exchanged with neighbors, taken to the market, or sold by the bag to higgler or huckster (known as traffickers in Tobago). Originating during slavery, the predominantly female role of trafficker involved the small independent business of buying a range of stock from rural farmers and transporting it for resale at the market (Katzin 1959:421-440; Mintz 1953:95-103). McD Beckles (1999) noted that huckstering involved independent economic activity among female slaves through production and distribution of market commodities. Established under slavery, huckstering activities of women could be classified as four distinct types: there were itinerant traffickers, street vendors, and hucksters selling in the public markets, and hucksters working in stores (Massiah 1993:12-13). Both male and female traffickers circulated between villages buying produce or animals. Lauretta recalled marveling at the tremendous weight traffickers could carry atop their heads on trays loaded with good. Those trading in produce, for example, could purchase a “blue seam” bag full of sweet potatoes for $3TT. Women often dealt in fowl or fish. A “fisher ‘oman ” would blow the conch shell to alert potential buyers. Contemporary fish sellers circulate through Tobago’s villages equipped with a modern pickup truck and insulated
ice chest and yet, continue to announce their presence by blowing the conch shell. The predominantly female role of market vendors was also established under slavery.

Retailing was black women’s principal means of raising the cash necessary for their purchases, and many produced commodities specifically for sale. Sunday was their main market day (until 1826, when it became Saturday), although it was customary for ‘respectable overseers and managers’ to grant slaves time off during the week when ‘work was not pressing’ in order to market ‘valuable articles of property’ (McD Beckles 1999:143).

Following emancipation, as women withdrew from wage work on the plantation, they became increasingly prominent as peasant producers and marketers to the extent that women had almost total control over the internal domestic food market (Massiah 1993:12-17).

In the post-peasantry era, planters and traffickers delivered their goods via donkey or mule and “posted” their items aboard the coastal steamers to Trinidad’s wholesale companies. A cocoa proprietor, for example, posted his crop to the local distributor Donald Wall Limited then awaited receipt of the annual cess (or profit) determined by the current market value. 71 Analogous to male traffickers who transported cows and pigs, female traffickers would carry fowl to Trinidad’s wholesale market. Vendors often returned with items purchased from their profits to peddle in Tobago. Similarly, a planter might invest his crop earnings or a man may have migrated to work and returned with savings to open a “little parlour” or small snack shop (Mendes 1986:113). Larger shops in Scarborough bought bulk supplies in Trinidad; and in turn, Tobago’s smaller
merchants made their purchases in Scarborough or received supplies from local
merchants. Women typically operated these parlours, selling staples (including sugar,
flour, salt fish, butter, and fresh baked bread). Village shops were often multifunctional;
housing the postal agency on the ground floor while the proprietor’s family might reside
upstairs. In this way, a single structure might have concurrently provided versatile
sources of income for a family. Established under the metayage system, laborers typically
had multiple sources of income such as metayage, provision grounds, fishing, etc.,
(Craig-James 1993:57). In the Caribbean region, this practice of drawing from multiple
sources of income is described as “occupational multiplicity” (Comitas 1973). A post-
peasantry example of this practice might include a man who, in addition to his
agricultural lands and parlour, might invest in a small fishing boat to further supplement
the family income.72 Similarly, a man in twentieth century Tobago might practice
occupational multiplicity by combining government employment (cleaning drains or
cuttlassing the side of the road), which occupied his mornings; owning a car that he drove
to work and as a taxi afterwards; and owning a fishing boat. Additionally, in the evening
he may have driven the same taxi to his provision grounds or may have animals he
attended, thus providing income from four or five different activities.

Land transportation was not readily available in Tobago until oil the boom of the
1970s. Rather, exchange of goods in Tobago depended on coastal steamers. According to
Craig-James (1998:20), “by 1904, nine steamer depots were constructed at outbays in
Tobago to store goods in the coastal trade.” After 1906, direct international shipping was
no longer available, which affectively disconnected Tobago from world trade routes. For
the next fifty years, the only medium through which cash crops could be shipped and exported was through commercial channels in Trinidad (Craig-James 1998:21; Frampton 1957:116; C. A. Pemberton 1972). The island’s only linkage to the outside world was via coastal steamer to Trinidad, however, steamer timetables were often established without regard for Tobago’s needs. Two coastal steamers regularly “made the rounds,” visiting Tobago’s tiny ports during the early twentieth century; the “Kennet” and “Spey” served as the only surface link between the islands until larger vessels replaced them in 1913. One steamer called the “Belize” served Tobago from 1916 and was replaced in 1931 by two new coastal steamers named “Trinidad” and “Tobago.” Next, two ferries named the “Scarlet Ibis” and “Bird of Paradise” provided shipment service between the islands for over 12 years. In 1952, improvements to the harbor allowed steamers to call at Scarborough (Craig-James 1998). Yet, absent adequate land transportation, the northern and eastern parts of the island remained dependant on steamers until 1966. Since the early 1970s, inadequate shipment service has resulting in frequent cargo pile-ups of merchandise destined for Tobago. On-going shipping issues with limited access to transportation issues has negatively impacted Tobago’s economy as well as survival as the island became increasingly dependent on imported foodstuff (H. E. Leighton-Mills 1972). By the late 1990s, transportation remained limited and contributed to the higher cost of living in Tobago (1998:20-21).

Comparable to the independent, church-founded free villages established in Jamaica by missionaries following emancipation, the four conditions Mintz (1989(1974):159-162) described as necessary for new freedman to become an
independent class of peasant farmers were also present in Tobago by the early nineteenth
century. The first condition to become a peasant class was the ability to successfully
grow subsistence crops. Tobago’s estate laborers were not only skilled at growing
subsistence crops – they were encouraged to do so. Colonial records from 1843
demonstrate that “labourers on plantations were allowed half an acre of land for their own
use, and in addition were generally permitted to cultivate as much provision ground as
they chose without hindrance” (Frampton 1957:20). Estates provided “allotments to
peasants for the cultivation of ground provisions, on the agreement that the peasants
would tend the young cocoa plants that had replaced the sugar cane” (Frampton 1957:23).
The second condition to become a peasant class was the existence of an internal market
to exchange surplus foodstuff. Clarke (1996(1957):33) noted that in Jamaica under the
Consolidated Slave Acts, slaves had usufructuary rights in gardens, the right to keep and
sell their produce at market rates, and sometimes even owned land. Likewise, Craig-
James (1998:3) noted that before emancipation, Tobago’s slaves had “established a
significant economic base in the provision grounds and internal market and had enjoyed a
complete monopoly over the production of local fruit, vegetables, pork and poultry, fish
and other foodstuff.” Later, using their profits, Tobago’s freedman entrepreneurs further
diversified the economy by developing an export market. The third condition to become a
peasant class involved having money with which to buy land. In Tobago, money was
being accumulated by a “dynamic, aggressive, relatively self-sufficient peasantry”
including artisans, craftsman, petty shopkeepers as well as traffickers (Craig 1988:8;
Craig-James 1998:3). The fourth condition for a peasant class to develop was the
availability of land itself. In Tobago, the availability of land became a reality when a "lack of wages and extreme shortage of cash on the island forced the government to put up abandoned estate lands for sale from 1885 onwards" (Craig 1988:8). As noted above, following emancipation, Tobago’s freedmen purchased smallholdings, typically on marginal lands, which established contemporary land use patterns. Additionally, by the early nineteenth century, the government was obligated to make available Crown lands in addition to former estates, which were divided up and sold to encourage migration of small farmers from other islands (Frampton 1957:24; Massiah 1989:15; Ottley 1973:89).

Likewise, following emancipation in Guiana, families combined their savings to purchase abandoned estates or Crown lands that they subsequently subdivided into distinct lots (Frucht 1968:93,97-98). As demonstrated above, the “essential conditions for the growth of a peasant class” as described by Mintz in Jamaica, (1989(1974):159) were also present in Tobago.

Characteristic of peasant societies, Tobago life corresponded to seasonal patterns. Along with subsistence activities, religious beliefs and practices contributed to the social structure. Influenced by missionary activity, religious belief became deeply entrenched in Tobago. “Missionary activity preceded and accompanied emancipation, reinforced an exiting ideology of respectability, sharpening the contrast between accepted colonial standards and abstract metropolitan ideal…[I]nfluence of the churches began to produce a literate, devout core element from the ex-slave population, an element that constituted the ‘peasantry’” (R. T. Smith 1988:161). Moravians were the first missionaries to proselytize among Tobago’s slaves beginning in 1789 followed by the Methodists and
Anglicans. Other denominations, such as Wesleyan, Seventh Day Adventist, and Roman Catholic were also represented with the parochial primary school established by missionaries typically located next-door to the church (Bailey 1997:144; R. A. Pemberton 1998:6; Roach 1984:15; Selwyn Ryan 1989a:275). “These groups, which were ridden with mutual jealousies, vied vigorously with each other to Christianize and educate the slaves as well as to eradicate the many African rituals which were still prevalent among the population” (Selwyn Ryan 1989a:275). Thus, Tobago’s post-emancipation free villages typically had a single church that was intimately connected to their lives. Not only did the church set precedent for moral behavior, but also arbitrated local conflicts. If strife erupted over a land dispute, for example, the minister mitigated internal legal differences (R. A. Pemberton 1998:2). Tobago was and continues to be foremost a Protestant society with the combined Protestant faiths accounting for some 90 percent of the population in the late twentieth century (Figure 5).

Figure 5: Major Religions in Tobago

(Central Statistical Office 1979: Table16, pg. 18, Table 15, pg. 17; 1980b: Table 1, pg. 4-5, Table 2, pg. 15, Table 4, pg. 24)
After Emancipation, denominational school increased throughout Tobago and in 1860, a Government Inspector of Schools was appointed (1957:21). Early influences of these fervent religious teachings left its imprint on Tobagonians, who have been characterized as “very serious, demonstrative and disciplined about their religion” (Selwyn Ryan 1989a:276). Families came together to worship publicly at church and privately at home. Pearl recalled that every Sunday, parishioners assembled clean and beautifully dressed. Even among the poorest families, Pearl noted that “you bathe and you file your foot and you walkin’ down to church – barefoot! Or [wearing] watchicon [sneakers], whatever you had because you had to be there.” Through the establishment of ritual kinship, akin to the folk practice that Mintz and Wolf (1950:353-345,360) described as *compadrazgo* found in more Catholic-dominated Caribbean societies, godparents guaranteed religious guidance and education following the child’s baptism. Godparents ensured that their godchildren attended church, knew the prayers, hymns and how to find the books of the Bible. What may be generally described as a reverential relationship, godparents also functioned as a source of support to the biological parents. According to Lauretta, if children went astray, parents would call on *compere* ( godfather) or *nennen* ( godmother) “to give you a good settling down.” Correspondingly, godparents took great pride in godchildren. Morals and values were strictly reinforced by a religious upbringing. In particular, children were taught to honor and support their families and to respect their elders (Selwyn Ryan 1985:8; 1989a:278). According to Roach (1975:147-158), Tobago’s “barefoot respectability” instilled a “proper mode of conduct” within the society. There is a saying in Tobago that “one does not let down one’s own blood,” and
although there are cases of deviance from family cohesiveness, “sanctions are often brought to bear on deviant individuals” (Selwyn Ryan 1989a:278). Furthermore, vigilant reinforcement of “excessive deference to elders” could be “derived from the servile attitude forced on the slaves by the masters which a century of freedom could not remove” (Roach 1975:147-158). For example, a youth who neglected to respectfully greet an elder might incur condemnation or even a lashing. The polite exchange of pleasantries was still widely practiced during fieldwork (1999-2000). When moving about Tobago, passersby exchange the proper greeting corresponding with the time of day including (good morning, good afternoon, or goodnight), or wave at the very least. If traveling by car, passersby would honk and wave or stop to exchange pleasantries.

Located adjacent to the church, the parochial primary school reinforced and strengthened children’s religious foundation. In this context, gender biases were imposed by the education system on two levels. First, prior to independence, the “imported” education system modeled after the British provided differentiated curriculum based on gender and class. In addition to basic literacy and numeracy, the gender-specific curriculum for lower class (non-white) children was modified to include “domestic science” to prepare girls with feminized homemaking skill (that is, cookery, housewifery, and laundry work) whereas, instruction was modified to include “handicraft” to prepare boys general manual work (such as woodworking) (Bailey 1997:144-146; Reddock 1994:231). Parents themselves imposed the second level of gender bias. Typically, children left school at age 14 or 15. In 1925, Anglican Bishop Anstey founded the island’s first “mixed secondary school” named Bishops High School (Craig-James
At first, secondary education was not economically feasible for most families. But for those who could afford it, educating a son was considered a better investment over a daughter. Although secondary school was coeducational, parents perpetuated a male bias in education with the expectation that a daughter would eventually marry, have children, and become a homemaker. Rather than secondary school, for many young people the apprenticeship system provided a mechanism for instilling important skills after leaving school. Lauretta described apprenticeship as “an attachment to somebody where you learn from scratch,” and this informal education system is still practiced in Tobago. Artisan skills encouraged entrepreneurship and provided opportunities for self-employment (Massiah 1989:8). In peasant era Tobago, occupations were stratified by gender. Apprenticeship for a boy involved “going to learn a trade” such as shoemaking, carpentry, or tailoring; meanwhile a girl were excluded from artisan skill except “learn to sew” by the local seamstress. Preceding “ready-made” clothing, the village seamstress was ubiquitous – sewing everything from everyday clothes and school uniforms to bridesmaid’s dresses and bridal gowns. After doing chores for the seamstress, a girl would gradually assume part of the work. Advancing at her own pace, she learned to cut cloth and stitch on the hand-operated machine.

Other skills were acquired at home. Children were assigned chores such as sweeping the yard with the bush broom, “carrying tea and bread” to father working in the subsistence plot on the way to school, washing the wares (dishes), filling the water barrel from the river or stand pipe after school, or “tying out” the animals. Seasonal cultivation influenced children’s lives. Eileen recalled “going to the bush with daddy” to plant for
“as soon as Corpus Christi rains fall,” lend-hand teams of men would be digging potato banks along the hillsides (Elder 1984c:5). Children’s school attendance was not always regular. Absence from school might occur if children lacked suitable clothing, if they had chores at home or in the garden, or (in the case of the eldest daughter) if she stayed at home to mind younger siblings (Barrow 1996:398). Childhood was short-lived for the eldest daughter. Verene described, “If you are a woman of the home, be it that you are a daughter, you have to now assume responsibility from your mother.” As young as eight years old, the eldest daughter might be inducted into domestic management while mother was busy “making other children.” Brenda recalled being trained to do her own wash,

One thing they always taught you, how to wash your panties from very early...that was very important. And they would also show you that whenever you are washing, say blouses or dresses, you turn them wrong sided, you scrub the collar, wash under the arm, those two places especially. And of course with the panties, give the crotch a good scrubbing. So those thing, you learned from since you were a little girl. So you grow up with that – you knew.

By age 14-15, young girls were sent to the river to do the family wash. Lauretta depicted adolescent female responsibility as follows, “There were days when you had to take over the kitchen, you had to do the cooking and so on,” and she went on to explain that by age ten, her chores included ironing and washing for her immediate family. Beginning Friday evening, weekends were entirely engaged with preparing “the clothes ready back for Monday.” Likewise, Wilson (1973:128) noted that as a young girl grew up, she
increasingly assumed domestic responsibilities including minding her younger siblings, housekeeping, cooking, laundry, and running errands.

Describing an idealized sense of safety, Lauretta recalled “people didn’t have locks for their doors, people just walked around any hour of the day or night.” Similarly, a man who migrated from Trinidad to Tobago in 1956 described his delight and surprise to find “householders here having little use for keys in their homes,” though the rise of crime later undermined this practice (H. Leighton-Mills 1976). During the post-emancipation peasantry, villages were relatively insular communities, particularly among families living in the countryside. Lauretta explained “it wasn’t strange for you to be born in a village, educated in the village, marry and lived in the village, and died in the village.” She also commented that isolated, self-reliant families tended to keep to themselves being “public when they had to be and private when they had to be.”

Similarly, Mintz (1989(1974):174) noted that Jamaica’s church-founded free villages were typically established in geographically isolated locations and this distance tended to promote social cohesion and limit culture change. Recalling her childhood, Eileen noted “in those days they didn’t allow you to go play with anybody else. Mommy’s brood was mommy’s brood.” Despite being surrounded by extended family, the distance between households kept children close to home.

Tobago has remained consistently underpopulated throughout slavery, emancipation, and beyond (R. A. Pemberton 1984:34-38). Perhaps due to the availability of land beginning in the post-emancipation peasantry and the continually low population density, Tobagonians may have developed a preference for space, self-sufficiency, and
privacy that persisted through the twentieth century. Tenancy rates tended to be high in Tobago with 75 percent homeownership, 48 percent landownership, and 27.7 percent dwelling on rent free land (Central Statistical Office 1990f:110, 121). Additionally, Tobagonians have a strong symbolic connection to the land that Craig-James (1993:3) described as a “linking continuity of the family line with high value placed on land.” Symbolic gestures by which Tobagonians demonstrated their connection to land included burying a child’s umbilical cord or “nable-string” and planting a fruit tree as a marker. Herskovits and Herskovits (1947:113-114) and Elder (1984c:4) described these types of traditions as African retentions, yet as previously noted in my discussion of the Afro-Caribbean family, Mintz and Price (1992(1976)) emphasized understanding the complexity and broader historical context of cultural practices rather than trying to explain the persistence of African elements.

Noting the general characteristics of the peasant house, Mintz (1989(1974):234) described that “each homestead, whether consisting of one house or more, is usually surrounded by at least a small quantity of land, and set off from the outside by a fence, clumps of vegetation, or a hedge or living fence.” In Tobago, subdivision of family land facilitated a predilection for neolocal residence thereby insuring some level of privacy. Otherwise, a couple “scrimped and saved and they [that is, family members] would give them a piece of land and they would build a house.” Lauretta described preconditions for marriage where “a man before married always wanted to own a piece of land and a house. You must own a piece of land, you must own a house, else you were not ready to take responsibility for a family.” Likewise, an account of housing conditions in Tobago
concurs that homeownership was a prerequisite for marriage, as expressed by the folk saying, “If you want my hen, you must first build a coop for her” (H. Leighton-Mills 1980). Herskovits and Herskovits (1947:84) noted the importance of family support in Tobago, where upon marriage “the families of both bride and groom…help to build a house for the new couple, and ‘establish’ the household by providing them with a cow, and fowl, and other appurtenances.” Lauretta explained, “We considered owning your own land as priority, top priority, and that you should have something to hand down to your children and you handed down land to them.” Historically, Tobagonians were not renters. Rather, “Land is passed down from generation to generation, without a deed” (H. Leighton-Mills 1980). Similarly, Besson (1993:22) described the symbolic and economic value of family land holdings in post-emancipation Jamaica. Land ownership signifies status, economic and political power, and until emancipation, slaves (as property themselves) were bared from landownership. So whenever they could, free slaves purchased land as an act of resistance to the “plantation regime,” which also provided “the central mechanism through which family lines are established and peasant communities are maintained” (Besson 1984:4). Likewise, in Tobago, landownership and property rights became a fundamental expression of personhood and political power (Selwyn Ryan 1989a:278). Besson (1984) explained that in Jamaica, because land rights were ensured to all cognatic (or blood) descendants of the ancestor who obtained the land, it could not be subdivided. Therefore, the institution of family land expressed identity by preserving the family roots in a particular village in perpetuity even though later generations of a family may become dispersed. Similarly, people in Tobago never
considered selling land; rather land was family inheritance and remained in the family for
generations or until defaulting to the church. According to Elder (1984c:3), an attempt to
sell one’s ancestral landholdings in modern Tobago would be a considerable challenge
and likely to end up in litigation among kin groups. Similar to inheritance patterns
described by Wilson (1973:123), property was typically transferred through men to their
sons; otherwise a woman might inherit land from her father either by default or from her
husband.76

Under the peasant economy, land and home ownership were realistic expectations
as courtship, mating, and marriage were socially sanctioned. According Pearl, courtship
was chaperoned so that when a boy fell in love with a girl

and wanted to propose to her, he has to write a letter to the parents. And then, if accepted, they would allow you to
visit. And when he visits that home, the young couple is not
allowed to sit by themselves to talk. The parents have to be
there, sitting there to listen what conversation. Everybody
in the conversation! Not like now, not like now at all!77

According to Barrow, “in all matings, the importance of ‘having the family behind you’
is to be looked on as the retention of a complex attitudes and relationships so deeply
rooted in African culture that not even the experience of slavery could change it” (Barrow

Families were highly self-sufficient; cultivating their subsistence plots, rearing
chickens, catching crabs, and fishing. Women in particular would catch dasheen (edible
leaves and root), bhaji (local spinach), coconut, and bananas. Dissimilar from the
dependency, core-periphery relationship of most neighboring British West Indian societies, Tobago peasants essentially ate what they produced, therefore developing little taste for imported foods (Beckford 1972; R. A. Pemberton 1984; Wallerstein 1991). They were thrifty, making use of everything, for example, after grating cassava to make starch cakes, the remaining husk would be made into bread or dumplings. Mothers tended \textit{yardies} (or yard fowl) using feed from grated coconut or dry corn and peas. Pearl stated, “You have to be goin’ all day” starting with cooking breakfast and cleaning. Small, minimally furnished houses were constructed of crude wattle and daub “or clapboard cabins with thatched or tin roofs” consisting of a general living room/dining room area and one bedroom shared by the entire family (Roach 1975:148) (R. T. Smith 1988:164).\textsuperscript{78} Likewise, Pulsipher (1993:50) described small, wooden, West Indian chattel houses that typically measured 6 by 12 feet or 10 by 20 feet and generally consisted of two rooms, though additions were often built. Eileen characterized the simple atmosphere of the Tobago home wherein “children slept on the floor [or sleeping platform] in the little corners;” home décor consisted of very basic furniture; and in particular, “the little piece of \textit{ting} [thing]” or ubiquitous printed curtain was found hanging at the back door and window. Furthermore, “the windows were all wooden – so I don’t even know why they bother put the curtain. But, curtain was a \textit{must}.” In Trinidad and Tobago, changing window treatments is a popular and widely practiced means of transforming home décor. Particularly, at Christmas, contemporary fabric stores minimized their display of clothing textiles to make space for a large variety of window dressing fabrics and trimmings. From a woman’s point of view, perhaps the only activity more indicative of Christmas
was the preparation of special holiday foods and drinks (such as *blackcake*, *pastilles*, and *sorrel*). Otherwise, cleaning the house (including polishing the furniture and floors) and changing the curtains epitomize Tobagonian Christmas traditions. Oral history participants indicated that houses were expected to be immaculately clean and great effort was expended on domestic chores such as scrubbing floors and sweeping the yard. Eileen reflected “a well swept yard was something admired by most people, still is.” Saturday was typically dedicated to cleaning the house “from inside out” using water, lemon, *blue soap* (also called *family soap*), and coconut fiber to scrub the floors and tables. Despite being unpaid and often overlooked as “work,” women’s domestic duties were highly demanding and a source of pride. Long before modern utilities or appliances, outdoor toilets and fetching water were standard practice as was the salt barrel for preserving meat.

Women of this generation were managers of the home, caretakers to husband and children, as well as working on the estate or subsistence plot. Working in the subsistence plot, the watch house, a small four-foot by four-foot structures with a thatched roof made of tree bark, provided a place to boil potatoes for lunch and to retire (or rest) from the midday sun. In the late afternoon, a woman would leave the subsistence plot before her husband around 2-3 PM, toting home vegetables to prepare the evening meal. Verene explained, “It is important that the husband be fed. And when he leaves the garden and comes home in the evening, he wants to meet his meal” or she would have to contend with an angry husband. Consistent with this expectation, I noted that people in Tobago expressed a strong aversion to “sour” (or leftover) food, preferring a fresh cooked meal
that should include blue food or ground provisions. Cooking three daily meals occurred outside on the fireside consisting of an iron pot situated upon three stones, with perhaps a lean-to for shelter from the rain. Likewise, baking was done outside on the fireside or in the dirt oven. Coconut milk was perhaps the essential ingredient in most Tobago recipes. Brenda recalled that “after you grate the coconut you use the milk from it to make bread, to make bake, and also for your sauces, your gravy.” Prior the introduction of East Indian seasoning from Trinidad, which became common in twentieth century, Tobagonian cuisine used roukou (a dark reddish pod) for coloring coconut milk. The prevalence of coconut milk in the diet denoted Tobago’s early self-reliance before the introduction of imported foods became popular in the post-peasantry era.

Laundering the family’s clothes and linen was a demanding task that encroached on most days of the week. Monday was typically washday, spent all day at the river. Reminiscing, Pearl described laundering as a communal activity, “while you’re in the river, you don’t feel the work because you’re making jokes, keep[ing] lively.” After washing in the river, they spread out the soapy clothes on the grassy riverbank “to make those white clothes sparkling white.” Eileen described poetically that in lieu of bleach, “the sun and the moon and the stars and the rain was the bleaching.” On Tuesday they rinsed and for white items, the next step was bluing, a rinse process using a cake of blue soap “so that the white would look beautiful, really brilliant white.” Wednesday they starched; preparing starch was a precision process. First, cassava was grated, squeezed and left to settle. After throwing off the first water, what remains is a thick, white cake of starch. Next, it was placed in a large container, soaked and stirred until liquefied, then
pouring hot water steadily, one stirred fast to prevent the starch from turning lumpy. If the liquid coagulated, it would need to cool and be strained with a cloth, squeezing out bubbles of starch since “mother simply wouldn’t allow you to starch with the lumps, of course,” Brenda recalled. After starching, stiff clothes are “put to dry.” Thursday they sprinkled; wrapping the laundry up tightly in a big basin or tray, it was then covered (to prevent drying out) and left overnight to gift (moisten and soften). Friday they ironed all the linen and clothing. Using the coal pot and three flat irons one at a time, the face of each iron was wiped after heating. According to Brenda “when the clothes were ironed, it was quite something.” Likewise, Lauretta noted, “Everybody went to school with your stiff ironed and starched clothes, you know.” Maintaining children’s appearance was a source of pride.

Cleanliness was adamantly reinforced. Expectations inherited from Victorian England demanded dutiful maintenance of that the “cult of domesticity” (McClintock 1995:32-36). Not only were houses immaculate and the wash sparkling clean, but also bodies were expected to be tidy. In the absence of indoor plumbing, Brenda illustrated that to bathe, one would “put up a little thing that you could have some privacy, and you'd bathe outside.” The first thing the mother did when she woke in the morning was to bathe, “And when she came home in the night, no matter how late it was, she would never go to bed unless she cleaned herself. And that is something they instilled in us, never to go bed dirty.” Children were trained to “always go to bed clean” in case of illness and wear good underwear, “’cause you never know if you’re going to collapse up the road.” Analogous to the Puritan values of cleanliness, people of this era were
considered hardworking and healthy. Brenda described that “in the old days of course they worked harder because things were different, things were harder. But as I said, they were stronger too. Long ago when we were children, people only died when they were old…in their 80s and 90s.” Though elders may tend to reminisce somewhat idealistically about a simpler and healthier past, colonial reports from the 1950s do verify that Tobago was considered “an exceptionally healthy tropical island” where debilitating illnesses were relatively insignificant (Frampton 1957:23).

According to Brenda, the only time a woman had a break from “the normal stream of life” was during labor and after pregnancy “when she got a new baby.” She recalled “that was the one time a woman was really cherished, and that was beautiful.” Prior to giving birth, she would buy a new housecoat, nightdress, and bedroom slippers. She was pampered with only the best foods including olive oil, which was considered precious and highly nourishing. The husband would assume household duties, taking care of children, and cooking. “The grandmother stayed at the side of the person who is making the baby,” to assist and delegate tasks to elder children. Postpartum restrictions included nine days of confinement before leaving the house and waiting nine days to take a bath, only “sponging off” instead (Roach 1975:155). Caribbean scholars (Barrow 1996:29; Herskovits and Herskovits 1947:113) described the practice of mother and baby not emerging from the house until nine days after the birth as evidence of an African retention. The phrase “nine days” has special significant in Tobago, for example, parallel to the postpartum restriction, a wake is held for nine nights with the “Bongo” danced on the final night (Job-Caesar 1987:18). Also, saying such as “it’s a nine day talk” reflects a
folk belief that after nine days, “everything goes back to normal.” On the tenth day, the mother was *barked* or given a bush medicine bath with special tree bark to help revive her (R. A. Pemberton 1998:8-9). Brenda recalled that people “used to have plenty children, but each one was welcomed.” Pearl joked that “making children” was a “recreation” during this time when people typically worked hard and went to bed early. As noted in other Caribbean societies, children were regarded as long-term investments whereby large families strategically provided social security (Gussler 1980:191,200). A woman hoped her elder children would lend assistance raising their younger siblings and eventually, support their elderly parents.

The phrase “Tobago love” is defined as having “great difficulty in expressing feelings for a loved one” (Mendes 1986:150). Similarly, Brenda reflected that in the past, people were not openly affectionate: “to say I want to hug you up and so on. As a baby yes, you get all the hugs and kisses. But as you grow, as you become older, you didn't have that outward show of affection. But you know it was there. Always that love for their children, for their families, you know. And that was a great thing, and it still is.” Likewise, Barrow (1996:389) noted “at birth, the child … becomes the center of attention and an object of intense affection for the whole household and family.” Brenda went on to describe what might be an idealized nuclear family with father gardening in the subsistence plot (or later, working at a job) and mother – always the pillar of the home – was the one who disciplined the children. Brenda recalled swift justice being discharged “there and then, quick, sharp and finish with that, you know.” Lauretta recalled the maternal coercive threat of, “Wait until your father comes” as a means for postponing
“getting licks” (corporal punishment) or delaying disciplinary decision-making.
Likewise, Clarke (1996(1957):156) reported that the mother typically administered discipline with the threat of more severe “beatings” reserved for the father. Children were supposed to be seen and not heard, basic courtesies were deeply instilled in children, and in particular, great respect for the mother. According to Brenda, the underlying factor was that “women loved their families, loved their children. Even now you find Tobago women will sacrifice plenty things, many many things for their children.” Although a mother’s love went without question, grandmothers provided special tenderness. Characteristically dressed in her white apron with the front pocket, Verene recalled that her grandmother “would come home with something for us, as the grandchildren…some bakes remaining from the morning tea, or some little ting, a mango or something.” Illustrative of this particularly intimate relationship, grandmothers had special honorifics including Mama, Titi or Ti for short. Likewise, R.T. Smith (1956b:144) noted that the grandchild-grandparent relationship was one of affectionate indulgence and that the grandmother, in particular, often defended a grandchild during family quarrels.” Verene described her grandmother as “the one that you can run to for rescue when anything went haywire.” According to Elder (1984c:8), “although the Tobago parent is very harsh, sometimes unreasonably so, on their children, the society provides grandparents who act as a buffer against harshness and unreason in the socialization process.” Older heads (or grandparents) provided encouragement, urging “go and learn your book” or “go and learn your sums” as well as educating the young with folk beliefs, riddles, and proverbs (Elder 1984c:7).
Modernization and Secondary Education

In the 1950s, changes in domestic life included the eventual transition from outdoor cooking to indoor kitchens due to the availability of electricity. Unlike outdoor baking on the fireside or in the dirt oven, new amenities such as two-burner tin ovens and steel drum ovens centralized and simplified culinary duties. Corresponding with the transformed domestic sphere, social change included a shifting sexual division of labor. Women’s formal labor participation, which had been mandatory during slavery, necessary during indenture and the transformation to wage labor, became more concentrated in the domestic sphere. Analysis of Tobago’s census data indicates a decline in female participation in the formal labor force. As employment in agriculture decreased and urbanization increased in the 1930-1940s, a large segment of the population shifted to manufacturing, construction, and other urban/industrial type employment. Sigurdsson (1974:18) suggested that decline in female labor force participation included “personal service” occupations (such as female domestics) indicating “a general unwillingness to hold such low status jobs in the face of a rising standard of living.” By the early twentieth century, the combination of religion and education had instituted colonial European middle-class gender ideals in Trinidad and Tobago. According to R.T. Smith (1988:163), West Indian family life was modeled after “‘Victorian’ patriarchalism” of the English clergy and colonial servant class “with a strong capable father, a respectable, respectable, pious, and submissive mother, and clean, well-behaved, obedient children.” The early twentieth century introduced outside influences as “returning male emigrants brought back newly acquired attitudes towards the role of women which was now being seen as
centering essentially on the home and the children” (Massiah 1993:20). Meanwhile, women had acquired a measure of independence as many had assumed the role of female head of household, responsible for managing their multiple roles and responsibilities single-handedly regardless if they received remittance or not. Therefore, confinement to the household was not necessarily appealing to Caribbean women. Rather, the declining importance of agriculture and the widening gap between male and female wages instigated a shift. The Victorian-influenced process of “‘housewifization” that redefined women’s roles as focused on the home and children “did not withdraw women from work, rather it facilitated greater exploitation as they were unpaid and being isolated had no recourse to collective struggle organization” (Green 1994:151-152; Massiah 1993:20; Reddock 1994:53-57). McClintock (1995:6,32-36) suggested that imperialism, which historically depended on the domesticity of women, spread through the bifurcating ideology of the Victorian “cult of domesticity.” Victorian imperialism ritualized and naturalized the devaluation of women by instituting an engendered process whereby colonized women were simultaneously barred from formal power and decision-making while their productive and reproductive roles were reconstituted to support the public roles of men. Increasingly, men alone worked in the fields (or later, in the job market) while women became full-time homemakers. Male breadwinners either found government employment on road crews cutlassing (clearing grass with machetes), or as tradesmen (such as vendors, tailors, and shoemakers). Meanwhile, women washed, cooked, ironed, and cleaned the house. Gender equity was not standard practice for most families. A rigid sexual division of labor demanded that domestic chores were the
exclusive domain of the Tobago woman. Verene alleged that mothers’ instigated the perpetuation of the female homemaker stereotype by failing to give their sons training in domestic duties.

Modernization and the formal separation of public and domestic spheres did not lighten women’s burden. Women strategically supplemented the family income through informal means. Stretching their husbands’ income, women functioned as household treasurers. Eileen noted that “whatever income the husbands brought in, they would arrange and contrive and cut and twist and be the financiers to that same husband.” Domestic economic management was a valuable skill. Lauretta explained, “If you had a good female money manager, even though the man was very deficient in that area, you had a very good home, a very stable progressive home. If it was vice versa, you didn’t do as well. In homes where you found strong women – financially, morally, and otherwise, you found a very good home.” As banks did not cater to the average Tobagonian, susu (or ROSCAs) provided an informal saving strategy available to women (Besson 1995).82 Pearl noted,

Women in Tobago are accustomed to working hard. They don’t believe in handouts. They believe in working hard towards what they want. Every family, first thing they would try to do is to build a shelter over their heads. They don’t believe in renting as people do in Trinidad. You find the poorest of person in Tobago would try to build themselves a home. They have their own lands, they build their own homes, and you know, you go from there.

Historically, homeownership in Tobago was higher than the national average (Figure 6).
Though Tobagonian homeownership was historically high, the myth that landlessness does not exist in Tobago has persisted. This myth, along with the persistence of the extended family as a support networks, camouflaged the housing needs of lower-income Tobagonians. Despite limited budgets, Tobagonian housewives’ remarkable accomplishments included buying land, building the family home and clothing their large families (often eight to ten children).

Although, Tobagonian women’s employment became less visible, their workload and responsibilities did not decrease. Pearl explained that, “in years gone by, we didn’t have employment for women as such. The women stayed home and see about the children, go to the garden, you know, to plant and to reap whatever produce.” Lauretta described it differently, stating “Tobago women have always been able to make their own money.” Furthermore, they “were always in business even though they probably didn’t
consider themselves entrepreneurs or businesswomen. They were in business, selling something, selling a service, selling a product for a price. And at the same time, taking care of their children, taking care of their family and so on.” Caribbean women’s informal business activities have persisted since slavery. Yet, supplemental, occasional income-earning activities were not counted as formal workforce participation (Massiah 1993:3-4). In Tobago, women have been consistently microentrepreneurial despite a tendency to downplay self-employment activities. Perhaps the quintessential characteristic of the Tobagonian women is the ability “to make ends meet” through creatively stretching limited resources. A woman might trade (sell) her surplus garden provisions at the Saturday market. Likewise, garden produce could be processed and sold at the market as commodities including sweet potato pone, souse, pudding, farine and other Tobago foods. If coconuts were available, a woman could grate, strain, boil down the oil, and sell it at the market or exchange it for ground provisions coming from the eastern side of the island. Likewise, small scale baking provided added income. A woman might take her tray of baked goods or surplus garden items to sell at the junction (crossroads) or villagers who knew her products might come to her home. Similarly, McD Beckles (1999) described that in Barbados “female hucksters could be found ‘at the corner of almost every street…sitting on little stools’ with their goods neatly displayed on trays.” The forerunner of restaurants, boarding school children (serving hot lunches for a fee) provided both income and an important service. Other microentrepreneurial activities included rearing animals to sell to traffickers, having a parlour, hair straightening with hot irons (before chemical processing), crocheting or “knitting de ting” such as chair
backs, tablecloths, or the cap, shawl, and booties ordered for new babies. As their businesses expanded, many women established more formalized “little parlours” in front of their homes. Akin to the modern conveyance store, parlours supplied villagers with staples and treats. They might sell homemade baked goods and local drinks including *mauby* or *seamoss*. Parlours still operate throughout Tobago. Typically, a parlour was a small, simply constructed, board shack located in front of the proprietor’s home, facing the street. During fieldwork, I observed that most parlour operators sell wholesale snacks and drinks that were made in Trinidad, shipped to Tobago, and distributed weekly by delivery trucks. Many Tobagonians prefer indigenous snacks and will support vendors’ offering local treats such as preserved mangos or cherries. If located near a school, business district, or tourism zone, parlours might offer hot lunches as well.

Gradually, formal employment became more readily available to the women of Tobago. Brenda, a graduate of Bishops High School in the early 1950s, described teaching as an early employment opportunity. As they became better educated, passing their exams and proceeding to secondary school, female teachers became commonplace. The “monitoring system” formalized the mentoring of young teachers. Starting at age 14 or 15, the headmaster would supervise capable students in teaching who would be rewarded with “a little something” at month-end. After passing their exams, they attended training college in Trinidad and returned to Tobago as qualified educators. Teaching, however, precluded other aspects of womanhood. Brenda explained “from the time you got married and started to have children, you had to give up your job [due to] really archaic laws in those days.” Facilitated by the church and education system, the colonial
administration enforced strong moral sanctions prohibiting pregnant or married women from teaching. Reddock (1994:61-63) noted that “from the early 1920s women teachers and civil servants were encouraged or forced to resign on marriage; unmarried mothers, of course, were not accepted in the teaching fraternity.” Brenda described ministers as “almost fanatical in trying to find out who was pregnant.” She recounted an instance of an unwed teacher, binding her belly to disguise her pregnancy. Her absence from school one-day (after giving birth) instigated a visit from the minister. Despite having sent word that she was ill,

The next day the minister found himself at this house and he sat there talking with her all sorts of nonsense to hear if the baby would cry. But by the time she had the baby they whisk the baby away to another house, [to] another family. So when he didn’t hear any baby, she had to go back the next day. And it was like that. They would dig and dive and once it was discovered that you were pregnant and not married, you lost your job.

The process of decolonization instigated many changes. In 1956, when an elected party replaced the colonial governor, Eric William’s People’s National Movement (PNM) came to power. Known as the “Father of the Nation,” Williams infused the people of Trinidad and Tobago with an empowering vision that had a dramatic affect on gender roles. In his 1955 public addresses at what he dubbed the “University of Woodford Square,” Williams commanded, “Throw away the hoe and cutlass and educate your children.” With the introduction of free government-sponsored education, Williams hoped that every child could attend secondary school. Though unrealized, he envisioned
an entirely educated nation where every child would leave secondary school certified in either academic or vocational/technical skills (Bynoe 1988:37). Increasingly, women diverged from the mother-as-homemaker mold to pursue secondary education. Furthermore, Williams had declared, “Let the women have their children,” and married or not – the stigma of motherhood as a barrier to formal employment was removed. According to Brenda, it “opened up the way for women to more or less come into their own. He couldn’t have said anything better because single women – now, some of them, wanted to get married in the first place – start having children, you know? So there was an easing of the pressure on women.” Increasingly, women attended secondary school and entered the professional workforce.

