Of choice, chance and contingency: ‘Career strategies’ and tactics for survival among Yoruba women traders*

Women’s economic empowerment has come to play an increasingly prominent role in the policies of mainstream development agencies. This article draws on fieldwork amongst small-scale traders in southwestern Nigeria to suggest that the capacity of traders to exercise ‘choice’ is more complex than development narratives suggest. Deploying de Certeau’s (1984) distinction between strategies and tactics, the article argues that making clear-cut, strategic choices is dependent on having the power to realise them: power that many women in this as in other settings, including those with considerable buying and spending power, are not in a position to fully exercise. Women’s struggles for success and survival in this context, the article argues, are waged in domains where their positions as agents are relational, situational, and above all, provisional. As members of families, associations and hearth-holds, their abilities to make active, purposive, choices are constantly reconfigured in relation to these others. ‘Empowerment’ may be defined by mainstream development agencies as a destination, but looking more closely at the experiences of poor women in this setting reveals journeys along pathways that may be pitted with obstacles, in which chance and contingency may play as much of a part as deliberate choice, and for which tactics are needed for survival as well as success. A central argument in this article, then, is for the need to factor contingency into representations of women’s working lives in development discourse, which in turn calls for an approach that can accommodate the mediation of agency and the tensions between autonomy and connectedness that course through women’s lives.

Key words development, women’s empowerment, southwestern Nigeria, informal traders

In the last few years, women’s empowerment has gained increasing prominence in approaches to development taken by leading mainstream development agencies. Linked instrumentally to a range of development outcomes, mainstream discourses on women’s empowerment evoke an iconic image of poor women as would-be entrepreneurs, who can lift themselves and their families out of poverty. There is a contradiction at the heart of these discourses. Empowerment is largely regarded as an individual, and indeed individuating, process: spurred by an injection of capital, such as a small loan, women come to enter a pathway to individual self-improvement and self-actualisation, on

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which they gain capacities and confidence. With this, the narrative goes, they earn the possibilities for greater autonomy, and the ability to exert greater control over their lives. Yet what these ‘empowered’ women do with what they gain is portrayed as far from individualistic: ‘empowered’ women turn what they gain into support for their households and especially their children, as quintessential ‘maternal altruists’ (Whitehead 1981). Given responsibility both for dealing with their own and their households’ poverty, women living in poverty, we are told, will use their agency to make the choices that permit them to climb out of destitution and attain better lives.

There is much in this narrative that has come under critique from feminist researchers and activists (Kabeer 1998, 2001; Batliwala and Dhanraj 2004; de la Rocha 2007). My focus in this article is on one dimension of it: the concept of ‘choice’ and what that entails in the lives and livelihoods of women whom development agencies would class as ‘poor’. My analysis focuses the principal livelihood option available to women without significant means or education in a small Nigerian town: small-scale trading. As Kabeer (1998) has pointed out, seeing women who live in poverty as individuals who pursue entirely independent and goal-oriented strategies is to deny the salience of their relational ties and the contingencies of lived experience in shaping their capacities to act as agents. De Certeau’s (1984) distinction between strategies and tactics, I suggest in this article, provides the kind of analytical spotlight that is needed to locate the presuppositions that underpin development discourses on women as micro-entrepreneurs in the lived experiences of women who are trying to eke out a livelihood from the informal economy. I use it here to explore the ways in which Yoruba traders in a small southwestern Nigerian town make their livelihoods, and what this tells us about their capacity to make choices. I suggest, following de Certeau, that making clear-cut, strategic choices is dependent on having the power to realise them: power that many women in this as in other settings, including those with considerable buying and spending power, are not in a position to fully exercise.

Women’s struggles for success and survival are waged in domains where their positions as agents are relational, situational and, above all, provisional. As members of families, associations and hearth-holds, their abilities to make active, purposive, choices are constantly reconfigured in relation to these others (Strathern 1991; Petschesky 1998). ‘Empowerment’ may be defined by mainstream development agencies as a destination, but looking more closely at the experiences of poor women reveals journeys along pathways that may be pitted with obstacles, in which chance and contingency may play as much of a part as deliberate choice. A central argument in this article, then, is for the need to factor contingency into representations of women’s working lives in development discourse, which in turn calls for an approach that can accommodate the mediation of agency, and the tensions between autonomy and connectedness that course through women’s lives.

Situating women’s ‘careers’

Not only has women’s work been characteristically hard to classify, or indeed to count (Pittin 1982), the terms that are commonly used to describe the process of earning a living sit uneasily with the realities of women’s work in Southwestern Nigeria, so intertwined are women’s working lives with other dimensions of their daily lives (Sudarkasa 1973; Blanc and Lloyd 1994). The concept of a ‘career’ carries with it an implication of
progress: pursuing a ‘career’ connotes having made a deliberate choice from the options available. As the examples I draw on in this article show, this process is neither as even nor as predictably progressive as the concept of a ‘career’ and the strategic choices that are often associated with it might imply. Restricting analysis of empowerment to a calculus of assets and opportunity structures – as is the case in the World Bank’s empowerment framework (Alsop and Heinsohn 2005) – shunts out of the analytical frame vital aspects of women’s struggles to make a living. As I show here, women’s scope to make and implement ‘career’ choices is both constrained and enabled not only by ‘asset endowments’ and ‘opportunity structures’ (Alsop and Heinsohn 2005: 8), but also by the embeddedness of women’s working lives in the web of relationships in which they live their everyday lives and how women manage the relational as well as economic contingencies that arise as a result. ‘Choice’ and ‘career’, therefore, need to be contextualised in women’s identifications and affective relationships in changing times, as well as in the interplay of ‘structures of constraint’ and the exercise of agency (Kabeer 2001).

The town where the fieldwork was conducted is small by Yoruba standards, consisting of around 40,000 inhabitants, and is situated an hour or so by car west from Lagos.1 With roughly equal numbers of Muslims and Christians, and a small residual minority of followers of Yoruba traditional religion, the town’s population consists largely of ethnic Yoruba, both Awori indigenes, Egbado families whose ancestors fled the wars further north to settle in the town in the late nineteenth century, and more recent immigrants from Yoruba towns to the north and east. Ado-Odo’s female workers’ professional options consist principally of small-scale trade, food processing to supply local and urban markets, and services such as hairdressing and tailoring. A large four-daily market attracts traders from outside the town, to sell and buy to sell on to other local markets.

