Prisoners’ Wives
- Microcredit as a Contributor to Women Empowerment in Medellín, Colombia

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ABSTRACT
Microcredits is a widely researched topic within development research, however it seems like little research is done on how it helps to empower prisoners’ wives. The literature is mixed, with both positive and negative results of microfinance as a contributor to development, and the most known research on prisoners’ wives is almost 30 years old. This study shows the link between microfinance and empowerment of prisoners’ wives in Medellín, Colombia, a country with a high crime rate and overpopulated prisons. The study was conducted in Medellín through qualitative interviews with 19 borrowers, the head of the microfinance project of one organization, and a prison pastor. From these interviews, the women seem to have been empowered financially, as well as with human resources. Microcredits provided to these women seem to make it possible for prisoners’ wives to fulfil some of their dreams and achievement by running a business, however it doesn’t seem to give them much increase in the social sphere. This study is not just an addition to others within the field of microfinance, but also an investigation to see whether microfinance is a contributor to women empowerment in families where the male partner is not present, and in what ways.

Key words: Microcredit, Women empowerment, Prisoners’ wives, Colombia, Medellín
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# Table of Contents

Abstract .................................................................................................................................................... ii
Acknowledgement....................................................................................................................................... iii
List of Abbreviations .................................................................................................................................. vi

1 Introduction ............................................................................................................................................. 1
   1.1 Research problem ................................................................................................................................. 1
   1.2 Literature Review ................................................................................................................................ 1
   1.3 Research Objective ............................................................................................................................... 3
   1.4 Research Question ............................................................................................................................... 3
   1.5 Relevance of the study ........................................................................................................................ 3
   1.6 Methodological considerations ......................................................................................................... 4
   1.7 Analytical considerations .................................................................................................................. 5
   1.8 Limitations, Delimitations and Ethical Considerations ....................................................................... 6
   1.9 Structure ............................................................................................................................................. 7

2 Methodological Framework .................................................................................................................. 8
   2.1 Methodology ...................................................................................................................................... 8
   2.2 Method ............................................................................................................................................... 8
   2.3 The Sources ..................................................................................................................................... 9

3 Background ........................................................................................................................................... 11
   3.1 Brief Colombian History ....................................................................................................................... 11
   3.2 Women in Colombia ............................................................................................................................ 11
   3.3 The Emergence of Microcredits ......................................................................................................... 12
   3.4 Fondo Rotatorio ................................................................................................................................ 12

4 Analytical Framework .......................................................................................................................... 14
   4.1 Definition of Empowerment .............................................................................................................. 14
   4.2 Capability Approach by Amartya Sen ................................................................................................. 15
   4.3 Women empowerment by Naila Kabeer ............................................................................................ 17

5 Findings .................................................................................................................................................. 19
   5.1 “Prisoner’s wives” .............................................................................................................................. 19
   5.2 Other Micro borrowers ...................................................................................................................... 23
   5.3 Interview with Nohemy Quiñonez – Fondo Rotatorio ...................................................................... 25
   5.4 Interview with prison pastor Octavio Areiza .................................................................................... 26
   5.5 Prison observations ........................................................................................................................... 28

6 Analysis .................................................................................................................................................. 29
   6.1 Resources ......................................................................................................................................... 29
   6.2 Agency .............................................................................................................................................. 30
6.3 Achievements ........................................................................................................31
7 Conclusion ..................................................................................................................34
8 References .................................................................................................................37
  8.1 Books ....................................................................................................................37
  8.2 Articles ..................................................................................................................37
  8.3 Webpages/Web documents ..................................................................................39
Appendix 1. List of Interviews and Observations .........................................................42
Appendix 2. Interview Questions ................................................................................43
LIST OF ABBREVIATIONS

APAC – la Asociación para la Protección y Asistencia a los Condenados

CCC - Confraternidad Carcelaria de Colombia

ILO – International Labour Organization

MFI – Microfinance Institutes

PFI - Prison Fellowship International

UNDP - United Nations Development Program

UNHCR - United Nations High Commissioner for Refugees
1 INTRODUCTION

1.1 RESEARCH PROBLEM

Microcredits is a concept created by Mohamad Yunus, in Bangladesh. The credits are small loans that people in the poorer parts on the world get access to. The aim is for them to invest this money in their businesses or activities, and become self-sufficient. (Armendariz & Murdoch, 2010:3) Many studies have been made on the subject of microcredits and its contribution to women empowerment, however there are no studies made on how they help women whose men are in prison, or so called “prisoners’ wives”. This group is particularly big in Colombia due to the long and violent conflict and high rates of poverty. This study aims to fill this gap by looking at how microcredits have impacted women empowerment. This study will not compare prisoners’ wives with other micro borrowers, the aim is only to see how and if microcredits as a help to start a company has led to women empowerment in cases where the partner is in prison since a sudden loss of the main economic income to the family can give a huge toll on the lives of the affected families.