New opportunities made available under Williams influenced parents’ philosophy towards secondary education and provided upward mobility facilitated through attainment of advanced education. Pearl explained, “every parent would try to get their children educated because, you know, after you have left school, you would be able to demand a good job. Whereas long ago, it was not like that.” She went on to describe past racial barriers,

You couldn’t see a black person in a bank or government departments and those places, all white people, or colored, yuh [you] know. There was certain families, you had dis [this] white complexion, lovely hair, yuh know, real mixed race. For example, my husband, his father is a Frenchman, his mother is very fair and she has nice soft hair.
Confronted by the black consciousness movement of the 1970s, public opinion openly challenged racial barriers.  

In Tobago, families from the countryside made tremendous sacrifices to educate their children. At age 12, children came to board with families in town in order to attend secondary school. Eileen, the first in her family to attend secondary school, recalled the painful separation; “I was the biggest – 12 years old when you have to go up to town. It’s a kind of breaking up. You down by somebody else’s house, there was no telephone contact anything like that now. Then all the others trickled out, it’s a sacrifice.” She went on to describe an episode of devastating homesickness, when due to a lack of transportation she was stranded in town at Christmas,

I didn’t care what ham or lamb or jam they had to serve – what delicacies, what niceness they had to give me at Christmas Day – I was supposed to be home. And I didn’t stop crying Christmas Eve, yuh know. I will never forget, she said “I didn’t know we were that bad to you?” And I couldn’t, I mean you open your mouth to try to answer but you can’t answer because you want to go home.

Later, as her siblings joined her at secondary school, she found that “Christmas came to town for us.” The immediate family eventually reassembled in town, but lost was the continuity of the extended family and attachment to the village. In a dramatic split from the past, landowners in the 1990s were selling their property in the countryside. Unlike the protective stewardship of their forefathers, residential preferences shifted. By the twentieth century, many people preferred to live in proximity of Scarborough or beyond Tobago. Whereas, Tobago’s countryside is highly desirable to foreigners for vacation
homes and guesthouses, which has increased property value beyond what most locals can afford to purchase. In late twentieth century Tobago, land was rapidly changing hands as reflected by the growing expatriate population of Europeans, in particular. Eileen expressed a longing for the past, “In a way, you want to go back, but you can’t go back because there is no place of employment there for you. Even though you want to feel you’re connected, it’s not easy to remain connected there.” After graduating from secondary school and becoming employed, their connection to the countryside came to resemble a “visiting relationship.” The combined effects of education, employment, and internal migration away from the rural districts towards the southwestern parishes in proximity to Scarborough dramatically impacted Tobago (Frampton 1957:23; C. A. Pemberton 1972:17).

In 1963, Hurricane Flora unexpectedly swept through Tobago. In the devastating aftermath the government put the people of Tobago to work cleaning up the island. Rather than rehabilitating an established agricultural economy, however, emphasis was placed on education and tourism development. Furthermore, before any possibility of agricultural revival, Trinidad’s oil boom in the 1970s inflicted the fatal blow to Tobago’s former self-sufficiency. Dependency on Trinidad can be demonstrated by inequitable budgetary allocations. Allegedly, during the period 1972-1983 when Trinidad experienced an oil boom, despite having 3.7 percent of the population, Tobago only received 1.4 percent of government expenditures with a meager increase to 1.76 percent in 1994 (Weaver 1998:296). Verene postulated “we could have recuperated had the oil boom not come and let people now put the emphasis on buying things you know, on
getting money quick.” As documented in the previous chapter, Tobagonian subservience
to and dependency on Trinidad is on-going and extensive. Trinidad’s apparent
indifference to Tobago’s plight for self-sufficiency is documented in a speech before
Parliament when Robinson brought forth a motion for Tobago’s internal self-government
as a direct request for support with the revival of agriculture. Williams, however, retorted
with the now infamous quote, “Money is no problem,” which expressed the dismissive
and paternalistic tone of the central government towards the “small sister” island of
Tobago (Robinson 1977:37).

In the absence of agriculture, a growing cadre of women entered into the
workforce as teachers and nurses or became self-employed. Reddock (1994) explained
that although opportunities were limited to a few select occupations (that is, teaching,
nursing, and lower clerical positions) women were able “to strengthen their position and
extend the possibilities within these occupations.” Supported by the extended family (and
grandmothers in particular), mothers went to work. For a working mother, a “double day”
might include domestic duties such as preparing her children, cleaning, and cooking
before leaving for work (Massiah 1982). Among the working mothers I interviewed, it
was not unusual for their day to being as early as 4 AM in order to have sufficient time to
cook, do laundry or housekeeping, prepare lunch kits, send children to school or daycare,
and get to work on time. In what is likely an idealized account of the matrilineal
relationship, Brenda explained that a woman

would always give [her child’s] grandmother something. She wouldn’t pay her in the real sense, but you know, she
would give her something. The thing is, she might be living at home anyway because in those days, children did not move out from parents home at [an] early age, perhaps into their 20s or 30s, [but] young people wouldn’t move out from home. So the grandparents would look after the [grand]children.

Nonetheless, grandmothers retained their own domestic responsibilities in addition to child minding duties.89 Concurrently, migration and new education opportunities diverted men away from Tobago in search of higher wages. Brenda stated,

The woman was never a lazy person because in order to survive, she had to work. They like to earn their own, they are very independent women. You’ll find that hardly would the Tobago woman expect the man to be her sole support, well – to support her. Yes, if they are married of course, they expect him to play his part. If they have a common law relationship, naturally the man must play his part. But she is always looking for something to do to earn some additional money.

Women’s economic independence began to erode historic gender roles. Shifting employment practices provided groundbreaking opportunities such as Tobago’s first female school principal. Lauretta noted the deeply ingrained cultural and religious implications of gender stereotyping in Tobago. Previously, leadership roles including “head of the home,” “head of the family,” or “principal of the school” were unequivocally male dominated. Women had never considered ascending to formal positions of power. Whereas expanding education and employment opportunities began to transform the society.
After Hurricane Flora, the decline in employment participation in the agricultural sector (Figure 7) and increased availability of government sponsored employment (Figure 1) created a proletariat in Tobago.

**Figure 7: Total Employment Rate in Agriculture, Forestry, Fishery or Hunting**

![Bar chart showing total employment rate in agriculture, forestry, fishery or hunting from 1946 to 1990.](chart)

(Central Statistical Office 1960:39-42); (University of the West Indies 1970a:Table 1, 118-119, 154-155); (Office 1980:21,45) (Central Statistical Office 1990b:14)

Like their male counterparts, lack of education no longer precluded women from government employment. Women who were not educated sought formal employment with THA as laborer on road crews where women served as water carrier or time checker. By the late twentieth century, over half of Tobago’s employed population worked in government public service (57.85 percent of males and 45.09 percent of females) (Central Statistical Office 1990b:121,268,280; 1990g:191). Prevalence of government employment has further eroded what was formerly a self-sufficient peasantry and transforming Tobago into what might be characterized as a dependent welfare state. Pearl
described, “People seem to think that the government is responsible for giving them employment and everybody should be employed by the government, which cannot happen! They want to work for the government because they know where that money [will come from].” A growing preference for salaried employment and reliance on a regular paycheck has affected self-employment practices. In the past, microentrepreneurs did not typically charge for services until delivery of goods. According to Pearl, Tobagonians had “this sort of good relationship and you take people to their word, right?” Whereas in the late twentieth century, self-employment was considered a less reliable source of revenue as Pearl explained,

You would have a trade and you would do things, as far as you was concerned, for people. And they would not pay you properly. They don’t like to pay debts. They would owe and would not want to pay. So I believe is sort of discourage people. While even though some people have a trade, they would still want to be employed by the government.

Perhaps materialism infused by Trinidad’s oil boom and migration away from village life has undermined Tobagonians interdependent social networks. Conceivably, as people have become more economically independent, a new pattern of protecting self-interests may have taken precedent over older, interdependent practices that emphasized mutual cooperation. Aside from the presence of susu and fisher folks pulling the seine, the cooperative spirit that once characterized Tobagonian peasant society, I found it challenging to find cooperative economic activity. Originally, the research design of my dissertation involved a comparison of cooperatively organized microenterprises (such as
collectives or cottage industries) to those operated by individual female microentrepreneurs. During fieldwork, however, I failed to find a sufficient number of cooperatively organized microenterprises involving female partnerships to draw a comparison. Although small family owned and operated firms are present in Tobago, the earlier cooperative pattern of mutual labor exchange found under the lend-hand system was not evident in late twentieth century women-run businesses. My intention is not to portray a utopian past, as there certainly have been positive gains for women in Tobago society. Rather, my research indicated that historic and cultural features, which would seemingly make Tobago an ideal setting for implementing an international development model emphasizing women’s work and mutual cooperation, have shifted and must be accounted for.

_Tertiary Education, Training Opportunities, and Female Leadership_

Opportunities presented in the 1950s and 1960s instigated a range of social changes. For women in the Caribbean, the role of “motherhood is an important cultural imperative” (Massiah 1993:2) wherein there is no real separation between women’s productive and reproductive roles. Yet, demographic trends indicated a notable shift from the tendency of women to have children in the middle of their childbearing years to a wider age range of women having children. Analysis of national level census data from 1980 and 1990 revealed a decrease in fertility and a trend towards women “delaying childbearing and possibly engaging in activities that would increase their status and mobility in society such as education and employment” (Central Statistical Office 1997d). Likewise, Massiah (1993:22) indicated that childbearing maybe delayed as
women pursue upward mobility through education or employment opportunities. As census data for Tobago fertility rates were unavailable for all years, union is illustrated as the best available proxy to demonstrate fewer occurrences of younger women entering into either marriage or common law relationships (Figure 8).

**Figure 8: Total Number of Unions by Age and Type**

(Central Statistical Office 1960:11C, 43-44; 1970b: Table 1A & 1B, 6-11; 1980c:Table 2,47; 1990e:Table 4,171)

Whereas in the past, child minding was less problematic as immediate kin were usually available, however, as employment patterns have shifted, this is no longer the case. Women that I interviewed indicated that the attitude of contemporary grandparents (who may be middle-aged, working people themselves) might have shifted away from a willingness to provide child minding. As Brenda stated, grandparents today might feel that “I have already looked after my children. So if you have your children, you have to make provision to look after your children.” Grandparents, wanting to relax and enjoy their leisure time, may decline to provide fulltime childcare. Therefore, working parents
(and women in particular) must make alternative arrangements. Beginning in the 1980s, formal daycare nurseries became available in Tobago. Shuttling children to daycare (and parents to work) was eased by accessible transportation. The surplus of cash and petroleum during the oil boom instigated an expanding supply of private automobiles including a surplus of taxis. So, in addition to daycare fees, a working mother must organize a driver to transport her child to and from school. Equipped with their “lunch kit,” change of clothes, and attired in their pastel checkered uniforms, young Tobagonian children traveling to nursery school became a common site in the late twentieth century.

For those not pursuing formal education, many informal training opportunities were offered in Tobago. The Youth Training and Employment Partnership Programme (YTEPP) branch office in Tobago, for example, offered vocational training for people between the ages 15-25 who had no secondary education. Also, the THA, Division of Community Development sponsored adult education classes (focusing on handicraft production) in villages throughout Tobago. Handicraft training opportunities have flourished for all age levels. Most of the handicraft training opportunities targeted women, offering everything from tie-dye and batik to dressmaking and tailoring. Brenda described, “Tobago women love to attend training courses, all sorts of training courses.” Production of handicraft was quite popular as a hobby or vocation, and has a long history in Tobago. According to Elder (1984c:13), “While it is true that several of the crafts seen among the Tobago folk originated with White missionaries, many of the crafts are definitely of African style sufficient to identify them as being introduced by the African slaves.” Combined African and European influences included the use of various materials.
(beads, wood, grasses, bone, shells, and fiber) in the production of various forms of handicraft (such as dressmaking, weaving, macramé, as well as various forms of needlework, and woodwork) (Paul 1984:2-3). During fieldwork (1999-2000), the THA Division of Community Development had undertaken a program to preserve these so-called “indigenous crafts.” According to a THA Community Development official, the program was a response to concern that the “the craft will die” with the eight elderly women who still practiced these handicrafts (personal communication March 26, 1999).

Gender-based restrictions on occupations were beginning to ease due to the prevalence and popularity of training opportunities. In the Caribbean, “occupational aspirations tend to reflect the persistence of cultural stereotypes which place women in welfare and service type occupations paralleling the roles they are expected to perform within the family” (Massiah 1993:22). Lauretta explained that in the past “it was as if there was a demarcation of roles according to gender, so men did the things men needed and you had the women with the seamstress, the hairdresser [etc.]. So it started in that way and [what] has happened now is that it has become more sophisticated and women have crossed over and men have crossed over.” This occupational intersection of formerly gender-typed work has manifested a broadening of skills. Garment design, for example, had replaced dressmaking or tailoring, as a new sense of sophistication blurred gender barriers. Similarly, a woman may visit a barber (rather than the hairdresser) to have her hair “trimmed low” in a contemporary androgynous style. Likewise, a man who styles women’s hair was no longer chastised as “sissy.” Perhaps, in response to increased training opportunities, women have started to consider formerly gender typed male-
dominated, technically oriented (and frequently more lucrative) fields such as construction work and driving taxis or buses. Likewise, Massiah (1993:22) noted that women are increasingly making use of educational opportunities to improve their occupational status, including entering non-traditional occupations. Yet, there is not sufficient evidence to indicate an affect on persistent cultural stereotypes that strongly influence occupations. During fieldwork (1999-2000), I did seek out women employed in formerly male-dominated occupations and found a few (including a taxi driver and auto parts vendor). Also, I observed the government-sponsored Youth Empowerment Programme, which targeted women for on-the-job training in construction. The program was designed to introduce women to a range of construction skills. Just as builders need varied capabilities, tutors (who were concurrently employed as builders), instructed teams of participants in at least two construction trades (such as masonry, carpentry, welding, electrical, joinery, or plumbing). Women in the Youth Empowerment Program were not given special treatment; rather, they had a "reality" experience during which time participants worked as a group to compensate for any perceived physical limitations (for instance, if lifting a heavy object was too difficult for a single woman). According to the program director, female trade workers were no different than female office workers, except that their job offered greater potential for remuneration. Upon completion of the training program, participants were on their own to pursue employment opportunities. Though the possibility of women entering higher-paying, non-traditional employment had become a reality in Tobago, this is not to suggest a trend. Rather, among international development workers and women that I interviewed, there was a perception that Tobago
culture tends to resist change and many women would not consider non-traditional female occupations out of concern for preserving their public reputation.

Perhaps the perception of gender typed occupations was less entrenched at the professional level. Certainly, achievement at the secondary school level has permitted women to erode gender barriers, including pursuing tertiary education. Inherited from the British education system, children’s educational aptitude was determined through standardized testing and outstanding performance was rewarded with placement in more academically oriented schools. Upon the completion of primary school, Caribbean Commonwealth children were administered the Common Entrance Examination at age eleven, which determined placement for secondary school. At age sixteen, secondary school children were administered the Caribbean Examination Council (known as the CXC exam), which determined access to tertiary education. Exceptional performance on the CXC earned students a place at university. In the 1980s and 1990s, many secondary school graduates left Tobago to attend university or technical school in Trinidad and beyond. Lauretta explained, “as long as you had the ability and you could be there, a female could do science as well as the male could do home economics. And I think that created a] bridging educationally, that’s my personal feeling.” Opportunities created by access to advanced education (Figure 9) have facilitated an increasing numbers of women attending university and pursuing formerly male dominated professions such as law and medicine (Figure 10).
Some Tobagonians have speculated that the surplus of qualified women has
disenfranchised men. Among women in the Caribbean, increasing independence has had
a positive result of the expanded education, training and job opportunities, but also … a negative result in that they are no longer accessible or as controllable! These men see the “young women of today” as presenting a formidable challenge to conventional perceptions of … men as the dominant partner. This reflects genuine and widely held fear of women taking over (Massiah 1993:26).

In the Caribbean region in general, female students are well represented in the education system. During the 1993-1994 school year, for example, females in Trinidad and Tobago constituted 50 percent of enrollment for primary and secondary education and 41 percent of tertiary enrollment (ECLAC-Cdcc 1999). Despite ability and interest, however, gender stereotyping of curriculum continued to inhibit women’s access to male-dominated professions. According to Bailey (Bailey 1997), co-educational schools maintained segregated curriculum based on gender and class stereotyping through a biased process of ability streaming. For example, teaching became a largely female dominated profession to the extent that some schools had no male teachers. Furthermore, some implicated the high percentile of female teachers (or lack of male role models in schools) as contributing to poor academic performance among boys. Another variable, however, was described by an interviewee as “the irresponsible behavior of males as fathers and as role models in society as a whole.” Teaching had become more arduous as classes and children became more difficult to manage. In response, many capable people have left the profession to pursue more lucrative careers and the gradual decline in the status of the teaching profession as a mode to social mobility has likely contributed to men shifting away from the profession (Bynoe 1988:37).91
Clearly, social mobility has transformed Tobago’s socioeconomic and residential patterns. Free secondary education and employment opportunities engendered a pattern of migration. People have moved away from rural villages to relocate nearer their workplaces in town. By the late twentieth century, extended families seldom reside contiguously on parcels of family land as they did in the past. In lieu of free childcare services from unemployed kin, formal daycare nurseries offer services for a fee. Advanced education and vocational training attracted talented people away from Tobago to pursue challenges not locally available. In 1990, for example, reported out-migration from Tobago totaled 9,098 whereas in migration totaled 4,485 for a total net loss of 4,613 people (Central Statistical Office 1990c:x). Among those that out-migrated from Tobago, 59 percent reported completing primary education, just over 30 percent reported completing secondary education, and 4.45 percent reported completing university (Central Statistical Office 1990c:49). Furthermore, one THA official decried the impact of out-migration as creating a so-called “barrel syndrome” wherein children of parents who “live away” in the United States, United Kingdom, or Canada grow up with the hope of joining their parent living abroad. In the meantime, parents ship home barrels with material goods (such as sneakers, clothing, and televisions) to their family members. In my fieldwork, I was familiar with family situations where mothers had traveled to the United States under the pretense of taking a “little vacation,” yet overstayed their Visa to work (typically, as undocumented domestics) for months or years. Like the “barrel syndrome” scenario described above, these women sent remittance and used their earnings to purchase clothing for their families and appliances for their homes that they
sent home in shipping barrels. I was also acquainted with a family in which the youngest child had entertained the fantasy of being “sent for” by his mother while she “lived away,” although his hope of joining his mother was unrealistic. Absent permanent immigration status, undocumented workers are not able to sponsor additional family members. Furthermore, Tobago’s extended family filled the gap of parents who emigrated.

Lauretta described the impact of education as creating “the brain drain and the skills drain;” where not only have many gifted professionals out-migrated, but also talented trades people such as auto mechanics, masons, and electricians have left Tobago to pursue better opportunities. In decrying the social costs of out-migration, Robinson (1977:39) noted “Tobago wants a chance to stop the drift of population and particularly the gifted young people from [leaving] Tobago. Every gifted young person in Tobago has to leave the island [to seek education or employment opportunities]. The whole system brings them out, so they cannot give of their talents to the village. They cannot give of their talents to develop their own people.” The perception that out-migration was the only means to reasonable employment has long persisted in Tobago. A newspaper report described the “tendency of the ambitious Tobagonian to migrate with the unambitious who, fortunately are in the minority, stay home to vegetate or to receive handouts from migrant relatives abroad” (H. Leighton-Mills 1975).

Lacking a local cadre of educated professionals and skilled workers, Tobago has struggled to find leadership. Lauretta described the social impact of migration,
Many of those people never went back up to live [in Tobago]. Many of those people who came down were potential leaders of their villages; they were village leaders, they were community leaders, they were church leaders. So they left, their children left, so you left the villages devoid of that talent that came down, you know, with these succeeding generations. And so, this is one of the problems that we have that leadership in the villages is lacking. And if you have it, it is limited. You know, you have the same people who are in everything. Because of the fact that you have a small clique of people to help out, to lead, to guide, and to advise and so on. And this has had a social impact, an adverse impact on us as a society.

Tobago’s small pool of individuals in leadership positions was overburdened and aging. But who would replace them? Moreover, participation in voluntary groups and ecumenical organizations has dramatically declined in the twentieth century (Bynoe 1988:49). Tobago’s once vibrant and well-attended community organizations could not compete with the convenience of home-based entertainment delivered via modern technology. Lauretta explained “they have so much to keep them at home then to go out to go to village council. Because of technology, people feel comfortable to stay home and watch their television, watch their video, watch their cable, you know, whatever.”

Trinidad and Tobago was the first West Indian country to acquire television with the launch of Trinidad and Tobago Television (TTT) in 1962. Since the early 1990s, additional programming, primarily from the United States, has inundated households. With limited local programming and with the increasing availability of satellite and cable television, local scholars feared that American hegemony, transmitted via television had negatively influenced the population and threatened local culture (Lashley 1995). Television, travel, and modern communication transported the hegemonic, “global
perspective” directly into Tobagonian households. Although satellite television was already available, during fieldwork (March 1999 to May 2000), subscription cable television and Internet service had recently been introduced and availability gradually expanded to Tobago’s different villages.

In response to the decline in participation, overburdened village leadership, and lack of cooperation, Tobago’s community organizations were suffering. Aside from religious organizations where top positions were still dominated by men, leadership among the surviving community organizations was predominantly female. As one THA official described “women are taking the front of everything.” Likewise, Lauretta illustrated,

I think the women are the ones who are keeping many of these organizations [functioning]. Because if you go [to] like the churches you will see that the majority making up the congregation would be women. You go to the Parent Teacher’s Organization – majority – 90 percent would be the women. You go to the village councils – women. You go to the Youth Group, you go to the political parties, all of them women are in leadership.

In recent decades, gender roles in Tobago have altered as women pursued opportunities for upward mobility and more public leadership roles. Yet, one might ponder the following questions; were women finding admittance into all domains of power? Were the leadership possibilities limitless, or was the so-called “glass ceiling” in position to loom over the collective head of female achievement in Tobago? Ultimately, were women able to access Tobago’s top positions? Lauretta responded,
Well, I think this is one of the things we are looking at. That even when you look at the membership of the trade unions, so many of them are women and so on. But, when it comes to who is the chairman or the president or so, you don’t find that you have very many women. This is changing ‘cause we are looking at it politically and so on. And I think it is an embedded cultural thing where women at a certain stage did not feel that they should aspire to that role or challenge that role. Just as how we had the men being head of the family, the head of the home and so on. I think that, you know, cultural inhibition, if you want to call it that, women felt that, “Well, I must support, I must push, must build. But when it comes to leading, I mustn’t be the one to.” And I think that is changing.

In Tobago, women have occupied many leadership positions, particularly in local politics. To illustrate, I witnessed the launch of a new political party, the People’s Empowerment Party (or PEP), during my fieldwork in Tobago. What was unique about PEP was that three of the four organizing leaders were local female politicians; two were female attorneys; and ultimately one these female attorneys emerged as her party’s candidate to be the first woman in Tobago to run for the top office of Chief Secretary of the THA. Though PEP did not win the 2000 election, the party’s presence contributed to the overturn of the male dominated incumbent party as well as further challenging old perceptions that women should not aspire to top leadership positions (Brasnell 1999; Express 1999a; Johnson 2000; Tobago News 1999f; Ware 1999).

**Interpersonal Dynamics**

In the previous section I demonstrated the shift away from women being limited to the role of homemaker and a trend towards education attainment and civic involvement providing increasing public acceptance of women in positions of leadership. In what
follows, I describe a pattern where despite increasing availability to attainment of public roles, interpersonal dynamics may interfere and inhibit women’s ambitions. First, I describe my interest in female friendships and illustrate the limited extent of these relationships among women in Tobago. Second, I describe the paucity of outside business partnerships among female microentrepreneurs in Tobago. Third, I explore cultural patterns that may predispose women to reliance of immediate kin for economic support.

Influenced by my own cultural bias and feminist theoretical orientation, I became particularly interested in the topic of female social networks and in particular, the presence and structure of friendships among women in Tobago. I had grown up in a society where “girlfriends” where a constant influence, where establishing and maintaining female friendship was an expected female behavior. Similarly, in discussions of empowerment, much of the feminist literature draws on the concepts of “sisterhood” and “coalition” whereby women collectively work towards fulfillment of gender equity. Extended fieldwork in Tobago provided an opportunity for me to observe that outward expressions of female friendship are not a universal behavior. Interviews with female microentrepreneurs in Tobago elicited a recurring theme of the seemingly limited occurrence of female friendships. When I asked if participants have friends that they are close to, which implies some level of intimacy, most women depicted either having only one close friend or none at all. Where female friendships had developed, most participants reported that connections were established either as children at school or as adults at work. Patsy, for example, described how she came to know her friend, “She and I are very close right now. If she has problems she call me, if I have problems I call her. I
know her through workin’…in de supermarket, I was de only person dat she took to on de job and she don’t have friends.” Similarly, Louise described how a friendship developed with a former coworker,

> When I was working at that guest house, yuh know, she needed somebody to talk to because she was having problems and she confide in me and we become friends from there, which is about three years now. We talk on the phone and sometimes we see each other…but we usually talk [on the phone]…this is one of my [activities] to relax a little bit – go and blab a little bit.

As these examples illustrate, women occasionally establish friendships with coworkers, however, most women defined close friends as people with whom they went to school (even if they no longer live nearby). Irene explained “my closest friend livin’ in Trinidad right now and I knew her because we were in de same class from school, from secondary school. Right – she is my closest friend.” Likewise, Wilson (1973:130) observed that occurrences of female peer groups or “sets” of young women who “kept company” were comparable in terms of age, marital status, and usually were schoolmates. Other participants depicted growing up large families as facilitating connections to friends. Irene went on to describe “…some would be like friend[s] of my brothers who went to school and just by coming home by us…everybody will just lime [congregate to socialize] and talk until tings get, yuh know, better and better and den [then] you and de person will become very good friends, confidential and tings like dat.” Many women differentiated between “friends” that is, people with whom one would be outwardly friendly (or, say hello to), in contrast to “close” or “real” friends (or, intimate confidents)
with whom one would talk to on a regular basis. Telephone calls provided a very important linkage between female friends. Jean described, “most of my close friends would call me on the phone, close friends,” which could be interpreted either as a means to connect people who do not otherwise live in proximity or have time to socialize in person or as a strategy to maintain a level of discretion, which is challenging on a small island. Likewise, Marie (my closest friend) would telephone me in situations where discretion was advantageous. Marie and the non-kin neighbors did not have an amicable relationship and during fieldwork, there were several unhappy interactions between them (including a loose cow grazing in her garden and the poisoning of the family dog). Therefore, in order to warn me of a “bush fire” set by the neighbors and blowing in the direction of my house, Marie telephoned to share this information. Furthermore, rather than risk retribution for advising me of what action to take (or being blamed for over-reacting herself), she opted to discretely alert me of the information regarding a potentially inconvenient situation and encouraged me to devise my own response (which was to report the fire to the authorities and flee the area with my laptop and passport!

Several women described highly selective criteria for friendships (that is, someone who will not commit betrayal or needlessly pry), while others avoided intimate friendships altogether. Patsy defined a friend as “somebody when you in trouble, good or bad, they can help you. And I have three girlfriends, no more – I don’t want anymore.” Furthermore, she went on to explain why she is careful about friends, “People not nice, yeah, dey [they] just like to exploit you. We have a lot of dat here…it’s not nice, people dey just like to know your business, dat’s a simple way to put it.” In Tobago, a person
who is “too fast” or a *maco* (or a person who minds other people’s business for the purpose of exchanging gossip) might “go by” someone else’s home or place of business to *commess* (that is, to cause confusion or scandal) (Mendes 1986:36,92). Many women described not having close friends. Suzanne revealed, “Well, as far as I’m concerned, I socialize with anybody who come, [however,] I have no personal friends, none whatsoever.” Likewise, Tiffany expressed that she might be friendly, “just [with] the church people, yuh say ‘hello’ or ‘hi’…but other than that, I don’t have friends…When I leave here I goes home, go on my bed and that is it. Nobody don’t come by me, I don’t go by nobody,” which implies that she does not maco or create commess. Many of the female microentrepreneurs I interviewed indicated that they simply do not have time to socialize and may have drifted away from people due to inability to maintain contact. Florence noted “I am the person [that] I don’t get around now to calling people, but if you call me I am not too busy unless I’m on my way out…So, I’ve not lost friends as in any bad feeling. I think some people understand.” While interviewing women, I noted that strained and limited female friendships were a recurring of theme. Stories shared by participants and psychological literature indicated that this pattern, an absence of female friendships, could be an important source of stress. In correlation with the absence of cooperative female microenterprises, this finding of marginal female friendship among women in Tobago was suggestive of a pattern that would likewise limit the formation of partnerships among female microentrepreneurs.

Similar to the pattern of limited and strained female friendships, among the female microentrepreneurs I interviewed, the absence of outside business partnerships
with other women was even more pronounced. When asked if they had considered having
a business partner, most women reply that they would not want partnership and
furthermore, many stated that they would resist partnership out of fear of potential
conflict, uncertainty, or distrust of others. Suzanne justified her objection as a strong
preference for independence, “I don’t like partnership. I don’t like to share with anyone
and anything. If anything happen, it must be me. I just want to be de control, I want to be
my own boss.” A few women described trying to establish a partnership but failing due to
inability to obtain workspace or lack of commitment on the part of the potential partner.
Several women considered their family, spouse, or boyfriend as business partners
although they typically provided emotional and economic support rather than functioning
as an outside business partner. Irene explained, “Well my boyfriend – I would call him
my business partner because he is there for me financially and emotionally and otherwise,
yuh know, in the business.” As an alternative to partnership, when Patsy takes on more
orders for drapery than she can sew by herself, she subcontracted side work to others. She
explained “I have two girlfriends dat I can say ‘ok, do dis for me’ [and] I would charge
for de work and den pay dem. Yuh know, I wouldn’t have a problem because I know I
can’t do all dat.” By maintaining sole proprietorship and occasionally subcontracting
work, a female microentrepreneur can retain control of her business and avoid conflict
with others.

A few female microentrepreneurs described attempting partnerships. Wilma, who
had previously operated a suitcase (or itinerant) trading business with a friend,
encouraged her partner to establish a more formal shop (Freedman 1997; Massiah
1993:24). After they obtained the retail space, hired an employee, invested their money to purchase stock for the store, and even took out loans, her business partner became reluctant,

In order for us to save the friendship she wanted to come out of de business. She was havin’ a problem with the person who was workin’ for us, right. She don’t want to pay de gyul [girl] because sometime [if] we made de rent on time, she wouldn’t want to pay de gyul, [or] she wouldn’t want to assist with the rent payment and de tings and it start to really cause a problem.

Similar to the pattern of limited female friendships, perhaps social pressures also limited the occurrence of outside female business partnerships in Tobago. In this example, as the one microenterprise partnership made efforts to formalize the business through establishing a permanent location, the other partner withdrew from the added responsibility.

In contrast to the seemingly tenuous nature of female friendships and paucity of business partnerships among female microentrepreneurs, accounts provided by female microentrepreneurs in Tobago indicated that support networks (or the pattern of interpersonal relationships or linkages that may be mobilized for specific purposes) composed of immediate kin could be characterized as rich and vital resources. Distinct from outside partnership, I did find examples of female-headed sole proprietorships that function cooperatively as family owned and operated business. Olive, for example, described her daughters’ commitment to the family chicken farming business,
Yes, dey does like it – because if dey didn’t like it, dey wouldn’t support so, but dey does put der heart into it, yuh know. You will hear dem sayin’ like ‘you went and check dem chickens?’ or ‘check and see dat water?’ because dey know dat dey are getting something from it dat dey would be able to help themselves in some way…but I did not take on any partners. I left it as a family business.

As described earlier in my discussion of Caribbean studies literature, historic child minding patterns may predispose women towards reliance on immediate kin for support. Barrow (1986b:138) described “the more binding type of love is concentrated within the mother-child relationship.” Among women, this strong mother-child relationship is reinforced by the pattern of female-headed households or, where the male is present, the existence of matrifocality where the woman is the central focus of the social unit and holds a position of dominance and authority (Barrow 1996:73; Besson 1993:20; Gonzalez 1970:233-34). In describing the preference for the maternal grandmother as the source of childcare, Gussler (1980:196) explained “if a woman’s own mother can assume part of the burden, the anxiety is less, because women feel that the grandmother will provide the love and care young ones are thought to require. No one else, the women told me, can really be trusted to adequately look after your children.” Within the context of the matrifocal family, women expand their social network through the bearing of children.

For women, the focus of their social support network included “the only people you can trust to help you are your mother, your grandmother, and your children. They are your social security” (Gussler 1980:202). Most of the women I interviewed described their social networks as comprised of immediate family members, although some women did indicate a wider network of support that included friends, their local village, or
broader community. Gussler (1980:201, 206) noted that the social networks of young women tended to be narrow with relatively few friends or social resources to exploit particularly “for young mothers, lacking a husband or steady beau, friends with regular incomes, adult children earning a living, or steady employment, these years may, indeed, be hard.” Peers engaged in the same life stage face essentially the same problems and have few social resources to tap. According to Wilson (1973:134) women’s social networks tend to be narrow, but run deep, and are based on affinity where they depend “on kinship ties to preserve a constant and consistent set of persons with and from whom they derive emotional and physical satisfaction and existential identity.” Social networks involved both support offered to an individual [that is, ego-centric] as well as the support they provided to others.93 Women described receiving assistance from a range of family members including husbands, grown children, in-laws and godparents. Frequently, women indicated that the person they relied on most for support was their husband (or common law partner), grown children or sister. Several of the women I interviewed had husbands who offered considerable support to their wives’ microenterprises. Annette’s husband, for example, provided assistance with preparations for her small lunchtime cafe. She described her husband’s contributions to food preparation, “You see, like I would make roti [a popular lunch item], ok -- he responsible for all those meat, to clean all of that.94 He would clean bottles for me [for drinks]. [He would] clean the surroundings for me and them kinda tings. In the morning, he would go for fresh bread for me.” Although Annette operated her microenterprise independently, the contributions of her husband were significant. In addition to receiving assistance with business activities, women
described receiving assistance with daily routines from their social support network. For example, Marcia’s sister provided assistance by driving her young son to school. She stated, “Ok, transport, oh yeah, now I have my sister helping out with transport for him on a morning because she’s now living up on my side [of the island]. She has a car, so on a morning she takes him to school. She does it out of the kindness of her heart,” which translates into a reliable source of transportation and money saved for a single mom. Less frequently, women described friends as providing support, but when they do they are typically remunerated in some way. Olive, who operated a small chicken farm with her family, occasionally called on friends to help pluck chickens by hand. She explained,

Like if I’m pluckin’ today and those children are at school, I’ll call one or two friends and dey would come and help me, so I does feed dem…When dey go in and you have to pay passage, you give dem a $20-$30 [TT] and say ‘well take dat to pay passage to go back home,’ and give dem a chicken. You wouldn’t just let dem come, you would know you have to give dem meals once they are here and these tings.

For female microentrepreneurs in Tobago, social networks provide vital resources to support and sustain their businesses. Female microentrepreneurs also provide support to others through their social network, which as described above, most often revolved around immediate family members (such as mothers and children in particular, but may include sisters, nieces, and nephews). Sharon, for instance, described providing assistance to her elderly mother who lived nearby, “Oh sometime like when I buy she little grocery, give her sometime. Little vegetable when I get and anything like dat.” She went on to
explain that her mother was a pensioner who suffered from heart disease and high blood pressure, and in combination with her siblings, Sharon helped pay for her mother’s medications. Women also described providing support to friends, employees, and their community. Eastlyn, who runs a small parlour, recounted how the young women of her village sought her out for advice. She described her impromptu counseling secessions, “usually on evening I put de bench out der and den we sit down and talk. Dey have a lot of young girls in de village here. I don’t know if it’s they see me out here and it’s easy [to] talk to [me], so dey just come and share der problems with me and I talk wit dem and encourage dem I tink.”

Often women described the reciprocal nature of social networks. For example, after having a falling out with her parents, Janet’s niece came to live with her. Her niece was employed and helped to pay some of the household expenses, but would also substitute in Janet’s absence when a potential customer came to the parlour near their home. Janet explained, “If she home, if somebody come and she der, she’ll sell, but she don’t like sellin’. But if she der and yuh come and yuh call, she go up and sell you. Or she up der, she sell you.” Like Janet whose home life and work life often overlap, the examples provided above demonstrate the intricacies of women’s social networks.

Just as the productive and reproductive roles of Caribbean women overlap (Massiah 1993:2), female microentrepreneurs in Tobago are dynamic women who interact with many people on many levels, often making it difficult (or even arbitrary) to separate personal from professional linkages in their multifaceted social networks. Similarly, Wilson (1973:7-8,58), described small Caribbean society,
Sociologically, life...is intensely personal. Everyone knows each other in many different ways. People must live with the burden of intimacy, and this results in a complex pattern of relations in which every right and duty is bound up with emotions in such a way that the whole presents a sense of ever-changing tensile dialectic – which I have called, using the island term, ‘crab antics’...Crab antics is behavior that resembles that of a number of crabs who, having been placed in a barrel, all try to climb out. But as one nears the top, the other below pulls him down in his own effort to climb. Only a particularly strong crab ever climbs out – the rest, in the long run, remain in the same place.

Though Wilson’s study of Providencia in the 1950s focused on a smaller population (approximately 2,000) than Tobago in 1999-2000 (approximately 52,000), the interpersonal dynamic he labeled “crab antics” was a notable force in Tobago as well.95 Similar to Wilson, Frampton’s (1957:42) characterization of Tobagonian social structure sounds strikingly like crab antics,

The social standing of an individual appears to depend more on his worth as a human being rather than on his material success in life. Indeed there are strong pressures towards conformity to existing patterns of life and an individual who sets himself higher goals of material achievement and advancement than his neighbours may lose his close links with the community. The informal social controls (or pressures) on behavior are not very noticeably exercised by individual leaders in the villages, but are deep seated in the general attitudes towards life amongst a large number of people. There are leaders in the villages who are respected and followed but they work quietly within the framework of their society and cannot be considered as capable of introducing any major changes. It appears that a degree of stability and contentment has been reached in most of the rural communities and that the
Tobagonian values his way of life and is not immediately anxious to have it disturbed.

Likewise, Mintz (Mintz 1973:x-xi) noted “crab antics functions as a means of social control, it is a leveling device that operates in the interest of equality in a system where socioeconomic equality for more than the very few is in fact unattainable.” Wilson’s (Wilson 1973:222-224) theory of crab antics involved a balancing mechanism composed of two opposed principles, namely reputation and respectability:

- Reputation is an indigenous system of measuring personal worth as derived from conduct with other people by recognizing “personal attainment and differentiation” and prizing “talents and skills which bolster a self-image.” Rooted in equality, however, reputation sanctions personal competition through “undermining and ridiculing respectability.”

- Respectability is a system of stratifying the society into classes based on “standards of moral worth and judgment” imposed from Euro-American values, while institutions such as legal marriage are “prerequisites” for respectability – but do not guarantee it.

According to Wilson, men and women are differently orientated to these opposing principles. In his theory, women are more oriented towards respectability whereas men (until much later in life) are concerned with reputation. Yet, as demonstrated by my fieldwork in Tobago and the literature on women in the Caribbean, complexity of female roles extends beyond Wilson’s focus on respectability in the domestic domain. Besson (1993:21,25), for example, critiqued Wilson’s male-oriented domain of reputation noting that “women also compete for status, in the sense of personal worth among themselves and with men” in dimensions such as landholding or titles. Another example of female expressions of reputation, which is most relevant to this study, is the case of women who
have established a reputation through their entrepreneurial activities and compete for customers with other men and women. Other studies of the Caribbean have likewise noted entrepreneurial crab antics involving “difficulties and resentment [encountered] when a local person climbs up the career ladder” (Pattullo 1996:67-68). In Tobago, crab antics may be expressed through the threat of obeah (witchcraft of black magic) used as a repercussion against an individual who tries to get ahead. Roslyn, for example, explained implications of obeah among market vendors,

I have tried to get my children to be my partner in the market, which would have been good because dey would have been self-employed, which I tell dem is much better. But dey don’t like the market. The market carry an old, sour sore. Like you know long ago, if dey don’t like you, dey would give you a sore on your foot, or a big foot, or tings like dat, dey carry from years, years, years. So the kids and dey growin’ up and hearin’ about obeah sayin’, “I am not comin’ in the market. I don’t want anybody no give me no big foot.” Yuh know, but I tink it’s dying out now, it’s dying out. The older ones would be superstitious. Yuh know, like when dey leavin’ and dey sprinkle a set of salt on the stone. I see it all de time, all de time. I pay dem no mind. I believe in God.