Almost all women in Ado have engaged in trade at some time in their lives. For many, their experience as children, helping parents, kin and foster parents with their work, may lead them to follow a particular trade (cf. Clark 1994, for Ghana). And for those who go on to do other things, this experience sets them up with an option to fall back on later in their lives, to supplement other jobs or to raise capital for other projects. Pathways through formal education and into public sector jobs often include the pursuit of trade. Schoolgirls help their mothers after school, minding stalls or hawking goods and, as they get older, may start doing a little trade of their own. Educated women in public service professions such as teaching or nursing may trade to supplement their incomes, or open a shop or start a small trading concern on retirement. For some, trading is one way among others to make some money; for others, their status, social networks and social identities are so closely bound up with their trade that it becomes part of who they are rather than simply what they do.

Which choices are made – and whether what women do constitutes a strategic choice or tactics for managing the situations they are in (de Certeau 1984) – does depend on economic factors, principally how much starting capital women are able to acquire. And it also depends on the skills women acquire, as on the opportunities that exist within this context for making money. But it also depends on personal factors, and on factors that have as much to do with sociality as with ‘social structure’: women’s

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1 This article is based on intensive ethnographic fieldwork carried out between 1992 and 1994, and through further short visits in 1997 and 2000.
affinity as well as their aptitude for what they are doing, and how they are viewed by
and relate with others within their social and familiar networks. It can also depend on
their self-esteem, how confident they are and how daring they feel able to be. The work
many women in this context do remains a way of managing the many demands on their
resources, a struggle to keep afloat rather than a strategy for getting ahead. Changing
direction and taking up an entirely new occupation is not only risky but constitutes for
some women the kind of strategic choice that is barely even possible to contemplate.
Richer women, with capital to risk on speculation, might try out an alternative line and
transfer resources into it if it shows promise. But the risks they take along the way are
compounded by other uncertainties that permeate the social realm of the market (Dilley
1992), making their struggles about far more than simply the success of their economic
strategies.

In the spheres in which the majority of Ado women work, these risks and
uncertainties can threaten the livelihoods of even the most skilled and confident
professionals. Some individuals build up their networks and operations only to find,
over time or suddenly, that they are plunged into poverty not only by the vagaries of the
market but by breakdowns in everyday sociality, whether the suspected interference of
malevolent or jealous others or in their intimate and domestic relationships. For
many, their working lives are shaped less by a measured sequence of choices than
ways of coping with contingencies, and with the uncertainties they bring. Day-to-day
tactics are needed to improvise with limited resources, and limited opportunities to
exert control over capricious circumstances. As the three cases I draw upon show,
situating ‘choice’ in women’s everyday lives complicates the linearity inherent in
mainstream development narratives of women’s empowerment and highlights the
significance of these tactics in making sense of women’s struggles to get by, as well as
get on.

Against all odds

My first case is of a woman who, during the time of my fieldwork, held a reputation
as one of the most successful and wealthy businesswomen in the town. A trader from
an early age, Alhaja Taliatu dealt in a range of commodities over the course of her
life, including many foodstuffs that tend to be associated with poorer women in this
area, such as vegetables, pepper, gari (ground, dried cassava), palm oil, rice and beans.
But from quite early on she found a niche, one that brought her considerable fortune:
trading in galura, the dye used to decorate the mats that are made and sold by some
of the poorest women in the town and its environs. Her story is one of extraordinary
success, told from the vantage point of an almost completed working life. What it
illustrates is the extent to which even the most canny of traders may come to rely not
on purposive strategies, but on tactics for dealing with events that are all too ‘ordinary’
– and the significance of relationships in mediating the uncertainties and misfortunes
that they may experience along the way.

As a young woman, Alhaja Taliatu sold different kinds of elefo (vegetable leaves)
and okro (okra), going to villages to buy and sell. She worked for her mother
at first, then started doing her own trade. When she got married, she said ‘My
husband did not want me to be moving around to villages’. And so she had to find
something else to do. The main work done by those in her husband’s compound was mats, so she learnt to make mats. When she went to get the *galura* to dye the mats, she found that there were only three old women selling it. That’s when she got the idea of selling *galura*. She discussed it with her husband and he agreed. So she went and bought a small tin of *galura*, then went to one of the old women and bought one wrap as a sample to imitate. Those old women were selling from home, so she thought she would go from house to house to sell. Her husband agreed to this. People were buying and trade was moving well. But from N10 she would gain only N1 or N2 profit. She started to buy larger tins and her profits rose.

Little by little, trade increased. At the same time as selling *galura*, she continued making mats. She divided the money from the *galura* and from selling mats and kept the *galura* money separate, in a *kolo* [like a piggy bank]. In this way, she slowly built up capital to buy *galura* in larger quantities and increase her margins. She started going to Ikoga market and bought *aro* (indigo) and a red dye that women used to put on their feet to beautify themselves. She sold that from house to house in Ado. Then she began going to Megun market, Ado’s principal market at that time, to sell her dyes. She took *galura* and used the returns to buy palm oil, rice and beans to sell in small quantities from home to neighbours, then ploughed the profits back into her *galura* trade.

Things were going well. Then her business began to falter. ‘People were troubling me’, she said: *aje* (‘witches’) who did not want to see her getting on well. ‘In my husband’s compound there were people who hated me, they did not want to see me progress’. And there were women buying from her on credit, then telling her they had no money to pay. Slowly, her business collapsed. She asked her husband for some help and he gave her enough to start up again. But she lost her capital again because of defaulters. It was *odi* (hatred), she said, that caused all those problems for her. For it was not only her business that was suffering. She had spent a long time before getting pregnant and then delivered child after child who died (*abiku*). So she left that place and came back to her father’s house (her natal home). She didn’t divorce her husband. He knew why she’d gone home and would visit her there. But she was not the only wife. He married two more before she left him. There was no fight between her and her co-wives: her problem was others in the compound who wanted to spoil her trade.

When she went back to her father’s house, she gave up *galura* and started selling *gari* [roasted cassava flour]. She went to a village where there was a surplus of *gari* and brought it back to Ado to sell. She also bought pepper and other ingredients, which she sold alongside the *gari* at the small market at the edge of town. Little by little, she made money. She joined the *egbe onigari* (association of gari sellers) and *egbe alata* (association of pepper sellers). In the *egbe onigari*, if anyone wanted to do a ceremony they would collect *gari* from each member and give it to the person. But one of their members called upon them three times to help with a ceremony, others started taking advantage too and before long they had stopped doing this.