1.2 LITERATURE REVIEW

Much research is done on the topic of microcredits through both qualitative and quantitative methods. Academics, entrepreneurs and development experts from all countries have studied microcredits in different ways. Focus has often been on e.g. poverty reduction, how to strengthen communities and to measure gender inequality. Many times it is also investigated whether microcredits contribute to women empowerment or not. The results are mixed, and even though many studies find that microcredits have a positive effect, there is no rigorous evidence that it has. (Armendariz and Murdoch, 2010: 2) A study from India concludes that women empowerment is positively correlated with microfinance in several states within the country, however it suggests that it is desirable to enhance and rearrange the program so that it fits into all kinds of societies (Laha and Kuri, 2014: 406). Another study concludes that female micro borrowers have enhanced their security as well as access to more products, which gives them more self-respect and independence (Kumar, Hossein and Gope, 2012). Other studies conclude that female micro borrowers have enhanced empowerment when it comes to decision making and social and economic aspects such as increased economic assets and greater mobility (Langendjik, 2009; Weber and Ahmad, 2014).
When it comes to women empowerment and the role of women, there is also different research done but it seems like the outcome depends on what country it is done in. We have not found any particular studies on how microcredits empower or disempower prisoners’ wives in Colombia or in any other place, however there are studies on gender issues and structures in the Colombian society. One study from Colombia found that women felt looked down at for being outside the house doing other things than household work. It also concluded that the husbands saw themselves as the main providers and that gender norms had a negative impact on the women and their well-being and agency in this area. (Hynes et.al. 2015: 6) Regarding prisoner’s wives, one large study concludes that the five biggest concerns that hits the wife when her husband gets imprisoned, is first and foremost the emotional state of the women, second and third comes the physical health (includes children) and financial and legal problems such as limited economic resources (Lowenstein 1984: 702). Laura Fishman describes how many prisoners’ wives undergo an identity crisis. Most of them belong to the working-class and usually fall under the patterns of two different kinds of lifestyles. The first one includes a lot of alcohol and drug abuse, seeking adventure in criminality as well as spending much time at local bars. The latter identifies as the opposite; caring for the family and trying to cope with everyday life with less alcohol and criminality. She argues that prisoners’ wives often tend to change between these lifestyles. She also writes that much literature suggests that contact between family and inmate often are absent, but that she has found the opposite suggestion, where families try to keep in contact with the imprisoned member. (Fishman, 1990: 8) Although, since these studies are done a long time ago, there cannot be an assurance that the results would be the same today. Also, it was made in another social context which makes it important to take into account that it may not be the same everywhere.

Various research and studies have criticized microcredits for several reasons. Bateman says that helping poor people through individual entrepreneurship and self-help means that they won’t have to use the “collective capabilities”, created by state institutions and policies in order to reduce poverty and enhance development. He also blames microfinance for “bringing capitalism down to the poor” (Bateman, 2013: 4). Hudon and Sandberg also put forward literature reviews blaming microfinance for being a neo-liberal ideology, which stress the importance with free market movement (Britannica), however they say that microfinance cannot be accused for being neo-liberal because MFI’s are not political agents. Other studies also criticize microfinance for being neo-liberal. (Levin, 2012: 115: Fernando, 2006: 5) They also relate to Bateman and discuss whether microfinance could hinder macroeconomic
development plans implemented by the state (Hudon and Sandberg, 2013: 567). Langendijk found that microcredits may enhance the economic and social situations for women, but they do not necessarily change the male dominance in the household. It is only expected to lead to empowerment if the social and economic capabilities are applied to engage, influence and hold accountable the male person in the family (Langendijk 2009: 69).

1.3 Research Objective

The objective of this study is to find out how microcredits can impact the financial and social situation of women with imprisoned partners in Colombia. The research will use the concept of empowerment and apply it to the research.

1.4 Research Question

What impact has microcredits had on women empowerment in families where the male partner is in prison?

1.5 Relevance of the Study

The relevance of this study will be explained from three aspects.

First, the reason for why Colombia is relevant when it comes to investigating how microcredits have contributed to women empowerment for prisoners’ wives, is partly because it is a country that has during a long time been affected by a violent conflict, which has led to a situation where 155% of the prison capacity is reached (World Prison Brief, 2014) as well as the fact that Colombia also faces big problems with poverty, and is the most unequal country in Latin America (Howlett, 2013). Not only is Colombia the country with the highest rate of inequality in Latin America as mentioned, the city of Medellín also has the biggest gap between rich and poor in Latin America. This makes this area particularly interesting even though Colombia in general is seen as a country in economic progress. (Howlett, 2013).

Second, when a man gets imprisoned, the woman is likely to face both social and economic challenges. One example could be that the woman gets exposed to pressure from the social norms and becomes the prisoner’s wife which creates a restrain in opportunities, but also
that she has to take on the role of the missing partner (Fishman in Flanagan, 1995: 149). That makes it relevant to look specifically at these cases, because one can presume that prisoners’ wives may face greater challenges, and where many companies would deny these women from credits or jobs, organizations dealing with microcredits for this group of people have the opportunity of giving these women a job.

Third, when it comes to microcredits, it is often the women that the lending institutions see as the most profitable borrower. This is in accordance to what Muhammad Yunus states. Among the poor, it is the women that are suffering the most of impoverishment, because they are the ones that don’t get to eat if the family doesn’t have enough food on the table, and also because they don’t have any financial security if the partner would want to get a divorce or disappears in any way. Therefore, women are working harder to get themselves out of poverty, to pay back the loan, give the children a better future. (Yunus, 2007: 99).