Although obeah may be a subtle form of social control in Tobago, gossip was often the mode by which crab antics were operationalized. Repeatedly during fieldwork I heard the phrase, “Tobago is a small place,” which I interpreted more explicitly as an indication of the prevalence of gossip within this small society, and more tacitly as warning to be mindful of whom I spoke to and what transpired during fieldwork. Parallel to my experience, a female anthropologist from Finland who preceded my fieldwork in
Tobago relayed her story of being the target of malicious gossip, which although painful, ultimately benefited her research. She explained, “I soon found out that most people in Tobago had to suffer from similar situations. In fact, the unpleasant experience actually made me more ‘Tobagonian’ so that many of my friends found it easier to relate to me after that” (Laitinen 1997). Though Wilson’s (1973:161) portrayal of the power of gossip should be expanded to include women, he perceptively noted that both words and deeds “must be relied on to build up a reputation and sustain it. By the same token words are the principal weapon that threatens the integrity of a reputation that can be used to erode and nibble it away.” In Tobago, I learned that maco (gossip) and commesse (confusion or scandal) were powerful means of reinforcing conformity through informal sanctions (Mendes 1986:36,93). Similarly, Besson explained that (1993:18) “other leveling mechanisms are ridicule and gossip, and both reputation and respectability may be destroyed by words.” Patsy, who taught drapery making, provided an example of how crab antics/gossip affected her microenterprise. She noted that “Tobago is very small, news get back to you, yuh understand what I’m sayin” and went on to recount a falling out with a colleague. “De same girl dat went [to] John D [John Donaldson Technical School in Trinidad] wit me, she didn’t understand everyting and she would teach class too. And she would call me and ask me how to do certain things, yuh know, and she want me to do dis for her because she want to teach it in class. But I stop all dat because I realize she cuttin’ me throat.” Patsy learned from others that the “girl” in question had been slandering her reputation in an attempt to steal away customers. Participants indicated that gossip traveled quickly in a small place, particularly if anything untoward
occurred, or was believed to have been committed. Likewise, Wilson (1974:25-26) noted the prevalence and expediency of gossip being exchanged on a small and insular Caribbean island society. News traveling along the gossip “grapevine” affected how the offending individual is perceived. The most common examples of crab antics that I encountered among female microentrepreneurs in Tobago were the result of competition over customers (as in the example above) or disputes over land use.

Both Wilson (1974) and Besson (1993) indicated that the symbolic value of land was linked to identity, equality, and reputation. As noted earlier in this chapter, after emancipation, the family landholding became an institution that symbolically established the perpetuity of kinship and the ideal of equal inheritance. Yet, land rights also connote economic significance and competition to limited resources. For female microentrepreneurs, even situations where direct competition did not exist, a rivalry could pose a threat to their business when the issue was access to land (regardless of ownership). Irene, who sells fresh vegetables and basic foodstuff in her village, provided an example of crab antics interfering with a woman’s microenterprise. She inherited use of a very modest produce stand from a cousin, but being highly motivated, Irene decided to invest in a new stand,

My cousin first come and use here and he was not getting any problems, right? And den when I first came out here, I was not getting any problems on dis [old] stall here. But de day I does tell [my family] to build dis [new] stall here, I began getting problems [with a neighbor]. He started to come and [sucks teeth to express annoyance], yuh know, sayin’ all kind of a tings. So I visited some people from de government agencies and ting and ask dem about it and dey
told me dat I’m not really on der land because de
government sees about all here. Because de man was
threatening to fence in de [public tele]phone and everyting
because he say de phone and all on his land.

Once Irene made a discernible effort to improve her business, she inadvertently
provoked her neighbor. Evidently, the neighbor assumed that his landholding included
the corner where Irene’s produce stand was located and only made an issue of property
rights once she made the investment of constructing a new stand. A similar land dispute
type came from Tiffany who rented bicycles to tourists. In order for her business to
succeed, Tiffany needed to be located in proximity to Tobago’s major tourism zone. She
explained how her business location came under contention, “Everybody saying this spot
is ‘there own’ or ‘this is my piece of land’.” Tiffany researched the problem and learned
that the land in question was government property, but still a neighbor protested. Tiffany
tried to maintain her business location and was willing to pay rent to the self-proclaimed
“owner,” but ultimately was out maneuvered. Tiffany described, “She fight me – she give
me lawyer letter and I had to move. Right now that same spot is just like I left it, yuh
understand, that was 1995. Nobody is on the spot, she don’t want any money for it, so I
know that is how we are in Tobago.” In sum, Tiffany felt that the woman objected to
having Tiffany (or perhaps anybody) making use of the land to earn income. These
type examples demonstrate that conflict is not limited to competition among people engaged
in the same enterprise and in fact; such rivalries are best explained as crab antics wherein
efforts to “get ahead” economically are negatively sanctioned.
Towards the end of my fieldwork, successful participant-observation provided an unexpected first-hand opportunity for me to encounter crab antics. I was taken by surprised when a relationship that I had previously regarded as a close friendship shifted and underlying tensions of jealousy and rivalry were revealed. One small example to illustrate the affect of crab antics involved my relationship with a young boy named Dexter. I had become close to his family and like the other unmarried women in his daily life, Dexter innocently took to calling me “Tantie.” According to Wilson(1973:146), “application of kinship terms to non-kin gives more indication of the idiom of kinship as an equalizer, as a device by which people who may be excluded from a social orbit can be drawn in.” Thus, the inclusion of me as “Tantie Cheryl” indicated my status had been elevated to include me as fictive kin. Yet, when my relationship with one of his authentic aunts shifted, Dexter was no longer allowed to address me as “Tantie,” a subtle message that indicated that my status had been demoted. In coming to terms with this difficult and disappointing experience, Marie, my surrogate mother and closest friend in Tobago who had joked for months that “Cheryl is a Tobagonian,” helped to deepen my understanding of Tobago culture. Sympathizing with my situation, she recalled the first time she heard the phrase “Tobago people not nice.” The Trinidadian who made this remark followed up by asking if Marie was “not also from Trinidad? [But] You so nice.” In effect, this exchange was a “backhanded compliment,” wherein the woman inferred that someone so “nice” could not possibly originate from a mean-spirited place like Tobago.

Despite the crab antics of interpersonal life, the island of Tobago could otherwise be described as offering a relaxed pace of life. Tobago was often characterized as an
archetypal Caribbean island; peaceful, quiet, serene. According to the Republic of Trinidad and Tobago’s official tourism website “Tobago is really the last of the ‘unspoilt Caribbean’” and furthermore described “a peace seekers idyll, a quiet chunk of perfection, where the sun caresses and the green hills tumble to the turquoise seas” (TIDCO 2003). By contrast, Trinidad is highly cosmopolitan – full of fast moving cars and buses transporting busy people to office buildings, supermarkets, and social events.

Parallel to the contrasting atmosphere of Trinidad and Tobago, the relationships between natives of either island was conflict-ridden. Despite being a so-called “twin island” republic, the two locations had distinctive “identities” that affected interpersonal relationships. Roslyn, whose mother was from Tobago but was born and lived in Trinidad until the age of 13, found her fellow market vendors particularly prickly. In the past, they would throw rotten produce on her market stall. She described, “You see, in Tobago is sort of – we from Tobago and you is not. Well, now dey get accustom to me, but I had it real hard at first.” Roslyn was treated as an unwelcome outsider whereas other emigrants from Trinidad described feel caught somewhere between two cultures. Wilma, for example, moved to Tobago from Trinidad at age 16. I asked if she felt more Tobagonian or Trinidadian,

Sometimes, dependin’ on who you are hangin’ with, you will feel more like a Trinidadian because when I am speakin’ they will say “oh you is Trinidadian” and sometimes Tobago people have a way of excluding Trinidadians. And when you’re in Trinidad now, well everybody in Trinidad will say “you’s a Tobago person now,” yuh know. And then sometimes depending on what dey say I will get upset because livin’ here I will be able to
understand and appreciate the Tobago way of things, different to Trinidad way of things. So I am caught in the middle.

Though there are many reasons that residents of Trinidad and Tobago might travel between the two islands, most tended to view Trinidad and Tobago as very discrete places. Interviews with microentrepreneurs indicated that among these women, the most common connection to Trinidad was the need to obtain supplies since nearly all goods were imported from Trinidad. Some travel more frequently than others. Both Merle and Suzanne went to Trinidad monthly to purchase stock for their businesses (women’s undergarments and fishing tackle, respectively). Others traveled occasionally, such as Sharon and Tiffany who went biannually to purchase supplies in Trinidad. Sharon, a gardener who sold produce at the local market, traveled to purchase seeds at wholesale prices; while Tiffany, who rented bicycles to tourists, traveled to purchase bicycles and spare parts. Most any type of equipment, from cosmetology supplies to commercial bakeware that are imported from abroad, must be obtained in Trinidad. Many female microentrepreneurs have supplies shipped to them. Patsy, a part-time food vendor explained that Tobago does not have a direct supplier of foodstuff, “Yuh call and yuh order because dey don’t have a factory here. Dey just have de trucks, so you call and you make your order from Trinidad and dey bring it up for you.” Similarly, Olive, who ran a small chicken farm with her family, ordered baby chicks from Trinidad. She explained that the chicks would not survive the long journey on the ferry so instead, “Dey bring on [the] plane because the boxes have to have air and all these tings.” Transportation between the two islands was often in limited supply and could be either a time-
consuming or costly ordeal. In 1999-2000, the cost of domestic travel between the two
islands by ferry on the “Panorama” was $60 TT or by plane on Air Caribbean was $125
TT. Travel between Trinidad and Tobago via the domestic ferry was approximately a six-
hour journey plus an additional hour to board or by air, travel time from take-off to
landing was only twenty minutes. Tiffany noted that in the past, transportation was more
flexible, “Longtime, if you’re not traveling with the boat, yuh could just put your stuff on
[the ferry,] but [now] yuh need to be traveling to put your stuff on it. We bring it up on
the plane mostly.” In the past, a merchant could load their stock on the ferry to transport
it back to Tobago unattended, but later were required to travel with their merchandise.
Many people preferred the convenience of traveling or shipping by air, despite the higher
cost.

Those who traveled to Trinidad typically developed a relationship with their
supplier, but after business was transacted, most female microentrepreneurs returned
directly to Tobago. Transportation via ferry could be a long ordeal, but many female
microentrepreneurs had adapted to the situation. Roslyn, a market vendor who frequently
traveled on the ferry to Trinidad’s wholesale market (unless someone else brought back
produce for her), received a gift of a sleeping bag from one of her regular customers to
help make the overnight journey more comfortable. Patsy made weekly trips to Trinidad
for ten weeks while she received training in drapery and soft furnishing production from
John Donaldson Technical School. She described the social aspects of frequent travel,
“Yes, there was another girl dat was wit me, she and I used to travel every week. And we
made a lot of friends down der too because the girls were nice because I end up showing
some of dem some of de work because dey were first-timers.” Some female microentrepreneurs had customers located in Trinidad, and while many had family members living on the big sister island, for the majority, excursions to Trinidad were limited to situations of necessity (such as emergency medical care or short-term training). Many people in Tobago actually feared Trinidad and considered it too dangerous. During fieldwork, if a Tobagonian learned during a conversation that I had a pending trip to Trinidad, they often took it upon themselves to lecture me about safety and crime. Unlike Tobago, where most reported criminal activity targeted tourists, violent crime was the more prevalent in Trinidad (Tobago News 2002).

**Summary of Women’s Working Roles**

Since the post-emancipation period, women’s working roles have evolved in response to a range of political-economic and social pressures. Many changes benefited women, while other positive aspects have been lost in transition. After emancipation, Tobago’s population grew into a thriving, self-sufficient agrarian society well into the 1940s. For women, partnership with their mate was of primary significance. Together they worked the land and provided for their family, including buying land and building a home. Without modern conveniences, women’s work was arduous yet; many found time to supplement the family income through occasional microentrepreneurial activities. Later, colonial influences dissuaded women’s visible economic activities. The process of “housewifization” transformed the domestic sphere as formerly self-sufficient peasants were ostensibly remolded into the prototypical, Euro-American gender roles of male breadwinner and female homemakers, mirroring with the idealized society envisioned by
the colonial administrators. Shifting women’s working roles did not preclude their enterprising efforts (Massiah 1993:25; Safa 1995). Rather, through economic strategizing and self-employment, women functioned as domestic financial managers. Furthermore, economic circumstances did not allow male breadwinners to adequately fulfill the presumed role as household provider. In the 1950s, decolonialization and the influences of Williams and the PNM loosened women’s bondage. Motivated by the decline of agriculture and availability of free secondary education, women were encouraged to explore their academic and professional potential. To attend secondary school, parents and children made great sacrifices including fragmentation of the family and internal migration. Furthermore, employment opportunities lured talented Tobagonians further away from their natal villages. Through internal migration, Tobago’s population shifted towards Scarborough to be nearer secondary schools and work. Through out-migration, Tobago’s population shifted to Trinidad and beyond to access tertiary education and professional development. In particular, economic growth in the 1970s stimulated access to government service. Facilitated by the availability of daycare services and public transportation, women took on the “double day” of family and formal employment. In the 1980s and 1990s, education and training created a “crossing over” or blurring of formerly gender-stereotyped work that expanded women’s opportunities. Facilitated by the availability of advanced education and training, many of Tobago’s “best and brightest” have been lured further away. The aftermath of burgeoning opportunities and population loss has eroded village leadership and weakened voluntary organizations. In response,
women have assumed visible positions of power and influence and have actively transformed leadership.

Throughout the transformation of women’s working roles, certain Tobagonian characteristics persisted. Women remained devoted to their home and family in the twentieth century. Although their houses were larger and modern appliances were prevalent, they expended considerable effort maintaining their homes. Women made great sacrifices to promote their children’s welfare and considered education the primary means to upward social mobility. Perhaps the quintessential traits of Tobago womanhood were the ability to “make ends meet” with little resources and seemingly tireless commitment to their goals. As their resources and opportunities expanded, the women of Tobago continued to forge new territory including accessing formal positions of power and leadership.

In the section above, I provided an ethnographic account of the cultural context of Tobago with particular focus on the multiple roles and responsibilities of women. Although there are many employment opportunities for women in Tobago, this study specifically focuses on poor women and the potential of the microcredit model of microenterprise development for providing economic empowerment. Again, I remind the reader that my approach in this dissertation involves approach moves beyond feminist and economic anthropology to a praxis that is informed by critical feminist theory. Also, my approach employs the critical feminist strategy of strategic essentialism where I use an artificial category for the purpose of evaluating international development policy. Informed by feminist and economic anthropology, I understand the classification of
female microentrepreneur in Tobago is useful for the purposes of evaluating the application of the microcredit model of microenterprise development within a specific cultural and historic context. Informed by critical feminist theory, I also acknowledge that the limitations of this category (and its potential to leak). Certainly, there are many different employment and economic opportunities for women in Tobago and women have many different experiences through their engagement in economic activities. In the next section, I applied anthropological in order to evaluate the microcredit model of microenterprise development within this cultural and historical context. Through the strategic use of a category that erases differences among women in Tobago, I evaluate the applicability of the microcredit model by contrasting differences across third world women.
Chapter Four: Methods

This dissertation examined a popular international development model that originated in Southeast Asia and evaluated the relative success of replicating this model in the cultural and historical context of a small Afro-Caribbean society. Through applying an anthropological perspective, I evaluated the potential for adapting the Grameen Bank-inspired microcredit model of microenterprise development through building on local resources in order to provide culturally relevant, economically viable and personally fulfilling opportunities for poor women to expand their microentrepreneurial potential. In evaluating the microcredit model of microenterprise development within the cultural and historic context of Tobago, I assessed funding agency’s strategies for meeting poor women’s needs through self-employment as well as the perceived needs of female microentrepreneurs. Through in-depth ethnographic research, I addressed the apparent contradictions between cultural and historical context, political-economic factors, as well as international development policies and practices aimed at empowering poor women to think and act globally and locally in terms of sustainable development.

In the tradition of anthropological research, the primary data collection and analysis methodology for this dissertation was ethnography. Ethnography has been described as “the art or science of describing a group or culture and fieldwork is at the heart of the ethnographic method. In the field, basic anthropological concepts, data collection methods and techniques, and analysis are the fundamental elements of ‘doing ethnography’” (Fetterman 1998:473-474). Findings presented in this dissertation are the
products of ethnographic data collected using multiple methods (such as participant observation and semistructured interviewing) combined with analysis of detailed field notes, transcribed interviews and other sources of information (including reports and newspaper articles). In this dissertation I endeavored to create an ethnographic account of Tobago culture. More specifically, through the ethnographic approach, I have attempted to provide what Clifford Geertz (1973) called “thick description” of the multiple roles and obligations of female microentrepreneurs in Tobago. Through thick description of the ordinary lives and everyday activities of self-employed women in Tobago, I have provided data that reflects the “predictable patterns of human thought and behavior” (Fetterman 1998:473) and conducted analysis of these data in order to present research results that classify and evaluate meanings.

Ethnography is unique in that data collection and analysis are often concurrent activities, which was the case during my fieldwork. Likewise, David Fetterman (1998:474) noted “whereas in most research analysis follows data collection, in ethnographic research analysis and data collection begin simultaneously.” In my fieldwork, analysis of what I encountered during data collection often influenced the direction of my inquiry. Through the iterative process of ethnographic data collection and analysis, the concepts that guided my study evolved throughout my fieldwork. Although my fieldwork followed a structured research design, data collection and analysis plan, I did make an effort to appropriately modify my research strategy as I worked. My fieldwork was guided by a structured research design and testable research hypothesis, yet concurrent analysis of my findings (such as coding and narrative analysis of focus
group interviews) as well as obstacles encountered during data collection influenced and reshaped my research design during fieldwork.

In attempting to create a descriptive, ethnographic account of female microenterprise in Tobago, my data collection was guided by the following research question; “Does the microcredit model of female microenterprise development fit the cultural and historical context of Tobago?” Though I tried to keep an open mind while designing my study and conducting fieldwork, I was aware that I had certain biases that influenced my approach. For example, I did not think that a microcredit program modeled after the Grameen Bank of Bangladesh was the optimal approach for developing microentrepreneurship among Afro-Caribbean women. One reason I did not believe this was the most effective approach was due to the microcredit model’s emphasis on cooperatively organized microenterprise, which I suspected was contrary to the prominent independence that has been documented by scholars of Afro-Caribbean women (Bell 1986; Bush 1990; McKay 1993) and that I had observed during preliminary research in Tobago. In making my assumptions explicit regarding microenterprise structure, I attempted to control for my bias by designing a data collection strategy to include both independent and cooperatively organized female microentrepreneurs. Yet, in spite of tremendous effort to locate groups of self-employed women that I could categorize as “cooperatively organized” female microentrepreneurs, I had great difficulty finding women’s microenterprises that were independently owned and operated by groups of women (as opposed to family members or individuals). I was surprised when it seemed as though I had answered my research question after only a few months of
fieldwork when I concluded that the structural pattern of cooperatively organized female microentrepreneurship was idiosyncratic of Tobago (the results of this study will be discussed in Chapter Four). In accounting for how I designed my research project, conducted fieldwork, analyzed findings and determined the results of my study, the following discussion of my research methodology includes a detailed description of my sampling strategy, demographic data collection and analysis.

A. Sampling

To a great extent, the early phase of fieldwork involves the ethnographer employing informal methods in order to begin collecting information as well as a “big net” or “wide angle” approach to sampling. As fieldwork progresses, the initial phase of taking a broad perspective and employing informal methods is followed by a process of refining the study’s focus and narrowing the targeted sample (Fetterman 1998:479-480). Likewise, in my study, I first identified my “population” meaning the “largest group (or unit) of research interest (Singer 1997:127). Next, although my target population was defined as a specific subpopulation of Tobago (that is female microentrepreneurs), I began my fieldwork with a larger sample that included a range of people who provided background information and helped to expand my understanding of self-employment in Tobago in order to more accurately refine and narrow my focus. Thus, populations included in this study consisted of the following subgroups: (1) local training and funding agencies representatives; (2) local government officials; (3) international development practitioners; (4) academics including faculty from the University of the West Indies (UWI); and (5) female microentrepreneurs. To a great extent, the sample of local training
and funding agencies representatives and international development practitioners
individuals with whom I had contact during preliminary consist of summer fieldwork. I
also used this network of “local experts” to make contact with other training and funding
programs and to identify female microentrepreneurs to interview. In the following, I
clearly define each of the five subgroups that comprised my sample.

First, I interviewed what I refer to as “resource people” including local training
and funding agency representatives who had working knowledge of female
microentrepreneurship in Tobago. These resource people included staff from both the
Trinidad and Tobago offices of the government-sponsored Small Business Development
Company (SBDC) and Venture Capital Incentive Programme; the manager of the Tobago
office of the government-sponsored Agricultural Development Bank (ADB); staff from
both the Trinidad and Tobago offices of FundAid, a local non-governmental organization
(NGO) that provides microcredit loans for microenterprise development; the head of the
Tobago office of Youth Training and Employment Partnership Programme (YTEPP), a
vocational training program; managers from credit unions in three Tobago villages; a
representative of the Trinidad office of Caribbean Microfinance Limited (CML), a
microcredit program; and the president of the Caribbean Association of Women
Entrepreneurs (for more details on agencies that provided training and financial
assistance, please see Appendices E and F). In addition to expanding my general
understanding of self-employment among women, data collected during interviews with
local resource people also contributed to my evaluation of training and financial
assistance resources that were available to female microentrepreneurs in Tobago.
Through interviews with training and funding agencies, I compiled a resource inventory of funding, training and business development resources that I later used to evaluate utilization and awareness of local resources among female microentrepreneurs.

Second, in addition to contacting and interviewing local resource people to obtain information on funding, training and business development resources, I also conducted interviews with local government representatives that contributed to my evaluation of local resources for the development of female microentrepreneurship in Tobago. Examples of local government resources sponsored by the Tobago House of Assembly (THA) included a business incubator program that provided training and support for microenterprise development and gender typed vocational training program that promotes sewing and handicraft production. Interviews were conducted with staff and administrators from the following branches of the THA: Division of Cooperatives and Labour, Department of Cooperatives; Division of Marketing; Division of Community Development; Division of Health and Human Services, Department of Social Services; Division of Tourism; Division of Planning, Business Development Unit; and the Office of the Chief Secretary, Policy, Research and Development Institute (PRDI).

Third, international development agencies working in Trinidad and Tobago provided funding assistance and organized training for female microentrepreneurs. I found that international development agencies tended to sponsor cooperatively organized and community supported women’s ventures (discussed in Chapter Four). Development practitioners from the Canadian International Development Agency (CIDA) and the United Nations Development Programme (UNDP) had been particularly active with
supporting women’s microenterprise development in Tobago while the European Union
had provided financial support through local NGOs and credit unions. I conducted
several informal interviews with the CIDA and UNDP development practitioners who
had working knowledge of women’s self-employment projects in Tobago and observed
several of the groups they had sponsored.

Fourth, my sample of academics originated from contacts facilitated through my
faculty at the University of South Florida, was cultivate during preliminary summer
fieldwork and was further expanded through contact with faculty at the UWI during
dissertation fieldwork. Informal interviews conducted with UWI faculty (including
Bridget Brereton, Rhoda Reddock and Patsy Russell) provided opportunities to present
preliminary findings, discuss alternative perspectives and be directed to relevant studies
that provided valuable information.

The fifth subgroup in my sample was female microentrepreneurs. These sample
subgroups were further subdivided into cooperative and individual female
microentrepreneurs. Combined, the sample of 65 female microentrepreneurs was
constructed from client lists and referrals from resource people, as well as referrals from
local government contacts and friends. As there was no defined “population” from which
I could draw a representative sample, an alternative was to construct a “purposive” or
“targeted” sample based on the type of information I was seeking (Bernard 1995:95;
Singer 1997). My purpose was to interview both cooperative and individual female
microentrepreneurs in order to test my hypothesis about the structure of the microcredit
model; thus, my sampling strategy was to target participants to fulfill this objective.
Referrals were particularly important as identifying and recruiting participants among female microentrepreneurs was challenging. I found that without some sort of referral, female microentrepreneurs were difficult to identify and generally reluctant to participate. Absent an introduction, attempts to explain my study or to request an interview tended to invoke skeptical-to-suspicious reactions. Similar to my efforts to identify and recruit female microentrepreneurs, Merrill Singer (Singer 1997:127-148) described conducting research among “hidden populations” or “groups whose existence is known but about whom we do not know a great deal. Moreover, they are groups that may be important to learn about because they have significant…social or other needs.” So-called “hidden populations” are typically groups that lack a priori membership due to the absence of defining records and therefore are not available for enumeration. Likewise, I found that it was challenging to identify and recruit female microentrepreneurs in Tobago as they frequently operate in the so-called “informal economy” and are typically not registered business owners. One method of locating so-called hidden populations involves referral through an institution. Singer (1997:139) has noted that one approach to targeted sampling with so-called “hidden populations” involves building rapport with “relevant gatekeepers” and establishing working relationships in order to make contact with participants. Without the input of “relevant gatekeepers” or resource people, I was limited to approaching those whose businesses were easily located (such as handicraft or food vendors in the tourism zones). This method alone would have excluded participants who operated businesses in “hidden sectors” that were not readily accessible (such as home-based microenterprises). Yet, samples recruited from secondary institutional data can be
limited to individuals that are easier to locate. In addition to institutional referrals, I also located participants through personal referrals and “snowball sampling,” in which case a female microentrepreneur whom I interviewed would refer me to another female microentrepreneur (Bernard 1995:97). Therefore, to recruit a wider distribution, my targeted sampling strategy included recruiting participants from multiple resource people’s client lists, personal referrals and snowball sampling.

My sample of cooperative female microentrepreneurs was comprised of groups that were affiliated with the THA or contacted through personal referral. THA sponsors a number of training and community groups that I was able to contact either through referral from THA officials or through personal introductions at various THA meetings and other events. My sample of 39 individual female microentrepreneurs was comprised of referrals from a range of sources (Table 1).

Table 1: Sample of Individual Female Microentrepreneurs by Source of Referral

<table>
<thead>
<tr>
<th>Source of Referral</th>
<th>Percent</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal</td>
<td>33.33%</td>
<td>13</td>
</tr>
<tr>
<td>*SBDC Clients</td>
<td>25.64%</td>
<td>10</td>
</tr>
<tr>
<td>*FundAid Clients</td>
<td>15.38%</td>
<td>6</td>
</tr>
<tr>
<td>REACH Project Participants</td>
<td>15.38%</td>
<td>6</td>
</tr>
<tr>
<td>*THA</td>
<td>7.69%</td>
<td>3</td>
</tr>
<tr>
<td>*Credit Union Members</td>
<td>2.56%</td>
<td>1</td>
</tr>
</tbody>
</table>

N=39

(*Appendices E and F contain information about the agencies listed above)
Through various referrals I was able to contact and recruit participants for focus groups or conduct in-depth interviews and participant observation. Also, using contact information that was provided as well as the phone book, I attempted to locate and interview every person to whom I was referred. Although it is difficult to generalize about a population from a nonprobability sample, in order to amplify the credibility of my study, the findings presented in this dissertation are based on analysis of both interview as well as other ethnographic data (Bernard 1995:94).

In an effort to be representative I also targeted my sample of female microentrepreneurs to include participants from villages across the island of Tobago. As a result of this effort, my sample of female microentrepreneurs closely parallels the population distribution of Tobago. In coding my data, I modeled my geographic coding after the five region system used by the local branch of the Small Business Development Company. In the table below (Table 2) I illustrate that the distribution of my sample of 65 female microentrepreneurs is similar to the general population distribution of Tobago. Like my sample, the majority of Tobago resides live on the western side of the island, represented below as Scarborough Proximity, Tourism Zone and Central Region whereas the island is less densely populated on the Northern Coast and Windward District.

**Table 2: Total Sample of Female Microentrepreneurs by Region of Tobago**

<table>
<thead>
<tr>
<th>Region</th>
<th>Population</th>
<th>Sample</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scarborough Proximity (St. Andrews)</td>
<td>27.16%</td>
<td>23.81%</td>
<td>15</td>
</tr>
<tr>
<td>Tourism Zone (St. Patrick)</td>
<td>22.36%</td>
<td>20.63%</td>
<td>13</td>
</tr>
<tr>
<td>Central Region (St. George and St. David)</td>
<td>27.06%</td>
<td>25.40%</td>
<td>16</td>
</tr>
<tr>
<td>North Coast (St. John)</td>
<td>6.33%</td>
<td>4.76%</td>
<td>3</td>
</tr>
<tr>
<td>Windward District (St. Mary and St. Paul)</td>
<td>17.09%</td>
<td>25.40%</td>
<td>16</td>
</tr>
<tr>
<td><em>Adjusted sample, 2 locations missing</em></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*N=63
Other demographic data collected included level of education completed (Table 3).

**Table 3: Reported Education, Sample of All Female Microentrepreneurs by Region of Tobago**

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>46.88%</td>
<td>30</td>
</tr>
<tr>
<td>*Secondary I</td>
<td>35.94%</td>
<td>23</td>
</tr>
<tr>
<td>**Secondary II</td>
<td>12.50%</td>
<td>8</td>
</tr>
<tr>
<td>University</td>
<td>4.69%</td>
<td>3</td>
</tr>
</tbody>
</table>

*Fewer than 5 O-level exams passed
**Minimum 5 O-level and 1 A-level exams passed or some University
***Adjusted sample, 1 education level missing

***N=64

The majority of my sample report having completed either primary or some level of secondary school but few had attended university. Other demographic indicators collected for my sample include information on household composition (Table 4) as well as presence of male breadwinner and race or ethnicity (Table 5).

**Table 4: Demographic Averages from Sample of All Female Microentrepreneurs**

<table>
<thead>
<tr>
<th>Description</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Age</td>
<td>43.30</td>
</tr>
<tr>
<td>Average Household Size</td>
<td>4.90</td>
</tr>
<tr>
<td>Average Number of Children under 18 years of age</td>
<td>2.20</td>
</tr>
</tbody>
</table>

*N=65

**Table 5: Percentile Demographic Information from Sample of All Female Microentrepreneurs**

<table>
<thead>
<tr>
<th>Description</th>
<th>Percent</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent with Male Partner Reported as “Other Earner”</td>
<td>58.46%</td>
<td>38</td>
</tr>
<tr>
<td>Percent Race/Ethnicity Reported as “Negro” (Afro-Tobagonian)</td>
<td>93.85%</td>
<td>61</td>
</tr>
</tbody>
</table>

*N=65

Female microentrepreneurs in my sample represent a range of business types (Table 6).

In my sample, businesses that involved food were the most prevalent including food
preparation and operation of so-called “parlours” where snacks and provisions are typically sold.

Table 6: Type of Business, Sample of All Female Microentrepreneurs

<table>
<thead>
<tr>
<th>Type of Business</th>
<th>Percentage</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>7.69%</td>
<td>5</td>
</tr>
<tr>
<td>Agricultural Stall</td>
<td>7.69%</td>
<td>5</td>
</tr>
<tr>
<td>Auto Supply</td>
<td>3.08%</td>
<td>2</td>
</tr>
<tr>
<td>Bakery</td>
<td>4.62%</td>
<td>3</td>
</tr>
<tr>
<td>Beauty (Hairdressing, etc.)</td>
<td>6.15%</td>
<td>4</td>
</tr>
<tr>
<td>Bicycle Rental</td>
<td>1.54%</td>
<td>1</td>
</tr>
<tr>
<td>Clothing Retail</td>
<td>7.69%</td>
<td>5</td>
</tr>
<tr>
<td>Craft Manufacture and Sales</td>
<td>9.23%</td>
<td>6</td>
</tr>
<tr>
<td>Food Preparation and Sales</td>
<td>20%</td>
<td>13</td>
</tr>
<tr>
<td>Guest House</td>
<td>3.08%</td>
<td>2</td>
</tr>
<tr>
<td>Laundry</td>
<td>1.54%</td>
<td>1</td>
</tr>
<tr>
<td>Parlour (Mini Mart)</td>
<td>16.92%</td>
<td>11</td>
</tr>
<tr>
<td>Sweet Manufacture and Sales</td>
<td>7.69%</td>
<td>5</td>
</tr>
<tr>
<td>Taxi Driver</td>
<td>1.54%</td>
<td>1</td>
</tr>
<tr>
<td>Variety Shop</td>
<td>4.62%</td>
<td>3</td>
</tr>
</tbody>
</table>

*Two participants noted that they operate two businesses yet, the total number of subject remains 65. *N=67

Through a comparison of cooperatives and individual female microentrepreneurs, I evaluated obstacles, advantages and feasibility of cooperative employment verses individual self-employment. Other factors for evaluation of microenterprise development include availability of resources; business location; access to transportation; awareness and acquisition of funding, training and business skills; existence of profitable and nontraditional occupational opportunities; and demographic characteristics including the composition of participants’ households and social networks. This study was conducted qualitatively rather than quantitatively for a number of reasons. First, as stated above, it was not possible to construct a statistically reliable sample of female microentrepreneurs. Also, had I administered a standardized survey to my nonprobability targeted sample of
female microentrepreneurs, I would not be able to draw generalizable findings from the
data with any degree of confidence. Alternatively, using the limited resources that were
available to me, I constructed a targeted sample and collected ethnographic data that
included participant observation, focus groups and open-ended surveys to construct an in-
depth study of female microentrepreneurship. As a result, analysis of my ethnographic
study of female microentrepreneurship was not limited to characterizing successful self-
employment in terms that typically pertain to small business (such as profit margins and
growth potential). These types of quantifiable business variables are difficult to document
among people engaged in the so-called “informal economy,” provide a limited
perspective and do not accurately reflect the nature of female microenterprise.1 Rather,
analysis of my ethnographic study of female microentrepreneurship involved evaluating
successful self-employment in terms of “economic empowerment.” Economic
empowerment expands beyond simple quantitative indicators (such as capital, output, and
employment figures). Achievement of economic empowerment is a highly reflexive
indicator that requires in-depth analysis to demonstrate where women’s quality of life is
positively affected through sustainable employment that provides autonomy and self-
sufficiency without detrimental domestic impacts. Problems faced by female
microentrepreneur include issues of quality, marketability, sustainability, and access to
credit. Through the ethnographic approach I evaluated the experiences of cooperative
microentrepreneurs as compared to individually employed microentrepreneurs along the
following dimensions: advantages of, obstacles to and the feasibility of self-employment
among poor women in Tobago.

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B. Demographic Data

Demographic data presented in this dissertation consist largely of (1) Trinidad and Tobago Census data; (2) information from published works and reports; or (3) anecdotal data collected during interviews (see tables above). Collection of census data took place at the Central Statistical Office in Trinidad, UWI, the Library of Congress, and at the Embassy of the Republic of Trinidad and Tobago in Washington, DC. In general, Tobago-specific statistical data are difficult to find as indicators are largely subsumed within the national data (Weaver 1998:297). I had difficulty locating demographic data with indicators that specifically reported on Tobago and Tobagonians and therefore, I present a limited number of demographic indicators in this dissertation. Demographic data obtained from other published works and reports are cited throughout the dissertation, which to a large extent are drawn from international development studies, government reports or academic research. Also, during semistructured interviews (described below), I collected original demographic data that serve as social indicators for characterizing my sample including age, education, family structure, household expenditures, business expenses and average monthly income. Analysis of demographic data in conjunction with ethnographic data provided the criteria used to construct a comparison of the relative success and subsequent consequences of women’s participation in cooperative and individual microenterprise. Specifically, analysis of demographic social indicators provided a model for constructing a composite of female microentrepreneurs that I used in designing and refining the ethnographic data collection protocols. Also, secondary demographic information was used for comparison with
ethnographic data collected for this dissertation. For example, unlike the middle class, small business owners who had access to capital through the conventional banking system, I evaluated what resources were available to poor, working women and how they were utilized. Likewise, data on funding, training and business development resources was analyzed comparatively with data on participants’ personal experiences collected during ethnographic interviews.

C. Ethnographic Data

The following discussion includes six types of methods that I used to collect ethnographic data for this dissertation. These six methods include participant observation, formal interviews, focus groups, semistructured interviews, collection of archival data and oral histories. Ethnography is an iterative process; therefore, the structured research design for this study included a sequence of procedures that contributed to a growing a body of knowledge. Each section below includes a brief definition of each method, how each method was operationalized, how the data was analyzed and how the process of data collection evolved.

(1) Participant Observation: The term “participant observation” is sometimes used synonymously with the term “ethnography” to describe the foremost methodology of cultural anthropology (Bernard 1995:136). “Participant observation combines participation in the lives of people under study and maintenance of a professional distance that allows adequate observation and recording of data” (Fetterman 1998:480). More specifically, participant observation can include a range of data collection methods such as observation, natural conversations, interviews (structured, semistructured, and
unstructured), checklists, questionnaires, and unobtrusive methods (Bernard 1995:137). Likewise, the major methodological approach used to collect ethnographic data for my dissertation was participant observation.

As a methodological approach, ethnographic fieldwork ideally involves immersion in a culture for a year or more during which time the researcher is engaged in participant observation. For me, my living and working situation during my year of fieldwork in Tobago was ideal for conducting participant observation. I was situated in a location where transportation was readily accessible so I could easily travel around the island. I lived on “family land” among my adopted Tobago family, which provided ample opportunity for cultural immersion. I lived in proximity of my surrogate parents “Marie” and “Max,” who provided access to support and occasional assistance.² Also, because of the importance of landownership in Tobago (discussed in Chapter Four) I was able to establish a sense of local identity through claiming residence in a particular village. I rented a small house, which provided the privacy I needed to compose field notes, schedule and conduct interviews and to unwind after long days of data collection.

Likewise, Bernard (1995) noted “participant observation involves establishing rapport in a new community; learning to act so that people go about their business as usual when you show up; and removing yourself every day from cultural immersion so you can intellectualize what you’ve learned, put it into perspective, and write about it convincingly.” Through immersion, my living and working situation over the course of one year helped me to internalize the culture of Tobago. I lived in the midst of an extended family and gradually became indoctrinated into the patterns of Tobago life.
through participating in a range of daily routines and social activities. Likewise, Fetterman (Fetterman 1998:480) stated “the simple, ritualistic behaviors of going to the market or to the well for water teach how people use their time and space, how they determine which is precious, sacred, and profane.” My field notes included accounts of awkwardness as I adapted to life in Tobago. Similarly, many anthropologists have experienced the almost childlike learning process during the initial phases of “enculturation” or adapting to living in a new culture (Crane and Angrosino 1992:20).

Despite initial ineptness, for example, I eventually mastered new methods of doing household chores. I learned to do my wash in a “twin tub” machine, which has separate compartments for washing and spinning laundry. Also, in lieu of a dryer, I had to place my laundry on the line to dry and observe the sky for sporadic tropical rainstorms (in case I needed to quickly retrieve my laundry). In order to be clearly understood, language difference also required that I adjusted my vocabulary to accommodate for Tobagonian idioms. Although Tobago is an Anglophone island, I learned to go to the “market” to buy fresh produce such as fish and vegetables (and was instructed by Marie that the freshest offerings were to be found early Saturday morning), I shopped at the “grocery” for dry goods such as canned tuna and peanut butter (and could usually travel with Marie and Max on their weekly Saturday evening trip to the grocery), whereas I went to the “store” to purchase household items such as clothes hangers or a can opener. Likewise, I was initially perplexed when villager inquired, “What is wrong with your foot?” when they noticed the blue neoprene knee brace I wore while running. In the Tobago dialect,
villagers’ inquiries about my “foot” reflected curiosity generated by my unusual knee brace.