She carried on for a while, then took up selling rice and beans from home. But people were also taking advantage of her. A person she knew well could send to her if there was a ceremony and get rice and beans on credit, then not pay. She did
not want to fight with them and there was nothing she could do about it. So after a while she stopped. She noted ‘that is the manner of people here, that is their ambition: to buy and not to pay. It is a way of wrecking somebody’. Many people lost their businesses through problems with credit. Some were very successful then people came to get credit, failed to pay and after some time all the capital was gone. Once the capital was gone, people continued to abuse them, saying, ‘Oh, our friend is no more selling anything’. That’s what happened to her.

After some time, she decided to go to the village where her husband’s mother lived to find a way of raising money to get back into business. She started buying palm kernel on credit from women who were making palm oil. She cracked the nuts by hand and picked out the kernels: she was very quick at this. Men would come from town to buy the kernels. Then she’d repay the women. She did this every day. Little by little, she made enough money to start with galura again. After that, she returned to town. Life in that village was hard. She was suffering a lot, working hard, walking here and there. She said: ‘when someone has been handling a lot of money before, she won’t be happy and will be moving here and there looking for money’. Until she had regained capital to start trade again, she worked very hard. For many years, she continued to be troubled by abiku, the children who are born to die. But finally she went on to have eight children with her husband, five girls and three boys, bringing them up herself.

Since then, she’s been doing galura: and, that third time, her business took off and she’s never looked back. From buying tins of dye from local sources, she moved on to buy from Lagos in larger quantities and from there to make a link with a wholesaler who imported galura by the drum. Once she started galura again, she left gari as it spoiled from all the dye around the house. She continues to sell palm oil and petty things from her home, as well as operating as a kola wholesaler and transporter (one of the most lucrative trades). It is galura, however, that she attributes with having got her where she is today. She still sells on credit, but only to people she knows well. They come and pay when they need another one. ‘It is to help them,’ she said, ‘just to be a help to them. When they sell, they will have money.’ She continues to give credit as she pities them. She experimented with the galura and developed a way of boiling the red variety of powdered dye to make lumps, an innovation that caught on amongst mat makers and brought her more profit.

Alhaja Taliatu built her own house in the late 1960s, which became home to various relatives, who were able to assist her with boiling up and packaging the galura, and her other business ventures. In the early 1990s, she branched into buying by direct order from wholesaler importers in Lagos and Ibadan, operating with a working capital that ran into thousands of Naira. Her profits allowed her to fly to Mecca and become an Alhaja. Active in the Central Mosque, Alhaja Taliatu came to associate with groups of wealthy Muslim businesswomen. At her children’s ceremonies and the numerous other children she fostered, taking them in to train and educate them, she occupied pride of place, an always generous contributor. Her success gained her a reputation in the town as a woman who made it for herself despite all odds.

Like other successful women, the secret of Alhaja Taliatu’s success lay in her capacity to make astute judgements about profitable lines and in continuing to improvise, diversify and seek new opportunities. The money she made secured connections through an
extensive social network of associates in business and in the mosque. Like many women of her generation, Alhaja Taliatu began her working life under the tutelage of her mother and began to do a little independent trade alongside the work she did for her mother as she grew older (cf. Sudarkasa 1973). By the time she married, she was trading on her own account. From dozens of work histories of women in trade and food processing jobs, I found it was quite common for women to continue with the work they had been doing before marriage – either trading on their own account, or working in the same line as their mothers – until the birth of their first child. Many women had used money from the naming ceremony of their first child, from gifts from their and their husbands’ kin, as well as from their husbands, to use as owo okowo (starting capital) to go into a trade line they chose for themselves. Alhaja Taliatu’s husband intervened to prevent her following the job she had before marriage and it was some years before he gave her any capital for trade. Following the other women of the house, she took up mat weaving, an income-generating activity generally associated with the very poor, who realise tiny gains from considerable labour with a negligible capital base.

Alhaja Taliatu started at the same level as other women in the house. But her entrepreneurial eye was soon attracted to what seemed an excellent venture: galura. Having secured permission from her husband, she put together a product identical to that of her competitors and sought her market out, moving up bit by bit until she was making a healthy profit. By separating her profits and secreting them, she built up her trading capital. Some small-scale traders separate out their money in this way. But others, especially those who are poorest, come to the market with goods to sell and leave with food to provide for their hearth-holds. Calculating exactly what has been gained becomes difficult, as does keeping hold of the gain to reinvest. Maintaining and augmenting working capital from trade alone is something that even the most skilled small-scale traders find difficult (Zdunnek 1987). Alhaja Taliatu’s kolo was a way of doing this, similar in many respects to the daily ajo (savings scheme) that became popular in the early 1990s as rotating savings and credit associations (ROSCAs; see Ardener and Burman 1995) founded on broken trust. While ROSCAs redistribute lumpy sums of capital amongst women, ajo involves giving a (generally male) collector one day’s worth of savings a month to pay for him looking after money that would otherwise be claimed by household needs, which slowly builds up into a lump sum that can be used to replenish stock.

Alhaja Taliatu managed to keep hold of her profits and build them up until she had capital to invest further. She did this by running her galura business alongside a base of mat making that sustained her from day to day. Then, as she expanded, she used small-scale home-based trading as a way of generating further capital by keeping her capital moving and accruing interest at every stage. In this way she kept a fall-back position open while she experimented with different lines, using the gains from one to supplement the other. By operating in several different spheres, Alhaja Taliatu was able to make further profits from price differentials between different sites and by breaking goods into small quantities to sell from home. Thus far, then, she was able to operate using what might be described as text-book business strategies for small-scale entrepreneurs.

2 Following Ekejiuba (1995), I use the term ‘hearth-hold’ rather than ‘household’ here to denote the fact that for many women, especially those in polygynous marriages, responsibility for everyday provisioning for themselves and their children lies with them.

