As the old saying goes, “Give a man a fish, and you’ll feed him for a day. Teach a man to fish, and you’ll feed him for a lifetime.”

In the case of senior Amelia Duffy-Tumasz, it might be appropriate to say, “Find yourself covered in fish guts, and you’ll learn about the lives of women in West Africa.” The urban studies major spent last summer in Senegal, working and conducting research at an outdoor fish factory that was run by local women who had learned the principles of microfinance.

Microfinance is an economic model by which small loans and other monetary services are provided to impoverished people in mostly Third-World countries. Having no collateral or credit history, they normally would be outside the realm of traditional banking. The loans – some for only a few hundred dollars or less – allow the world’s poor to generate income and make strides toward self-sufficiency. Duffy-Tumasz was introduced to microfinance in Religion, Social Justice and Urban Development, a class taught by urban studies lecturer Andrew Lamas, L’81, that covered alternative models for community advancement. She decided to craft her senior thesis around the lending program after learning that more than 95 percent of microfinance loans go to women.

“Women were found to be much more likely than men to repay loans,” she says. “Men tend to spend their money on women instead of investing it, especially in polygamous societies like Senegal. Also, the literature shows that women are generally more concerned with devoting their earnings to the needs of their families. So now, women and microfinance are almost inseparable.”

An alumni grant from Penn’s Center for Undergraduate Research and Fellowships helped finance her expedition. Duffy-Tumasz stayed in Joal, a coastal city of just more than 24,000 people that is one of Senegal’s main fishing centers. She describes her temporary home as a wonderful mix of poverty and hospitality; its people possessing a resiliency and cultural richness that is not often found in the United States. A friend introduced her to Khelkom, an outdoor processing plant that became her worksite for the next two-and-a-half months. More than 300 workers, most of whom were women, performed the labor-intensive process of cleaning and salting fish by hand and then drying them in the sun on huge outdoor tables. Some would be transported to places that lacked fresh fish, while others would be covered with hay and burned to make kethiakh, a smoked specialty. Before Duffy-Tumasz could engage in the participant observation...
and questioning that would provide data for her thesis, she had to overcome the stigma that went with being a *tubaab* – the Senegalese word for stranger. She broke down that barrier by working shoulder to shoulder with the women, getting to know them and learning as much Wolof – the local tongue – as she could.

“I’ve never been so close to the raw product of fish in my life,” she says. “It was everywhere. From pregnant women to old men, everyone was working on transforming this fish. They had their hands in the grime, taking out the parts that weren’t used for consumption and then cleaning the rest. The women saw me and said, ‘A *tubaab* getting her hands dirty? We’ve never seen this before. *Tubaabs* just come here to look at us and then they leave.’ I spent a month or so cleaning and salting the fish and laying them out, and through doing that I was able to gain some of the women’s trust.”

During that time, she learned a lot about the women who built Khelkom. Like many microfinance programs, the seeds were planted by PROPAC, an international concern funded by the French Development Agency, the European Union and the Senegalese government. PROPAC came to Joal in the 1990s to teach the women about money management, give them a basic banking vocabulary and supply them with small loans. They were told to organize themselves into groups so that each group was accountable to all the others. After the training, however, PROPAC never issued any microfinance loans. Undeterred, the women of Joal chose the one among them who had the best credit rating. That woman used her meager home as collateral to obtain a loan, part of which was used to open the fish-processing plant. “There I was, this First-World feminist, going into the situation thinking that these women were ‘oppressed,’” Duffy-Tumasz admits. “But from everything I saw, they are in charge of their businesses; they’re heads of their households; they’re feeding their families. These women are empowered by any stretch of the imagination.”

During that time, she learned a lot about the women who built Khelkom. Like many microfinance programs, the seeds were planted by PROPAC, an international concern funded by the French Development Agency, the European Union and the Senegalese government. PROPAC came to Joal in the 1990s to teach the women about money management, give them a basic banking vocabulary and supply them with small loans. They were told to organize themselves into groups so that each group was accountable to all the others. After the training, however, PROPAC never issued any microfinance loans. Undeterred, the women of Joal chose the one among them who had the best credit rating. That woman used her meager home as collateral to obtain a loan, part of which was used to open the fish-processing plant. “There I was, this First-World feminist, going into the situation thinking that these women were ‘oppressed,’” Duffy-Tumasz admits. “But from everything I saw, they are in charge of their businesses; they’re heads of their households; they’re feeding their families. These women are empowered by any stretch of the imagination.”

She points to one of the women – who goes by the name Madame Sye – to illustrate her point. A native of Joal, Madame Sye began distributing fish locally as soon as her children were old enough to look after themselves. Long before microfinance became popular, she was buying fish a bucket at a time. When the opportunity arose to increase her operation through microfinance training, she embraced it. Today she is the main income earner in her family.

“I always thought that Madame Sye could be walking down a New York City street in a power suit and high heels and look the part,” says Duffy-Tumasz. “She’s a mother and a wife, but also a businesswoman. She has a look that says, ‘This is who I am, and I mean business.’ There’s no messing around with that.”

Duffy-Tumasz returned to Joal over the winter break to show her thesis to the women at Khelkom and share some photos. A *tubaab* no longer, she has been given a Senegalese name – Rama – by one of the workers. She hopes to open a women’s cooperative in Senegal one day as part of her continuing efforts to study microfinance. “This project spoke to a lot of my interests: community development, economic development, social development and women’s issues,” she says. “What I’m finding is that microfinance is not a panacea to poverty alleviation. Still, I’m really interested in what makes it effective.”