“Participant observation sets the stage for more refined techniques – including projective techniques and questionnaires – and becomes more refined itself as the fieldworker understands more and more about the culture” (Fetterman 1998:480). My fieldwork particularly benefited from my relationship with Marie, my friend who served as my “key informant” or “key actor.” Bernard (1995:166) described “good informants are people who you can talk to easily, who understand the information you need, and who are glad to give it to you or get it for you.” Successful ethnographers typically rely on one or two key informants. Key informants are often somewhat of a “marginal native” who may be cynical about their own culture. “They may not be outcasts (in fact, they are always solid insiders), but they claim to feel somewhat marginal to their culture, by virtue of their intellectualizing of and disenchantment with their culture. They are always observant, reflective, and articulate—all the qualities that I’d like to have myself” (Bernard 1995”167-168). In addition to being highly intelligent and articulate, Marie had lived for several years in the United States, an experience that provided a global and reflexive perspective about her culture. As Bernard (1995) noted “we must select informants for their competence rather than just for their representativeness.” Likewise, Marie’s cross-cultural vantage point allowed her to serve in the role of my “culture broker” as she objectively explained differences between our respective cultures (Fetterman 1998:483-484). As our friendship and trust developed over the course of many months, Marie’s feedback was particularly helpful with developing data collection
strategies and interpreting findings. For example, she reviewed data collection protocols and assisted with interpreting research findings that I found otherwise puzzling. Generally, she helping me to understand Tobago culture from a woman’s perspective and as my fieldwork progresses, I made efforts to learn to live like a proper “Tobago woman” through Marie’s coaching. For example, I learned many domestic skills including how to make “bake” (or bread) on a “baking stone.” I grew to appreciate the aesthetic importance of food in Tobago and incorporated many of local cooking techniques such as adding a little sugar to my “bake” in order to enhance the color. Similarly, while learning to chop dasheen from the garden and cook “callaloo” (a quintessential Trinidad and Tobago dish that resembles a dark green, spicy stew), I experienced a painful burning sensation of my fingers after chopping hot peppers and later learned a very useful tip from Marie – that one can simply cook with whole hot pepper since the flavor is released through the heat. In addition to Marie, as my fieldwork progressed, I turned to other friends and acquaintances for explanations of everyday events, advice on tailoring data collection techniques to particular subpopulations as well as assistance with interpreting findings.

Participant observation for this dissertation was conducted at various locations over the duration of my fieldwork. For example, I attended training classes and workshops targeted at self-employment. Also, I conducted participant observation with female microentrepreneurs in their work settings, homes, during meetings and events. While I conducted interviews with individual microentrepreneurs, for example, I often spent several hours alternating between conducting the interview and observing while
they attended to customers. I made regular visits to a cottage industry group where I observed the women preparing and bottling their agricultural products. I spent many days observing the women of a handicraft training group working on their various projects. I attended training workshops and government meetings. Also, I volunteered my services as a consultant to evaluate microentrepreneurs’ business skills and to prepare grant-funding applications.

(2) **Archival Data:** “Archival resources are particularly useful for studying cultural processes through time” (Bernard 1995:336). Archival data for this dissertation was largely collected at the following archival or library locations: UWI, West Indiana Collection; Centre for Gender and Development Studies; Institute of Social and Economic Research; Caribbean Centre for Feminist Research and Action; Trinidad and Tobago National Archives; Trinidad and Tobago National Library; SBDC Headquarters; United Nations Economic Commission for Latin America and the Caribbean, Trinidad; International Labor Organization Office, Trinidad; and the United States Library of Congress. Depending on the amount of material and availability of access, collecting archival data took place over the course of a few days or weeks at the locations indicated above. While I collected archival data sporadically during preliminary summer research and first 12 months of fieldwork, my final month of dissertation research was dedicated to collecting archival and demographic data in Trinidad. Archival information included colonial reports, government records, newspaper articles, international development reports and books. Through content analysis of collected archival material, I made inferences about events and noted patterns in order to supplement other ethnographic
data. For example, the topic of Hurricane Flora and the massive devastation that befell Tobago in 1963 was a recurring theme during participant observation (discussed in Chapter Four). Through including archival data obtained from newspaper articles and government reports, I was able to reconstruct the events of this watershed event for the island in order to illustrate the impact of the hurricane and the tumultuous aftermath.

(3) Oral Histories: Retrospective data collected through oral history interviews can help the ethnographer to reconstruct the past. Although data collected through oral history is often not the most accurate as “people tend to forget or filter past events” in some instances, it may provide the only means to collecting historic information (Fetterman 1998:481). Likewise, I conducted oral histories in order to present a perspective that is not otherwise recorded in Tobago history: the evolution of women’s multiple roles and responsibilities. My small sample of oral history participants included five distinguished women in contemporary Tobago society who graciously shared with me their experiences and memories of growing up in Tobago. Each tape-recorded oral history interview was obtained during a scheduled interview. Interviews were conducted either at my home or at the oral history participants’ place of work and typically lasted two-to-three hours. During interviews, oral history participants were asked to reflect on their childhood and the perceived quality of life experienced by their mothers and grandmothers during Tobago’s post-emancipation peasantry. Nostalgia may have softened the harsh realities of life in post-peasant Tobago since oral history participants were asked to reflect on their childhood and stories shared by their mothers and grandmothers. Due to the scarcity of accounts of Tobago culture, however, these
interviews provide valuable information on the evolution of women’s position in society through recording the roles and responsibilities of women in recent generations.

Perspectives provided by my five oral history participants’ may not be factually accurate and may represent a somewhat idealized Tobago history. Analysis of oral history data involved comparing information provided by the five oral histories participants on the roles and responsibilities of Tobagonian women in order to verify common themes as well as triangulation with other ethnographic material (Fetterman 1998:484-485).

Analysis of oral history data involved the following steps. First, after transcribing my five oral history interviews, I conducted content analysis that involved making notes, discerning patterns and determining recurring themes (Yow 1994:223-225). Next, I organized and interpreted the recurring themes in order to illustrate what participants had revealed about the history of women’s multiple roles and responsibilities in Tobago. Furthermore, systematic analysis included compiling and synthesizing oral history data and reporting findings that could be supported by similar evidence from demographic, archival data and other anthropological literature on Afro-Caribbean women in order to present a thick description of Tobago womanhood.

(4) Formal and Informal Interviews: As indicated in the early discussion of sampling, interviews for this dissertation were conducted with resource people, local government officials, international development practitioner and faculty from UWI. For some of these subgroups, unstructured interviews were conducted without the use of a formal interview guide. For other subgroups, such as resource people, I designed a brief interview guide in order to collect systematic data.
In total, I conducted structured interviews with representatives from twelve agencies to obtain information on the availability of funding, training and business development services (for details on these agencies, please see Appendices E and F). Formal interviews took place at my participant’s place of work and typically lasted two-to-three hours. Analysis of data collected during formal interviews involved constructing a matrix of all available funding, training and business services. Resources identified during interviews with local agencies that provided training, funding and business development services were compiled into a matrix of services. Using my matrix of funding, training and business development services, I constructed a protocol that I call my “resource inventory.” Subsequently, I used the resource inventory protocol to evaluate female microentrepreneurs use and awareness of local resource.3

Additional interviews were conducted to gather general information about programs, policies, trends and other information pertaining to this research. Most of these data were gathered during informal interviews and pertinent information was subsequently added to my field notes. Informal interviews took many formats including conversations, telephone calls and e-mails. Informal interviewing was part of the iterative process of building my basis of knowledge about female microenterprise. Throughout my fieldwork, I attempted to verify my findings by obtaining information from as many relevant resources as possible. Therefore, my field notes include many entries pertaining to the same topics, often resulting from multiple informal interviews with the same individual over time. Analysis of informal interview data involved coding data in field notes and presenting verified data in the dissertation where relevant.
(5) **Focus Groups**: A total of four focus groups were collected for this dissertation. A focus group is a group interview where the discussion is “focused” on a particular topic. Typically, a focus group involves no more than eight to twelve participants and the discussion is professionally moderated. “Focus groups…are particularly useful for exploratory research…[and] tend to be used very early in research projects and are often followed by other types of research that provide more quantifiable data from a larger group of respondents” (Stewart and Shamdasani 1998: 505-506). Plans for my focus group took place in my third month of fieldwork including designing a protocol, locating and reserving a public space to conduct the interviews, and recruiting participants.

Three focus groups served as a preliminary data collection activity and were conducted during my fourth month of fieldwork. Analysis of data collected during these focus groups was used to formulate the semistructured interview instrument. Data collection included obtaining participants’ consent through use of the IRB form and tape recording interviews. Through group discussions in which I served as the facilitator, these three focus groups explored the topic of self-employment through microenterprise as well as other work, training and funding options. In conducting ethnographic research, it is not only useful to know which questions to ask, but more importantly—to know how to ask the right questions. Therefore, focus groups provided an opportunity for me to test developing concepts of female microentrepreneurship in Tobago and to clarify vocabulary. Through the three focus groups, I was able to explore my research topic and
receive immediate feedback from participants, which helped me to design an appropriate semistructured interviewing instrument.

I also conducted a focus group with a cooperative women’s microenterprise. The focus group with the cooperative women’s microenterprise was part of the comparative research design. Analysis of data from the cooperative women’s focus group involved comparison with responses from focus groups conducted with individual female microentrepreneurs. I had intended to conduct more focus groups with cooperative women’s groups yet, it became apparent that this approach was not appropriate. Due to participants’ time constraints, it was very difficult to schedule a group of coworkers to sit down for a focus group interview. Thus, rather than the parallel data collection I had designed, I adapted my methods to include interviews and conduct participant observation with cooperative groups (described below).

(6) Semistructured Interviews: I conducted 39 semistructured interviews with individual female microentrepreneurs. Similar to structured interviews, conducting semistructured interviews involves following a protocol to ensure consistency of data collected, however, data is obtained in a more open-ended, conversational style that allows the ethnographer to take cues from the participant and for new topics to emerge (Maxwell 1998:483). “It has much of the free-wheeling quality of unstructured interviewing, and requires all the same skills, but semistructured interviewing is based on the use of an interview guide. This is a written list of questions and topics that need to be covered” (Bernard 1995:208). My semistructured interviewing protocol was adapted from an instrument developed during preliminary summer fieldwork and revised to
account for findings from focus groups and unstructured interviews. The protocol included a brief questionnaire on demographic information and a list of 32 key themes to be covered during semistructured interviews. I pilot tested my protocol with two participants, revised my instrument, and proceeded with data collection. Semistructured interviews are often used in situations where there will only be one opportunity to interview someone (Bernard 1995:209). In my case, semistructured interviews were collected towards the end of fieldwork and my goal was to interview as many individual female microentrepreneurs as I could recruit in order to represent a broad range of business types and to include participants from across Tobago. Therefore, I did not have an opportunity to re-interview participants. In all, I completed 39 semistructured interviews with individual female microentrepreneurs over a period of four months.

After contacting and recruiting prospective participants, semistructured interviews took place according to participants’ preferred setting and availability. To ensure confidentiality, privacy and convenience, participants were given the option of being interviewed at their workplace or home or in my home. Participants who traveled to my home were provided remuneration for taxi fare. I started collecting semistructured interviews during my ninth month of fieldwork and collected from one-to-two semistructured interviews per day. Data collection included obtaining participant’s consent through use of the IRB form and tape recording interviews. Some interviews were brief and others were loquacious, but on average tape-recorded, semistructured interviews with individual female microentrepreneurs were two hours in length. Many of the interviews were collected intermittently as participant tended to customers. Therefore,
interviews collected at participants’ place of work also provided opportunities for participant observation.

Semistructured interview participants were identified through referral from local resource people or personal referrals. Aside from people working in the tourism zones who were accustomed to speaking with foreigners, I found that without referral it was difficult to recruit participants. Therefore, my sample of 39 semistructured interviews constitutes the maximum number of participants I could successfully contact and interview using my referral resources. It was not possible to construct a statistically representative sample of female microenterprise in Tobago as this targeted sample was dispersed and included an unknown number of eligible subjects. Yet, my targeted sample is the most representative of subgroup heterogeneity that I could construct under the existing constraints (Maxwell 1998:131). Therefore, this small sample is as close as possible to as representative sample because participants were systematically selected to represent a homogeneous group. The advantage of a small representative sample is the additional confidence that conclusions I have drawn about their experiences “adequately represent the average members of the population” of individual female microentrepreneurs in Tobago (Maxwell 1998:87). In many ways, my sample also constitutes a purposeful sample that was “selected for the important information they can provide that cannot be gotten as well from other choices” (Maxwell 1998:87) because each of the 39 participants had first-hand experience, they were individual female microentrepreneurs and they had experience with at least one of the funding, training or business services that I was evaluating.
The iterative process of ethnographic data collection involved designing and pilot testing my protocol before conducting semistructured interviews. As a result, I was able to conduct semistructured interviews as open-ended conversations. Typically, after describing the purpose of my research and completing the demographic information, the semistructured interview naturally progressed through most of the 32 items on my protocol as a conversation with little prompting on my part. I attribute the ease of my semistructured interviews to the fact that participants were proud of their economic independence and eager to describe their accomplishments. As noted above, the semistructured interviewing protocol evolved into a topical checklist that contained key items to be covered during each interview (Appendix A). This checklist served as a mechanism to guide interviews and maintain consistency, but allowed interviews to take place as an informal conversation rather than structured interviews. Thus, the checklist ensured that specific topics were consistently covered during each interview and provided a structure for organizing analysis yet, allowed new topics to emerge due to the more open, conversational format (Maxwell 1998:485). I collected information on the following categories: education and skills, access to capital, experiences seeking or obtaining funding, expenditures, quality of life indicators, social networks, household structure, kinship obligations, gender issues and business type. More generally, data collected during semistructured interviews addressed the following: (1) women’s working options; (2) what they like and dislike about their jobs and why; (3) relationships between working and obligations to family, friends and community; (4) perceived impacts of public policies issues related to microenterprise; (5) perceived impacts of
Tobago’s growing tourism economy on women’s microenterprise; and (6) possibilities for change in relation to improving women’s access to resources (such as training and funding).

Analysis of semistructured interviews involved the following steps: (1) transcribing interviews, (2) coding data into thematic categories, (3) thematic analysis of categories; and (4) narrative analysis (Maxwell 1998:89). First, I transcribed the tape-recorded interviews verbatim, to the best of my ability. Second, I coded the data by applying both my own (emic) preexisting categories derived from my background research and theoretical foundation; also I applied new, emergent categories that I derived from participants responses (etic). Third, using the coded data, I compared categories both between items in the same category and between categories. Categorical analysis is useful for understanding differences and similarities across individuals, such as comparing types of microenterprises. Fourth, I compared the data collected from my sample of participants using what Maxwell (1998:90) described as “contextualizing analysis” that involved attempting to understand the relationships among various narrative elements within the context of the interview. Contextualizing analysis is useful for understanding how events are connected, such as the process of establishing a microenterprise.

In summary, ethnographic data collected for this dissertation involved a qualitative mixed-methods approach. A mixed-methods approach to data collection assures greater reliability through “triangulation” or testing one source of information against another in order test a hypothesis (Fetterman 1998:495). In this dissertation,
ethnographic data collected to test my hypothesis on the structure of female microenterprise involved an examination of the range of Tobagonian women’s roles and responsibilities, evaluation of working options through comparing multiple sources of information. In addition to interview and observation data, I conducted analysis on report and various sources of narrative data. Ethnography involves an iterative process of data collection that helps to build a body of knowledge in order to explain patterns of thoughts and behaviors. Therefore, ethnographic data presented in this dissertation was analyzed inductively through including a multiplicity of variables that are considered not in isolation, but in terms of their relationships (Yow 1994:5). In accomplishing this task, I constructed a model of what I thought was occurring using both emic and etic categories that pertained to female microenterprise development and as exceptions to the rules emerge, divergent categories helped to clarify meaning.

In the next section, I apply anthropological method and praxis informed by critical feminist theory in order to evaluate the microcredit model of microenterprise in the specific cultural and historical context of Tobago. First, I analyze the microcredit model through an evaluation of cooperatively organized microenterprises. Second, I analyze the microcredit model through assessment of microenterprises operated by individual female microentrepreneurs as well as an evaluation of available resources including training, funding, and business development services.
“An entrepreneur is essentially a person who owns or controls a business through which income is gained” (Bell 1986:47).

In the previous chapter, I described my ethnographic research design, data collection methods, sampling strategy, and analysis approach. Through an anthropological perspective, I have accounted for historic and cultural context, which provide the necessary foundation for evaluating the applicability of the microcredit model of microenterprise development in different settings. Also, as discussed earlier, through the lens of critical feminist theory, I used the construct of “female microentrepreneurs in Tobago” as a category for the strategic purpose of evaluating of the microcredit development model within a specific context. Though this construct tends to artificially homogenize women into a class, I remind the reader that there are many differences among these women and to the extent possible, I have tried to highlight their individual experiences and opinions.

Out of a population of approximately 52,000, adjusted statistical data available for 1996 indicated that ten percent of Tobago’s labor force was engaged in small own-account economic activity (Policy Research and Development Institute 1998:7-9). Prevalence of the so-called “informal economy,” however, makes accounting for the microenterprise sector difficult. Another labor force study used own account workers as a proxy and estimated that nationally, 19 percent of the labor force could be identified as microentrepreneurs (Warwick Business School 1997). In particular, self-employment
among women in Trinidad and Tobago has increased. In 1990, women accounted for 25.7 percent of the total number of self-employed persons and this figure had increased to 28.3 percent by 1995 (Central Statistical Office 1997b:2). The trend towards self-employment among women in developing economies has been noted by international funding agencies, local organizations and thus, acknowledged through a variety of programs. Specifically, implementation of policies and programs modeled after the Grameen Bank of Bangladesh has emphasized the development of cooperatively structured female microenterprise.

In the following, I demonstrate policy and projects designed to facilitate the development of women’s microenterprise and evaluate the effect of economic development programs within the particular cultural and historical context of Tobago. First, I illustrate the application of a cooperative approach to microenterprise development through analysis of four case studies. These four case studies demonstrate application of a cooperatively structured model of microenterprise development involving local and/or international sponsorship. Also, case studies address the complexities of organizing, funding, group dynamics, and leadership. Second, in contrast to the cooperative model, I assess implementation of the microcredit model with a focus on individual female microentrepreneurs. In evaluating development of individual female microentrepreneurs, I include a resource inventory to assess the range of training, funding, and business development services that target sole proprietors. Third, in order to define necessary variables for successful and appropriate female microenterprise
development, I provide suggestions for mediating the microcredit model to appropriately fit the cultural and historical context of Tobago.

A. Applying the Microcredit Model: Cooperative Female Microenterprise

As stated previously, to better suit the needs and capacity of women in Tobago, my hypothesis involved accounting for political-economic factors as well as historical and cultural context in order to modify the current microcredit model that conceptualizes female microenterprise development as a cooperative effort among women in a rural setting. Stated simply, cooperatively organized microenterprise development is not appropriate for economically empowering poor women Tobago. In the Caribbean region, as in many places, the microcredit model has been embraced as a strategy for economically empowering poor women; yet, economic development initiatives can foster dependency particularly when sustainability and accountability are compromised. In the following, I present four case studies in order to evaluate the cooperative structure of female microenterprise development and six examples of microenterprise development opportunities targeting individuals. Case studies include the following: (1) I document an experimental project, targeting rural, unemployed Tobagonian women for cottage industry sponsored by local and international funding; (2) and (3) I illustrate the complexity of group dynamics in Tobago through analysis of a national program targeting community development projects. These two case studies document the process of applying for local microenterprise development funding; (3) I further explore coalition building including leadership issues sponsored by local and international funding.
A.1 Case Study One: Local and International Sponsorship (Fairfield Industrial Cottage)

The first case study provides an exception to my claim that the microcredit model of cooperative organizing does not suit development projects in Tobago. In contrast to the case studies discussed later in this chapter, the group described below was exceptional in its success and I credit the exemplary tenacity, motivation, and commitment demonstrated by the five group members with their accomplishments. In the following, I document a creative and well-intentioned project involving collaboration among various divisions of the THA, local and international development practitioners. Ultimately, the project enjoyed limited success by facilitating cooperatively organized, women’s income generating groups. Here, I evaluate the project’s development including initial conceptualization, recruitment, training, access to funding and resources, production setting, manufacturing obstacles, group structure, and dependency issues.

Established in 1994, the Research and Implementation Unit pooled experts from various divisions of the THA to create a collaborative environment (akin to small business incubator) for developing new projects. Strategically, this research unit reported directly to the Chief Secretary, thereby bypassing bureaucratic “red tape” and avoiding inefficient inter-divisional politics. One project, facilitated by the research unit, involved adding value to otherwise wasted tropical fruits rotting on state lands throughout the island. Designed as a three-year case study, the project established woman’s working groups. Collectively, the groups formed an agricultural-processing cottage industry. Thus, government-sponsored cottage industry provided an opportunity for women to
generate income from otherwise unused agricultural resources. The THA Division of Marketing supported operations for the project. Expert resources provided by the THA included support staff with knowledge of agronomy, post-harvest management training, quality assurance, new product development, research, as well as general technical advice. THA Division of Marketing’s capital resources included state farmlands, processing facilities, frozen and refrigerated storage, a wholesale market, and three industrial cottage facilities located in the less developed windward district.

Preparations for the launch of Tobago’s industrial cottages began with contracting appropriate training. The Caribbean Industrial Research Institute (CARARI) (Appendix E) in Trinidad provided six months of on-site training comprising the following:

- food microbiology,
- manufacturing practices,
- quality management systems,
- packaging, nutritional labeling, and storage of finished product, and
- cost and marketing.

In addition to training, CARARI helped launch fruit preserve production and supported the project through product testing and advising.

Margaret, a tall, slim, shy woman recalled initial involvement as a process of personal transformation,

I was home doing nothing and some agriculture people came around saying that they had a course in preservatives. Then they call me for an interview, I got picked, that mean I passed [the] interview. I went to the training course at the Cottage, and we did so long training. I get used to the training, I didn’t really want to leave it to go anywhere. The
course, it come like very important, it is something that can make money.

Initially, the impartial screening and selection process was carefully orchestrated. To identify women with genuine interest, participants were chosen from a pool of self-selected applicants who responded to an advertisement in the local newspaper that described an opportunity to learn the principles of tropical fruit preservation and processing. The applicant pool was screened for the following competencies:

1. basic math and English skills,
2. ability to function well in a group, and
3. willingness to engage in a business venture upon completion of the course.

A committee of experts interviewed applicants and selected the original candidates based on interviews and required competencies. At a later stage, however, political intervention compromised the project’s integrity. The rigorous screening process implemented for the selection of trainees for the first two cottages was later discarded. Rather than screening from a pool of motivated, self-selected applicants, later participants were purportedly “hand picked” based on party affiliation. Breakdown of the selection process compromised the quality of participants as well as the ability to objectively evaluate and monitor the project.

Administrators of the cottage industry program selected 12 women to form the core training group. Twelve is also the minimum membership required for registration as a cooperative unit in Trinidad and Tobago. Although the project was ultimately intended to include a total of ten industrial cottages, only three were constructed. This case study
describes two of the cottages: Avondale Industrial Cottage (the core or original training facility) and Fairfield Industrial Cottage (one of the satellite facilities). Specifically, this case study focuses on the five members of Fairfield Industrial Cottage:

- Joy (31, single) group supervisor,
- Gracelyn (34, married, five children at home) public relations officer,
- Peggy (36, separated, 5 children at home),
- Margaret (39, common-law, 2 children at home), and
- Camille (42, married, 5 children at home)

Prior to involvement in the industrial cottage, four of the members were self-described “unemployed housewives” with family to care for, while the fifth member was single and unemployed. Members of the group reported that family members were supportive and encouraging, or as Camille described “if it was a problem, I would not be here.” The group appointed a supervisor because as Camille noted “everything needs a head.” Due to her attitude and business management capabilities, Joy was chosen as the supervisor. Also, to promote their products, the group appointed a public relations officer. According to Camille “Gracelyn can talk, she is not afraid” or shy, thus she was selected to represent the group.

In the planning phase, it was proposed that each cottage would specialize in production of three-to-four items. After six months of training, participants learned to process more than twenty different products (such as jams and seasoning). Additional training included personal self-development and self-esteem training sponsored by the THA while the Small Business Development Company (SBDC), a state agency that provided accounting, bookkeeping, and management skills, and the THA Division of
Cooperatives provided public relations and business operation training. After training was completed, the first cottage to launch production was the Fairfield Industrial Cottage with plans for two additional groups to follow suit. The Fairfield group was permitted to occupy the industrial cottage facility rent-free for five years (including electricity and water), yet the women struggled to launch their business. Joy, the group-appointed supervisor recalled,

They were training us to send us out there to earn a livelihood for yourself. Then they fix up this building and bring us down here. Most of the girls and them leave, just leave six of us, then another one leave, then just leave the five of us. We have a deal with this building, I guess that motivate us to be here. I really like working here even though it was hard.

Despite dwindling numbers, the remaining five members of the Fairfield Cottage seized the opportunity to become self-employed. Recalling the sense of accomplishment in realizing her entrepreneurial potential, Camille stated “when I really saw what we put out, the quality of work we did, it was very wonderful. So, I thought to myself, if we start at that point, we could go forward in establishing our own business.”

Before the industrial cottage could function as a business, however, capital was needed to acquire proper equipment and supplies. THA Marketing lobbied for funding on behalf of the Fairfield Cottage and received grant monies for equipment from the Canadian International Development Agency (CIDA) and the United Nations Development Programme (UNDP). Development aid applicants were required to demonstrate commitment, which the women of the Fairfield Cottage established by
pooling money for a bank account. Camille, the most spirited member of the group described this process,

You know when you’re starting a business you need to have an asset to get along with your business. And these five ladies we add $1,000 into the bank – from our own pockets. So we had this as the capital. Starting a business, you have nothing, and [one cannot] just to go to the Canadian Embassy and say “we need a grant.” You have to know where we coming from by showing them that we intended on having a business; we went on this training program, this is what we have in the bank, and we want to start our own business.

Members accepted that establishing the business was their first priority whereas receiving a salary was a delayed reward. After receiving a second grant, members began to pay themselves a meager salary of $20 TT a day.

My first visit to the Fairfield Industrial Cottage, the pungent aroma of hot peppers overwhelmed my sense as I entered the facility; they were bottling pepper sauce. Dissimilar from the typical Tobago work settings, there was no blaring radio with calypso or soca tunes pounding, only women singing hymns or harmoniously humming while they worked. Products were bottled on a long countertop in a spacious room surrounded by a large sink area, one industrial oven, three burners connected to a tall propane tank, and considerable storage space. There were two smaller rooms to the back: one room was for sorting and cleaning produce with two large sinks, a table and scale; and the other was the storage room with neatly ordered pots, buckets, and a pantry for ingredients (such as citric acid, coloring, and cleaning supplies). The five members of the Fairfield Industrial
Cottage had elected to dress in similar attire in order to demonstrate their professionalism. Their “uniform” consists of black skirts, white aprons, and head coverings. Initial pepper processing had commenced the previous day and involved the following steps: blanching in hot water for five minutes, rinsing in cold water, and placing the peppers in refrigerated storage. Bottles were washed with soap, rinsed with sanitized water and left to air dry in large colanders. Ingredients were carefully measured, combined in the aluminum industrial blender, and cooked (until reaching 65-70ºC). Next, the hot liquid was poured to the bottle’s top (since air bubbles will cause it to “shrink”), wiped, and momentarily turned upside down to vacuum seal. Hot bottles were handled with a hot pad for protection. The bottling process completed, I observed Camille, the most petite member of the group, struggle to wash the huge pots with erratic water pressure violently spitting out of the tap. Finally, they cleaned their production space and were finished for the day – bottles were left for labeling another day.

Like the pepper sauce, the members of Fairfield Industrial Cottage focused on producing “what sells fast” such as jam, marmalade, seasoning, mango relish, and preserved mango. During fieldwork, the front of the facility was being renovated to accommodate a small shop. Occasionally, passersby would stop in to buy their products. When preparing preserved mangos, for example, they would sell small bags to the people who lived nearby. Thus, the group decided to capitalize on this trend of local sales and construct a storefront to sell their products on site. Despite producing export quality condiments, production at Fairfield Cottage presented notable disadvantages. The bathroom facility, for example, had a tendency to flood and despite repeated requests, it
remained in need of repair. An unreliable water supply interrupted other workdays. Throughout most of the Caribbean region, water is a scarce commodity that is carefully rationed. In Tobago, most residence and businesses store surplus water in tanks. When the women were not working, however, passersby the Fairfield Cottage often helped themselves to water from the two large Tuff Tanks located on the compound. Gracelyn, the group-appointed public relations officer expressed that, “it is not easy when you’re going to the toilet and you cannot get to flush the toilet properly or even wash your hands properly because we have no water.” Being motivated to produce, members expressed feeling “sick” upon arriving in the morning to find no water for operation. In addition to specific water shortage issues, most production problems involved a general shortage of raw materials. They depended on local government for raw materials; for example, THA Division of Marketing delivered guava already pulped in white plastic buckets and ready for production. Yet, members often experienced frustration when raw materials were not readily available. Peggy, a tall, heavy-set women stated “I might say the only thing I don’t really like is when you are ready for raw materials to do your work, you can’t find. I think that is the only real thing that I don’t like, because it is kinda down-couraging when you don’t have the raw materials to do your work here.” Despite attempts to stockpile by purchasing from local suppliers, their main supplier was THA Marketing. They complained that the local government failed to maintain adequate supplies. If alternative sources were readily available, purchasing directly from local farmers would create a significant saving in contrast to THA Marketing’s higher overhead costs, which was compounded by transportation, processing, and storage facilities. Other problems
involved difficulty importing supplies from Trinidad, for example, one of the cottages had received an order of glass jars for bottling jam, but the factory neglected to send the lids. Due to the inter-island ferry (which provided transportation of most goods and foodstuff to Tobago), being overbooked for an upcoming holiday, the group had to wait an additional week for delivery before they could complete an order.

While observing the Fairfield group one day, the head of THA Marketing Division arrived to discuss the new lease proposal; I was impressed as the members assertively interjected comments. Lease terms were quite generous. Commencing July 1999, provisions of the three-year lease commitment included $100 TT a month for rent and offered a renewal option for three additional years at the same terms. Furthermore, THA Marketing was named the exclusive distributor of Fairfield Industrial Cottage products in July 1999. By promising to purchase all stocks at wholesale cost, “regardless of their ability to turn over the goods,” the local government had relieved the group of sales and marketing responsibilities. THA Marketing planed to increase production in order to “saturate the local Tobago market before expanding to Trinidad and export beyond.” Absent a genuine marketing specialist on the staff of THA Marketing, Fairfield Industrial Cottage suffered from a significant bottleneck in distribution since the market was already saturated with identical condiments produced on a larger scale in neighboring Trinidad. On the surface, the motivations of THA Marketing could be described as altruistic; rather than profiting the government, the stated goal was building self-sustaining industry through government assistance. Yet, the contractual arrangement
striped Fairfield Cottage of their autonomy, and rendered them entirely dependent on an under funded and understaffed division of the local government.

In accounting for the complicated process of planning, launching, and operating the Fairfield Industrial Cottage, it is important to note the successful group dynamics that emerged from the project. In both structure and function, the group was exceptional in their enduring commitment to business, professionalism, and above all to each other. It is difficult to convey the close-knit feeling shared by the women of Fairfield Cottage. While describing her commitment to the group, Joy stated, “I love what I do, get so accustomed to the ladies, we become like one, like a family. It would take a long while before I would go somewhere else.” In addition to pride in their work, observation revealed that five years of struggling and working together has forged a bond of sisterhood. At times, they had worked for months without pay or profits. Stagnation resulted from lack of materials (such as fruit or glass bottles imported from Trinidad), and lack of transportation to pick up and deliver their products. To illustrate the feeling of closeness among the group, Gracelyn stated “if you stay at home, you miss everybody. You always want to be around the ladies, to be at work to spend time with each other. You get accustomed to one another.” One day, I arrived at the Cottage for a scheduled interview to find Joy alone – cleaning and organizing. The other members eventually called; they were down the street at the health clinic attending to one of their members who had taken ill. Gracelyn explained, “We come as a family. If one person feel sick, it affects everybody because all of us are sick if you are sick. We feel one another pain, we share one another...everything about one another.” Spirituality was a recurring theme during
research among female microentrepreneurs in Tobago. Among the women of Fairfield Cottage, for example, “church” was a common bond and despite attending different denominations, “the joy of serving Christ” united them in faith. In fact, the attitude towards business expressed by the women of Fairfield Cottage resembled the Protestant work ethic or what German sociologist Max Weber described as a linkage between religious values and the spirit of entrepreneurship. Camille, the group’s most articulate member, provided a sermon-style presentation on the three things she liked most about their business (her themes included unity, cooperation, and operation).

I will start first with **unity**, because without unity, nothing can go on. A house built by itself it just cannot stand. When we come together we unite as one body, and when you unite as one body there is strength. And when I say **cooperation**, we all come together and we cooperate as one whole body. In doing things, especially small business, we all have differences -- right? All of us are different, and we really get to know one another and to know how to understand each other. In case one of us has to go somewhere, is not a problem that you could come to anyone of us and say “we going out.” Whatever work is being done will continue to be done without any fuss or bustle. And when I say **operation**, when I look at our business, well we know how to operate in a business. We are not afraid to handle any situation.

They considered themselves professionals and dreamed of their business reaching the international market in order to accomplish a larger goal as Gracelyn described “to show what we could do, our talents and our skills as women; I believe that we could reach far.” By expanding their business, they would accomplish a second goal, as Peggy noted “to see more **ladies** coming into the business because there is a lot of ladies out there who
need the jobs just as our families really needed it awhile back.” Although I did not observe more than the five member of Fairfield Industrial cottage at work, they reported that additional workers are occasionally recruited (typically members sisters) when the workload increased. Future plans for expansion would build on other skills they learned during training including bottling essence (vanilla extract) and making soap. Also, members of Fairfield cottage envisioned their production increasing to a level that would require automation in the form of a mechanized bottling machine designed “to make, pour, cover, and box” their products.

Establishment of the industrial cottages is an excellent example of collaboration among local government and international development agencies. Yet, continued reliance on the local government hindered further growth. At the time I was observing the group, for example, their goal was to supply local hotels with their jams and jellies. Without a direct linkage to tourism, which should have been facilitated by the THA Divisions of Marketing and Tourism, this business expansion idea had provided yet another frustration. The women of the Fairfield Industrial Cottage had reached the point where they would have preferred to operate independently. They complained that government sponsorship was unsustainable and paternalistic,

Anything government does -- it doesn’t last, it gonna mash up. You mustn’t let government get too involved in the business. You must try to manage your business for yourself . . . Anything government get involved in your business is like they is the owner, “today you must to this and you mustn’t do that” and kinda ting. I don’t like government too much.
Despite the many nurturing aspects of their relationship with the THA, being controlled and dependent on the government had rendered the group resentful of paternalistic limitations. Sympathetic to the position of THA Marketing, the supervisor explained, for example, that the lack of government vehicles contributed to problems involving access to raw materials and distribution. Despite these difficulties they preferred self-employment because as Margaret stated “you have more knowledge and you feel proud about yourself, you just has to work hard at your business.” Whereas, “with government, it takes such a long time to get what we want to achieve, it is better that we stay NGO (non-governmental organization), on our own, being our own bosses. It is very nice being that way.”

Despite the accomplishments achieved by the women of the Fairfield Industrial Cottage, which included significant support from local government and international development agencies as well as their products having been well received in the local Tobago market, the project had achieved very limited success. Dependency on the local government prohibited adequate growth, thereby undermining profitability, sustainability, and self-sufficiency. Lack of sufficient funding, adequate facilities, or proper access to equipment, supplies, and markets was prohibitive. Likewise, problems with business development could be attributed to insufficient government infrastructure. Fairfield Industrial Cottage was dependent on the THA, an agency that operated on a limited budget, lacked linkages to establish support of microenterprise development, and was vulnerable to political caprice.
A.2 Case Study Two: Local Sponsorship (Glendale Women’s Sewing Group)

Case studies two and three demonstrate application of the microcredit model of microenterprise development through emphasizing the challenges of collective or group organizing. Through Trinidad and Tobago’s Community Development Fund (CDF), the government provided funding to a range of social development programs. In 1999-2000, the overall CDF budget consisted of a loan from the Inter-American Development Bank ($40 million US) for distribution by the Central Government of Trinidad and Tobago. One of the social development programs supported by this funding source was the promotion of group activities through making grants to various social service agencies. More specifically,

The Community Development Fund is designed to support the efforts by groups, to provide basic social services and community infrastructure, which will benefit low-income communities and the disadvantaged. The aim is to assist in the establishment and management of programmes which are geared to alleviate conditions of poverty (Small Business Development Company 1999a:1).

Eligibility for CDF sponsorship required that programs be in alignment with international development policy that promoted cooperatively structured development practice. In particular, the CDF emphasized sustainable self-reliance and a participatory approach and required that groups “would have to show the ability to manage a project, in order to receive assistance” (Small Business Development Company 1999a:1). Assistance provided by the CDF was targeted at alleviating underemployment in Trinidad and Tobago’s rural sectors. CDF sponsored seed money was intended to promote income-
generating initiatives or “infrastructural projects” for upgrading and improving local facilities and utilities through community self-help (Small Business Development Company 1999a:1). Administered by Trinidad and Tobago’s Ministry of Planning and Development, Community Development Fund Secretariat, the 1999-2000 CDF budget was $14 million TT for distribution among approved community groups. Approved community groups were granted 70 percent of funds for their self-help projects and were responsible for the remaining 30 percent match in cash or kind. In Tobago, CDF grant applications were administered through the THA. Successful completion of the CDF proposal process, however, did not necessarily result in delivery of promised funding. The following case study examines the later stages of the grant process including the struggle to implement a funded CDF project.

The second case study focuses on Glendale, which was locally regarded as one of Tobago’s most dynamic villages from which many leaders had originated. One such leader, a THA’s senior official, had referred me to a women’s group from her natal village. I was particularly eager to meet Cynthia, the group president who was characterized as “very outspoken and enthusiastic.” The Glendale Women’s Sewing Group was highly motivated to transform their skills into a vocation. After completing a three-month, THA Community Development sponsored course in drapery construction (Appendix E), members remained committed to the goal of expanding the capacity of their sewing group into an income-earning venture. According to the THA official, in the interim, group membership had dwindled “from 25 to 12 to 10 serious, unemployed women.” Since the drapery course, members had attended additional training in “soft
furnishings” production (that is sewing potholders, sheet and toilet sets, and other household items), and operated on an “each one teach one” basis of exchanging skills and ideas. Producing from home, members supplied their own materials and machines and attended weekly meetings to assemble their soft-furnishing designs together. The previous Christmas, the women’s sewing group had enjoyed successful sales of sewn items with profits going to individual producers; whereas, profits from occasional barbecue fundraisers were earmarked towards the purchase of an industrial sewing machine to be shared by the group.

The first night I met the group, the THA official also attended the meeting to bring good news. After waiting one year for funding to launch their sewing venture, the group’s CDF proposal was approved, granting $6,900 TT for training and equipment. Yet, members were very surprised to learn that they had been awarded grant funding to launch a catering business, which forcibly altered the group’s original intention to operate as a sewing cooperative. Despite genuine interest in sewing, the catering detour was unexpected. Later, the Cynthia disclosed that the original CDF proposal had been rejected; the evaluation committee determined that sewing equipment was too costly, but group members had not been informed of this problem. Rewriting the grant request on behalf of the group, the THA official proposed a catering venture and disclosed the modified plan only after the grant was accepted. Upon approval of the grant, the THA official noted the profitability of food sales and thus, encouraged the group to pursue professional catering. Later, I attended a Christmas Concert intended to raise money for a sewing machine; a group member commented that that concert was intended to publicly
demonstrate their unwavering devotion to a sewing venture. Local support was provided by the Youth Training and Employment Partnership Program (YTEPP) (Appendix E), which in coordination with the THA offered a loan/gift of an oven and utensils to help launch the catering business. Furthermore, the THA promised to supplement funds by providing needed items until the CDF grant money could be released. The group was instructed to select a catering tutor and make renovation plans for the Glendale Community Center’s forty-year-old kitchen facility. Also, arrangements would need to be made with the Glendale Village Council regarding use of the kitchen. Some members anticipated a potential conflict as “the Village Council had some miserable people” who would assume ownership of whatever came into the kitchen.