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Then disaster struck. Selling on credit is essential for many trades to function at all. Extending credit is an important means of securing custom in a competitive market, as well as the only viable way of making a living in a situation where many women operate with minimal capital. Some women operate entirely on credit, ‘borrowing’ commodities to sell and returning the capital in cash once they have sold them. For those who sell on credit, advances of goods enable people who would otherwise have no means to buy to become customers. Higher prices may be charged as a result. Default is common. Fear of causing trouble can prevent people from taking any action. When a person claims to have no money, the debt can just be written off. Alhaja Taliatu knew that selling on credit was vital for the expansion of her business. Like many traders, however, she suffered the consequences. Her customers evaded paying for the galura she advanced to them and she went bust on two occasions. Alhaja Taliatu simply put up with it and kept quiet. As a result, she quickly lost her capital.

Things were going so badly wrong that it seemed to her that someone had it in for her; in this context, a run of such bad luck is rarely ascribed to chance, but to malevolent – and almost always female – agents, ‘witches’ (aje), who see when someone is getting ahead and do what they can to ‘spoil’ the person’s prospects of success. Alhaja Taliatu still had no children. When she finally got pregnant, the child died. And the same thing happened again with the next one. She did not want to wait around to see what happened next. She went back to her natal home, abandoned galura and again used her entrepreneurial spirit to work out a lucrative strategy of buying in an area where surplus had driven down the price and selling in Ado, supplementing gari with the rice and beans she had been selling from home before. Both of these trades were, at that time, attached to a market association that ran a closed shop: so to trade, she had to join.

Associations such as these are an indigenous form of the legion women’s groups that have been established by development agencies to administer micro-credit and lend support to small-scale entrepreneurs as part of ‘empowerment’ efforts. In Ado, trades associations often operate a rotating credit fund, from which members can acquire capital for their businesses and money for other lumpy expenditures. Women may be members of several such associations: some formed by friends (‘Friends make an association’ being the name of one), others established by those going to the church or mosque together. Egbe, as these institutions are called, can be a significant part of women’s lives: they can also be somewhere where women literally go to do business, paying their amount and collecting the lump sum when it’s their turn. Some egbe invite men to become their treasurers since, I was often told, ‘women are always causing trouble’ and ‘women are not trustworthy’.

There is something akin to romanticism in development agencies’ images of women co-operating together, forming women’s groups and realising ‘empowerment’ by coming together to collect loans or pool contributions. Capital is everything for a small trader and there is no doubt that these mechanisms are important. However, the assumption that women are somehow innately co-operative, more honest than men and predisposed to offering each other solidarity and support are the stuff of gender myths that provide more succour for those working in gender and development than they describe the lived realities of poor women’s experiences (Cornwall 2007; Cornwall et al. 2007; Solomon 2004). For all the assumptions of women’s greater trustworthiness and the social connectedness that economists call ‘social capital’ that holds members to repayment pervading the micro-credit literature, members taking advantage of mutual
aid sunders many associations similar to the one Alhaja Taliatu joined. And for all their connotations of solidarity amongst women, market associations in particular seemed to be mechanisms less for mutual support than to mediate the destructiveness of open competition. The market association Alhaja Taliatu was part of met a similar fate to many others, foundering on broken trust. And meanwhile, in the market, others were taking advantage of her and defaulting on credit.

Within a short period of time Alhaja Taliatu was virtually back to square one. And when she had fallen, she spoke of the way those around relished her failure. Almost at rock bottom, with no capital to speak of, she was really in trouble. Like many of the women I spent time with, she counted few from amongst her social networks as ‘friends’; and when she was in trouble, no-one came forward to lend her support. So she went to a village to do the arduous work that only the poorest resort to. In the process, she lost yet another child. Gradually, she built up enough to enable her to return to town and restart with galura. She had not let go of her dream and knew she could make it with galura if only she tried really hard. This time, things moved more smoothly and soon she was supplying the dozens of mat weavers throughout the town again. Business boomed. She built up onibara (customer) relationships both with clients in Ado and later with suppliers in Lagos and Ibadan (Trager 1981), to secure her market. She continued to sell on credit, collecting the balance from women when they came to buy the next lot of galura, but this time she was more cautious. In the course of the next decade or so, she continued to succeed and managed, at the same time, to give birth to and bring up eight children. She was in a position where her work offered sufficient flexibility to provide few practical difficulties in child-rearing. The money she was making was enough to cater for the children’s needs. Over time, she was sent children by her relatives, to ‘train’ and to care for, who now assist her with her various business activities. Never losing her competitive edge, Alhaja Taliatu’s flair for innovation led her to experiment with successful ways of making her goods both more attractive and more cost-efficient.

Alhaja Taliatu started at the bottom and worked up to a position of wealth and prestige, against all odds and despite a series of set-backs along the way. I knew many women of her generation who had started in similar circumstances and remained selling commodities like leaf vegetables – associated with those with little capital and yielding scant profit – following in their mothers’ footsteps. I knew others who simply stuck with the job they took up after marriage, referring to their husbands as their ‘director’. As in their marriages, many older women simply ‘endured’, as they put it, continuing with the work they knew best over the years rather than breaking into new economic ventures. Force of circumstance, rather than a desire to do something different, brought about changes in women’s occupations; in several cases, the lines women moved into were those they had previously had some experience with in their youth.

The fact that Alhaja Taliatu got on where so many women in her generation simply got by owes little to her class position or access to resources through her husband (Dennis 1991). Nor, it would seem, did being a mother of many children hold her back, although by the time she had her children she was already well established. Yet her very singularity attests to the difficulties that throw other women off course and make their struggles those for survival. As someone who realised the promise of the proverbs and adages that speak of how fortunes change and how even the poorest person can find a way to become great, Alhaja Taliatu represents the other side of uncertainty: the chance that people may seize and strive to realise, to make it no matter what. But her route
to empowerment was one that was neither linear, nor for many years, progressive. It was, rather, a series of winding pathways that took her through thickets, across long, arid, plains, and only later in her life into a situation in which she could exercise the kind of capacity to make autonomous choices of which development discourses on empowerment so fulsomely speak.

**Of false starts and default ‘decisions’**

For many women, the everyday struggle to make enough money to feed, clothe and educate their children absorbs all their resources. Their life histories tell stories less of a process over time in which they gradually accumulated money and moved up than a holding operation, managing and juggling responsibilities so that they would be able to provide for themselves and their hearth-holds and give their children the chance of a better life. Iya Onibata, now in her early 60s, was born and brought up in Ado. Of a generation for whom new trading opportunities were beginning to open up, which presented its own challenges for those seeking to switch into lines that their mothers and relatives had no experience or connections in, Iya Onibata tried a succession of options to find a way to make money. Her story is one that includes several false starts and in which finding the trading line that she eventually stuck with ultimately came about by chance rather than design. Unlike Alhaja Taliatu, Iya Onibata neither moved ‘up’ nor pursued deliberate choices along the way. For her, trading was a way of getting by, and having a little cash to contribute to her household; neither a profession, nor indeed – as we’ll see from her story – a pathway to empowerment.

As a young girl, Iya Onibata learnt how to trade by helping her mother and grandmother. Her mother specialised in kerosene and, like her mother-in-law, ran a subsidiary line of petty goods. Soon Iya Onibata was carrying kerosene to small markets in the area to trade on her mother’s behalf, and moved from sitting and watching at her grandmother’s stall to doing a little trading herself. When she was small, her parents sent her to school. One day, she was playing outside the school and a prefect beat her on her head. She ran home crying. From then onwards, she refused to go back to school. When free education came [in 1955], she wanted to go back to school but her mother and grandmother said: ‘Teachers are receiving N6. Will you go to take that N6? It is better to trade’. Her grandmother was happy when she refused to go back that first time as she had found someone to help her. ‘She was not going to encourage me to go back and lose that help’, she said.

At first, she continued to help her mother and her grandmother with their trade. But after a while, she separated her own goods and slowly built up the capital to begin to trade alone. After marriage, she continued with petty trade for a while. She then used the profits she had saved to start selling enamelware basins in villages around. After a while, she went out of business. So many people bought from her on credit and didn’t pay her that she had to leave it. She had come almost to the end of her savings. And her husband was not happy about her moving around to villages. He instructed her to work at home. There was a senior wife of her husband’s cousin who was making *adi agbon* (coconut oil). Her husband had been watching her and advised Iya Onibata to take it up. He directed her to
people he knew who were selling coconuts. She began with twenty coconuts and made three bottles a day to sell. But she suffered while making the oil, cutting her hands on the grater, so she decided to give it up.

Then her husband pointed out a certain woman nearby who was making soda soap (kongi). She joined her to learn how to do it. Her husband gave her N40 to buy the materials and she added the little she had. She was making the soap when a duck put its beak into the [caustic] soda, then died. The duck belonged to the husband, so she didn’t bother herself about it. But on the fifth day after she started with soda soap she got soda in her eyes and couldn’t continue to work. The soda dried up and she lost all that she had invested in it and all the N40 her husband had given her. She couldn’t face doing it again. With the little money she had left, she went to Idomota market in Lagos to buy nylon bags to sell. But when she got there she found that the price was too high. She’d gone with a friend and that woman was buying shoes. So she bought shoes instead, with her friend’s help. That friend was not pleased, but couldn’t refuse when she asked for help to buy that time. When she came back to Ado, Iya Onibata began to sell the shoes from house to house.

She’s been selling shoes ever since. While her husband was alive, she saved money with him, collecting it when she needed some more. When he died, more than twenty years ago now, she kept her own money for a while but was struggling with her business. His junior brother was to inherit her, but she was advised by a relative to stay on her own. So that’s what she did, along with her three children. She did not learn how to keep accounts, she just put money in her purse and used it to buy what she needed for the house. But she was finding it really hard to keep her capital intact. A friend introduced her to a group of about 40 people, each of whom contributed N50 every week and drew lots at the beginning to rotate the amount to use for capital (ajo). For five years, she stayed with this group but she traded her turn in with someone at one stage and then when she needed the money, that person was unwilling to help her back. So she left the group and began to do daily ajo of N20 from the interest on her capital. She pays that N20, then the rest is for day-to-day needs. She has no other savings: her money is tied up in her stock, which is dwindling as running her business becomes harder and harder in the current economic situation. She is happy with shoes as she now knows how to sell them and after her experience with other jobs, she does not want to risk trying something new.

Iya Onibata remarried, becoming the sixth wife of a man who has experienced a succession of disastrous marriages. It was, she said, because she wanted a ‘director’ to advise her in her life. The trouble this caused with her husband’s family led many people to turn against her, including her former associates in the church. But, she told them, it was up to her to feed her children and she was going to do what was best for them. Her new husband helps her out with money from time to time, as she does him: their marriage is one of the happiest I encountered. Her son and daughter are both married and her last born son is a teenager. Two of her brother’s daughters live with her and help her to sell shoes at nearby Badagry: she brought both of them up and they call her ‘mummy’. She takes responsibility for all their needs, as they help her out. And when they marry, it will be her rather than their ‘real’ mother who will be in the position of ‘mother’ to them and will have to buy cloth and do things for them.
In the prime of her life, Iya Onibata has found happiness with a husband who clearly adores her and with whom she has an unusually companionate and co-operative relationship. But things have not been easy for her. Like Alhaja Taliatu, she was forced to change her job when she married because of her husband’s wishes, was ruined in one of her ventures by people buying on credit, and was helped by her husband to get back on her feet when disaster struck. And like Alhaja Taliatu, when she found her niche, she stuck with it. But rather than choosing for herself, at several points along the way Iya Onibata just fell in with whatever was going. Rather than employing deliberate ‘career strategies’ and getting ahead, Iya Onibata has just about managed to keep going.

A woman’s working life is generally seen in Ado as her own affair, although husbands may be consulted for permission to do certain kinds of jobs – especially those involving travel – and called upon to lend financial support or business advice. Iya Onibata’s husband not only intervened to keep her close to home, but chose two jobs for her and helped to set her up in them. He became her director and advisor. That these jobs were not suitable for her is clear from her account. Making coconut oil has long been an occupation of the poorest of old women, hardly a good earner; and soda soap was a commodity used only by the poor, and not something that could turn much of a profit. At that stage she had little option as she was almost completely broke. Iya Onibata came to the trade she finally stuck with by circumstance rather than from reviewing the options open to her and selecting one that seemed to fit. Having lost the capital her husband gave her, she ended up with shoes through the credit connection her friend had established with her Lagos supplier, led to it through a relationship, rather than by making a calculated ‘choice’.