With the CDF award postponed until kitchen "improvements" could be made (including installation of additional cabinets and a locking door), stagnation and confusion plagued the group for months. Likewise, the oven donated by YTEPP was withheld pending kitchen renovations. "Who is paying for these renovations?" the group wondered. THA had promised assistance, but in the midst of a budget crisis, the group found themselves in an unanticipated “Catch-22” situation, unable to launch their funded catering business that, simultaneously, had averted their intended sewing venture. Meanwhile, skilled group members remained galvanized around their original intention of establishing a soft furnishings sewing facility. Although determined too costly by CDF evaluation committee, members touted the advantage of their original idea as a sustainable business that they envisioned transitioning through the seasons as demands change. In Tobago, typical seasonal demand for sewn items included the following: toilet...
sets and curtains for Christmas; jerseys and short pants for summer/Great Race; and school uniforms for fall.

One year after CDF endorsement, no grant money had been released. In response to the funding hiatus, Cynthia explained, "When they say April, it will probably be more like December before we see anything. It has now been three years we are waiting."

Meanwhile, the group made the best of what was available. They responded positively to the catering training organized by the THA official. Participants each donated $2 TT per class for supplies (such as flour and sugar). Although the tutor’s salary was a line item in the still unawarded CDF grant, they moved ahead with training. Privately, the Cynthia mentioned that the THA official had paid for catering tutoring “out of her own pocket.” I suspected the THA official’s motivation to cover the cost of the tutor’s salary involved both a desire to encourage a receptive attitude among group members in addition to compensating for the disappoint of having their income-earning project both altered and delayed. The Community Center kitchen was renovated (that is, painted, locking cabinets, and stove installed). Yet, without a refrigerator, they lacked the necessary equipment to complete training and considered paying for a rental in the meantime. I observed village women of all ages actively participating in the catering training; dressed in appropriate food preparation attire (aprons and head ties), they chopped, seasoning, greased pans for rolls, prepared pastry puffs, or attentively observed. It appeared that the cooperative spirit was operating among the women of Glendale. For example, I observed two of the youngest trainees being sent down the hill, into the village to obtain additional supplies, while an elder called after them with further instructions to “check by Auntie if
they don’t have.” According to the THA official “all of the women can cook, they just want to add the fine touches and safety procedures, management, and organizational skills” through catering training. Upon completion of training, the THA official envisioned that group members would obtain certificates and become eligible to receive official food handler’s badges. Furthermore, she expected that catering classes could be open to the public (including men and youth) for a fee. Shepherded by a determined and devoted THA official, the group was abruptly diverted from their intended goal.

Thwarted by an incompetently administered funding program and the paternalistic patronage of the THA official who was determined that the group would succeed, the members of the women’s sewing group continue to struggle to attain realization of their original objective.

The plight of the Glendale women’s sewing group provides an example of Tobagonians endless patience, particularly when government funding is anticipated. Although group membership dwindled and their original income-earning venture was completely redirected, the group continued to wait for grant funding.

A.3 Case Study Three: Applying for Local Funding (Golden Bay’s Women’s Handicraft Group)

The third case study illustrates misapplication of the microcredit model in the context of a voluntary group. Through recounting the failed attempt of a group responding to the call for CDF proposals, I illustrate the precarious nature of Tobagonian group dynamics. In an effort to improve the quality of applications submitted to the CDF,
the Ministry of Planning and Development had contracted with the SBDC to facilitate proposal-writing workshops (Appendix E). Facilitated by an SBDC officer from Trinidad, the workshop provided excellent quality training that was conducted as three weekly sessions of two days each. Focus of the workshop included the following:

1) organizing group structure,
2) identifying projects and writing proposals,
3) managing projects once funded.

During the workshops I became acquainted with a handicraft tutor who was employed by THA Community develop to work with various woman’s group. Of the two groups she was currently tutoring, one consisted of largely uneducated and unemployed homemakers and the other consisted of largely educated, working women. I elected to volunteer my consulting services to facilitate proposal writing for an income-generating venture for the women’s group that I perceived as being more in need of assistance.

The Golden Bay’s Women’s Handicraft Group was represented at the workshop by their handicraft tutor (appointed by THA Community Development) and two group members. The enthusiastic tutor hoped to bolster her students’ efforts towards becoming a professional, income-generating group and gladly accepted my support. At the time fieldwork was conducted, Golden Bay was situated amidst a prime tourism zone with three of Tobago’s largest hotels. Also, construction was flourishing including time-share condominiums, restaurants, and bars. I collected a “skills bank” as recommended by the SBDC tutor, which revealed the human capital of group members by highlighting individual strengths and experiences. My informal assessment of Golden Bay’s human
capital indicated a prevalence of unemployed housewives among the membership; only two out of ten women interviewed described having formal employment experience. Most members had limited education and only one had basic business skills acquired at secondary school; whereas all were experienced homemaker with handicraft skills attained through class participation. Shy at first, members were flattered and eager to give personal information for skill bank interviews. That is, all except the most senior member who the other women respectfully referred to as “Tantie.” Similar to the kin terms such as “aunt” or “auntie,” the honorific “tantie” conveys respect and familiarity and is reserved for elder females regardless of lineage (Wilson 1973:146). With forty-one years of handicraft experience, Tantie was the voice of wisdom among the group. Disparagingly, Tantie demanded to know “How this business was going to start?” and particularly “Where they were going to sell?” before consenting to the brief interview. Tantie, who had formerly operated her handicraft business from a small blue shack on the main road, noted the advantage of Golden Bay’s location amidst a prime tourism zone, however in her opinion, the preponderance of “all inclusive packages” attracted tourists who did not spend money on souvenirs. Pattullo (1996:74-76) described two problems with so-called “all inclusive” tourism. First, all-inclusive hotel packages generated the greatest amount of revenue in the Caribbean region, but their impact on the local economy was smaller per dollar than other types of accommodations. Second, compared to other types of accommodations, all-inclusive resorts imported more goods and services and employed fewer people per dollar of revenue. Tantie explained the impact of all-inclusive tourism on Tobago’s handicraft vendors, “People will look at what we have, admire it, but carry
little cash if any.” Similarly discouraging, Tantie had produced for hotel gift shops, but felt “they did not pay enough” or when orders had been placed for woven mats, the required quantity was unrealistic for her to produce in the allotted time.

Despite my enthusiastic (albeit naïve) efforts to explain the potential opportunities afforded by the CDF, in the end attempts of the tutor and myself to formalize the group were tacitly dismissed. The idea of expanding their vocation into an income-generating cooperative microenterprise never developed. While attending weekly meetings, members were always happy to see me (greeting me affectionately), but soon resumed conversations about children, husbands, or current handicraft projects. Although the original goal of the THA Community Development Division’s handicraft training program was to generating employment opportunities (especially for women) through the production of handicraft, they were established as informal voluntary groups (Paul 1984:4-5). Officially, the women of Golden Bay had established a group infrastructure including elected officers and a susu that provided financial assistance to members for purchasing needed materials for class (such as fabric, lace, and thread), however, they did not function as a formalized group. In practice, transitioning from voluntary social group into a formalized, hierarchical income-generating organization seemed beyond the capacity or desire of most members.

The tutor expressed that she appreciated my help in order “to show that people from so far away are interested.” Her encouragement was flattering, however, the paternalistic connotation of my involvement with the group made me feel uncomfortable. Privately, she delivered a foreshadowing caveat stating, “Black people don’t want to see
you getting anything, they are jealous minded. They don’t take advice that is given in peace.” Evidently, “crab antics” were presenting an obstacle to organizing among this women’s group (Wilson 1973).\textsuperscript{10} Golden Bay’s insularity created a barrier to coalition building as existing members were reluctant to recruit new members and tended to squabble over issues of authority, responsibility, and sharing of benefits. Beyond the guidance offered by the tutor, a group leader had failed to emerge. Though they did have elected officers, they lacked a motivated member who might have directed the group’s income-earning activities. Perhaps members were reluctant to assume leadership because it would have impacted the group dynamic. Instead, reliance on the tutor (who was not from Golden Bay) allowed the group to maintained equilibrium. During the CDF/SBDC workshops, we had drafted a proposal that seemed in compliance with the requirements; the structural foundation for the project was in place including thirteen skilled members, elected officers, and access to a workroom in the newly built Golden Bay Multipurpose Complex. Moreover, proposing an income-generating project that targeted the many unemployed women of the village was undeniably worthwhile. By making use of local resources (such as vegetation used for weaving) and members’ handicraft skills, the project demonstrated excellent backward linkages (that is, the inputs to start producing) (Hansen 1996:20). Start up capital was dependent on a successful CDF grant proposal, however, could the necessary forward linkages be achieved such as sales and marketing? Further business assistance and training was locally available, but would members take advantage of these opportunities?\textsuperscript{11}
Completion of CDF eligibility requirements included establishing a bank account, formalizing group registration, and adopting a constitution in order to qualify for funding. The application also required estimating community demographics, information for which the group had little insight. I suggested that the local political representative should know the statistical details for her district, and furthermore should be supporting the group’s plan to launch an income-generating project by providing assistance with the CDF application process. The representative eagerly met with the group and, claiming to have been involved with other successful CDF grants, offered her assistance. She openly criticized the THA for having overspent the annual budget, which resulted in the absence of funds to pay the salaries of THA employees. Tobago’s budget crises had become an annual event. I witnessed this in July 2000 when the THA experienced problems due to insufficient funds it its bank accounts. As a result, all THA staff went unpaid for several weeks. For the women of Golden Bay, this resulted in the loss of their handicraft tutor. Furthermore, the political representative insinuated that rather than meritorious, community-based projects being awarded grants, projects affiliated with a particular THA official’s church tended to receive grant funding. In a private meeting with the representative to draft the CDF required “Poverty Assessment of Community” demographic forms, I alluded to my growing disenchantment with the handicraft group’s lack of enthusiasm. I had attended the biannual “Achievement,” an event resembling a graduation ceremony where friends and family were invited to celebrate members’ accomplishments. During the Achievement ceremony, several women described participation as a joyful experience and expressed desire to continue working together.
Explicitly, I interpreted the comments of the group as conveying a desire to continue as a handicraft-training group. Implicitly, I interpreted the comments of the group as conveying contentment with the status quo. Seemingly unsuccessful attempts to generate support and assistance with the CDF application process had rendered me frustrated. I was relieved when the representative confirmed my perception of apathy among group members and was eager for her guidance. But I continued to wonder what my efforts could accomplish since the group lacked business development capacity. Rather, the Golden Bay women’s handicraft group was marginally cooperative, particularly since loosing their unpaid leader/tutor to the budget crisis, and without her guidance, exhibited no entrepreneurial initiative.

It appeared that an alternate approach was necessary to motivate the group. The representative proposed a “pep rally” of sorts, to generate enthusiasm and support for the group while working towards recruiting younger, unemployed women from the village. She cautioned that “insularity creates a problem with bringing in others” that can lead to disputes over tenure, sharing responsibilities, and fundamental beliefs or practices. In the opinion of the political representative, coalition building (or lack thereof) was the obstacle to organizing women’s working groups in Tobago. As an alternative to recruiting outside support, she recommended drawing from internal community leaders, particularly those who continued to support their natal village of Golden Bay, to establish a much needed management team. Reflecting on the group’s skills bank, it was evident that this pool of unemployed housewives lack the experience and education necessary to build or manage an income-generating group, particularly in the context of international
tourism development. Whereas, supported by the larger community, the representative hypothesized that a small foundation could facilitate, advise, advocate, and create empowerment through positive role modeling.

With mounting respect for the representative and enthusiasm for her proposed new strategy, I looked forward to further involvement with the group. Yet, after losing their tutor due to the THA budget shortfall, the handicraft group ceased meeting. Meanwhile, the representative became distracted with launching a new political party. In the interim, the tutor’s focus shifted to her other handicraft group. Located in a different village, the second group had overcome the budget crisis and maintained their tutor by opting to pay her salary privately. Months later, when I ran into the tutor, she declared jubilantly "we got the CDF money for the other group for sewing. Mr. McKee helped us with the application. Now it has been forwarded to [a particular THA Secretary] who will help it through faster." Unlike Golden Bay’s representative, the second group’s political ties to incumbent party leaders were a momentous advantage. Much like myself, the tutor had grown frustrated with the women from Golden Bay and found their representative preoccupied by political ambition. I was surprised by the tutor’s new focus and amazed by the project’s punctual acceptance. Though my interaction with the second group was limited, I offer that the success of the second group could be attributed to three major factors. First, with over half their membership being educated and employed, the second group provided a broader skill base and increased motivation towards upward mobility. Second, located in a village in proximity of Scarborough (the main town), group members were less insular and more experienced in the “public sphere.” Third, and
probably most important, their affiliation with political gatekeepers provided considerable leverage for having their CDF proposal successfully acknowledged.

**A.4 Case Study Four: Loss of International Sponsorship (Creative Women’s Enterprises)**

In addition to the curious organizational misadventures mentioned in the case study above, in the following I evaluate the applicability of cooperatively organized microenterprise development through a focus on leadership. Unlike previous examples of groups where bureaucratic restraints, paternalism, and limited skills prohibited successful microenterprise development; the skilled women of Louisville village had benefited from considerable funding and training resources in the short-term, yet in the long-term failed to function cooperatively,

Locally regarded as a successful cooperative, Creative Women’s Enterprises (CWE) was considered a model for self-help groups. Located in the less populated countryside along Tobago’s windward coast, CWE provided self-help opportunities to largely unemployed women of the area. The village of Louisville had donated use of the community center to CWE for their production facility. Headed by Margaret, a dynamic and tenacious leader, proficient in a range of sewing and handicraft skills, this “go-getter” let no opportunity pass unchecked and even taught herself to “surf the internet” for international funding resources. Aggressively promoting her group, Margaret was successful in securing funding from international development agencies (CIDA and UNDP) for equipment and training. Previously, I had observed the Louisville women’s
group during preliminary summer fieldwork and was impressed by their accomplishments. Margaret had served as the local handicraft tutor appointed by THA Community Development. Subsequently, ten of her students who had attended evening classes in sewing and soft furnishings became CWE group members. When I first visited CWE, they occupied half of the community center and were producing items for local consumption (such as school uniforms and bedding) as well as for tourists (that is, hand painted tote bags). Through Margaret’s connections, the items the group produced for tourist were sold at a cooperative handicraft markets sponsored by the THA. Between my first encounter with CWE in 1997 and my return to Tobago in 1999, the group had dissolved and beyond the group leader, I did not have contact with other members. Following the dissolution of the group, assessments conducted by funding agents questioned the absence of production or sales. In response, the leader offered a repertoire of new project ideas to justify continued funding.

Further investigation revealed disputed leadership and divisive group dynamics as the root of CWE’s collapse. A rift formed with most villagers banding together in opposition to the leader. Supported by the THA and retaining the CWE name, the new faction claimed entitlement to grant money. In the interim, however, funding agents had the group’s bank account frozen. Funding agents were under the impression that former group members regarded Margaret as a domineering leader. Furthermore, she was accused of slandering dissenting group members. To the dismay of funding agents, not only had the group fractured, but the new faction was claiming government support; meanwhile, the deposed leader accused the government of favoritism based on religious
affiliation. According to the Margaret, problems were the result of “crab antics,”
insularity, and insufficient commitment. Furthermore, the leader described a lack of
respect for her efforts stating, “If a foreigner was running the group, or even someone
from another village, they would receive more respect. Villagers are ‘swell headed’ if
they get a great idea and find the money for it, they will change their plans because ‘the
idea is too hard.’” According to the Margaret, despite having facilitated successful grant
funding, villagers rebuked her leadership. She stated that the “people right around you
don’t appreciate you -- we don’t appreciate our own people.” Rather, she believed that
regardless of her efforts, villagers would steadfastly withhold support and only
acknowledge her contributions upon her absence.

Fundamentally, the failure of CWE resulted from a membership insurrection
against their leader and corresponding loss of skilled group members. According to
Margaret, lack of cohesion is endemic to Tobago; women join groups to learn skills but
prefer to work independently, or as she puts it “they lack group glue.” I viewed this
response as a rationalization for the group’s dissolution and since I did not have contact
with the former membership, I cannot offer what I imagine might have been a contrasting
point of view. The leader felt she failed to convince the original membership that despite
securing grant money, they still needed postpone remuneration while establishing their
business venture or in Margaret’s words, “the business must be built before there are any
financial rewards.” Frustrated by the women’s lack of commitment, she noted, “It is
better to participate, learn skills, and earn a small stipend than sit home doing nothing.”
Correspondingly, other informants conveyed a sense that younger women, in particular,
did not aspire to be self-sufficient. According to the CWE leader this lackadaisical attitude was pervasive among the younger generation; she claimed “they would rather sit home and wait for someone to bring them things. They are not active.”

Accelerated by seemingly selfish actions, Margaret’s leadership role became increasingly contentious. Citing potential vandalism as pretext, for example, she defended taking home equipment supplied by grant funding (including a sewing serger and refrigerator). Similar to this example, international development specialists have documented cases of “unscrupulous individuals” subverting cooperatively organized entrepreneurship projects in order “to achieve their own political or economic aims” in poor, rural settings (Hansen 1996:19). Once the CWE group disbanded, the leader replaced the original membership (drawn from the local village) with new “students” from surrounding villages. Observation, however, revealed that CWE “training classes” were on hiatus. From the perspective of the bilateral donors, the group’s failures included abuse of equipment privileges and disorganization. Furthermore, these “lack of transparency” issues resulted in unavoidable termination of funding. Disappointed but undaunted, the leader continued her pursuit of grant money yet was growing frustrated by dwindling opportunities. Ironically, she blamed the fiscal blight on the “THA’s misuse of grant monies,” a verisimilar excuse that conveniently corroborates with recent scandals perpetrated by the THA’s Chief Secretary.\textsuperscript{12}

The four case studies above demonstrated issues related to the structure of cooperatively organized female microentrepreneurship. In the next section, the discussion shifts to issues related to individual female microentrepreneurs, which is the most
prevalent structure for female microentrepreneurship in Tobago. In considering the historical and cultural context of Tobago, the next section evaluates application of the microcredit model of microenterprise development focusing on individual female microentrepreneurs.
B. Applying the Model: Individual Female Microentrepreneurs

Contested leadership, at all levels, was a recurring theme during fieldwork. The lack of cohesion described in the case studies above presents a paradox in a society with a history of mutual cooperation and where economic self-reliance is virtually exalted. In the past, informal organizations and voluntary societies were the mainstay of Tobago’s post-emancipation, peasant society (that is, lend-hand). In the late twentieth century, Tobagonians were still engaged in cooperative efforts; however, these tended to be voluntary groups rather than income-generating ventures. Following emancipation, independence became increasingly salient as intolerance of poor working conditions and low wages fostered a deep-seated commitment to self-reliant employment (James 1993:18-19). In his study of business practices in Tobago, local economist, Vanus James (1993:103) traced the significance of individual entrepreneurship and noted “commitment to self-reliant employment made any job at all a second best choice.” Historically, worker’s objectives involved avoiding wage labor and establishing own-account enterprise. These employment resistance techniques included using labor to gain access to money and “using the job as a place to rest in order to facilitate adequate own-account work after the job site,” which explains the frequent perception of Tobago’s workforce as lackadaisical (James 1993:52). An example this perceived lackadaisical attitude toward work noted during fieldwork (1999-2000) involved construction of a large resort by the Hilton Hotel Corporation. The majority of labor employed for the construction of the Hilton Plantation Property was imported from Trinidad (which, consequently resulted in a shortage of affordable housing). According to a Tourism and Hospitality Institute
instructor, when attempts were made to employ Tobagonians to work on the project, they "cause a riot" complaining that the "work is too hard" (personal communication April 12, 1999). Therefore, the majority of the labor was temporarily imported from Trinidad.

In addition to discontent with undesirable employment conditions, both leadership and organization were often contested, thereby creating a barrier to cooperative economic organizing demonstrated in the case studies above. Generally, women in the Caribbean voiced a strong preference for operating microenterprises independently (or within a kin group) rather than taking business partners (Isaac 1986:51-53; McKay 1993:281). Likewise, I found this preference for independence strikingly prevalent among female microentrepreneurs in Tobago. Where assistance was enlisted, microenterprises typically remain small-scale, community based and restricted to husbands or kin. Small and microenterprise ventures in Tobago were almost exclusively sole proprietorships or restricted to immediate family. Characteristic of female microentrepreneurs in Tobago, Suzanne was the owner of two fishing boats and a tackle business. She noted,

I don’t like partnership wit my business. Something belongs to you, it must be yours. I just want to be de control, I want to be my own boss, right? It feel nice bein’ your own boss, dat is de greatest ting on earth to be your own boss. And to know, well, you own dis, you own it, yuh understand? It is nice, it is very, very good. I am happy about it.

Suzanne’s fishing boats also provided work for her sons who rented use of the boats. Suzanne’s husband, a self-employed builder, supported her efforts by renovating the shop but essentially, she had complete autonomy over business decisions and
finances. Similarly, Annette operated small lunchtime cafe. While describing her commitment to self-reliance, she explained “I have a husband, yes, but the little money they works for – I am not depending on a husband to bring in an income, no. I love my business. I can’t see myself right now going and work for nobody else, no. And my business so far is going good. I doesn’t really take time off to go and have fun with friends – I always in my business.” Though her spouse was employed fulltime by the local government, Annette preferred to operate her small business independently. Male partners may recognize the significance of female financial contributions yet, “few women report help from their partners with household and other domestic duties” (Massiah 1989:972). Partners and families typically supported women’s work; however, a man might elect to influence his partner’s microenterprise if he provided the initial capital or where he was directly involved in daily operations. Women are proud of their independence and to preserve their autonomy, may hide their income from their partners (McKay 1993:282).

According to local economist Colin McDonald (1999:154-159), enterprises in Tobago were represented as follows: three percent cooperatives, twelve percent family-owned, five percent partnerships, seventeen percent companies, while sole proprietors account for sixty-three percent of registered enterprises. Similarly, a survey of 94 female microenterprises in Trinidad and Tobago indicated a preponderancy of sole proprietorship (75.53 percent) (International Labour Organization 1997:39). In his study of enterprise development in Tobago, McDonald (1999:3) focused on the manufacturing sector to the exclusion of service or retail activities. Yet, analysis of the Small Business
Register indicated a disproportionate number of entrepreneurs were concentrated in three main sectors: (1) personal services (2) assembly and related industries, and (3) construction, with the vast majority concentrated in retail and trade rather than manufacturing (Crichlow 1991:199-200). By failing to account for the most prevalent sector among sole proprietors in Tobago, data generated by this type of study does not accurately reflect the economic status of a major category of entrepreneurship – that is female microentrepreneurs. According to 1997 national census figures, 41.9 percent of women were engaged in the service sector while 27.9 percent of women were engaged in wholesale retail or trade as compared to only 7.7 percent of women engaged in manufacturing (Central Statistical Office 1997b:3,6). More specifically, census data reported that among women in Tobago, 3,000 were in engaged in wholesale retail trade, restaurant or hotel work, 3,200 were engaged in community, social and personal services, whereas only 100 worked in other manufacturing (excluding sugar and oil) (Central Statistical Office 1997a:56). Moreover, these censes data do not include the informal sector, which if included would account for a much larger percentile of female microentrepreneurs. Gender analysis of self-reliant enterprise, therefore, must reflect the reality that a significant proportion of the female microentrepreneurial population are engaged in the service or retail sector with the understanding that many operate in the so-called informal sector.

In contrast to the microcredit model that emphasizes collective of a group of women, which I argue is not appropriate for the historic and cultural context of Tobago, I also examine six models of offering a range of training, funding, and business
development services available to the individual female microentrepreneur. These six examples include local, national, and regional microcredit programs as well as conventional banking, credit unions, and ROSCAs (or susu). In particular, one of the examples I evaluated was a locally orchestrated attempt to design and implement a microcredit approach. Overall, what I learned is that programs intended to benefit female microentrepreneurs in Tobago are being developed in a vacuum rather than benefiting from networking with existing agencies and resources. Similar to my findings, a survey of agencies catering to small business development in Trinidad and Tobago revealed “a myriad of governmental and non-governmental organizations each apparently pursuing their own agendas, but all with the overt objective of supporting the sector” (Ministry of Trade and Industry Task Force 1999:43). My research indicated that programs including SBDC, the REACH Project, and FundAid (discussed below) had overlapping target populations yet, fail to integrate services. In the following, I survey existing resources to identify strengths, weaknesses, and redundancies for effective female microenterprise development.

**B.1 Local Implementation of the Microcredit Model (REACH Project)**

The following case study documents local application of the microcredit model with seemingly appropriate provisions for the historical and cultural context of Tobago including emphasis on the development of individual female microentrepreneurs (rather than cooperatives). Initially, I was thrilled at my auspicious timing; I had returned to Tobago to study women’s microenterprise development and to my delight, a microcredit
program was being launched only one month after my return (or so I thought). Technically, the Realization of Economic Achievement or “REACH Project,” “came on stream” in 1998, however, the $100,000 TT budget went unused. In 1999, the program was allotted another $100,000 TT from the THA. The Project Development Officer and I were lead to believe the entire $200,000 TT allotted to the program remained in the government coffers, available to the program. Previously, I had established a relationship with the THA Division of Health and Social Services during preliminary fieldwork, thus the political official overseeing the REACH Project was familiar with my research objectives. I volunteered my consulting services in anticipation that I would evaluate the REACH Project during its initial year. Granted permission to document the program THA by the Secretary for Health and Social Services, I anxiously waited fourteen weeks before it was inaugurated. Ignoring pessimistic warnings of local friends, I did not anticipate what awaited me.

At the opening day symposium for the REACH Project, dignitaries at the head table tantalized the audience with promises of social rehabilitation through self-employment. Though directed at community leaders and stakeholders (Tobago House of Assembly 1999:4), when I scanned the crowded meeting hall I noted predominantly middle-aged, lower-income women in attendance.13 Designed to counter the plight of Tobago’s “vulnerable, disadvantaged, and unemployed” population, the program offered two types of subsidies grants: $3,500 TT for microenterprise development or $2,500 TT for training, however, training grants were conceptualized as a consolation offered to under qualified applicants who were not ready to launch a microenterprise) (Tobago
House of Assembly 1999:3). The project targeted the estimated 24.2 percent of Tobago’s population living below the poverty level.14 Characterized as “community based development,” the program pledged to reduce unemployment and underemployment through sustainable microenterprise development. Services promised by the REACH Project included professional guidance and strategic training in addition to grant money. Speakers at the symposium included representatives from tourism and agriculture who indicated ample microenterprise opportunities in their respective sectors.

Adapted from orthodox microcredit models operating internationally, this local version entailed similarities as well as notable differences. The REACH Project’s explicit gender focus did resemble the classic, Grameen Bank of Bangladesh-type microcredit model; recognizing that men in Tobago dominate formal employment, microenterprise development opportunities were targeted at poor women. Yet, rather than offering access to small loans, a practice that is intended to instill lending practices, recipients of the REACH Project would receive “handouts” in the form of government grants. Tobagonians are not averse to government handouts; in fact, they are virtually conditioned to wait for government assistance. Furthermore, when government assistance was anticipated, Tobagonians exhibit exceptional patience. Dependency on government subsidy can be traced back to the aftermath of the widespread social unrest of the 1970s when the PNM introduced a labor scheme that was intended to ameliorate the uneven income distribution from the oil boom windfall through a short-term, rotating employment program (Auty and Gelb 1986; Pollard 1985:830-831). The “Special Works” program instituted in 1971 by Eric Williams provided occasional work as manual
labor (locally known as “ten day”), which included the Development and Environmental Works Division (DEWD) that later became the Unemployment Relief Programme (URP). Yet, the special works program gained a reputation as providing a reliable source of remuneration for relatively little effort in comparison to other types of labor such as agriculture. Though inconsistent, employment through the special works program was a remained a practiced income-generating strategy and several interview participants mentioned awaiting their turn to work “ten day.” Despite being slow and unreliable, critics of the government-subsidized safety net describe the creation of a “work-shy” reluctance to invest greater effort and erosion of the work ethic. Similarly structured as an opportunity to distribute government handouts, Tobago’s REACH Project offered grants rather than loans. Yet, how can “graduation” into the conventional banking system, which is the paramount goal of microcredit schemes, be achieved when lending principles are not being instilled? Likewise, proponents of the microcredit model in Bangladesh have experimented with dropping the use of loans. Under pressure to reach “the poorest of the poor,” BRAC has piloted a program that gives “ultrapoor” women “goats or cows to raise, coupled with training and health care, rather than burdening them with debts they cannot repay” (Dugger 2004). Furthermore, under the REACH Project, none of the familiar Grameen Bank type coalition or social collateral was being cultivated. Reflective of Tobagonians’ preference for economic self-reliance, the REACH Project encouraged individuals to pursue sole ventures. In contrast, under the microcredit model instituted by the Grameen Bank, collateral is substituted by forming mutual trust groups whose members alternate receiving a loan upon repayment (Kamaluddin 1993:38;
Siguad 1993:41). Repayment is encouraged through peer pressure and participation requires compulsory savings (both individually and among the peer group) (Jain 1996:82; Siguad 1993:41). Ideally, successful participants should “graduate” from microcredit programs into the conventional banking system (Adams and Von Pischke 1992:1462). Elsewhere in the Latin America/Caribbean region, attempts to adopt the Grameen Bank format of solidarity group lending were abandoned as a consequence of high default rates among borrowers and lack of understanding among community organizers. In Guyana, for example, a microcredit program failed because administrators did not carefully identify participants, organize or follow up with groups (Ministry of Trade and Industry Task Force 1999:16). Similarly, it appeared that administrators of the REACH Project had neglected to provide adequate programmatic structure or a clearly stated mission. A final comment by the Secretary for Health and Social Services (architect of the REACH Project) that “we do not wish to develop Tobago and leave the people behind” reinforced the paternalistic government/insipid proletariat tone of THA politics as exemplified by the REACH project.

In response to considerable interest generated by the launch, the sponsoring THA Division of Health and Social Services noted “that the scope of the project would have to be somewhat modified” (Tobago House of Assembly 1999:5). Conceived as a rehabilitative strategy for the Office of Social Service’s small clientele (including old age pensioners and those receiving public assistance), the original REACH Project proposal was designed to provide social workers an alternative self-sufficiency resource. Rather than starting with a small pilot project, however, it was quickly transformed into a
“poverty eradication strategy for all vulnerable and disadvantaged persons in Tobago” before having adequate opportunity to incubate (Tobago House of Assembly 1999:17). REACH Project organizers anticipated giving out a total of 50 grants in the inaugural year. Conceptually, the proposed project was so well received by THA administrators that it was promoted island-wide prior to establishing an adequate administrative infrastructure to operate the program.

After the initial launch, the second phase of recruitment took place at three spirited workshops intended to “help inform, guide, and facilitate the development of the REACH Project” (Tobago House of Assembly 1999:7). Lecture dominated the first half of each day’s events followed by audience involvement through role-playing designed to promote group discussion. Keynote speakers were recruited from the THA’s elite Policy Research and Development Institute (PRDI). One speaker, focusing on small business, emphasized individualism and challenged fledgling entrepreneurs with the responsibility to “start, grow, and maintain” their businesses independently. Personal assessment was encouraged as a tool to evaluate enthusiasm for the following:

- commitment to business ideas, rather than profit motivation;
- lifestyle changes including commitment of time, money, and = learning to “schmooze;”
- personality restructuring to emphasize honesty, assertiveness, and aggressiveness.

He warned “most businesses fail because people undercapitalize;” seemingly foreboding advice, considering the miniscule grants being offered. The second PRDI speaker demonstrated amazing use of local vernacular in a presentation peppered with humor. Adroitly, he conveyed complex theoretical concepts (including capitalist accumulation,
macroeconomics, grassroots social movements, and representative democracy) to his
audience. He emphasized “institutions of support,” a pseudo-altruistic philosophy
wherein support entailed creating value through selfless effort and resulting in self-
serving rewards. He included the REACH Project as an “institution of support,” which he
described as a reflexive relationship that would respond to client needs, represent their
interests, and promote financial success. While observing the interaction among REACH
Project advocates and potential clients, I became aware of discordant attitudes towards
business practice. A telling example of conflicting business philosophies was
demonstrated in the following exchange between participants and REACH promoters.
The practice of “occupational multiplicity” (Comitas 1973), considered a survival
strategy persisting among the poor as a reaction to circumstances of need, was widely
practiced by Tobagonians as adaptive self-sufficiency. To the contrary, a REACH
representative criticized juggling multiple vocations as “stressful,” whereas entrepreneurs
should “prioritize” their interests and ultimately develop professional networks of
specialists. This example illustrates bifurcation of the fundamental “work” concept
between the THA petit-bourgeoisie perspective and that of the Tobago “small man.”

At the workshops, group involvement through role-playing demonstrated
empowerment by giving participants the opportunity to “tell institutions what you want.”
Discussion groups (subdivided by interest area) produced lists of entrepreneurial skills
and needs as well as Tobago’s economic strengths, weaknesses, and opportunities. Lists
generated by participants were later evaluated and summarized in a report (Tobago House
of Assembly 1999). Problems identified during workshops included insufficiency of
grants funds being offered, ambiguous eligibility criteria, and the need to secure adequate training and support to achieve projected goals (Tobago House of Assembly 1999:17). Envisioned as a “multifaceted” program by facilitators and future applicants during workshops, the REACH Project quickly withered into a so-called “minimalist approach” to economic empowerment thereafter. As stated earlier, this minimalist approach to microenterprise development focuses on funding while neglecting interrelated issues of social and education needs (Creevey 1996; Goetz and Gupta 1996; Hashemi, et al. 1996; van der Wees 1995).

REACH Project workshops completed and summary reports drafted, the Project Development Officer (PDO) and I went to work recruiting applications. Cast as the lead in what could be characterized as an “ill-fated one man show,” the PDO was a bright, hardworking and well-intentioned young man. Our academic training and cultural backgrounds being contrary to one other made us a dynamic team. Despite our best efforts, the secretary, had systematically denied any budgetary requests, thereby rendering the program stagnant with no support staff, no training services, and furthermore, she had refused payment to workshop facilitators. Rather, funds were exclusively earmarked for grants. But, how could a government-sponsored project operate without a working budget? Aside from the screening committee, the secretary expected officers from other THA divisions to volunteer their time and services. The THA Business Planning Unit (Appendix F), for example, should furnish the necessary training for REACH Project clients; yet realistically, such training was beyond the scope of the Business Planning Unit. Whereas, the SBDC (Appendix F) provided precisely the
services needed, for a reasonable fee, which they would willingly negotiate if the
secretary had consented.

Theoretically, the REACH Project filled an important void by recruiting fledgling
microentrepreneurs, providing seed money and establishing a client relationship for
future training and development. Moreover, by targeting sole proprietors the project
reflected the reality of Tobago’s microenterprise and small business sector. Enthusiastic
about the potential linkages with the REACH Project, the SBDC Tobago manager was of
the opinion that “any such program should dovetail into the SBDC” (personal
communication, October 13, 1999). Furthermore, he envisioned that as participants’
microenterprises grew, REACH clients could graduate from one program to the next
therefore, producing stronger candidates for the SBDC’s loan guarantee program. In
addition to a loan guarantee program, the SBDC catered to small and medium sized
business by providing a range of business incubator and training serves. Similar to
SBDC, Venture Capital facilitated capital investment for more established small and
medium sized businesses (Appendix F). Both SBDC and Venture Capital were
government-sponsored entities, but operated independently. From the perspective of the
SBDC, successful REACH Project participants would advance from one program to the
next as their business grew. Therefore, the addition of the REACH Project provided a
needed first step for developing small business. Had the REACH Project employed this
approach, it would have facilitated the transition of microentrepreneurs into the
conventional banking system, which would have paralleled the traditional microcredit
model in this regard. The SBDC manager proposed utilizing the $2,500 TT REACH
training grants for SBDC business-training workshop as a prerequisite for receiving the
$3,500 TT REACH microenterprise grant. Likewise, in an interview with a THA
Division of Health and Social Services official (personal communication August 10,
1999), I was informed that applicants would be permitted to apply for both training and
development grants ($2,500 TT and $3,500 TT respectively), to be awarded in that order
(business development upon completion of training). Moreover, the SBDC manager
noted that the need for training far outweighed the THA’s desire to provide microcredit
grants for four reasons. First, the SBDC manager described that instilling fundamental
business skills was necessary as an independent capitalist class (bourgeoisie) had never
really developed among Tobago’s Afro-Caribbean population.15 Second, the SBDC
manager reasoned that globalization posed an immediate threat to Tobago. He described
that in conjunction with international tourism development, Tobagonians were
surrendering control of local resources to foreigner business ownership. These factors
were considered by many to constitute a financial and cultural crisis. Third, the SBDC
manager indicated that most people do not voluntarily participate in training in where
their immediate desire or need is to launch a business venture. By making the REACH
Project a two-fold process, wherein completion of SBDC business training preceded
disbursement of the second microenterprise development grant installment, course
completion would be more probable. Fourth, the SBDC manager indicated that through
demonstrating to clients that REACH and SBDC had confidence in their entrepreneurial
skills and were willing to make a long-term investment in their potential, a joint program
could provide a mechanism for a multifaceted approach to microenterprise development.
Despite the existence of adequate support services, the REACH Project suffered from problems of structural inadequacy and lack of a clearly stated mission. The program operated under the assumptions that applicants had entrepreneurial potential and valid business ideas. Yet, clients were self-selected; they had attended workshops or learned of the program through word-of-mouth. I accompanied the PDO on site visits to interview potential clients. I observed that rather than enlisting the initially targeted “poorest of the poor,” or Tobago’s unemployed and underemployed population, applicants that responded to REACH Project recruitment were predominantly lower-income women with some business experience (such as a snack manufacturer and produce stand operator). By assuming that barriers to microentrepreneurship were simple and easy to identify (such as the market access or lack of capital), program administrators failed to consider critical and more complex barriers to economic empowerment. Among the applicants, those who were recommended for funding were not pursuing training. As a result of unanticipated budget constraints, an implicit policy shift involved focusing exclusively on microenterprise development grants and elimination of training grants. Furthermore, revoking the commitment to training rendered clients deficient of skills necessary to plan or manage successful and sustainable microenterprises.

Upon completion of the application process, a two-part assessment preceded recommendation to the screening committee for REACH funding. Although eligibility criteria were vague, the initial evaluation included assessment of applicants’ socioeconomic status, personal background, and business skills. Though originally targeted at social services clientele, social workers were not referring the program. Yet,
assessment required the involvement of both the PDO and a social worker. To qualify for the REACH Project, applicants were required to undergo both the social and financial assessment; however, a social worker was never assigned to the project to conduct the required assessments. Particularly, in small societies such as Tobago, social welfare services tend to be highly stigmatized. Had the promised social worker been assigned to the REACH Project, it would have been advantageous to assign an alternative job title, though they would provide essentially the same client assessment and referral services. Under the pretext of the REACH Project, a “social worker” could have discretely assessed and directed grantees towards ancillary services such as literacy training, domestic violence counseling, AIDS/HIV treatment and counseling, etc. Like other THA staff, Tobago’s two eligible social workers were expected to volunteer their services to the program. Therefore, screening procedures operated out of sequence and created excessive demands on the PDO. First, he prepared applicants’ business proposals prior to eligibility being established. Next, he shepherded reluctant social workers to facilitate screening interviews. This highly inefficient process created a backlog of 65 applicants needing social worker screening. After eight months of operation a meager 16 applicants were approved for REACH Project grant funding.

REACH Project resources were allocated from the THA Development Programme Fund, monies designated for infrastructure improvements (such as road repairs). Like most of the THA, the Division of Health and Social Services had been drastically affected by the 1999 budget crisis, however, $200,000 TT combined from the 1998 and 1999 budgets remained earmarked for the REACH Project. No further funding
was allocated to the program in the 2000 budget. Unannounced, the existing budget was diverted elsewhere, leaving the REACH Project bankrupt before approved grants could be distributed. A financial scandal that transpired during fieldwork (1999-2000) provides a likely explanation for the disappearance of THA funding for the REACH Project. The THA held a 51 percent shareholding in an international investment called “ADDA.” There was speculation that the $12.6 million TT investment was diverted from the remaining balance of the 1997 THA budget.\(^{16}\) Whatever the reason, the THA appeared to have other priorities, but failed to inform the PDO.

Unaware of the budget vacuum, files of 21 approved clients were submitted for dispersal of invoices. Dissimilar from the Grameen Bank type microcredit model, REACH Project clients were not allowed to handle their own grant money. Rather, with the approval of the PDO, an invoice was issued to a THA-approved supplier who distributed the appropriate stock or supplies to the client.\(^{17}\) Since the THA had reached the banking overdraft limit due to the diverted budget, requests for grant funds were unexpectedly denied. Officially, there was money for the program; yet, no one disclosed where the money was or who had diverted it. Unfortunately, such discrepancies were ubiquitous to the THA. Annually, the budget awarded from central government failed to meet requests. Upon receipt of the budget, the chief secretary (concurrently the secretary for finances) distributed funds as he deemed appropriate rather than adhering to original figures proposed by the Assembly (Tobago News 1999a:6). Central government annually awarded funding en block to the THA, thus accusing Trinidad of under funding was an excuse repeatedly invoked by THA Officials.\(^{18}\)
The timing of my dissertation fieldwork serendipitously corresponded with the launch of a local microenterprise development program. Although I did not document a success story, the overwhelming need for microenterprise development through microcredit was undeniable. Like the speakers from the preliminary workshops who had motivated local attendees, I also promoted the program among the female microentrepreneurs that I interviewed. I too wanted to believe that the government was responding to the needs of “the poorest of the poor” by offering a microenterprise seed program targeted at women, so the failure was a great disappointment. When I left the field in 2000, the official status of the REACH Project was “on hold.” The distressing fallout left applicants plagued by a sense of failure and abandonment. Though the REACH Project was able to fund a few applicants in 2000 (nine out of twenty approved projects were provided grants), no additional support was provided. After being processed by social workers and receiving approval from the REACH Project Screening Committee, the remaining grant recipients were given no further attention. In the interim, two applicants changed their minds regarding proposed projects and another applicant could not be located. The remaining applicants continued to wait for their applications to be processed (Personal Communication December 10, 2000). Olive, a woman who raised chickens, described her initial contact with the program while working for the caterer who provided lunch during a REACH Project workshop;

And dis program, the people in dis program was so friendly enough to you, give you cards and pamphlets and anyting dat is in the workshop if you are interested. But, I was der and I got interested so I decided to follow it up and I keep
on askin’ and when dey had the last part of the workshop wit the forms to fill out and ting and I was given one, so I followed up and went to the PDO and did the form and ting. Yes, well he said after he finish the business form he send dem to the committee and we’ll hear from him. I haven’t heard anything about the approval else yet. I don’t know how to reach him.

After initial encouragement, applicants like Olive were left in limbo, uncertain of how to proceed. Similarly, Merle, a handicraft producer, described her initial excitement,

Yes, yes, I feel good to know that I went in the meeting and I have a form to fill out. And so long I was waitin’ and I wasn’t gettin’ no assistance. Or I wonderin’ if they was really givin’ it out again. [Later, the PDO] explain and tell me “Gyul, we didn’t get through,” and I have to wait. So he tell me, well when I have time I could always visit him and tell him what goin’ on. I could find out from him what goin’ on. So I tell him I will check him. And since that I haven’t seen him. That was over two weeks now.

Applicants were abruptly deserted by the REACH Project. The 21 clients approved for funding were left waiting indefinitely. Roslyn, for example, a market vendor and seamstress believed she was receiving assistance from REACH “because [the PDO] said some loan was bein’ approved. And dey even sent me to [sewing machines] to go and get an estimate of what a machine cost, and what threads and cloths and tings cost. And den, it just went standstill. I visitin’ in de office and he say ‘nothin’ yet, nothin’ yet.’”

No official effort was made to explain the status of the failed program to the 21 approved clients or the 115 applicants who were waiting for a year for a decision on their
proposals. Supposedly, the secretary sent an official note to the THA Executive Council requesting access to funds. The PDO explained that both he and secretary found it difficult to write an apology letter to clarify the funding problems; with no foreseeable resolution, program administrators were embarrassed and uncertain of how to explain that the project had unexpectedly ended. The PDO noted that he had tried to be optimistic, viewing the program as having offered useful insights. Clearly, people wanted to start microenterprises or needed help with expansion yet, lacking access to funding, applicants found encouragement from the REACH Project promise. Despite being ill conceived and inappropriately executed, the program provided an impromptu “needs assessment.”

Though other resources existed, many fledgling microentrepreneurs found alternative funding agencies inappropriate because they could not satisfy the requirements (capital, collateral or guarantors).

**B.2 Small Business Development Company**

The preeminent entrepreneurial assistance agency in Trinidad and Tobago was the Small Business Development Company (SBDC). The SBDC delivered a range of services and was best known for its loan guarantee program (Appendix F). Suzanne, a woman who owned a small tackle shop and two pirogues (or small fishing boats) had enjoyed a positive relationship with the SBDC loan guarantee program. Her first experience with the SBDC loan guarantee program involved a loan financed by the Agricultural Development Bank (ADB) to refurbish a boat (Appendix F). Suzanne’s second loan, also guaranteed by SBDC for the ADB, provided $19,000 TT toward the
purchase of a boat engine. In the following, she described interaction with an SBDC project officer,

He came and talk to me. He is a very nice person. He give out very good informations and he take time wit you, he tell you what to do and what – yuh know. He handle his business very well. He will tell you, well, you have to keep a book and you will have to do dis, you will have to do dat. Well, example, de last loan I take, he was de man to guarantee de loan and he came and he speak to me. Any little ting, any little problem I have I could talk to [him], he help.

Yet, in spite of a hard-working, devoted, and well-intentioned staff, many microentrepreneurs found they did not qualify under SBDC requirements or were unable to comply with the agency’s conditions. Patsy, a self-employed food vendor and producer of drapery and soft furnishings, explained why she found the SBDC inappropriate,

I find their rates in borrowing and der conditions not suitable – yuh know, the rates to pay back very high and all dat. I would say it’s not for small business because if you goin’ into small business, it’s because you don’t have money and you’re goin’ to look for money. Now, sometimes when you go to dem, dey does tell you have to put out dis amount. If I have dat amount I wouldn’t go to dem, I would use it to start my business.

“Small business” is a relative concept and in the case of Tobago, many female microentrepreneurs found themselves ineligible under SBDC parameters. The paramount obstacle faced by the loan guarantee program was collateral security; SBDC loan guarantee required adequate assets (or a cosigning guarantor) to qualify with the lending
institution’s terms. Some microentrepreneurs found the terms of the SBDC very accommodating. Marcia, the owner of a hair-braiding salon, obtained financing through the SBDC loan guarantee program without collateral. In order to qualify SBDC, Marcia was required to

Do a whole rundown on the type of business that you wanted, you had to show where you can make the money in order to, yuh know, pay. They have to fund it through the bank, you had to be able to show that you can pay. So I did that, I didn’t have any money to put up front. They guaranteed at least 75 percent of the loan and my equipment and stuff did the other 25 percent. They bought the equipment for me, but they kept it as security, like my chairs and shampoo sink and stuff, that was the other 25 percent. So, I didn’t have to put any money [down]. I was a bit scared, eh, because when I realize the amount of money I had to borrow, I was like “Lord, suppose this business ain’t work, I have this loan to pay off, how I’m going to pay it?”

Encouraged by the SBDC officer and supported by her mother, Marcia took the risk and within four years, had completely paid off her debt. Unlike Marcia who had did not have collateral, Nancy was a hairdresser who trained and worked in the United States prior to returning to Tobago and had sufficient resources to qualify with SBDC. Yet, she found the SBDC’s requirements were overly demanding;

I tried to get finance at de Small Business [Development Company], it was such a round about dat I gave up on it. You had to have a certain amount of money, you had to have the balance at a financial institution and that financial institution, had to guarantee the money. You have to be with a financial institution for over three years. I have
changed because I have some problems with the tax. The tax for business account was so much.

Although Nancy’s hairdressing business was successful, she found taxation levied against her bank account excessive for a microentrepreneur and elected to shift her assets from a business account to a personal account. So, despite possessing adequate capital, this banking discrepancy disqualified her from the SBDC loan guarantee program and discouraged her from pursuing funding with that agency in the future.

For poor microentrepreneurs, however, the requirements of the SBDC loan guarantee program were out of reach. Janet, who raised pigs and kept a small parlour, described that she lacked collateral security,

Yuh see, we de small business people we don’t have no money so dat dey would lend us. Yuh have to have money for dem to lend yuh, yuh understand? And we don’t have money in de bank say like, so we wouldn’t get de money. Dey just give me de run-around, just say dey could give you de assurance like you will get it but you wouldn’t get it because you don’t have ting [collateral security]. I tries Small Business [Development Company] once already yuh know, to get money for de parlour. I didn’t even have a fridge, so yuh couldn’t ah get de money because yuh have to have worth [collateral security] to get de money. And if yuh don’t have de worth, dey wouldn’t give yuh de money.

Like Janet, Wilma needed a loan to finance her baby store, but without collateral she could not qualify for the loan guarantee program. She explained,

Well I have heard people went to Small Business [Development Company], but wit Small Business when I
go dey tellin’ me I have to get collateral. I have no collateral or I have no body to stand security for me. Yeah dey say I have to have collateral, somebody to stand security for you if you don’t have it. And I may have a real good business idea and I need de funds to start, yuh know. I know maybe axen’ too much, but if dey could, it have people wit really good ideas and people who could really push der ideas. And if des people could really work wit dem, just give dem de chance.

Without some form of collateral or someone to stand as security, poor female microentrepreneurs were uniformly disqualified by the SBDC.

Typically, low-income people with limited finances who are launching a microenterprise are reluctant to take a financial risk, preferring to invest existing resources up front. Furthermore, fledgling microentrepreneurs are often in need of fundamental business advice yet, which SBDC readily offered for free (Appendix F). Yet, what was perceived as daunting SBDC requirements created a barrier against microentrepreneurs approaching the agency for even basic business guidance. Patsy, the food vendor and drapery producer explained,

Ok sometimes you need the advice right? Now dey tell yuh will have to make up a proposal, now sometimes really and truly you doesn’t know what you want, right? But you goin’ to dem for advice and sometimes you don’t get it. Dey would tell you have to make up a proposal. Oh gosh, I mean to say its advice I goin’ for…

As SBDC’s target population was “small business” and services were designed to cater to larger or more established business, the agency had difficulty reaching microentrepreneurs. Furthermore, seeking advice implied an additional peril for the
informal microentrepreneur. By approaching a government-sponsored institution for assistance, the unregistered businessperson becomes vulnerable by disclosing income-generating information. Patsy described this risk, “Yeah, but when you do dat, you have to register your business. I will still go for the advice, because dat is what I need. Yeah, cause once you go to dem and dey record it, because dey would want to know what business [you are in], so you have to be careful.” Overwhelming procedures for eliciting business advice (in addition to fear of government scrutiny) averted microentrepreneurs who preferred to remain informal and unregistered and could not afford to pay income taxes. Patsy was not opposed to appropriate taxation rather she explained that her future business goals included entering the competitive export market,

Because I really want to get into de drapery like exportin’, packing even sheets, pillowcases, fitted – yuh know. But I know if I reach to dat [level] I would have to pay tax, I don’t have a problem wit dat because once I have people to buy I don’t have a problem in payin’ tax. But den when you don’t have people, when it’s once a year [seasonal], you can’t afford to pay the government any tax.

Patsy’s growing drapery business catered to the seasonal Christmas rush, but was not profitable year-round. Therefore, registering her business and paying taxes would have been prohibitive.

As noted earlier, I often heard the phrase “Tobago is a small place” alluding to the rapid exchange of news and gossip across Tobago. Therefore, public opinion of the agency was easily influenced by criticism of staff and services. Microentrepreneurs I interviewed were familiar with the previous staff members whose mediocre reputation
deterred potential clients. In the late 1990s, public knowledge of staffing changes and assertive public outreach had rekindled local interest in SBDC programs. One method of outreach included assigning a project officer to the “Community Adoption Programme” designed to “increase business awareness and foster enterprise development” (Small Business Development Company 2000). Additional outreach strategies employed by the SBDC included the following: holding office hours in local community centers; field visits; networking with neighboring institutions (including credit unions and hotels); and providing free training. Patsy described her reintroduction to the SBDC while listening to a project officer speak at a local function,

She was one of de speakers and some points she was makin’ which was very good – yuh know – how to ting a successful business and all dis kind of tings. And I had planned to go to her, but it is just dat I didn’t have de time to really go and sit down and chat wit her. I had planned to go to some of der seminars, but I went to one once and I wasn’t satisfied. Yuh know, dey tryin’ to feed from you what you would want but I wasn’t goin’ expectin’ dat. I was going expectin’ dat dey would tell us how to do our business and all dat.

Apparently, the interactive atmosphere created during SBDC’s free training seminars was unexpected by microentrepreneurs who anticipated a less interactive learning experience. While attending the annual Business Week, a free weeklong seminar covering fundamental business practices, I observed that most participants were quietly and attentively taking copious notes rather than responding to the trainer’s prompts or participating in discussions. Each day of the SBDC Business Week was devoted to a
different topic; starting your own business, business planning, marketing and market research, costing and pricing and record keeping. Perhaps the participants’ reluctance to actively interact with the instructor was a reflection of the didactic colonial educational style inherited from Great Britain.

For SBDC project officer responsible for community outreach, including serving as the SBDC Business Week trainer, his priority was to instill marketing skills. He explained that historically, marketing skills and quality standards were not developed in Tobago. As a holdover from Tobago’s internal market structure where farmers and higglers brought products to market, whole sellers purchased everything for a set price regardless “if there were blemishes on the bananas or if the fish had been kept on ice the whole time or not” (personal communication April 9, 1999). Damaged and rotten products were simply discarded by whole sellers and this created waste, as there was no incentive for farmers or higglers to ensure that high quality products were delivered to market. Yet, “we can no longer afford this waste. The market is demanding quality and the people of Tobago do not have a tradition of ensuring quality since then never had to argue for their price” (personal communication April 9, 1999). In his experience, SBDC clients set their personal goals too low. The SBDC project officer’s main objective was for microentrepreneurs to have a sense of power over their businesses, which he hoped to achieve by instilling much higher quality standards and marketing skills. Other problems noted by the SBDC included the “apparent lethargy among residents and limited financial resources to provide collateral security” (Small Business Development Company 2000).
B.3 FundAid

An alternative to the SBDC was an NGO based in Trinidad called FundAid (Appendix F). Patsy, the food vendor and drapery producer, found FundAid met her needs,

Somebody told me about FundAid and I went to dem. Well, I met [the Tobago project officer] and den she told me the whereabouts and whatever. Well I’m proud to say dat I have one more payment for dem after two years. It is since I got help, well I wasn’t sellin’ hot dog [before], I was only sellin’ de souse. But is through FundAid I was able to get my hot dog machine and for my draperies and ting I’ve got a [sewing] serger through FundAid. So dat is what de loan was really about. Yeah, is a great relief. And [the project officer] is a nice person – yuh know, if you’re late in your payment she would call and remind you, she deal wit you like people supposed to deal wit people who in dis type of business.

Through FundAid, Patsy acquired the equipment she needed to expand her food vending enterprise as well as the serger she needed to sew professional quality drapery. FundAid required that clients be self-employed. Irene, a part-time student and agricultural stand owner described, “FundAid does help people who want to start a small business and ting. But de person must not be in a job. Must be der own business.” One female microentrepreneur revealed that although she did have a full-time job, she managed to conceal her employment status sufficiently to qualify for a small loan with FundAid.

Unlike the more rigid SBDC collateral requirements, FundAid operated on a social collateral system vaguely reminiscent of the Grameen Bank of Bangladesh.
Though a client may not possess the necessary collateral, a substitute of three guarantors could satisfy FundAid’s criteria. Patsy described the relationship with her guarantors,

Well yuh see, wit FundAid you don’t have to put out anything, like collateral and all dat. You didn’t have to do dat because de guarantors I used were people, my last daughter-father and his sister and den I had his godfather, which is his cousin. Right, so I didn’t have any problem. And den dey didn’t know me to be a bad person so getting guarantors wasn’t no problem at all. It was great.

For an individuals like Patsy with friends and family who were willing to vouch for them financially, FundAid provided a desirable alternative. Like Patsy, Irene had a strong social network willing to support her business venture, but she needed both collateral and guarantors to qualify for assistance through FundAid. She described how she qualified for the loan,

Yes, three guarantors, food badge, what else? I had was to get three utility bills from de three guarantors. Um, and I was to get something to stand as security like a stove, fridge, and dos tings. Well I use my scale and my mother permitted me to use her washing machine, her deep freeze, and tings like dat. I got three guarantors. Two was a teacher, one is a pastor. Well, I ended up wit four because, she told me dat the pastor, seein’ dat he is self employed, dey don’t really advise you to look for somebody self employed to be a guarantor because you could never tell what could happen to de business and de business flop and den you in de heat. Ok, but dey don’t mind, but dey would prefer dat even though you choose somebody who is self employed, you get somebody else to back up along wit de self employed person. So I ended up with four persons, two teachers, a pastor, and my mother.
Support provided by guarantors, who were willing to vouch for a business potential, also bolstered a female microentrepreneurs’ self-confidence.

Although not a loan-guarantee program like SBDC, FundAid required clients to establish a bank account to repay loans. Evelyn, who owned a parlour near a primary school, described “we don’t repay to FundAid but through the bank. Their system, they give you the money but the repayments go through the bank. So I’m payin’ back FundAid through First Citizens Bank at Scarborough. That’s the bank they choose, because my bank is Scotia. So they choose First Citizen so I have to pay at First Citizen to their account.” FundAid required that all finances be handled through the conventional banking system, consequentially; Evelyn was able to track her profits, budget for additional expenses, established a savings account for her daughter and a life insurance policy for herself. She describes,

> What happened, I banked all the money, when the week comes, whatever profit I have, I put into my account. I also opened an account for my daughter from the business. Now I open an insurance for myself from the business. Cause normally what happened, I told myself that when yuh workin’ for your own, when you reach [age] 60 and over, I don’t think that the government is going to pay you [a sufficient pension] for your own. So I decide to open an insurance for myself. So that is what I did with whatever profit I also have from the business. Like once a month I pay down the next $5 to National Insurance for Guardian Life, that is my insurance policy for myself.

FundAid adhered to the microcredit model by ensuring that clients “graduated” into the conventional banking system through their required repayment system, however,
disbursement of funds was not made directly to clients. Similar to the REACH Project, FundAid clients were not allowed to handle their own loan money; rather invoices were issued to approved suppliers who distributed the appropriate stock or supplies to the FundAid client. Evelyn described the process of obtaining stock for her parlour using her FundAid loan,

But what happen for me, I like how they don’t give cash in hand. And I think that’s the best way because sometime you will tell yourself, ok I’m going to FundAid for a loan, probably I might go for the loan and they give me the money, cash in hand. But then I don’t use it for what I really want. I use it otherwise and I think that’s unfair. If yuh set your mind to ok, I’m going to FundAid for a loan for a shop – you put the money to the shop. So they give the money in check. And for them to do this you have to go different business places, like for me with the shop I go to the one that supply milk, orange juices and so forth. And then I go to Sunshine [Company] that supply snacks, and then I go to Bermudez [Company] that supply biscuits. So I get and invoice and whatever it tallies to total, FundAid calculate and if Bermudez is $12,000 – they gonna do a check direct to Bermudez for $12,000.

Unlike the Grameen Bank of Bangladesh model where female microentrepreneurs were trusted to follow through with their proposed business investment, Tobagonians female microentrepreneurs seemed content with the lending agency controlling and monitoring their business expenditures.

Considering the cost of launching or even operating a business, FundAid offered very limited financial assistance and excessive fees discouraged more experienced entrepreneurs. Nancy, the hairdresser, purchased equipment for her shop with FundAid
money. Although she needed additional funds to build a new shop and purchase a hydraulic chair, she stated that FundAid would not meet her future needs;

To start de business that I [previously] had down the road, I went to the FundAid company and did a loan to buy de basic equipment to start de business outside of home. And I did not want to take a FundAid loan again because I find dat de premium was so high. And de charges, dey have so much charges – yuh know. Because look, on openin’ my business, I took a loan for $10,000 and in the end, when the loan went through, I only had access to like $7,000. The charges you had to pay, whether you wanted or not, you had to pay [a fee of] $1,000 for an accountant, you had to pay de lawyers, and den you had to pay another $1,000 something. So the charges came to about $3,000. And then, imagine for a loan of $10,000 I had to pay, what was the loan installment? $437 for the monthly premium and then I was in the shop so I had to pay my rent, had to pay the electricity bill, the water bills, and yuh know.

Most FundAid fees were compulsory regardless of client use (including attorney services), with additional fees incurred for registering security collateral (Appendix F). Albeit reasonably convenient to borrow from FundAid, participants criticized the program as limiting due to the low maximum lending ceiling. Wilma, who owned a retail shop specializing in baby items, accepted a loan of $3,700 TT from FundAid that was too miniscule an amount to properly launch a new business. Previously, she had completing an in-depth business plan and projection with the assistance of the THA Development Planning Unit (Appendix F), which demonstrated capital requirements of approximately $10,000 TT (FundAid’s first time lending limit) in order to pay rent and purchase inventory. The FundAid project officer dismissed this document and instead, requested
invoices from potential suppliers and collateral information. Also, the project officer coerced Wilma to reduce the amount her loan request,

What she told me is dat, “dey is de maximum what we could give, try not to go over $5,000” or some kinda ting. But at de point in time I guess I was close, I really wanted to start de ting eh, yuh know. Is afterward I sit down I realize where it doesn’t make sense to rush, is best yuh take your time. But if I didn’t rush it I would not have gotten de place, yuh understand? So, dey should really sit down and work wit people.

In Wilma case, she needed immediate capital to secure a retail space that became available in town. In retrospect, she would have preferred more realistic business counseling,

When de person come dey should put de person sit down and say “Ok listen to me, yuh want to go into your own bakery [for example] and you want to start with $3,000? No, dat ain’t goin’ to do yuh anything.” It have some people dey may not be able to pen tings down, but dey may be able to talk it out so whoever is wit dem should be able to pen it down for dem and show dem, yuh know, and dat kinda ting. So dey must sit down and don’t give to people [insufficient loans] because it does put dem in a worse position like wit me.

At the time the loan was administered, Wilma felt that the project officer was “doing her a favor” by lending the money and accepting her home appliances as collateral. Wilma struggled to make both loan payments and rent. Lacking surplus capital, she found it impossible to properly stock the store. Also, she had no savings in case of an emergency.
Had the FundAid officer not “rationed” Wilma’s loan-size (that is, given a smaller loan that originally requested), she would not have experienced such a risky and constrained financial situation. Albeit small, microenterprises in Tobago required two types of financing: (1) long-term fixed capital to establish productive capacity (as in Wilma’s case, for renting a retail space and initial stock); (2) short-term working capital required to finance production and distribution cycles, such as maintaining supplies (D. R. Brown 1994:19).

In particular, microentrepreneurs in Tobago needed continuous support after start up (Ministry of Trade and Industry Task Force 1999:44). Although FundAid’s mission included intensive one-on-one support, training opportunities in Tobago were more limited. Therefore, adequacy of FundAid training depended on individual capacity. For Irene, the agricultural stand owner, FundAid provided sufficient opportunities for business development training,

> Yes, and dey give us a little course in like how to run a business, how to take stock, to keep records, which was very good. And I tink I need to go and do a next course in dat yuh know. Because she had told us dat in case, along de line you could have a slip up, we are always free to come back and get a refresh course, yuh know, for free. So dey gave us dat for free, because we got through wit de finance [upon loan approval], dey gave us de course and little tips like dos.

Evelyn, who operated a parlor near a primary school, had attended the required training with FundAid, but found that she needed additional business assistance and relied on a friend for help with bookkeeping, “at first when I started I was having problems, but then
I have a business teacher, I go to him for assistance, and I'm doing my own now.

Whatever mistakes I made, I go to him for correction and assistance.” With minimal staff, training and follow-up assistance were extremely limited to FundAid clients in Tobago. Evelyn described her interactions with FundAid staff,

I got the money from FundAid – this one, this loan I get it from FundAid in Trinidad because the branch over here sends you to Trinidad to collect the loan, but you do the seminar over here, or you can do it in Trinidad. So, I did mine in Tobago and then I went to Trinidad just to collect the money. I did courses, I went seminars and so forth with FundAid. I went to Trinidad to a seminar once and the last time they had a workshop at Scarborough. And then last year I also did another seminar/workshop in Scarborough. So, that’s it.

At the time of this study (1999-2000), the staff of FundAid in Tobago dropped from two to a single Project Development Officer. This small staff size was not sufficient to provide all of FundAid’s services to Tobago clients. Though there was discussion of increasing the staff size in the future, Tobago clients were required to attend the compulsory two-day training program in Trinidad. Thus, Tobago FundAid clients incurred the additional expense traveling to attend mandatory training or to complete required paperwork to collect a loan.
B.4 Conventional Banking System and Credit Unions

Although more established small businesses did utilize the conventional banking system, very microentrepreneurs did not. Whereas credit unions have a strong presence in Tobago, but seldom were approached for microcredit purposes.

The conventional banking system was often inaccessible for the self-employed. Patsy, the food vendor and drapery producer explained that money came and went so quickly that maintaining a bank account was impossible; “I had a bankin’ account but I had was to go into it, because as I tell you wit de house and all dat too – yuh know. [I was supposed] put in a certain amount every week and – wit de bills I couldn’t…but I can see where it’s going. Yeah, dat is important.” Whereas, well-established microentrepreneurs did rely on the conventional banking system to a greater extent. Olive, the chicken farmer with a retail background explained;

Yes I’m keeping a savings for something cause you have to, in order to mind chickens. Because if like, the lady I get credit on don’t have feed, I have to get the feed. So you have to have money, you always have to have a capital, to have ready cash in hand. I have a separate account for business and for personal. It don’t mix doz money together.

Olive was exceptional in that she maintained separate accounts for personal and business finances. Among the female microentrepreneurs I interviewed, most did not maintain a separate business account or even maintained basic bookkeeping records. Another problem faced by small and microentrepreneurs was discrimination by the conventional banking system. Take Annette for example, a well-established food vendor who was
frustrated in her attempt to borrow from a conventional bank. The bank would not lend her money to construct her home without her husband vouching as guarantor;

Because if you go to the bank to borrow a loan, you got to show book some kinda ting because I’m self-employed. I took a loan for the house. I took small loans already – you know – you finish pay, you start again. Sometime some loan officer would be hard on you. And [then] tink, you are self-employed, you mightn't able to pay the loan. So, who you have to stand collateral? So you find [her husband] is working with the government. So if I have to go take a loan, you find he would be on the side there, to say like, stand security. But normally, I would go through my loan [independently]. I will do my payments.

Though the loan was paid entirely from Annette’s earnings, the bank required her husband, who was formally employed, to stand as security for her loan. In Tobago, half of microentrepreneurs who had difficulty obtaining credit attributed the problem to lack of access to the conventional banking system. Furthermore, when microentrepreneurs do use conventional banks, access to credit was usually indirect and was “made possible only by way of guarantees from persons not involved with the business or by collateral not connected with the business” (Microfin 2001:13).

Credit unions had a long institutional history in Tobago. Credit unions also provided an alternative to the conventional banking system (Appendix F) and supplied financial services to approximately 20 percent of Tobago’s microentrepreneurs (Microfin 2001:13). Kay, a woman who operated a fish processing business, described her early introduction to the credit union, “Since I was small, since I was going to school, I was about 10 years old and yuh know, some time they go around in school and encouragin’
kids to like join with a dollar and such and that’s how I end up joinin’. So I have [my account] there.” Like most women I interviewed, she does not use the credit union for business. Credit union managers reported that many self-employed female members used it as a savings institution, while few took business loans. The majority of consumer loans awarded by credit unions were for domestic purposes (including home improvement, furniture, car, travel, and medical expenses). Annette, who had a small lunchtime café, saved with the credit union for seven years in order to buy a car,

And I save, save, save my money until the credit union can help me. Those days I was dealing with the credit union. Credit union help me buy that car. [But] when I went for a small loan to got married, there was an individual, she give me an answer this kinda way and I took out all my money and went to the bank. You are dealing with them all these years, they are seeing your records, they are seeing you are paying good, and I find she was over uptight that day. And I say, well forget it!

This problem, where customers felt that financial agents were prying their personal business (mako), was reported by customers of both conventional banks and credit unions. In Annette’s case, this event provoked her shifting to the conventional banking system.

As was the case in Tobago, credit unions often provided the only banking facilities outside the major urban area (World Bank and the Caribbean Centre for Monetary Studies 1998:26). Merle, a woman who produced and sold handicraft explained that after her husband left her with six children to raise, the credit union became her savings strategy,
When I was with my husband I had a nice saving account. But since, I have those kids and I’m not working. I have to take all my saving, and yuh know – see if I could help them. Right now, I have money in the bank but not nothin’ of count, just a small thing. They have a credit union up where I live and I join it and I [make a deposit] every week, even if it’s $20 I does put it there.

“Although only a small part of credit union lending is categorized as business lending, a large part of their consumer and mortgage lending does in fact go to finance small enterprises” (World Bank and the Caribbean Centre for Monetary Studies 1998: 26). In Tobago, however, a manager indicated that her credit union had linkages to the SBDC, yet lacks sufficient "liquidity" (or capital) to participate in the loan guarantee program (personal communication February 14, 2000). Lack of education and limited resources inhibited significant accumulation of savings among credit union customers. Understandably, people were apprehensive about starting businesses and taking loans because they were uncertain about profits and their ability to make loan payments. Furthermore, by the time sufficient savings was accumulated to start a business, people frequently changed their minds (personal communication with credit union manager February 10, 2000).

B.5 Rotating Credit and Savings Association or Susu

In contrast to formal financial assistance programs, Rotating Credit or Savings Associations (ROSCAs) or susu (as it is termed in Trinidad and Tobago) was an
indigenous approach to accessing surplus capital.\textsuperscript{20} Louise, who owned a parlor, described how susu works and why she prefers it to the conventional banking system;

Ok, susu works like this: if five of us together we have a susu going, each person pays let’s say $100 per week. [Let’s say] we’re going it at a week, so at the ending of this week they give one person [their hand of] $500. The other week we give [the susu hand] of $500 [to the next person] again until it comes round to here. So if I have my hand, if I need something, right you might need a fridge or a stove or whatever, this is how I will take that money and get whatever I need. Never used the bank, at least not yet. I don’t know if I could. Because at least I like the susu more than the bank. I don’t like to borrow, but I like the susu.

Several of the microentrepreneurs were either unfamiliar or uncomfortable with the conventional banking system therefore, susu provided an alternative. Roslyn, a market vendor, explained why more conventional banking services were inappropriate for her situation;

Well, if I don’t have dat amount of money in the bank, dey wouldn’t give you a loan in the bank – right? And when dey tellin’ you, if you have $2,000, dey would give you a loan for dat. Some people, if you have $2,000 you’re lookin’ for a little loan for more because you need to get some money to put down in case like somebody pass [by] and you see tings to buy, [then] you could buy. You need to have some money in waiting – right? And plus to buy tings.

As opposed to holding collateral in a bank account, struggling to qualify for a loan, or making loan payments – susu provided women in Tobago an informal and flexible means of accumulating surplus capital.
For a microentrepreneur who regularly needed to purchase stock, susu provided a useful option. Many female microentrepreneurs used susu to finance business expenses. Roslyn, a parlour owner, described being approached to join a susu and her personal requirements for participation;

Well, a lady, I was tellin’ her about how hard it is for me – yuh know. And I still have to dip in buy tings [and to] help myself. And she said, “Well look, I’m startin’ a susu, do you want to come in?” I said yes, but the only way I’m gonna come in if I get an early hand. And I get a second hand, draw $900 and I invested every cent into the business. Well, I got my hand last week and dat is what I put into buying back goods. I invested it right back in.

Similarly, Janet used susu to ensure that she did not spend her profit, but instead maintained the stock for her parlour. She described “Well, yuh see de money what I make in de parlour, the profit is already [in] susu so when I get it now, I put back into buy [stock for the parlour], yuh understand. Right, so because if yuh try to keep it sometimes, something pop up and yuh spend it, but once yuh give it de person [managing the susu], yuh know that they give you [your hand after a] fortnight.” Likewise, both Marcia and Nancy contributed $100 TT per week and used their susu hand to “invest back into the business” by purchasing stock for their shops. Even larger business owners who used the conventional banking system also made use of susu. Florence, who owned a catering business, had participated in multiple susu as a systematic means to save,

I a member of a susu because I find them is a compulsive [or compulsory] way of saving, it is. You see, you may
have some money to deposit in the bank and some problem may crop up and you does tell yourself, well ok, I will not deposit – you understand, you may use it. But you have to pay your susu hand on a weekly basis, you have to pay your hand. So I received this hand and it would have been about three hands come by cause this lady had been throwing susu for a couple of years, she has weekly hands and monthly hand. So she had called and asked me to take two hands in her monthly susu, cause I guess she realized that I would pay her and business has improved.

As her profits increased and she proved that she was a reliable susu participant, Florence was offered more “hands.”

While many female microentrepreneurs applied their susu hand to business expenses, others used susu for domestic purposes. When I asked Louise, the parlour owner, what she did with her susu hand she stated “Plenty! Whatever you see I have; stove, fridge, television, whatever I need – basic.” Prior to branching out on her own, Kay had participated in susu while employed in a fish processing plant. She used susu for savings and domestic purposes, “Well, when I used to work at the factory, well we normally do susu like for the people that bone a lot of fish, we normally go like $500 a fortnight, right? What I did with that money? I think I bought a washing machine with that money, save some and bought a washing machine.” Likewise, Olive, a woman who operated a home-based chicken farm elaborated on the utility of this local institution,

Yes, I’m in susu. I’m in a lot of susu. Susu does help you a lot. Well, let me put it like this, you need money, let us say like your stove not workin’ and you need a new stove and your in a susu. You just get dat hand and you just go and buy yourself your stove. Yes, you don’t have to go to no hire-purchase [rent-to-own] or no creditin’. Susu is a great
help. And a lot of people tell you susu gave dem most of the tings dat they have. Most of my beds and chair sets and doz tings came from susu hand.

For those who did not use the conventional banking system, but occasionally needed surplus capital for larger purchases, susu provided a better investment than “hire-purchases” (or rent-to-own) that would entail a higher purchase rate or credit that would entail interest charges.

Patsy, the food vendor and drapery producer, explained that she used susu to balance her budget,

So when I get it, whatever I need. Sometimes to pay bills according to how de bills come, if by de time I get my hand and I have bills in my hand, I pay my bills. Yeah, I don’t make joke wit bills, I try to pay out my bills and smooth. I hopin’ dis year dat everyting will work out and den I will start to save as I’m supposed to.

Although participation in susu involved cooperatively structured organization, unlike cooperatively structured microenterprise, susu was informal and did not require commitment to partnership. Rather, participation in susu was flexible and could be temporary. For susu to work, it did require a reliable organizer and committed participants. Wilma, a baby storeowner, had a bad experience when a susu lapsed and she was unable to obtain her susu hand. Similarly, before she had her agricultural stand, Irene had a bad experience with a susu at work, “Yes, I was in a susu and dat is one of de reasons why I’m not working der again because we were into a susu and tings got out of hand. Hear now, humph! Chaos. Once I know dat de people dem who are involved [in the
susu], people who, yuh know, [you could] deal wit, talk wit and ting [she would consider it again]. So it have to be properly run.” Though both Wilma and Irene had bad experiences with susu, both considered it a worthwhile savings activity that they would consider in the future.

Participation in susu requires accumulation of a minimum amount of surplus capital. Many female microentrepreneurs who participated in susu contributed $100 TT per week. Yet, even minimal participation in susu could be challenging if a female microentrepreneur’s finances were already stretched too thin. After launching her baby store with too little start-up capital and loosing her business partner, Wilma found that she was unable to participate “Up to when – about some time last month, a lady called me and axe if I wanted to join one [susu]. But den too, I had no money. Because she’s a responsible person and if yuh don’t pay, I know dat she would pay in de money [for you], yuh know dat kinda way? But I had no money because right now, all my money is tie up within de business.”

**B.6 Caribbean Microfinance Limited**

Another local microcredit institution, which provided an alternative to conventional banking system, was Caribbean Microfinance Limited (CML) (Appendix F). At the time fieldwork was conducted, CML had pilot tested their program in Trinidad with expansion plans that included Tobago. Dissimilar from REACH Project or SBDC, CML had the advantage of *not* being a government-subsidized program. As the new subsidiary of a successful, private finance company that targets larger businesses for
development, CML operated from a strictly business-oriented paradigm focused on efficient lending practices (Appendix F). CML recognized that capital was not equally available to everyone; moreover, it was the single greatest hurdle to small business development (D. R. Brown 1994:18). By focusing on finance, CML addressed a paramount need to offer capital to microentrepreneurs. Furthermore, through elimination of government sponsorship, conforming to diligent screening methods, systematic loan processing and distribution, and employing a skilled and efficient staff, this microcredit programs had the proven capacity to succeed in the cultural and historical context of the West Indies. CML conducted an assessment of Trinidad and Tobago’s microenterprise sector and identified three strata of potential microcredit customers ranging from the least stable microenterprises constrained by limited access to capital to the most established microenterprises with the capacity to grow into small businesses. CML determined that repayment was more a function of dependence on self-employment and access to credit, and therefore focused on borrower’s who were dependent on the success of their business, rather than people who supplement income through occasional microenterprise. CML targeted the firms that were typically perceived as not “bankable” in the conventional sense, that were not served by current credit providers, and where significant unmet need could be demonstrated (Microfin 2001:11-15). Without training and advising services, however, the CML model by itself was another example of a minimalist approach to microenterprise development.

In the sections above, I provided examples of both cooperative and individual female microentrepreneurship in Tobago. Next, I analyze these examples and offer
suggestions for appropriately mediating the microcredit model of microenterprise development to appropriately fit the context of Tobago.

C. Analysis of Research

In the section above, my evaluation of the microcredit model focused on four case studies involving group structured microenterprise development and six examples of programs targeting individual female microentrepreneurs for funding, training, and business development services. As illustrated by the four case studies, complexities involving the structure of cooperatively organized female microentrepreneurship, such as organizing, funding, interpersonal dynamics, and leadership can be prohibitive. In the following, I briefly analyze each of the four case studies and provide justification for my argument that cooperatively structured female microentrepreneurship is not the most appropriate framework for development of the microcredit model in Tobago. Also, I describe both the merits and barriers of current programs targeting individual female microentrepreneurs.

Case study one involved agro-processing through cottage industry and focused on the five members of the Fairfield Industrial Cottage. After several months of observing production at the Fairfield Industrial Cottage, I came to appreciate the astonishing accomplishments of these women. Income-generating groups, particularly composed of non-kin members, were an anathema in late twentieth century Tobago. Despite months of searching for self-employed groups that could even loosely be defined as “cooperatively organized microenterprises,” I realized this structure simply did not suit the preferences
of contemporary Tobagonian women for income-generating purposes. The Fairfield Industrial Cottage was extraordinary in the commitment of its membership and exceptional to have received extensive support from local government and international development agencies. Yet, it was their relationship with the local government that ultimately limited expansion. In addition to observation and interviews with group members, personal communication with officials from contributing international development agencies indicated dissatisfaction with the THA’s administration of the cottages. As noted by Hansen (1996:21) the disadvantage of dependency relationships is that they “may retard rather than promote the economic emancipation” of the group in question. In this context, dependency was created through a paternalistic relationship with an overly bureaucratic sponsoring agency. Although the women of Fairfield Industrial Cottage were incredibly dedicated to their work and devoted to each other, the extensive training, coordinating, and funding required for launching the group make this model prohibitive. Yet, without the coordination and intensive support of the THA, it is unlikely that the members of the agro-processing industrial cottages would have independently embarked on the enterprise. Paradoxically, dependency on the local government also prohibited growth and sustainability.

Case study two involved a women’s sewing group that received a grant to establish a catering business. The Glendale Women’s Sewing Group demonstrated commitment to launching their business, a well-conceived business plan that built upon members training and skills, and a willingness to embrace opportunities presented through government sponsorship. Furthermore, the group appeared to meet the criteria to
receive a government-sponsored grant including being group structured, providing an income-generating opportunity to the unemployed, and access to the village community center as their in-kind contribution. Although a THA official who expedited review of their grant proposal supported the group, their original desire to launch a sewing group was rejected and dismissed. Paternalistic treatment by the THA official involved lack of communication regarding the failed status of the original grant proposal and unexpected reorientation into a catering business. In the case of the Glendale Women’s group, timeliness, accountability, and commitment were compromised due to dependence on a patron who was determined to secure grant funding without regard for how the final outcome affected the group. Delays in receiving CDF grant funding resulted in loss of membership. Upon receiving the unexpected news that their sewing group was unexpectedly transformed into a catering business, the commitment of the remaining members was compromised. Also, commencement of the catering business could have been expedited if members had volunteered personal time and resources towards renovating the kitchen, yet they elected to remain stagnant until government funding became available. I suspect their latent antipathy was a response to the orientation of their group being usurped. As this case demonstrated, paternalistic intervention might explain why I observed a reluctance to invest greater effort in cooperatively organized female microentrepreneurship.