From life and work histories of dozens of market women, it became evident that ‘moving up’ from low cost and low return to higher value and return goods did not seem to be part of most women’s trading ‘careers’. The availability of options depended on women’s social relationships, which mediated their access to knowledge and experience, as well as their independent access to economic resources, information and opportunities for developing business skills. Much of women’s knowledge came either from being trained as a child and exposed to different kinds of commodities this way, or being taken under the wing of a relative or friend as an adult. Even in the face of a stumbling business, the poorer women I spoke to told me that they simply did not know what else they could do: working within such tight margins, reliant on credit arrangements to sell in the first place and without the experience to dare to make a break into another field, they just had to manage. Time and again the possibilities of choice gave way to the circumstances women found themselves in: to doing what other women in a woman’s conjugal compound do because it is expected or part of trying to integrate into this social environment, or doing whatever job pursued by the women in their social and kin networks who could extend them opportunities to pick up skills, contacts and ideas. Strategy or indeed ‘choice’ played little part in the jobs they ended up with; rather, for most of these women, their working lives were mapped onto their social and family lives in ways that could not be easily disentangled.

**Coping with contingency**

Success depends not only on finding the right job and finding a way to make it work. It is also contingent on a woman being able to work from day to day to maintain
her business. Some of the women who were reduced to poverty when they failed to make enough money to get by experienced a period of illness or found their resources depleted by the struggle to have a child: both misfortunes in which ‘witches’ (aje) may be implicated, in draining away wealth. Faith is a crucial blanket of support when adversity strikes, just as the links women form through their religious associations provide a more worldly form of assistance. For Maria, my last case study, it was her belief that somehow things were going to get better that got her through a really difficult time in which even making do was a struggle.

Maria, a trader who is now in her early 40s, is of the generation of women who were sent to school and who experienced greater freedom than their mothers or grandmothers to make their own choices. But she had so many difficulties that she thought at one stage that trouble would never stop plaguing her.

When Maria was young, her mother sent her to school ‘so that I could have a better life’. She helped her mother make fufu after school and started doing a little trading for herself. She went to secondary school, but was not interested in going further as she saw that teachers were not earning decent money and she had an interest in trading. That is how she started. She had raised a little money from the work she had been doing, her mother added more and she began to do small-scale trade in foodstuffs, in gari, egusi (melon seed), maggi, beans and rice. And then she met her husband. After marriage, she carried on with the trade she had been doing and was catered for well by her husband. But her mother-in-law would not stop finding fault with everything she did and would complain about her to relatives. After a year or so, she began to worry as she had not conceived. Slowly, her mother-in-law was making trouble, telling her husband to send her away and find a wife who would give him children. She prayed and fasted, looking to her Christian god to help her. They both spent heavily on going here and there to herbalists and prophets and doctors to find a way for her to conceive. Eventually, he gave in to pressure and brought a new wife to live with them. But that wife fought her and made her life so difficult that she had to leave. Without a child, she had no leg to stand on.

She returned to her mother's compound and used the little money she had to prepare some gari, then used the gains to buy other foodstuffs and do what she had been doing before. Little by little she managed to make enough money to start selling at the night market, to customers in need of last minute supplies. She still desperately wanted a child and she met a man who asked her to marry him, which she did. She went to church to pray. And her prayers were answered: she finally became pregnant. But she suffered during that pregnancy and was sick all the time. And her business gradually ground to a halt, as she did not have the strength to carry on selling in the market. She took to selling from home, but her neighbours were buying from other women in the area and it was difficult to build up enough customers. When she gave birth, she had more problems. Her baby soon became sick and it was impossible to leave him to do any work outside the house. And then the baby died.

By this time, she had virtually no money. Her husband was just about making enough to feed them, but had no spare money to give her as capital. She continued to pray that her god would help her find a solution to her problems. She went outside the town to collect firewood, headloading it into town to sell to women making fufu. From this, she slowly began to collect money. She kept what she
could to one side and gradually built up enough to put an amount towards buying a few items of children’s clothes on credit from a woman she knew in the market. When she sold, she returned to repay her balance and buy more stock. Gradually, she managed to build up clients from among her neighbours and women she knew in the church. She became pregnant and gave birth to a daughter, whom she clothed from her stock. She continued to sell from the house while she was breastfeeding and managed to keep her business running. Then a friend from her church called her to join them to save together and they started an association, which grew to eighteen members. She needed a way to save money and found it hard not to spend the little she had if it was at home. So she joined. Every week, she contributed whatever she can. She started doing daily contribution (ajo) shortly afterwards and was able to use this as capital for her business.

As things were going on, she was managing to save enough to start another line of business. She saw that no-one close by was selling kerosene, so she began to buy from a supplier in the centre of the town and sold it to women around her house. By this time, she was pregnant again. Once she had delivered her child, she continued to operate from home and manage her business by taking the baby on her back when she went to buy, leaving the toddler with her mother-in-law. But business dropped off and she began to lose her custom. So she started taking kegs of kerosene to the main road to sell. Now, if her mother-in-law is not busy with her own work, then she helps her look after her children while she goes to the road. These days, she told me, she is happy: she has all that she hoped for, children, husband and job.

Longing for then losing a child reduced Maria to rock bottom. And her education offered her few prospects for choices other than trade, no matter what her mother had hoped for her. Maria gradually managed to find her feet again after she was thrown off course by misfortune by doing the hard manual work that is the recourse of the very poorest. The kinds of uncertainties and the risks associated with trading leave women very vulnerable when personal crises disrupt their day-to-day struggles to make money. Few of those in the lower income bands have savings put by ‘for a rainy day’: some have no safety net at all. Often, only the immediate family can be relied on for support. Money to treat a sickness is something that is hard to come by even if – as was a frequent comment in Ado – everyone will give something to help a celebrant hold a funeral, wedding or naming ceremony. Money and alafia (peace of mind, well-being) are linked in more concrete ways than the kind of contentment that comes from not having to struggle financially. When people talked of alafia, they often referred to the ability of simply being able to go out of the house and go about everyday activities.