Case study three involved the unsuccessful attempt to transform a women’s handicraft group into an income-generating venture. Despite the stewardship of the group’s well-intentioned THA handicraft tutor, the women of Golden Bay seemed
content to maintain the status quo of their voluntary group. Under the tutor’s guidance, the group enjoyed the accomplishments of learning new handicraft skills, organized a susu to provide financial assistance for purchasing handicraft materials, and elected officers to represent the group’s interests. Despite successful cooperative efforts and shared eagerness to please their tutor, the group did not share her enthusiasm for establishing an income-generating venture. I volunteered to write a CDF grant proposal for this handicraft group and found that demonstrating need among a largely unemployed group of homemakers with limited education was not an obstacle. Like the Glendale sewing group, the Golden Bay handicraft group had access to the village community center as their in-kind contribution and their business venture would build on members training and skills. Also, under the guidance of the THA handicraft tutor and support from the local political representative, there was sufficient political clout to leverage a government-sponsored grant to launch a cooperative business. Yet, bureaucratic intervention (including a budget crisis and pending election) diverted the attention of both the tutor and local representative. Left to their own devices, the marginally cooperative Golden Bay’s women’s handicraft group lacked the initiative to continue meeting, let alone to carry out applying for a grant. Despite a façade of formal group structure, obstacles to organizing (or crab antics) and the absence of an internal group leader inhibited coalition building. In direct contrast to the Glendale Women’s Sewing Group, where an overly zealous champion misdirected a coherent group to establish an income-generating venture regardless of the outcome, the Golden Bay group simply dissolved.
The fourth case study involved a sewing group that despite having secured both local and international funding, later splintered due to contentious group dynamics. Creative Women’s Enterprises (CWE) was recognized as a model women’s group in Tobago. CWE’s group leader was so successful at obtaining funding, that her reputation was known throughout Trinidad and Tobago. In addition to local support, the group was sponsored by international development agencies. Yet, a mutiny of group members and questionable leadership practices resulted in scrutiny by both local government officials and international development practitioners. Allegedly, problems included lack of commitment to the group, unrealistic expectation regarding remuneration, and inappropriate use of grant-funded equipment on the part of the leader. Originally, the group functioned as a THA-sponsored sewing course, however, after the original membership splintered, the leader attempted to replace them with new “students.” Due to the combination of contested leadership, loss of skilled members, and frozen grant funds, CWE essentially collapsed. In contrast to the member of the Fairfield Industrial Cottage who, like CWE received considerable funding from international development agencies, the original membership “lacked the group glue” to work under conditions of minimal remuneration while their fledgling business grew. Yet, the antagonistic “crab antics” directed at the leader seemed to be the major factor in their undoing.

Although these case studies demonstrate difficulty with the cooperative model of female microenterprise development, this does not mean that groups were non-existent in Tobago. Rather, groups were flourishing in the form of sports clubs, church prayer groups, and other religious, voluntary, or recreational organizations. Evidence a colleague
who studied religious groups in Tobago (Laitinen 2002) and my observation with voluntary groups in Tobago suggests that leadership and organization were not problematic; the notable exception of issues with group leadership involved situations where the local government played a dominant role. Additionally, as noted above, my research indicated that government-sponsored, common-interest groups that aspired beyond voluntary organization status towards becoming income-earning ventures often met an unkind and debilitating fate. In instances where neither organizational or leadership (interpersonal) issues nor reliance on the local government were the route of the problem, groups were compromised due to dependency on an unreliable source of external funding.

Transcending beyond the purview of the international development practitioners and multilateral donors, the appeal of the Grameen Bank model has also attracted local governments. For example, motivated by the success of Grameen Bank spin-off programs like Foundation for International Community Assistance (FINCA), Mexican President Vicente Fox considered establishing a government-backed version of the microcredit model for Mexico. Yunis, the founder of the Grameen Bank dissuaded Fox, arguing that microcredit interventions are not effective when administered by governments. Yunis reasoned, “Politicians are interested in the votes of the poor… [and] politicians are not interested in getting the money back” (Weiner 2003). Without a financial commitment to seeing a return from investing in the poor, the microcredit model is likely to become a shortsighted political response rather than a long-term poverty alleviation strategy. Likewise, in my evaluation of the REACH Project in Tobago demonstrated that a
microcredit approach to poverty alleviation through microenterprise development does appeal to female microentrepreneurs; however, without a firm commitment of government resources, promotion of microcredit becomes a “flavor of the day” political response rather than a sustainable development strategy. In the REACH Project, following the introductory phase, the government failed to provide sufficient staff to properly run the project and furthermore, when the time came to distribute funds to the first round of recipients, the money was not there. As political priorities shifted, the REACH Project lost its budget without notice. In the context of a bureaucratic structure such as the THA, social development projects are likely to fall victim to political posturing. Due to the lack of transparency and shifting nature of the political environment, the public sector is an inappropriate vehicle for administering microcredit type programs.

In contrast to cooperatively organized female microenterprises, which was scarce in Tobago, individual female microentrepreneurs were more prevalent and seemed to meet women’s’ preferences for achieving economic empowerment. Although many individual female microentrepreneurs indicated that they were proud of their economic independence and private about their finances (even with immediate family), there was a tendency towards reliance upon immediate kin for social support. Likewise, Barrow (1986b) described that a matrifocal pattern of household economics wherein “joint ownership of property and other items is rare, levels of earning and savings are secret and one’s contribution to household expenses is undisclosed and individually made, generally to the woman of the house rather than put into a common pool.” Aside from the THA-
sponsored cooperative model advocating economic empowerment and self-employment (exemplified by the Fairfield Cottage), which was marginally successful in providing income-generating activity, I found that successful and sustainable women’s economic cooperatives were essentially non-existent in Tobago with the exception of family-run businesses (including a restaurant, bakery, and fabric store). Family businesses were often owned and managed by women who provided employment to family members. With the exception of family businesses, the desire for independence, privacy, and flexibility propelled most women in Tobago to pursue individual microenterprise rather than conforming to the cooperative group structure advocated by the microcredit model of microenterprise development. Yet, considering that women in the Caribbean may be predisposed towards reliance on immediate kin for social support, it is worth considering “individual-plus family” as another viable iteration of the microcredit model within the historic and cultural context of Tobago.

A study conducted among Tobago sheep farmers from 1994-1997 provides a useful example for evaluating strategies targeting both groups and households in Tobago. This development project involved introducing small-scale sheep farmers to new technology and monitoring the social impacts of technology transfer in three locations (Barbados, Guyana, and Tobago). Design of the study included a strong focus on women’s roles, accounted for gender implications in the evaluation report, and emphasized organizing participants into groups. The study note both the history of informally organized cooperative effort among Tobago farmers (that is, lend hand) as well as the contemporary Tobago Farmer’s Association that functioned as an umbrella
organization for agricultural producers. Like the case study of the agro-processing industrial cottage in which local government officials organized participants into a core group with satellite facilities, development officials for the sheep farming project instructed participants to organize into groups or associations and furthermore, encouraged formation of a core group from which information would be disseminated to other sheep farmers (Rajack, et al. 1997a). Comparatively, the report considered Tobago participants successful in forming into groups, however, the sheep farming study also noted “interest in group formation in Tobago peaks when there is a special issue that affects farmers; such as the introduction of government subsidies on feed, or guaranteed market arrangement. Yet, once the issue is sorted out, interest in group activities fades” (Rajack, et al. 1997a:11). Likewise, in my evaluation of the microcredit model in Tobago, I found that women’s groups eagerly assembled for training courses and the concept of business cooperatives was appealing particularly if there was an economic incentive such as a government grant. Also as previously noted, Tobagonians are virtually conditioned to wait for government assistance and despite being slow and unreliable, demonstrate exceptional patience. Yet, among women’s groups in Tobago, conflict from interpersonal dynamics and other responsibilities frequently inhibited the formation of cooperative income-generating ventures. In addition to the episodic nature of group organizing, the sheep farming study found little support was given to group members, meetings were often disrupted, members lost interest, and groups eventually disintegrated. Similarly, in my evaluation of group organizing among women in Tobago, problems relating to intense social control and resistant to change (or crab antics) presented a barrier to
organizing. The sheep farming study noted that group dynamics were affected by differences among members including a range of education levels, work and social status, as well as skills and experiences. These differences intimidated some members. During fieldwork, a CIDA gender and development specialist explained that in her experience working in Trinidad and Tobago, leadership within small groups was loosely organized and outcomes fell into two categories:

(1) Groups with a busy, autocratic leader. In these situations, the leader becomes a domineering force, intimidates other members, and the group splinters; or

(2) Groups with a shy, quiet leader. In these situations, the leader becomes empowered by their role, recognizes new skills and potential, and eventually moves beyond the group, which then disintegrates in their absence.

Regardless of type, this typology provided by the CIDA official reinforced my observation that where income-generating groups are concerned, leadership among non-kin group was problematic. When gender was considered, there were further negative implications for group organizing. Specifically, the sheep farming study noted “women did not often speak out at the meetings and rarely took a leadership role” (Rajack, et al. 1997a:12). One useful group-orientated recommendation included in the study (that also pertains to female microentrepreneurs) is the potential for collectively purchasing supplies from Trinidad at reduced wholesale prices (Rajack, et al. 1997a:14). Beyond the advantage of periodic bulk purchasing and despite the barriers identified in the sheep farming study, to my surprise, the final recommendations emphasized group formation. Like many international development programs, the objective of the sheep farming study...
was to create economic self-sufficiency among the poor. Paradoxically, the preference for group formation seemed to conflict with the study’s own findings that multiple barriers inhibit group formation. This development project was guided by a desire for sustainability, which was intended to be facilitated by the formation of core groups that would disseminate knowledge among other farmers (Rajack, et al. 1997a:1). In short, the underlying development paradigm was guided by the misperception that group structure would facilitate sustainable income-generating activity within this historic and cultural context. Or, approached from a feminist lens, the sheep farming study represents maintenance of dominance under a paternalistic of international development policy and practice where despite the observed and reported separate needs of women in the cultural and historic context of Tobago, the authors of this study essentialized the needs of all third world women as a monolithic class that adhered to the existing model that furthermore, explicitly maintained the status quo of women positioned in an unequal status.

In addition to promoting group formation, a recommendation that I question, the sheep farming study also illustrated the application of development interventions at the household level. Among Afro-Caribbean women, work often involves combining economic activities with household maintenance, which reflects a strong orientation towards family relations (McKay 1993; Prügl and Tinker 1997). Likewise, in documenting the cultural and gender impacts of adopting new technologies, the sheep farming study found that women placed value on timesaving resources that could assist them in managing their multiple roles and responsibilities more efficiently (Rajack, et al. 1997a:1).
The sexual division of labor in late twentieth century Tobago paralleled the pattern described by other Caribbean scholars (such as Barrow 1996; Mintz 1989(1974)). Historically rooted in the Caribbean peasantry, this division of labor involved the “independent or quasi-independent role” or marketer or higgler as providing “the wife with a large separate economic activity in which the husband does not exert a great deal of control” (Mintz 1989(1974):224). Likewise, the study indicated that beyond their participation in sheep farming, women tended to be engaged in other economic activities, both farming and non-farming, in order to maintain their households at a comfortable level (Rajack, et al. 1997b:1). Comitas (1973) described this pattern of engagement in a number of gainful activities as “occupational multiplicity.” In my research in Tobago, I found self-employment among female microentrepreneurs provided a strong sense of pride and accomplishment as well as contributing vital economic resources to the household. To varying degrees, Tobago’s female microentrepreneurs do rely on immediate family, a husband or boyfriend to support their business activities. In evaluating the economic success of households, the sheep farming study provided three classifications of household level cooperation (Rajack, et al. 1997c:55-59). First, households that demonstrated “conflict with collaboration,” occur when there was a struggle for leadership between a man and woman and where sharing of responsibilities can strain the relationship. Second, in households that demonstrated “cooperation with collaboration,” although both parties shared in farming related responsibilities, decision-making authority was clearly divided with men having responsibility for the farm and women having responsibility for the home. Or in cases where males worked off the farm
and females managed the farm, both farm and home decisions were made jointly. Finally, among households that demonstrated “cooperation with limited collaboration,” decision making patterns followed the division of labor pattern that separate household and family responsibilities from farm and financial responsibilities. In these households, neither spouse contested leadership. Furthermore, in this third type of household where decision making followed the division of labor, in addition to uncontested and complete control over decision making, income earned from their respective activities was kept separate, yet cooperatively men and women contributed to the maintenance and functioning of the household unit. The two models of “cooperation with collaboration” and “cooperation with limited collaboration” also concur with my findings among female microentrepreneurs in Tobago. In my study, even in households that demonstrated “cooperation with collaboration,” the majority of female microentrepreneurs stated a preference for maintaining control over their business decisions. Although the level of cooperation does vary, women in Tobago find great satisfaction and make important contributions to the maintenance of their households through microenterprise. Also, gender implications identified by the sheep farming study included a “distinct gender patterns in the division of tasks and responsibilities” where women were typically assigned to “nurturing” types of activities (that is, private or domestic) and men were typically assigned to more “technological” types of activities (that is, public or professional) (Rajack, et al. 1997d:9). Interestingly, distinct from the barriers to group organizing identified by the sheep farming study, they found that collaboration was feasible among Tobago’s peasant households (Rajack, et al. 1997c). Specifically, the
sheep farming study found that the most efficient household units contain women and men who share the same interests and goals, yet perform different roles and have separate interests and concerns (Rajack, et al. 1997d:12).

By taking into account the historic and cultural context of Tobago, it becomes evident that an important variable for successful microenterprise development involves gender analysis. Economic empowerment of women involves culture change. As demonstrated in the sheep farming study, considering the impact of gender dynamics within the specific historic and cultural context affects the outcomes of development practice. The THA-sponsored REACH Project, which was adapted from the orthodox microcredit model yet offered grants to microentrepreneurs, involved a women-focused economic empowerment model without considering potential gender impacts. Though in reality, the REACH Project failed after only a few months. Had the REACH Project succeeded, through incorporating gender analysis into development practice, potentially negative impacts could be avoided. For example, economic empowerment directed at women can affect gender relations including the potential for a violent backlash against women.21 In Trinidad and Tobago, issues of violence against women and domestic violence received significant press coverage during fieldwork (1999-2000). Content analysis of newspaper reports suggested that men were increasingly threatened by the economic empowerment of women. One newspaper article described that women “taking over the role as head of the home or…making significant financial contributions…was difficult for men to accept…Men have not been conditioned to change. There is a belief, taught by the church and various other religious organizations that he is supposed to be
the head of the home” (D. Pierre 1999:1). Certainly, my intention is not to imply that economic empowerment of women should be avoided due to potentially negative outcomes, rather there must be a strategy in place to deal with the social ramification of gendered, culture change. A study of female entrepreneurship in Trinidad and Tobago described spousal jealous as a potential obstacle and noted the “balancing act” challenged women’s ability to maintain their multiple roles and responsibilities including business activities and maintenance of the household (International Labour Organization 1997:51). Research on poverty in Tobago indicated increased incidents of criminal and antisocial behavior among youth and noted that “reports of the physical battering of spouses and children are a rarity, however, the psychological battering of family members is becoming quite frequent” (Bynoe 1988:48). In my fieldwork, I was acquainted with women who were abused by family members (most often their husband or common law partner) either physically or emotionally with threats of physical violence. Disregard of violence against women and the implications of culture change instituted through development policy can negatively affect gender relations and result in an angry backlash where new practices contradict with cultural norms. Through a holistic approach, gender analysis should be incorporated into microcredit models to account for the multiple roles and responsibilities of women. Peggy Antrobus (Duddy 2004) for example, expanded the concept of violence against women to account for both physical and economic deprivation.

It is important to use the broader definition of violence and link it to the whole concept of human security, which
includes freedom from fear and freedom from want. There are two parts, one is violence of poverty and deprivation and the other is the physical violence. Clearly, women and children are most affected by this if you are looking at both sides of violence.

Development practice that incorporates appropriate assessment of gender issues requires analytical frameworks that, in addition to addressing the relationships between men and women, work and society – adds a third dimension of gender relations (Alsop 1992:368-373).

Beyond the misapplication of the microcredit model, what was not fully developed in Tobago was a network to connect female microentrepreneurs to the broad variety of training, funding, and business development services that target sole proprietors. The problem was that these resources were operating in a vacuum that resulted in duplication and inefficiency. Alternatively, building a network among existing resource programs could reduce redundancy and increase effectiveness. Without a comprehensive approach that takes into account historic and cultural context to promote appropriate structure, the continued misapplication of the microcredit model of microenterprise development results in clients being poorly served by ineffective products. Furthermore, considering the vulnerability of government sponsored development efforts, such as the REACH Project, shortsighted or “flavor of the day” approaches to economic empowerment are vulnerable to government caprice. Considering the history of financial discrepancies, diverted development funds, and inequitable budgetary allocations, even well-established government backed entities such as the SBDC should be considered vulnerable to shifting priorities. Perhaps the
microcredit models offered by NGO’s such as FundAid or private finance companies such as CML provide greater commitment and increased sustainability.
Chapter Six: Applied Implications

In the summary below, I briefly describe what was covered in each of the chapters. In discussing the implications of my study, I explain how the evidence presented here links theoretically to economic anthropology and feminist anthropology as well as describing how I included a critical feminist perspective in my study. Next, I relate my findings back to the literature on international development, Caribbean studies, as well as the history and culture of Tobago. Also, I explain how my research sheds new light on development practice through describing general recommendations for use of the microcredit model in Tobago. Finally, I explain how through my study, I have attempted to contribution to applied anthropology and provide suggestions for additional research.

A. Summary of the Dissertation

In the chapters above, I proposed to test the following hypothesis: through accounting for political-economic factors as well as historic and cultural context, the current microcredit model, which conceptualizes microenterprise as a cooperative effort among women in a rural setting, may be augmented to better meet the needs of poor, self-employed women in the context of Tobago’s globalizing economy by building on existing networks and resources. Specifically, the chapters above were intended to address the following research questions. How and why do political economic, historic, and cultural forces continue to constrain Caribbean women’s participation in the workforce? How might these constraining factors best be ameliorated? Does
microenterprise offer women a viable economic strategy towards economic empowerment? Through augmentation of the microcredit development model endorsed by funding agencies, can this approach be tailored to better meet the needs of women in cultural and political economic contexts other than rural agricultural settings? In attempting to answer these questions, I organized my response into the five chapters above.

In chapter one, I discussed the objectives of my study, described preliminary fieldwork, and explained that my ethical considerations for this study involved conducting sound applied anthropological research with the goal of taking a practical approach to solving human problems. My objective was to expand the scope of the microcredit model of microenterprise development to better fit the needs of women in Tobago where self-employment provides independence and flexibility. During preliminary fieldwork, I found inconsistencies between the needs and objectives of female microentrepreneurs and the agendas of the local government and international development agencies that were intended to provide support. Thus, in conducting this study, my ethical consideration involved maintaining high standards in my research, being accountable to the discipline of anthropologist, and primarily to be my respectful and protective of my relationship to the people of Tobago.

In chapter two, I described the theoretical foundations for this study including economic anthropology, feminist anthropology, and feminist theory. I explored important theoretical positions within economic anthropology including the formalist/substantivist debate that addresses how economy is located within culture, described theories of
formal/informal economy, addressed why women engage in economic activity within the informal economic sector, and discussed trends toward formalization. In my discussion of feminisms, I address several theoretical trends including, second wave, contemporary feminist theory, and feminist anthropology. I described a practical approach for moving beyond critical feminist theoretical frameworks through employing strategic essentialism that employs still problematic, essentialized categories as a tool for deconstructing and investigating patriarchal ideology. Specifically, I describe how my study attempts to moves beyond feminist and economic anthropology to evaluate the microcredit model of microenterprise development within a specific historical and cultural context through praxis that is informed by critical feminist theory with the intention of deconstructing patriarchal international development policy and practice guided by patriarchal ideology.

In chapter three, I provided a background for my study through a review of the literature on international development, Caribbean studies, as well as the history and culture of Tobago. In my discussion of the guiding ideology behind international development policy and practice, I described a pattern of engendering poverty, erasing differences between third world women, and super-exploitation of women through relying on women’s survival strategies as a tool for preserving the status quo. I examined the potential for empowering poor women to think and act globally and locally in terms of sustainable development. Also, I account for the Grameen Bank-inspired microcredit model’s orientation toward the rural, agricultural context and explain why the model must be significantly mediated in order to fit the historic and cultural context of Tobago. Like many “developing economies” that increasingly are encompassed by the global
economy, in the case of Tobago this process is occurring through international tourism development; for this reason as well as the issue of historic and cultural context, the relevance of the orthodox Grameen Bank model has diminished. In my discussion of Caribbean studies literature, I described early ethnocentric models that classified the family patterns as “pathological,” as well as later a cultural-historic approach that emphasized the uniqueness and complexity of Afro-Caribbean culture, and studies that highlighted the adaptive survival strategies of Caribbean women in the context of their multiple roles and responsibilities. Through a brief history of Tobago, I demonstrated a pattern of cursory development and frequent neglect recurring throughout Tobago’s colonial history and continuing into the post-colonial era. Through accounting for this recurring pattern of instability, I illustrated the historical context that contributed to Tobago’s underdevelopment today. In my discussion of Tobago’s cultural context, I drew from a range of ethnographic data to document the evolution of women’s roles in Tobago including the post-emancipation peasant era; modernization and the influence of secondary education; and opportunities presented through tertiary education, training opportunities, and female leadership. Throughout the transformation of women’s working roles, constant themes included making ends meet and the cultural imperative of motherhood.

In chapter four, I delineate the design of my ethnographic research project and methodology. I described how I conducted fieldwork, analyzed findings, and determined the results of my study. For each method, I included a detailed description of my sampling strategy, demographic data collection, and analysis approach.
In chapter five, I evaluated the microcredit model of microenterprise development within the cultural and historical context of Tobago through an applied anthropological perspective and praxis informed by critical feminist theory. First, I illustrated the application of a cooperative approach to microenterprise development through analysis of four case studies. Through these case studies I demonstrated application of a cooperatively structured model of microenterprise development involving local and/or international sponsorship. Also, case studies addressed the complexities of organizing, funding, group dynamics, and leadership. Second, I assessed the implementation of the microcredit model with a focus on individual female microentrepreneurs. One of the applied anthropological tools I used to evaluate individual female microentrepreneurs included was a resource inventory to assess the range of training, funding, and business development services that target sole proprietors. Third, I provided analysis of my research and implication for mediating the microcredit model to appropriately fit the historic and cultural context in order to promote successful and appropriate female microenterprise development in Tobago.
B. Theoretical Implications:

**Economic Anthropology:** Evidence from my study of female microentrepreneurship in Tobago has many linkages to economic anthropological theory. First, I drew on the substantivist/formalist debate to demonstrate that economic anthropology requires a model that does not translate the economic institutions of other societies simply as variants of the western market system. Due to historic and cultural patterns, economic activity in Tobago resulted in large numbers of female microentrepreneurs who have little in common with larger business persons (or the capitalist market system) whose operations depend upon profit margins, technological developments, government subsidies, etc. Through a more qualitative approach that accounts for embedded institutions, the anthropological perspective compliments formal economic analysis by accounting for historic and cultural features such as women’s preferences for organizing their microenterprises as well as their multiple roles and responsibilities. I offer that this approach is particularly useful for evaluation of international development policy and practices.

In my ethnographic analysis of Tobago, I have tried to document direct linkages between historic and cultural events, social structure, and economic activity to demonstrate that economic patterns are an extension of the social organization. In Tobago, the history of women’s patterns of work and the social networks in which they are embedded directly influence women’s economic participation. Furthermore, among female entrepreneurs in Tobago, economic activity may be described as a continuum of income generating activities wherein the “formal” and “informal” economies entail one
another through backward and forward linkages between sectors. Some of the women I interviewed either episodically or continually bridge the two sectors through practicing occupational multiplicity.

Once characterized as something needing to be corrected, the status of the so-called “informal economy” has shifted from a provisional obstacle to viable asset for economic development. Similarly, the microcredit model of microenterprise development promotes what are often informal microenterprises of women as a viable strategy for international development. The growing popularity of the microcredit model of microenterprise development provides evidence of a trend towards formalization through appropriating popular informal economic practices. In taking notice of the of ROSCAs or susu, for example, the formal banking system has recognized the “creditworthiness” of informal economic practices in order to capitalize on its popularity and develop marketing strategies intended to tap into (and formalize) these investments. The continuum and flexibility of the qualitative models of the economic further demonstrates that rather than functioning as a monolithic force that controls economic activity, the relationship of people to the state in the context of capitalistic development is framed by “the politics of resistance, accommodation, and manipulation by members of civil society” (Crichlow 1998:62-63).

Feminist Anthropology: Evidence from my study can also be situated with feminist anthropology. In considering a framework of gendered spheres of influence, I draw on a debate between Marxist and feminists centered on the “relationship between production and reproduction” in terms of relationships with the family, household, and
larger political and economic processes. Likewise, in my study of female microentrepreneurs in Tobago, the lens can be shifted to focus on the individual, women’s multiple roles and responsibilities within the household, or expand to the social support network, or the focus can be further shifted to the macro level in considering the historic role of female microentrepreneurship in the Caribbean or super-exploitation of third world women by the globalizing world system. My study also builds on feminist anthropology that has addressed the spread of capitalist development through “modernization” and promoted a critical analysis of pre-/colonial/post-colonial research as Third World women find themselves drawn further into domination. Another aspect developed by feminist anthropology that I make use of in my evaluation of the applicability of the microcredit model of microenterprise development is the potential for transcending cross-cultural differences and clarifying similarities regarding gender issues. In evaluating international development policy and practice, feminist anthropology provides a useful critique of intrinsically androcentric paradigms that are applied to the study of culture and gender. Like the microcredit model of microenterprise development, the guiding ideology behind international development is inherently skewed towards disproportionate power structures. In being reflexive, feminist anthropologists have also addressed their role in the construction and maintenance of Western hegemony and a desire to expose systems of power relations. Likewise, I have tried to be forthcoming about my biases and the limitations of my representation of the experiences and perspectives of the women I studied.
**Feminist Theory**: Critical feminist theory provides the ability to slide across a range of feminist perspectives. I have used this interdisciplinary perspective to rethink anthropology generally and my research topic specifically. I have tried to use this critical perspective to demystify the positionality of third world women’s labor within the context of the patriarchal, world system. Specifically, through the approach of *strategic essentialism*, I have attempted to take the useful (albeit essentialized) category of female microentrepreneurs and situate this category within the historic and cultural context of Tobago for the purposes of anthropological analysis. Informed by feminist and economic anthropology, I offer the classification of *female microentrepreneur in Tobago* as a useful tool for the purposes of evaluating the application of the microcredit model of microenterprise development. Informed by critical feminist theory, I have acknowledged that the limitation of the category (and its potential to leak) provides a problematic but useful construct for articulating the experiences and needs of female microentrepreneurs in Tobago.

Above, I discussed the implications of economic anthropology, feminist anthropology, and critical feminist theory for my study. Next, I relate my findings back to literature on international development, Caribbean studies, as well as the history and culture of Tobago.
C. Links to the Literature

Important background information that I have drawn on for my study includes the literature on international development, Caribbean studies, as well as the history and culture of Tobago. Below, I briefly highlight these different perspectives.

**International Development:** In many instances, development policy and practice has used poor women as a tool for preserving the status quo. Through poverty alleviation strategies that rely on women in poverty to support and maintain their families with minimal external investment, related issues such as housing, education, health, and violence have been controlled rather than addressed. In the Caribbean, international development policies targeting women have been criticized for preserving the economic growth model and promoting the super-exploitation of women through capitalizing on culture-bound gender roles and the history of women’s survival strategies. Women’s adaptative strategies include a variety of income-earning and income-saving activities as well as reliance on social support networks to provide the necessary resources for survival. Women’s survival strategies react to governments imposed macroeconomic policies (such as International Monetary Fund austerity policies), which severely affect the most marginalized members of societies. Ultimately, women’s survival strategies may inadvertently subsidize capitalism, but this is not their fault.

A major criticism of international development is that by failing to account for women’s multiple roles and responsibilities, these policies and practices have minimized the value of social reproduction tasks and promoted production based on patterns of exploitation due to a deeply engendered, patriarchal ideology. The famous Grameen
Bank of Bangladesh is the best known example of this problem. The success of this model has been recognized by development agencies such as the World Bank and has been replicated in more than 30 countries. Perhaps it is best known for its remarkably low default rate of two percent and for its focus on women. Originally, the Grameen Bank was conceived as a multipurpose organization to provide social support services (such as nutrition, hygiene, childcare, and birth control) to the rural poor. Today, the primary focus of the Grameen Bank is directed at providing small loans for poor women. While this approach does facilitate social change through drawing women out of isolation, under a single goal of credit for profit, this tool is merely a mean to an ends that fails to fully address social, psychological, and economic impacts. To understand the success of the Grameen Bank model, or what I have referred to as the microcredit model of microenterprise development, it must be evaluated within the context of Bangladesh’s place in the world system where it originated and compared to the historic and cultural context within which it may be applied. Promotion of any single economic development model as a generic “band-aid” is inappropriate as each situation demands careful consideration of the historic and cultural context as well as evaluation of capacities and desires of the intended recipients prior to implementation.

Proponents of microenterprise development strategies within the so-called “informal sector” recognize that such ventures complement women’s needs for flexibility, reduction of restrictions, and potential for building on domestic knowledge and skills, which in the context of the Caribbean, compliments the social structure where female-headed households and matrifocality are common. Yet, there is a danger that
microcredit programs will promote manipulation of women for loans. Programs that provide a narrow range of services minimize the impact of investing in poor women. Multifaceted “credit-plus” programs are attributed with greater strength and further impact through addressing interrelated components. More comprehensive approaches require long training programs that include consciousness-raising beyond purely financial concerns, access to individualized technical and marketing assistance, and follow up training. In employing a feminist oriented strategy, which in addition to claiming a framework that addresses the relationships between men and women, work, and society; a more interactive approach includes the compounding principle of gender relations. This type of feminist praxis is critical in assessing the potential long-term affects of interventions on engendered relationships within the community. Without parallel interventions that challenge women’s perceptions of themselves, which are eliminated under the orthodox microcredit model of microenterprise development, women’s subordination remains uncontested and perhaps reinforced.

**Caribbean Studies:** Understanding the political economy of the plantation provides useful background for my study of female microentrepreneurship. Originating during slavery, the female role of *higgler* involved the independent, small business of buying a range of stock from rural farmers and transporting it for resale at the market. Historically, women in the Caribbean had considerable autonomy due to their separate and independent incomes. In particular, my study draws on the literature on Afro-Caribbean women’s survival and adaptive strategies. The matrifocality family involved (1) the mother/woman as the stable, central focus of the social unit and (2) her position of
dominance and authority within the family. Matrifocality serves as a viable adaptive mechanism to conditions of poverty and marginalization. Thus, the tradition of female-headed households has been characterized as endemic to the Caribbean since women’s economic roles predate modernization and male migration, extending back to slavery. In the context of the Caribbean, where motherhood is an important cultural imperative, there is no real separation between women’s productive and reproductive roles. Historic child minding patterns may predispose women towards reliance on immediate kin for support. Thus, in order to juggling multiple roles and responsibilities, childcare duties often fell upon female relatives.

**History of Tobago:** History, for Tobago, is intimately intertwined with the world system through the process of capitalist development. In 1889, the formerly self-governing colony of Tobago was merged together with Trinidad for the administrative expediency of Great Britain. What was one of the most wealthy and fertile West Indian colonies in its heyday, Tobago now suffers from the aftermath of political instability, a lack economic development, and the absence of administrative autonomy. Turbulence is a recurring theme for this small island that has fluctuated between development and destruction by both human and natural forces. Tobago’s underdevelopment is the cumulative result of factors including repeated economic failures, under population due to migration, impoverishment due to lack of employment opportunities, and limited social or infrastructure development.

In the 1950s, a comprehensive development plan was envisioned for Tobago that included provisions for both agricultural and tourism sectors. Yet, in the context of
underdevelopment and in the aftermath of a hurricane that further destroyed the islands deteriorating agriculture in 1963, the government of Trinidad and Tobago established a policy that focuses more narrowly on tourism development for Tobago. Since that time resources have been channeled towards improving to the infrastructure (including a deepwater harbor, expansion of the airport, and improved roads) in order to accommodate tourists as well as to encourage local and international investment in tourism development.

More recently, negative impacts, both social and environmental, have been attributed to the development of tourism on Tobago. In addition to limited employment opportunities generated by tourism development, some of the social impacts that can be attributed to the influx of foreign visitors include widening the economic gap and exacerbating racial tensions. In response, the local government has taken measures to provide a politically stable, safe, and compliant atmosphere in order to attract international travelers. Some of the environmental impacts that may be attributed to tourism development include restricted access to beaches and coastlines, destruction of the coral reef, pollution of coastal waters, as well as shortages of the fresh water supply.

**Cultural Context:** Since the post-emancipation period, women’s working roles have evolved in response to a range of political-economic and social pressures. Many changes benefited women, while other positive aspects have been lost in transition. After emancipation, Tobago’s population grew into a thriving, self-sufficient agrarian society well into the 1940s. Without modern conveniences, women’s work was arduous yet; many found time to supplement the family income through occasional
microentrepreneurial activities. Later, colonial influences dissuaded women’s visible economic activities. The process of “housewifization” transformed the domestic sphere as formerly self-sufficient peasants were ostensibly remolded into the idealized gender roles of male breadwinner and female homemakers. Shifting women’s working roles did not preclude them from economic activity. Furthermore, economic circumstances did not allow male breadwinners to adequately fulfill the presumed role as household provider. In the 1950s, decolonialization and the influences of Eric Williams and the PNM loosened women’s bondage. Motivated by the decline of agriculture and availability of free secondary education, women were encouraged to explore their academic and professional potential. In response to secondary school and employment opportunities, internal migration shifted Tobagonian demographic patterns towards the main town of Scarborough. Also, through out-migration, Tobago’s population shifted to Trinidad and beyond to access tertiary education and professional development. Economic growth in the 1970s stimulated access to government service. Facilitated by the availability of daycare services and public transportation, women took on the “double day” of family and formal employment. In the 1980s and 1990s, education and training created a “crossing over” or blurring of formerly gender-stereotyped work that expanded women’s opportunities. Facilitated by the availability of advanced education and training, many of Tobago’s “best and brightest” have been lured further away. The aftermath of burgeoning opportunities and population loss has eroded village leadership and weakened voluntary organizations. In response, women have assumed visible positions of power and influence and have actively transformed leadership.
Throughout the transformation of women’s working roles, Tobagonian women have remained devoted to their home and family in the twentieth century. Perhaps the quintessential traits of Tobago womanhood were the ability to “make ends meet” with little resources and seemingly tireless commitment to their families and goals. As their resources and opportunities expanded, the women of Tobago continued to forge new territory including accessing formal positions of power and leadership.
D. Recommended Microcredit Model for Tobago

There are multiple factors that must be accounted for when implementing development strategies that are intended to alleviate poverty among women and in the following I illustrate three of these factors. First, to be effective, development policy and practice must evaluate the needs, interests, and capacity of the intended recipients. Second, successful implementation of development strategies by local governments demands a firm commitment of resources and coordination of services. Third, replication of popular international development models requires tailoring programs to account for the local history and cultural context. In the following, I address these three critical factors for successful application of the microcredit model of microenterprise development in Tobago.

A comprehensive approach to services and resources would provide the following benefits: applicant referral to appropriate resources; agencies strengthening their provision of services; and reduction of inappropriate resource distribution through better client selection. Development specialists have noted that too often, the provisional structure of entrepreneurship development programs is too small and incentives offered are too limited (Hansen 1996:1). Though a breadth of services were available, under the guidance of a comprehensive microcredit model of microenterprise development adapted to the particular historic and cultural context of Tobago, resources could be more appropriately administered. A major obstacle to microenterprise development is access to capital. In a survey conducted in Tobago, the average loan size needed for expansion of a microenterprise was estimated at $26,220 TT and 57 percent of respondents would
require three years to pay off the loan (Microfin 2001:13). Yet, in order to evaluate applicants’ needs and qualify participants for funding, programs must include client assessment procedures that qualitatively and quantitatively accounts for women’s assets and earning potential.

Women in Tobago, like most people, were sensitive about disclosing income information. A prior study of poverty in Tobago noted that during data collection, survey administrators found that information about “income is not easily given, while some interviewees are very open with their allowances, others are a bit hesitant” about disclosing personal financial information (Bynoe 1988: appendix 4). Similarly, in their study of how single mothers survived welfare and low-wage work in the United States, Kathryn Edin and Laura Lein (1997) found that survey respondents were not typically forthcoming and often deliberately mislead collection of financial information. Also, traditional sources of income and expenditure information (such as census data) did not accurately reflect “off-the-books” or informal sources of supplemental income received from women’s social networks. In the case of female welfare recipients, Edin and Lein (Edin and Lein 1997) discovered that in order to account for expenditures that “exceed their entire incomes,” they would need to estimate irregular income that allowed poor women to balance their budgets. Typically, unreported income was unrecorded or kept secret and determining financial information required three critical components. First, in order for poor women to reveal how they make ends meet, rather than relying on traditional survey methods, a level of trust must be established between participant and interviewer typically through a more ethnographic approach to data collection (Edin and
Lein 1997:9). Second, since poor women often do not keep records, estimates of income were established using the average of monthly expenditure on goods and services and how women paid their bills. Third, knowledge of the cost of living and average expenses of the local context was used in order to determine the right questions about expenditures (including housing, food, medical care, utilities, etc.). Likewise, my ethnographic study of microentrepreneurs in Tobago revealed that women typically did not know their profit margins, many did not practice basic accounting, and yet most could estimate monthly business and household expenditures and indicated who in the household was responsible for paying various bills. Also, I noted that women tended to be risk adverse and fiscally conservative, which one THA official characterized as aversion to dependency wherein Tobagonians tended to spend within their limits (or saved for a larger purchase) and preferred to use cash (rather than credit). More important than knowing the right questions, knowing how to appropriately frame the questions about household and business expenditures can provide sufficient information to roughly calculate income and expenditures of female microentrepreneurs. I collected income and expenditure data during semi-structured interviews with female microentrepreneurs, but the analysis of irregular income data exceeds the scope of this study and will be published as a follow-up report. Estimated income is useful for measuring a range of social indicators including level of poverty, business outcomes, as well as for establishing parameters for distinguishing between microentrepreneurs and small businesses in a particular cultural and economic context. This type of information is critical to implementing informed policy and programs for the promotion of economic empowerment.
Recommendations for appropriate microenterprise development include the following: user-friendly practices include assertive public outreach, definitive eligibility criteria, thorough evaluation of fiscal needs, providing relevant incentives, affordable financing, and flexible collateral considerations. Unlike the THA’s failed microenterprise development program (the REACH Project), the maintenance of appropriate services fees is necessary for three reasons. First, overly philanthropic subsidies generate high loan default thereby creating a “dole mentality” of incompetence and complacency. Second, instilling fiscal accountability prepares entrepreneurs for accessing formal lending institutions (D. R. Brown 1994:26). Third, in order for a microcredit program that facilitates microenterprise development to be sustainable, there needs to be revenue generated to provide loans and to maintain an appropriate staff (like the FundAid or CML models). Additional components for female microentrepreneurial economic empowerment include gender informed policy, efficient administration and dispensing of loans, appropriate training integrated with work experience, supplemental resources for continued education, informal advice on establishing and managing small business, improved market access, and continued follow-up assistance (Warwick Business School 1997:ii).