I knew several women for whom an illness had meant the effective end of their work in a certain line of business and had reduced them to virtual destitution for a while, before they could find a way of getting back on their feet – little by little – often by making gari or fufu, collecting firewood or weaving mats, substituting their labour for a little gain. Both Maria and Alhaja Taliatu had to resort to this at low points in their lives, simply to be able to clamber back into business. But for some women, this can be a blow from which they never recover. Iya Musa, in her late 60s, told me of how she had been doing really well in her life. She made fried snacks and her work moved well. But then she became sick with ofa (swollen legs). For nine years she was
virtually housebound. That sickness, she said, was caused by a ‘witch’ (aje) who saw her working and wanted to wreck her family. ‘If there is someone who is hardworking, those who are lazy and don’t have a sound job have hated, so they want to bring to one down’. Before her illness, she said, she was a hardworking woman and spent as she wanted. What pained her most was that she had enough money to build a house before the sickness came, then she could not build it again. Whenever she thinks of it, she becomes sad. And, as Maria found, the trouble aje are so often implicated in – reproductive trouble – can reduce women to virtual ruin.

When Maria finally got the pregnancy she had wanted for so long, the line she chose to specialise in was one that enabled her to clothe her child well, using her gain in kind. She had, she said, just watched other women selling cloth and had got the idea from them. And it meant that her children would always look smart, which made her feel happy. Selling from home, rather than going to market, offered her the chance to open up a niche in a residential area where some of the women of her age are busy with jobs that do not take them far away from their compounds if they are not in the market, jobs like sewing, mat weaving and fufu making. It also meant that like many small-scale traders she could combine looking after her children herself, for most of the time, with doing business. Even when children are very small, there is – and indeed, for practical necessity, can be – little incompatibility between the work most women in Ado do and managing child-care (cf. Sudarkasa 1973; Blanc and Lloyd 1994; di Domenico, de Cola and Leishman 1987). Many women work near enough to their homes to return to feed small children and some take them to work, although rarely to market; if relatives are amenable, children over the age of about six months can be left with them during the day if women go to markets in other towns. The labour involved in caring for children, then, is not necessarily a critical constraint to women’s work as traders. Children are of assistance as they grow older and can take over domestic work, manage their mothers’ stalls, help do accounts and go hawking, sometimes selling additional small-scale trade items for their mothers (Oppong and Abu 1987).

While a woman is of childbearing age, they may, like Maria, be able to call on financial as well as other forms of support from their kin if their husbands cannot or will not provide for them and their children. Yet once they are at a point in their life courses where the immediate demands of their own children are no longer an issue, they may find themselves under pressure to contribute as an elder within her idile (natal kin group) to the children of her siblings and her grandchildren. One older woman said she had felt so pressurised by her position as a senior member of her idile that she had moved to Ado from another town, quite far away, because at the rate at which she was spending on ceremonies she had barely enough to manage for her children even if she was making a good living.

The difficulties and dead-ends experienced by Maria, as in the earlier cases of Alhaja Taliatu and Iya Onibata, illustrate the contingencies that women need to grapple with as they seek to realise their hopes of finding children, money and peace of mind. Together, the stories of these women’s experiences demonstrate that not only is empowerment always a provisional process of constantly unfolding circumstances and shifting horizons, it is also something that does not simply follow an unbroken pathway over the course of a woman’s life. Changing times as well as the flux of uncertainties can manifest unimagined obstacles, creating consequences which the accumulation of assets and dismantling of barriers that mainstream empowerment models focus on may do little to ameliorate.
Making it and making do

The pathways that Maria, Iya Onibata and Alhaja Taliatu pursued over their life courses give insights into some of the hurdles women face in their working lives in getting started, changing course and carrying on. All three of them started up new lines of business in unfamiliar fields, but did so in very different circumstances. For them, as many other women of their generation in Ado, the question of choice meant a limited range of options amongst trades (see also Clark 1994, for Ghana). The numbers of women who have spent much of their working lives with a single commodity far surpasses those who have diversified and changed direction along the way. For some, things turn out well. Others endure less than satisfactory gains, like they endure marriages: managing somehow to get by, struggling from day to day for money, children and peace of mind.

In a setting such as this, an injection of capital in the form of a micro-credit loan is always welcome; for all these women, especially at the lowest point in their lives, it would have certainly helped get them back on their feet. But, as the stories I tell in this article show, valuable as the technologies of micro-credit interventions – the groups, the business techniques and the money itself – are, the underlying discourse of ‘choice’ that informs economic empowerment fails to take adequate account of the contingencies that disrupt even the efforts of exceptional women like Alhaja Taliatu. What might be learnt from these tales of contingency, tactical measures and default ‘decisions’? And what do the insights that can be gained by using the work of de Certeau to shed light on questions of choice have to offer those within development agencies who seek to ‘empower women’ through economic empowerment interventions?

De Certeau’s distinction between strategies and tactics forces us to examine more closely the kinds of clean-cut causalities with which development agencies in general, and economists in particular, imbue interpretations of interventions. With de Certeau, and looking closely at what happens as women seek to get on and get by in their working lives, we can see that consequences cannot necessarily be traced back to deliberate choices, and that the scope that women living in poverty may have for thinking strategically and making deliberate choices may indeed be extremely limited. There are other lessons, too, that emerge from looking at these women’s lives through the lens of de Certeau’s account of strategies and tactics. One is that the selection and pursuit of a deliberate strategy may not only be beyond the means of many of the ‘poor women’ development interventions seek to ‘empower’: they themselves may not regard opting for a particular livelihood option as a ‘choice’. It may, as in the case of Alhaja Taliatu’s selling of firewood and gari just to be able to survive, be a necessity that becomes recast as a means to an end; it could, as in Iya Onibari’s unsuccessful attempts to get herself a trade that worked for her, be something people arrive at through the agency and indeed the choices of others. Can these really be seen as ‘choices’, or are they simply tactical moves that enable these, like other poor women, to scrape by and get on with their lives?

What, then, might efforts to turn the emphasis on ‘choice’ in economic empowerment discourses and interventions into a more explicit emphasis on broadening the horizons of possibility, in ways that allow women to imagine – ‘strategically’, even if not in de Certeau’s sense of being able, like a general, to command what it takes to take control and win the battle – alternatives and begin to act upon them? The answer may come to lie in taking more seriously some of the conclusions of this paper and

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with them paying closer attention to a neglected element of Naila Kabeer’s (1998, 2001) influential yet rather selectively interpreted work on women’s empowerment: women’s affective relations.