Through establishing a network among existing agencies (such as SBDC, FundAid, various THA programs), referral services can provide qualified microentrepreneurs to access a variety of capital resources as well as appropriate training services. To maximize the utility of the pool of resources serving the small and microenterprise sector, it is necessary to implement a strategic plan that including short
and long-term goals. Clarification of sector objectives includes designating intended recipients and tailoring services to enhance entrepreneurship. Issues particular to female microentrepreneurs, for example, could be addressed through informed gender analysis. Furthermore, clearly defined commitment, accountability, and professionalism are required to realize goals. Through addressing linkages and adjusting apparent overlaps, streamlining services and providing appropriate referrals will enhance the system (Ministry of Trade and Industry Task Force 1999:43-44). Furthermore, by avoiding dependence on the government treasury (like the FundAid or CML models), microcredit development can avoid the shifting nature and lack of transparency of procuring government funding and therefore, ensure an impartial and sustainable approach to microenterprise development.
E. General Contributions to Anthropology

Through praxis I have applied anthropology with a critical perspective informed by combining my theoretical framework of feminist theory and economic anthropology. Through employing a critical feminist approach, I have demonstrated the potential to work across the disciplines of feminist and economic anthropology to inform analysis of international development policy and practice. Combined with the perspective of anthropology, I have described a praxis that employs some of the discursive tools devised by critical feminist theory for the purpose of deconstructing the patriarchal ideology that guides international development policy and practice. Thus, my approach moves beyond feminist and economic anthropology to a praxis that is informed by critical feminist theory.

The history of the island of Tobago provided the context for this applied anthropological research. “Applied anthropologists use the knowledge, skills, and perspectives of their discipline to help solve human problems and facilitate change” (Chambers 1985:8). Applied anthropology teaches us to engage in social debate in order that we might positively influence development policy by providing solutions to practical problems. “Through ethical practice more effective action and policies can be developed” and in a place like Tobago, effective and ethical anthropological practices are all the more relevant (van Willigen 1993:54). Most importantly, practicing applied anthropology includes an ethical obligation to consider the implications of our research and protect our informants. Hopefully, the observations I have made and the suggestions I have offered will be relevant and useful.
F. Call for Future Research

In closing, I offer some future research questions that would provide further insights towards improving the microcredit model of microenterprise development. Taking into account the training, funding, and business development services I have described in my resource inventory, to what extent could a utilization study document where and how female microentrepreneurs are accessing assistance? Could a utilization study also help to guide development practitioners and inform administrators of where best to focus resources? What strategies might facilitate female microentrepreneurs gaining access to higher-paying, non-traditional occupations? In the context of the Caribbean, where education and training has created opportunities for “crossing over” or blurring of formerly gender-stereotyped work, to what extent are women exploring new income-earning opportunities?
Appendices
Appendix A: Topical Checklist for Interviews

1. Accounting
2. Children
3. Crab Antics
4. Credit
5. Competition
6. Customers
7. Double Shift
8. Education
9. Employee
10. Failure
11. Finance
12. Formal/Informal
13. Friends
14. Growth
15. History
16. Home
17. Husband
18. Independence
19. Intuitive
20. Location
21. Longevity
22. Obligation
23. Partnership
24. Products
25. Relaxation
26. Remuneration
27. Salary
28. Satisfaction
29. Schedule
30. Seasons
31. Supplies
32. Transportation
Appendix C: Map of Christopher Columbus’ Third Voyage
Appendix D: Map of Tobago, West Indies
### Appendix E: Training Assistance Resources

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Training Services</th>
<th>Funding</th>
<th>Restrictions</th>
<th>Emphasis</th>
<th>Fees</th>
</tr>
</thead>
</table>
| Caribbean Industrial Research Institute (CARIRI) | • Laboratory  
• Processing  
• Quality Management Systems                                                          | Central Government       |                | Technical and technological support to public and private sector enterprises | Negotiated                  |
| Central Government                              |                                                                                    |                          |                |                                                                          |                             |
| Small Business Development Company (SBDC)        | • Business Planning Workshops  
• Annual Business Week                                                                 | State Enterprise (Central Government) |                |                                                                          | $100 TT for Business Planning Workshop |
| State Enterprise (Central Government)            |                                                                                    |                          |                |                                                                          |                             |
| THA, Division of Community Development           | • Community based handicraft training (adult education)  
• Handicraft Market in Scarborough  
• Leadership training for voluntary organization officers  
• Community Multipurpose Center construction                       | Central Government       | Anyone 15 and over | • Women  
• Youth  
• Unemployed, grassroots                                             |                             |
| Trinidad and Tobago Industrial Company (TIDCO)   | • Quality workshops to promote international export  
• Marketing Assistance, including trade fairs, advertising and promotion              | Central Government       | Targeting full-time professional producers | • Handicraft  
• Garment construction  
• Agricultural Processing                                      | $300 TT for 6 day seminar |
|                                                  |                                                                                    |                          |                |                                                                          |                             |
### Appendix E continued…

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</thead>
</table>
| **Youth Training and Employment Partnership Programme (YTEPP).** | • Vocational skills training (4 months)  
• Career enhancement  
• Entrepreneurial development support services (inconsistent)  
• Civilian Conservation Corps. | • Previously funded by the World Bank  
• Currently Central Government supported. | • Ages: 15-25 (15-30 for outreach program)  
• Most courses are center based, located near Scarborough  
• Community outreach mobile program for rural communities. | • Unemployed  
• “School leavers,” no secondary school  
• Willingness to learn a trade. | $20 TT Registration. |
## Appendix F: Financial Assistance Resources

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Financial Services</th>
<th>Fees</th>
<th>Requirements</th>
<th>Minimum/Maximum</th>
<th>Interest/Restrictions</th>
<th>Repayment</th>
<th>Staff</th>
</tr>
</thead>
</table>
| Agricultural Development Bank (ADB) Est. 1968 | • Loans  
• Special “Youth Window,” funded by the European Union, targets youth and women for rural community development. | • Basic $250  
• Youth Window fee restricted to 2% to 10% of total loan plus $50 refundable application fee. | • Basic 100% collateral  
• Youth Window requires 20% but flexible. | • Basic loans based on need  
• Youth Window (ages 18-35) provides up to $70,000 TT with flexible repayment terms. | Amortized (declining) interest rates. | Youth Window up to 5 years. | Branch Managers (1), Loan Officers (2), Clerical (3), Messenger (1). |
• Processed and distributed in 3-to-5 working days  
• Loan payments can be made using bank deposit slips  
• Drop in visits | • Site visit  
• Must be in business for minimum of 6 months  
• Provide copies of ID, business receipts. | Advised on loan size, typically recommend starting with a minimal size loan and graduating to a large loan depending on success | Starting at 19%, amortized (declining) interest rate. | N/A in Tobago |
## Agency Name
- **Credit Union (e.g., Runnemede)**  
  Community based, 45 years old. Twelve founding members were self-employed gardeners.

- **European Union Onlending Window**, sponsored nationally by the SBDC, locally by the Mount Pleasant Credit Union.

### Financial Services
- • Savings
- • Loans
- • Salary deduction.

- • Loans
- • Program targets women and youth.

### Fees

### Requirements
- • May borrow 50% on savings
- • Maximum business loans $3,000-$5,000 TT.

- • Lack of security requirements linked to frequent arrears.
- • Requires 20% equity in cash or kind by borrower; friend or family member may serve as guarantor
- • Evaluated on business plan, projections, and personal business knowledge
- • Borrowers must submit monthly report.

### Minimum/Maximum
- Loans from $12,000 TT to $15,000 TT.

### Interest and Restrictions
- Interest starts at 12% and decreases by .5% to 1% depending on security offered by recipient.

### Repayment
- 1-4 years depending on loan.

### Staff
- Manager (1)
- Credit Officer (1).
### Appendix F continued…

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</table>
| FundAid, the Trinidad and Tobago Development Foundation Ltd., non-governmental organization (NGO). Supported by Central Government and Private Investors. Est. 1973. | • Loans  
• Training  
• Targets unemployed and self-employed, emphasizing job creation, targeting those traditionally excluded from formal lending institutions  
• Limited technical advice. | • Administration fee of 2%  
• Collateral fees for bill of sale registration (such as $1,000 TT Mortgage bill of sale registration  
• Optional accounting services  
• Attorney - $150 TT training | • Two-day training course in Trinidad  
• Borrower and guarantors must verify residence with utility bill  
• Three guarantors: must be steadily employed for 3 years, provide job letter and pay slip. If self-employed, must verify income for 5 years, submit paperwork and requires site visit by Officer.  
• Alternatively, household appliances (pain in full), stocks, bonds, fixed deposits or insurance policies may replace guarantors.  
• Alternatively, or in addition to guarantors, household appliances (fully paid) qualify as security. | • First-time lender $500 TT to $10,000 TT  
• Second loan up to $30,000 TT | • Reported: 8-to-11% (if over age 30, automatically 11%)  
• Adjusted 22.6% including administrative, training and legal fees. | Six months to one year, depending on loan | Project Development Officer (1). |
### Appendix F continued…

<table>
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<th>Requirements</th>
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</tr>
</thead>
</table>
| Small Business Development Company (SBDC) is a state enterprise, funded by Central Government. Additional grant programs supported by European Union and United Nations Development Programme. Est. 1990. | • Loan guarantee program secures collateral for small and microenterprises  
  • Training (Appendix E).  
  • Business Advice  
  • Business Incubator  
  • Special Projects (annual “Best Business” competition). | • $5 TT Business Form fee  
  • $100 TT for Business Planning Workshop  
  • One-time, upfront fee of 5% of the guaranteed amount. | • Business Plan  
  • Two-day Business Planning Workshop | • Maximum $250,000 TT  
  • Maximum of 50% loan guarantee for business in operation < 3 years  
  • Maximum of 85% loan guarantee for business in operation > 3 years. | • Interest negotiated with lender  
  • Assets cannot exceed $1,500,000 (excluding land and buildings). | Up to 7 years repayment. | Manager (1), Officers (2), Administrative (1). |
### Appendix F continued…

<table>
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</tr>
</thead>
</table>
| **THA Division of Planning, Business Development Unit, goal is to reduce unemployment and increase self-employment.** | • Business proposal assistance (feasibility study, business environment analysis, marketing strategies, pricing)  
• Site visits  
• Bookkeeping tutoring -Counseling  
• Referral services (SBDC, FundAid, Banks). | None. | Over 18 years of age. | | | | Coordinator (1), Field Officers (2). (When fully staffed, 4 Field Officers). |
| **Venture Capital Incentive Programme (VCIP) Est. 1996.** | • Attract equity financing for small and medium sized businesses  
• Prepare business for investment status  
• Facilitate client-investor relationships. | | | | | | Equity Specialist (1). |
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Endnotes

Chapter One

1 Approval for my research was granted on June 9, 1999 by the Office of Research, Division of Compliance Services, Institutional Review Boards at the University of South Florida. The semistructured survey instrument used in this research was reviewed by this board as protocol (IRB-#98.465) and approved for use through May 2000.

2 See Chapter Four for a discussion of research methods used in this study.

Chapter Two

1 Classic contributions to economic anthropology include the early cultural anthropology studies of Bronislaw Malinowski and Paul Bohannan. In describing the kula ring exchange among the Trobriand Islanders of New Guinea, Malinowski (1922:86) noted “this simple action – this passing from hand to hand of two meaningless and quite useless objects – has somehow succeeded in becoming the foundation of a big inter-tribal institution, in being associated with ever so many other activities, Myth, magic and tradition have built up around it definite ritual and ceremonial forms, have given it a halo of romance and value in the minds of the natives, have indeed created a passion in their hearts for this simple exchange.” In describing exchange among the Tiv from the middle Benue Valley of northern Nigeria, Bohannan (1955:61) wrote “everything, including women, which is exchanged has an exchange value or equivalent (ishe), whereas no gift has an exchange value...In every market transaction, there is a man who sells (ie) and a man who buys (yam). These words must be carefully examined for they do not exactly parallel their English equivalents. Ie means to spread something out on the ground to the public view, as in a market place. By extension, it means ‘to sell’ – there is no other way to say ‘to sell,’ and no other verb to designate that half of an exchange in which one releases or gets rid of an article. Yam, on the other hand, means ‘trade’ in the widest sense, but refers primarily to that half of the exchange in which one takes or gains an article. It can, therefore, often be translated by the English work ‘buy.’ Its difference, however, can be seen in sentences such as ‘I bought money with it’ (m yam inyaregh a mi – more accurately translated “I realized money on it,” and still more accurately but less literally, ‘In this exchange what I received was money’). Activities of traders are called yamen a yam; exchange marriage is often called ‘woman trading’ (kwase yamen) or, more politely, ‘value trading’ (ishe yamen).”

2 The Small Business Programme is the predecessor of the Small Business Development Company that is evaluated as a funding, training and business development resources in Chapter Five.

3 The history Tobago’s cooperatively organized exchange of labor (know as “lend hand”) is described in Chapter Three.

4 Mead and Liedholm (1998:61-74) found in the five African countries they surveyed, that microentrepreneurial activities are twice as common as registered, large-scale enterprise.

5 For Donna Haraway (1988:581) “feminist objectivity is about limited location and situated knowledge, not about transcendence and splitting of subject and object. It allows us to become answerable for what we learn how to see.”

6 Rose Brewer (1993:170) cautioned of “the trap of overdetermination” where theorists may to condense oppression to one paramount framework, such as locating race and gender within the context of the globalization of capitalism tends to reduce multiple oppressions to a class analysis.

7 Borrowed from anthropology, the term cultural relativism refers to the perspective that each culture possesses its own rationality and coherence in its customs and beliefs and therefore each culture can only be understood on its own merits.

8 The celebrated Grameen Bank of Bangladesh, or what I call the microcredit model of microenterprise development, is described in Chapter Three, Part A.

9 Matrifocality in Caribbean society is discussed in Chapter Three, Part B.
Chapter Three

1 Carol Stack’s *All Our Kin* (1974) represents a domestic case study of survival strategies among poor African American women wherein kin ties provide a network of both support and obligation.

2 Yelvington’s *Producing Power* (1995) illustrated the interplay of social, ethnic, class, gender and macroeconomic factors that contribute to perpetuation the oppression of women in these working conditions.

3 See Chapter Three, Part C for a discussion of social impacts of tourism development in Tobago.

4 Mohanty (1991:69-70) prescribed caution when referring to the “sexual division of labor” where the historical context is not taken into consideration, whereas what is being indicated is “the different value placed on ‘men’s work’ verses ‘women’s work’.”

5 Helen Safa (1995) provided an analysis of the circumstances in the Caribbean and Latin American region where colonialism and neo-colonialism have rendered men marginal to the family structure, particularly among the poorer classes.

6 The World Bank’s two-fold gender and development policy focuses on (1) investment in human capital (such as education and health) and (2) investment in productivity through credit, etc. (Herz 1989:23).

7 Littrell and Dickson (1997) recommended Alternative Trading Organizations (ATOs) as a viable option for providing higher returns for traditionally produced items on the world market through committed relationships between producers and market distributors.

8 Likewise, in Mexico, microcredit programs modeled after Grameen Bank noted that at least 95 percent of lenders prefer to target single mothers. Two reasons are given for this preference. First is the common understanding that women homemakers have capacity (that is, some sort of skill that can be translated into income generation). Second is that the men are simply not there (that is, women are more accountable) (Weiner 2003).

9 According to Wickrama (1994:369), a concentration of credit to women reflects an assumption that by providing women with access to greater resources, they are more likely to invest in the welfare of their families.

10 Creevey (1996:94) noted that strict adherence to *purdah* is possible only for the wealthy and thus, has acquired social status value.

11 McKee (1989:993) noted that distinctions between “interventions which are primarily economic, rather than social or political” can become somewhat “fuzzy” where strategies include strengthening microenterprise earning capacity.

12 In Creevey’s (1996) study of eight women’s microenterprise projects, as quality of life increased due to economic gains, easy of living decreased due to new responsibilities being added to women’s existing work.

13 Prügl and Tinker (1997) noted that develop practitioners, policy makers, and organizers usually distinguish between *female microentrepreneurs* and *homeworkers*. Rather than debating theoretical distinctions, individual concerns, alternatives, and methods should be emphasized.

14 Berger (1995:190-191) noted that programs directed at microenterprise, including those by the World Bank, Inter-American Development Bank, and Grameen Bank focus on *credit* schemes as the key to stability and expansion.

15 Massiah (1989:369) noted that “sources of livelihood” may include income earning, “kin and friendship networks, institutional mechanisms, organization and group membership, and mating partner relationships.”

16 According to R.T. Smith, under the dual marriage system, a white man taking outside “inferior” black concubines was a natural phenomenon in contrast to the “civilized” institution of marriage. Under this hierarchal cultural system where marriage was reserved for equals, non-legal marriage became the norm for the lower classes that “cannot do better,” see (R. T. Smith 1996:62).

17 Marriage was forbidden in most of the British colonies through the eighteenth century. Planters discouraged permanent male-female relationships because ‘it was cheaper to buy than to breed’ slaves.

18 Wilson (1973) noted that respectability (unlike reputation) is a system of stratifying the society into classes based on standards of “moral worth and judgment” imposed from Euro-American values while institutions such as legal marriage are “prerequisites” for respectability – but do not guarantee it.

19 Women’s life expectancy is five years longer than men’s and women tend to marry younger than men, see Barrow (1996:77-78).

20 The absence of Tobago-specific indicators in the census data inhibits the task of assessing trends over time. Specifically, in my attempt to compile census data, I found that even where Tobago-specific census information was available, indicators were frequently not consistent from census year to census year. Thus, trying to construct longitudinal tables that would illustrate trends over time was often not possible due to inconsistent census materials.

21 To situate the Corlanders geographically and historically, this Baltic country was reestablished as the Republic of Latvia after the breakup of the Soviet Union in 1991.

22 Recreational boating and yachting in particular, has been developing as a special or “niche” market in Trinidad and Tobago since the 1960s. Private yachts owners are drawn to the country’s favorable economy and location, being located just below from the hurricane zone of 12 degrees north, permits boat owners to maintain private insurance year-round. Also, the low cost of docking, spare parts, repairs and other services, such as hauling, and the availability of high quality teak contribute to making Trinidad and Tobago increasingly popular among so-called “yachties.”

23 Several Tobago place names reflect this era in history such as “Pirate’s Bay” and “Bloody Bay.”

24 Tobago remains subdivided into seven parishes: St. Patrick, St. Andrew, St. George, St. David, St. Mary, St. John, and St. Paul.


26 By 1775, however, sugar cultivation was abandoned for cotton, tobacco, indigo, and coffee when a plague of ants completely destroyed the canes (Craig 1988:2; Hay 1899:7). Later, monocultural practices were resumed in the late 1790s in response to the high price of sugar (Craig 1988:2).

27 Many place names reflect this period of French rule in Tobago such as Bon Accord, Charlotteville, and L’Anse Fourmi.

28 As a colony of France, Tobago’s largely non-French plantocracy was included in the decision to proclaim Napoleon Bonaparte Consul for life, with islanders voting unanimously in his favor (Hay 1899:9).

29 See Chapter Three, Part C for details about the bankruptcy of the West India Bank.

30 In sharp contrast to Trinidad, immigration to Tobago during the nineteenth century was small-scale and labor import schemes met with limited success (Niddrie 1961:50).

31 This event is also referred to as the “Belmanna War.”

32 British Parliament passed the Act of Emancipation in August 1833, and the abolition of slavery became law on August 1, 1834. Following emancipation, a period of “apprenticeship” obligated field slaved to an additional six years and other slaves to an additional four years of labor. As the result of the campaign by abolitionists, however, the Apprenticeship came to an abrupt conclusion two years earlier. On August 1, 1938 the Colonial Office sent an Order in Council ending the Apprenticeship (Brereton 1989:63,75-77).

33 West Indian sugar could not compete with subsidized European beet sugar (Robinson 1977:20).

34 Tobago peasant society and the metayage system are discussed in Chapter Three, Part D.

35 A large number of families originating from Tobago continue to reside on Trinidad’s more remote North Coast (Elder 1984b:5; Herskovits and Herskovits 1947:23-28; Selwyn Ryan 1985:8).

36 Peasant plot agriculture is discussed in Chapter Three, Part B.

37 Under the Moyen Commission, social scientists were sent to survey British colonies to collect evidence of social and economic conditions including labor unrest of the late 1930s and the “irregular Negro” family and mating patterns, see Barrow (1996:9,23).
Oil was first discovered in 1857, Shell was the first company to produce oil in Trinidad beginning in 1913, and by the 1950s British Petroleum, Shell, and Texaco were refining crude in Trinidad (Auty and Gelb 1986).

Little Tobago Island (also known as “Birds of Paradise Island”) is located one and one-half mile off the southeastern coast of Tobago. In 1909, Sir William Ingram purchased the island and established a bird sanctuary with the introduction of Birds of Paradise from New Guinea, which were renowned for their plumage but nearly extinct at the time. In 1963, Hurricane Flora devastated the island and the Birds of Paradise that populated Little Tobago became extinct.

At the time fieldwork was conducted, the exchange rate for Trinidad and Tobago currency (or TT dollars) was approximately $6 US to $1 TT.

In the late 1950s, a survey of employment in Tobago determined that out of 20,300 working age people, only 11,900 were officially classified as participating in the labor force (Frampton 1957:142).

One example of the havoc reeked upon Tobago, described by those who remember Hurricane Flora, involves reassembling homes and in particular, rooftops. Corrugated tin is still the most common material used for rooftops and is often painted to match the home. Hurricane Flora scattered pieces of rooftops across the island, so when villagers began to reassemble their homes, whatever pieces of corrugated tin could be found near there home were recycled for their rooftops. Thus, peoples homes often had mismatched, colored pieces of corrugated tin for their rooftops.

For the history of lend-hand, please see Chapter Three, Part D.

The rainforest of Tobago’s Main Ridge is the oldest forest reserve in the western hemisphere, set aside for protection in 1776.

Prior to Hurricane Flora in 1963, the tourism industry had created a demand for locally produced meat, fresh fruit, and vegetables (C. A. Pemberton 1972:11).

Popular tourism destinations including Buccoo Reef and Pigeon Point have remained contentious locations in Tobago and a discussion of access to land appears later in this chapter.

See Chapter Three, Part D for a full discussion of “lend hand.”

Tobago’s original tourism zone includes parishes of St. Andrew, St. Patrick, and St. David.

In 1999, visitors from the United Kingdom represented the largest share (46 percent) of Tobago’s tourism market (Express 1999b).

During fieldwork (1999-2000), one of Tobago’s luxury hotels began requiring staff to submit to annual HIV/AIDS testing in order to maintain employment and in addition to pre-employment screening. Hotel management indicated that the adoption of an annual testing policy was a response to complaints from guests. Evidently, after returning home from their Tobago holiday, several hotel guests claimed to have contracted HIV during their stay at the hotel. Management described the policy as a proactive measure “to ensure that we all work in a safe and healthy environment” (Tobago News 1999c). This highly invasive screening policy leaves one to ponder whether or not the management is merely overreacting to an epidemic or if it their motivations for maintaining a healthy staff have more untoward implications?

In 1999, “Tobago recorded 11,721 international cruise arrivals to the island, and increase of 28.4 per cent compared” to the previous year (Express 1999b). During fieldwork, the arrival of cruise ships seemed infrequent. I lived in proximity of Scarborough and could hear the exchange of horns honking between the port and boats. Also, the arrival of cruise ships was broadcast by the local radio station (Radio Tambrin), which announced opportunities for taxi drivers to collect tourists for tours of Tobago.

Based out of Trinidad, Angostura Limited supplies the world with its famous “secret blend” of aromatic bitters.

See Chapter Two for a discussion of mass tourism marketing. Also see Pattullo (1996) for a discussion of social and environmental impacts of tourism in the Caribbean.

Following the crowning of Wendy Fitzwilliams, of Trinidad, as Miss Universe in 1998, Trinidad and Tobago hosted the Miss Universe contest in 1999. This event, which provided an opportunity to showcase Trinidad and Tobago’s culture and natural beauty, was an effort to promote international tourism.

In 1997, the oil and gas sector contributed to about 25 percent of Trinidad and Tobago’s Gross Domestic Product but generates less than five percent employment (Microfin 2001:5).
56 In the 1995 national election, neither party had enough votes (UNC 17, NAR 2, and PNM 17), so Robinson who is a former Prime Minister and head of Tobago's NAR party offered his support (in the form of two Senate seats from NAR needed to swing the vote) to Panday's UNC party in exchange for the Presidency (Joseph 2000). This was a historic election where the East Indian population, represented by the UNC, ascended to control of the Republic for the first time.

57 In the 1970s, beach facilities were constructed at Buccoo Bay and Mount Irvine. In the late 1990s, these beach facilities were renovated and expanded.

58 A similar conflict took place in 1970 during the so-called Black Power Revolution when the National Joint Action Committee (NJAC) held a massive demonstration throughout Tobago and “literally removed the gate leading to the Pigeon Point resort” (Tobago News 2000g; Ware 2000).

59 Reported crimes against tourists during 1999-2000 included robbery, one rape, and an increase in drug trafficking. Increased annual reported crimes against tourists were reported as follows: 113 in 1996, 147 in 1998, and 151 in 1999. Most offenders were reported between the ages of 20-25 (Tobago News 2002).

60 One of the Tobago’s main tourist attractions is the “Nylon Pool,” a sandbar in the middle of the ocean which is only about three feet deep. According to local mythology, it was named named by Princess Margaret who visited on her honeymoon in the 1950s. Impressed by the clear brilliant clarity of the water, she claimed it was as clear as her nylon stockings.

61 In addition to plans to improve the water supply, in response to the increased demand on Tobago’s infrastructure, local authorities were also planning for a modern wastewater collection and treatment system to provide required service to 37,000 customers. The proposed project would provide sewer connections and reduce health risks and pollution (Tobago News 1999j).

62 See Chapter Five for a description of two CIDA and UNDP-funded, women’s projects in Tobago.

63 Please see Chapter One for a description of approval granted by my university to conduct research.

64 Today, the majority of Tobago’s population is concentrated on the western one-third of the island in proximity to the capital of Scarborough. Similarly, Tobago’s major tourism zones (including the airport, larger hotels, and most accessible beaches) are situated in the western leeward district.

65 After emancipation, metayage was developed in some of the smaller British island including Tobago, St. Lucia and Nevis (Richardson 1992:74).

66 Over the years, cultivatable lands have been depleted due to fragmentation and multiple ownership of holdings (family land) as well as depletion of fertility through bad farming practices and erosion (Frampton 1957:32), also see (Besson 1984).

67 Similarly, descent to ex-slaves can be traced to “old families” in Jamaican village, see (Besson 1998:138).

68 The lend-hand system “is a survival of the metayage when cooperation was essential in the cane harvest,” see (Niddrie 1961:1-58). Today, the cooperative practice of pulling the seine continues where friends come together on the beach to pull in the large nets used by Tobago’s fishing community. In neighboring Trinidad, lend-hand is called gayap (Robinson 1977:38).

69 The establishment of a US military base at Chaguaramas, Trinidad had a significant socio-economic impact on the Caribbean region. Drawn by higher wages offered for construction and services, men in particular, migrated to work on the base, see Brereton (1989:191) and Reddock (1994:191-192).

70 In the West Indies, the Second World War marked an era of rapid change. Agricultural reorganization, for example, affected land tenure patterns, increased economic opportunities and access to outside markets, see Pulsipher (1993:54).

71 Other examples of peasant cash crops from Tobago included coffee, tobacco and limes.

72 Under the metayage system, laborers typically had multiple sources of income (metayage, provision grounds, fishing, etc.), see (Craig-James 1993:57). Similarly, a man today may practice occupational multiplicity by combining government employment (cleaning drains or cuttlassing the side of the road), which occupies his mornings, owning a car he drives to work and as a taxi afterwards, and having a fishing boat. Additionally, in the evening he may drive the same taxi to his provision grounds or may have animals he attends, thus providing income from four or five different activities.
In Tobago, the term “countryside” refers to the hilly, northeastern windward district of the island that is less accessible in contrast to southwest lowlands where Scarborough is located.

Likewise, a predilection for neolocal residence was noted by Mintz (1989(1974):166).

Postponing marriage did not necessarily preclude childbearing. Though generally frowned upon in predominantly Anglican, Tobago peasant society, illegitimacy did occur; see (Wilson 1973:128-129) for a description of a mother initially shaming her unwed daughter until the birth of her first grandchild. Also, (Gussler 1980) indicates that illegitimacy did invoke some level of shame. Yet, pregnancy is not an uncommon outcome of visiting unions.

See Chapter Three, Part C for a discussion of tourism and foreign land ownership.

For an example of letters exchanged during courtship, see (Herskovits and Herskovits 1947:85-86). Also, as part of the annual Tobago Heritage Festival, one of the long time (or old days) traditions reenacted during at the Courtship Codes event is the exchange of a letter wherein a young suitor demonstrates his worthiness to the parents of his girlfriend.

See Chapter Three, Part C for a discussion of tourism and foreign land ownership.

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Today, wattle (also known as adobe or tapia) homes are almost non-existent. Most residential buildings in Tobago are constructed of wood, brick or concrete (Central Statistical Office 1990f:52).

Alternatively, if water was available from the standpipe, a woman washed with a scrub board and tub. The tub was an old meat barrel cut in half.

Folk conceptions of health (or humoral theory) restrict many activities, particularly those involving heat and water. After ironing, for example, people would not go outside for the remainder of the day, fearing they might catch a cold from the dew. Therefore domestic duties must be planned in advance, scheduled to prevent exposure to illness inducing conditions.

Trinidad’s oil industry provided the material for inventive tinkering. Recycled oil drums acquired a range of useful forms including steel drum ovens and most notably, steel drum percussion instruments or “pan,” the national instrument of Trinidad and Tobago.

See Chapter Two and Chapter Three, Part B. for a discussion of susu and see Besson (1995) for a discussion of ROSCAs.

For examples of the history of Caribbean women’s work, see Chapter Three, Parts C and D.

See Chapter Three, Part C for a discussion of decolonization. Also see Brereton (Brereton 1989) and Williams (Williams 1964:139-150).

Woodford Square is the major public square in downtown Port of Spain, Trinidad’s capital (Brereton 1989:234; Reddock 1994:301; Yelvington 1987:9).

In 1970, existing racial and cultural tensions erupted in Trinidad as the Black Power Revolution protested against white political-economic hegemony, demanding that blacks have a more visible role in society (Selwyn Ryan 1972).

One of the government-sponsored projects in the aftermath of Hurricane Flora in 1963 was the construction of Roxborough Composite School in the mid-1960s, which made free secondary education accessible to Tobago’s population residing in the eastern, windward district.

See Chapter Three, Part C for a description of Hurricane Flora. See Chapter Three, Part B for a definition of “visiting relationships.”

See Chapter Three, Part B for a description of child-minding duties in the Caribbean.

Taxi service is flexible and informal in Tobago. Although technically illegal, many drivers pull bull or offer unregulated taxi services in private cars. Informal taxis compete with Tobago’s licensed taxi drivers. Designated by the first letter of their license plates, registered taxi drivers are indicted by “H” for hire as opposed to “P” for private car. See Manning (1974) for a discussion of West Indian taxis and number plates.

Additionally, Bynoe (1988:38) notes the paradox of a society that places tremendous emphasis on attainment of certificates—and yet, the availability of high paying jobs that require little academic skill and the rise in unemployment among graduates of secondary and tertiary levels as creating a sense of disillusionment among current students.

In considering the seeming marginality of female friendships in Tobago, it is interesting to note current psychological literature on women’s responses to stress, which hypothesizes that the social grouping
pattern of female friendships is rooted in evolutionary biology. Previous studies of physiological responses to stress were disproportionately male-biased, characterized by the “fight-or-flight” model of the sympathetic nervous system as the prototypic human response to stress (Taylor 2000:411,422). More recently, Taylor et al., (2000) introduced a “tend-and-befriend” model as an alternative biobehavioral theory based on human female responses to stress. Though they acknowledge some speculation in building a model that combines evidence from rat, primate, and human behavior – a strong case is made for the gender-based, biological, and behavioral selective response towards “befriending,” which they define as creating “networks of association that provide resources and protection for the female and her offspring under conditions of stress” (Taylor 2000:412). This study draws from cross-cultural evidence of the importance of female social networks from anthropological literature (for example see Anderson 1986; Barrow 1986b; Gussler 1980; Massiah 1989; Stack 1974) to suggest that the same neurochemical systems that mediate maternal urges (mother-infant attachment) can be extended to adult pair bonding and friendship, and therefore can influence social interactions. Certainly “biology and social roles are inextricably interwoven” and can account for flexibility in human behavior – however, if one does apply the “tend-and-befriend” model to the case of Tobago where female friendships are seemingly limited-to-non-existent, one might expect to find elevated levels of stress among women in Tobago. If, as the authors suggest (Taylor 2000:418,423), female friendship is an evolved mechanisms of female survival that provides protection against a broad array of threats, and there is “a strong tendency among females to affiliate under conditions of stress,” particular social pressures must influence female behavior in Tobago in a way that has limited the presence of friendships among women.

93 Similarly, Carol Stack (1974) described the dynamic nature of female kinship networks where mutual aid, cooperation, and exchange are survival strategies among residents of an economically distressed African-American community.

94 Roti is an a dish of East Indian origin made of flat baked bread that is folded with a curry mixture and can contain either beef, chicken, or any other type of meat.

95 Both Providencia (located in the Western Caribbean) and Tobago (located in the Eastern Caribbean) are small, rural, predominantly Protestant, Anglophone, Afro-Caribbean societies.

Chapter Four

1 See Chapter Three for a discussion of the so-called “informal economy.”
2 Throughout my dissertation, pseudonyms are used for all participants.
3 I provided a copy of the resource inventory to all participants and after our interview and referred them to local services that I believed could enhance their business opportunities.

Chapter Five

1 Long-run labor force data are adjusted to account for the cyclical variations of Tobago’s population and therefore, more accurately depict “workers having a usual place of residence in Tobago and nowhere else”. (Policy Research and Development Institute 1998:6).
2 The island of Tobago is often subsumed into the larger body of literature on the Republic of Trinidad and Tobago. As the “little sister” island, Tobago’s unique cultural, historical and economic issues are often overlooked. Likewise, politically, Tobago frequently accuses the national government of neglect. Tobago does function semi-autonomously, administered by the Tobago House of Assembly. See Chapter Three for a History of Tobago.
3 The Research and Implementation Unit was later renamed the Policy Research and Development Institute. Maintaining its exclusive relationship with the Chief Secretary (the elected, political leader for the Tobago House of Assembly), this research team generates policy analysis for attracting economic development to Tobago. (Policy Research and Development Institute 1998:15)
4 At the time fieldwork was conducted, national legislation was under consideration to reduce the required number of cooperative membership from twelve to seven. During an interview, a Cooperative’s Officer
explained that five members would be more appropriate for Tobago’s smaller business environment (personal communication April 14, 1999).

5 See Chapter Three, endnote 40 for information on the exchange rate.

6 Soca music is a style of rhythm originating in the 1970s that combines Trinidadian calypso and American soul music.

7 Products were tested and approved by the Federal Drug Administration for export to the United States. Exposition at an international Fancy Food shows resulted in an exporting opportunity that went unfulfilled due to lack of organization.

8 See Chapter Three for a discussion of water shortage issues.

9 The local term for a rotating credit and savings association (ROSCA), also discussed in Chapter Two. At each meeting, Golden Bay handicraft members each contribute $5 TT to their susu. Each week, one member receives her “hand” or “turn,” thus providing an informal savings strategy for accessing surplus capital, see (Besson 1995) for a history ROSCAs in the Caribbean.

10 See Chapter Three, Part D for a discussion of “crab antics.” Also, see Wilson (1973).

11 Resources found in Tobago include leadership training through THA Community Development and professional development assistance (including marketing) through the national Tourism and Industrial Development Company (TIDCO) (Appendix E).

12 The leader’s inference to internal corruption refers to the Chief Secretary’s Charles’ (1999) anti-dependency, “little sister island” rhetoric. In his opinion, the THA’s inability to independently qualify for international funding results from the island’s marginalized and ostracized status within the context of the Republic of Trinidad and Tobago’s “over centralized government.” In a later statement, the Chief Secretary described gaining the support of bilateral donor agencies; however, Central Government bureaucracy had blocked direct funding, leaving the THA in dire need of alternative routes to funding. (Tobago News 1999e)

13 The launch of the REACH Project was broadcast on Tobago’s only local radio station, Radio Tambrin 92.1 FM.

14 According the THA Department of Social Services and most recent Central Statistical Office (Central Statistical Office 1997a:117) data, Tobago’s poverty is slightly higher than current national unemployment figures of 22.1 percent. Additionally, national unemployment rates in 1995 for men and women were 15.1 percent and 20.6 percent respectively (Central Statistical Office 1997b:2).

15 See Chapter Three for an analysis of the historic, cultural and environmental factors that affected black entrepreneurship in Trinidad and Tobago. Also see (James 1993; Sewlyn Ryan and Barclay 1992b).

16 This investment became a public scandal in 1999 and in response, Hochoy Charles, the THA Chief Secretary claimed the motivation for undertaking the investment was as a reaction to “the Central Government not releasing sufficient funds to the THA” (Guardian, September 26, 1999). In order to investigate the legality of the investment, the Prime Minister, Robinson, commissioned an Auditor General’s Report. Forensic accounting revealed that the Chief Secretary chose to ignore a bank official’s warning and withdrew money “from the THA coffers without the permission or knowledge of the Assembly” in conjunction with an Irish money manager who acted as the “director and sole partner” in the ADDA investment (Independent 1999: 19). This investment, however, failed to provide the anticipated $210,000 US monthly interest returns. During the investigation, the investment remained out of government control, and was being held in a Florida court-directed account until the dispute could be resolved through arbitration. Furthermore, on the heels of the unresolved ADDA scandal, the Old Year’s Day Ringbang 2000 Concert was described by the THA political opposition leader as another example of “financial mismanagement at the THA” citing illegal action as THA members, once again, “received no official information” prior to committing to the show (Raphael 1999:11). In total, Ringbang 2000 cost taxpayers over $41 million TT (Duke-Westfield 2000). The Chief Secretary described Ringbang as an investment “development tool” for Tobago’s culture in anticipation of substantial future profits and likened the expenditure to the National Carnival Commission support of local artists (Express 2000:5). The fleeting three and a half minute BBC Millennium World Broadcast “from the Caribbean” failed to deliver
the anticipated international promotion of the island (Manmohan 2000:5). Furthermore, organizers including “the wily Guyanese” recording star and producer Eddy Grant insulted Trinidad and Tobago by 1) taking credit for soca, 2) by “bastardizing” the indigenous culture product by re-christening it “Ringbang” and 3) finally by successfully coercing $41 million TT to sponsor his participation in the BBC New Years Eve production (Raphael 1999:11; K. Smith 2000:17). In response to the ill-conceived financial investments during his tenure (ADDA and Ringbang), local newspapers accused the THA Chief Secretary of fleecing the Assembly out of millions and furthermore, compared his actions to a “banana republic” administration resembling dictators like Haiti’s Papa Doc Duvalier (Job 1999; Raphael 1999:11).

17 As a contrast, see Chapter Two for a description of interest-bearing loans made directly to Grameen Bank participants.

18 See Chapter Three for a discussion of THA budget allocations from the Central Government.

19 For a discussion of home décor in Tobago and significant of drapery in particular during the Christmas season, see Chapter Four.

20 For a discussion of ROSCA or susu, see Chapter Two, Part A and Chapter Three, Part B.

21 See Chapter Two for a discussion of the Grameen Bank minimalist approach and potentially negative impacts on women. Also see (Goetz and Gupta 1996:54). Also see Shrader (2001) for a discussion of typologies of violence against women (including political, economic, and social) and measurements of domestic violence.
About the Author

Cheryl A. Levine received a B.A. in Anthropology from San Diego State University in 1991 and a M.A. in Anthropology from California State University in 1994. While in the Ph.D. program at the University of South Florida and in recent years, Ms. Levine has presented papers on her dissertation research at meetings of the American Anthropological Association and the Society for Applied Anthropology. She was awarded a Fulbright Scholarship in 1998-1999 to conduct her dissertation fieldwork in the Republic of Trinidad and Tobago.

Ms. Levine has worked for the U.S. Department of Housing and Urban Development in the Office of Policy Development and Research in Washington, DC since 2001. Building on her skills and experiences as an applied anthropologist, she has served as the qualitative methods expert at her job where she conducts program evaluation. She has also taught ethnographic methods for a Skills Institute at American University, School of International Services.