In her 1998 paper, ‘Money can’t buy me love? Re-evaluating gender, credit and empowerment in rural Bangladesh’, Kabeer shows how women may use their micro-credit loans not only to gain bargaining power within their households, but to share with men who they love, and to secure greater harmony in their intimate relationships. As I show in this article, affective relations play a significant part in women’s pathways of empowerment. They may be women’s relationships with their husbands, which may be of solace and support in difficult times – as Iya Onibata and Maria both found – that cannot be reduced to the simplistic equations that pit ‘women’ against ‘men’ that can be found in some gender and development discourses. They may be relationships with children, which go well beyond the reductionist and often also racist depictions in narratives of fertility transition in which children feature as objects of economic investment strategies rather than of joy, longing and care (Cornwall 2001). And they may also be women’s relationships with the other women with whom they spend much of their everyday lives, which can be at turns the supportive friendships that led Iya Onibata to find herself a trading line that worked for her and Maria to cope with misfortune, and at turns result in the fractious, undermining acts of perceived sabotage that Alhaja Taliatu repeatedly experienced in relationships with women in her home and her workplace.

Figuring affective relations – love, friendship and care, as well as jealousy, resentment and destructiveness – into the frame disrupts not only the gender myths propounded in gender and development narratives, but also the reductionism inherent in mainstream approaches to economic empowerment. This, in turn, shifts our focus away from the individual to the inter-subjective and relational dimensions of women’s agency in the various domains of association in which women live their lives: their homes, their workplaces, their places of workshop, the places where they socialise and have fun. Rather than extracting women from the webs of sociality in which they live their lives, this figures the other people in their lives – their husbands, lovers, friends, mothers, sisters, colleagues – into the picture. In doing so, it complicates an individualistic account of agency to situate women’s ‘choices’ and responses to contingent circumstances in which tactics to manage uncertainty take pragmatic precedence over the pursuit of deliberate strategic ‘choices’. Effort to enhance women’s capacity to renegotiate the boundaries of their agency, and see beyond the horizons that currently define their view of what is possible, need to engage with the contingencies of ‘choice’ and the situated nature of their relations of sociality, intimacy and affect. As the stories I tell in this article so vividly demonstrate, seeing small-scale entrepreneurs as purposive individual agents whose ‘empowerment’ can be achieved simply by improving their assets and removing institutional barriers fundamentally fails to understand the conditions for their disempowerment, as well as the possibilities for their empowerment.

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References


**Abstracts**

**Choix, hasard et contingence: les «stratégies de carrière» et les tactiques de survie chez les marchandes Yoruba**

L’accès au pouvoir économique des femmes joue un rôle de plus en plus important dans les politiques des agences de développement principales. Cet article s’appuie sur un travail de terrain réalisé avec des petits marchands dans le sud-ouest du Nigeria pour suggérer que la capacité des marchands d’exercer un «choix» est plus complexe que ne le suggèrent les récits des agences de développement. En déployant la distinction établie par de Certeau (1984) entre stratégies et tactiques, l’article montre que pour faire des choix précis et stratégiques, il faut avoir le pouvoir de les réaliser, un pouvoir que de nombreuses femmes dans cet environnement comme dans d’autres ne sont pas en mesure d’exercer, même pour celles qui ont un pouvoir d’achat considérable. L’article soutient que les luttes des femmes pour le succès et pour la survie dans ce contexte sont menées dans des domaines où leur position en tant qu’agents sont relationnelles, situationnelles et surtout provisoires. En tant que membres de famille, d’associations et responsables de foyers, leur capacité de faire des choix actifs et délibérés est constamment reconfigurée en relation aux autres. La prise de pouvoir est peut-être définie par les agences de développement principales comme une destination, mais en regardant de plus près les expériences de ces femmes pauvres dans ce milieu révèle des trajets le long de sentiers qui peuvent être remplis d’obstacles, le long desquels le hasard et la contingence jouent peut-être un rôle aussi important que les choix délibérés, et pour lesquels des tactiques sont nécessaires pour la survie aussi bien que pour le succès. Un argument central de cet article est donc de souligner la nécessite que la contingence soit intégrée aux représentations des vies professionnelles des femmes dans les discours de développement, ce qui nécessite alors une approche qui prenne en compte la médiation de l’action (agency) et les tensions entre l’autonomie et les liens qui traversent les vies des femmes.

**Über Entscheidung, Chance und Zufall: ‘Karrierestrategien’ und Überlebentaktiken unter Yoruba Händlerinnen**


Sobre elección, suerte y contingencia: ‘estrategias profesionales’ y tácticas de sobrevivencia de las mujeres de Yoruba

La emancipación económica de las mujeres juega un papel cada vez más prominente en las políticas de desarrollo determinadas por agencias internacionales. Este artículo parte de trabajo de investigación de campo realizada con pequeñas vendedoras en Nigeria sudoccidental para sostener que la capacidad de las vendedoras para ejercitar su ‘elección’ es más compleja de lo que se quisiera pensar en las narrativas de desarrollo. Al emplear la distinción que de Certau (1984) realizó entre estrategias y tácticas, en este ensayo se discute que tomar una elección clara y estratégica depende del poder disponible para realizarla: poder que muchas mujeres en ésta y en otras circunstancias, incluyendo aquéllas donde las mujeres tienen mayor poder de compra y gasto, no pueden ejercer debido a su débil posicionamiento. La lucha de las mujeres por el éxito y sobrevivencia, se discute en el artículo, es menor en contextos donde su posición como agentes es relacional, situacional, y sobretodo, provisional. Las mujeres, como miembro de una familia, de asociaciones o caridades, poseen habilidades para la toma de decisiones que se encuentran bajo constantemente reconfiguración y afectación mutua. La “emancipación” puede ser definida por las agencias de desarrollo como un destino, pero observando más de cerca las experiencias de las mujeres pobres en este escenario, se descubren senderos llenos de obstáculos, en donde la suerte y la contingencia pueden tener peso en la toma deliberada de decisiones, y que requieren tácticas para la sobrevivencia y el éxito. El argumento central de este artículo se centra en la necesidad del factor de contingencia para analizar las representaciones femeninas acerca de su vida de trabajo en el discurso del desarrollo; este argumento exige a cambio un acercamiento que pueda acoger la reflexión sobre el concepto de agencia, y las tensiones entre autonomía e interdependencia que transitan las mujeres a lo largo de sus vidas.