Much research has been done on women empowerment and microcredits in many aspects, but measuring the true impact could be difficult though the women often are influenced by their partners in decision-making etc. (Unnamalai, 2014). To be able to see what actually happens when a woman gets a chance to be empowered by her own decisions, it is relevant to look at cases where the male partner is not present. When the male partner of a family for any reasons can’t be present any longer, the woman is put in a situation where she has to face a lot of challenges to survive, ILO states that women often carry a heavier burden with repayment of loans due to their different division of labour in the household, where men often yield more in return for their activities (ILO, 2007).

Due to these three aspects, the relevance of this study is visible, and hope to contribute to development research with a study on how prisoners’ wives, particularly, could overcome their problems (varying depending on contexts) and become empowered. Empowerment will be defined in the analytical framework of the capability approach by Amartya Sen, and by the gender perspective on capabilities presented by Naila Kabeer.

1.6 Methodological Considerations

In order to find out if the access to microcredits can help women with imprisoned partners to be more empowered, the study have been conducted through an abductive, qualitative field study and interviews of women that have received microcredits from a program called Fondo
Rotatorio, which is a part of Confraternidad Carcelaria de Colombia (CCC). In order to get more variation from the research, an interview with the organization that is in charge of distributing the microcredits and a pastor that works in one of the prisons in Medellín, in order to see how the partners’ conditions might affect the women, was also conducted.

In order to have more open dialogue with the interviewees, semi-structured interviews have been conducted. This also gave them the chance to talk about something that we might not had considered in beforehand. The thesis uses primarily primary sources, but they will be interpreted from Spanish to English by a translator. The interviews have been conducted in the urban area of Medellín, Colombia, in the houses where the women live. Through an abductive research with using an analytical framework as tool, the thesis got to further understand and analyse the findings and find a better conclusion.

The findings of this study will consist of interviews conducted for this thesis as well as former research and compare those to the findings. We have used scientific research articles, books and webpages to the other parts of the thesis.

1.7 ANALYTICAL CONSIDERATIONS

The study has not been using a theory, but an analytical framework that have lookes at society through the measuring of empowerment. The broadly presented framework we have used, is the so called “capability approach” by Amartya Sen. This way of conceptualizing success and prosperity in people’s lives means to look at the capabilities that people have. Other theories or analytical frameworks focus on variables such as e.g. income. Sen’s approach takes a standpoint where a person’s freedom is defined in how well that person is able to make use of his or her capabilities. (Sen, 1999)

The capability approach has been used as the broad analytical framework for the study, but to narrow it down it is also connected to an approach by Naila Kabeer, much related to Sen’s work, on women empowerment. Kabeer’s approach is based on capabilities but when it comes to women empowerment it specifies by focusing mainly on the variables of resources, agency and achievements. With resources means preconditions that an individual has, agency is knowing your goals and the ability to act according to them, and the last, achievements, is the outcomes of resources and agency, which can result in both failure and success. (Kabeer, 2002) We have measured and analysed the findings through resources, agency and
achievement. The interview questions have been based on this approach in order to later on be analysed on the basis of it.

This analytical framework suited the research particularly well since it looks into what the women are able to do. A family may earn more money due to many changes in society, but that does not mean that it necessarily benefits all members of the family.

1.8 Limitations, Delimitations and Ethical Considerations

One limitation that the study has was the sample of women interviewed. The interviews have been arranged by Fondo Rotatorio, whose staff also came with us during the interviews. One negative aspect with them arranging the interviews is that they could have chosen those who were successful with their business and therefore might have given us a biased view.

Another limitation is the language barrier. Since our Spanish is not good enough to conduct a complete interview, we used a translator, which can be a limitation in the sense that we have to trust him to do the correct translation for us, he might just have summarized what they said and leave out information that we might found useful.

Another limitation, was that we chose to only look into one organization. This we did because we wanted to go in-depth and see how an MFI works, and since the study is qualitative we thought that getting a deeper understanding of how that organization worked, focusing on only one was more relevant.

A delimitation that we made was to not interview the partners of the women who were in prison, we believe that it would not be appropriate or safe for us to conduct those interviews as female foreigners inside the prison. So the findings are only based on the women’s perspectives.

Since the research have conducted in the form of a field study and interviewed women that might have been stigmatized by the society since their partners’ are in prison, we have been careful with the questions we asked and the way we conducted the interviews so that the women felt as comfortable as possible. The interviews have been conducted in the homes of the women and in an environment where they feel safe. When visiting their homes, we went with someone from the microcredit program, which these women know, which hopefully made the situation more comfortable. However, it could at the same time have been a limitation since the women
might have chosen to not be completely honest about everything in front of that person and therefore given us a biased view. The women were told in beforehand that we were coming, which gave them time to prepare for our visits, and before the interview started we presented ourselves, and assured them anonymity.

1.9 STRUCTURE

The thesis consists of eight chapters and begins with the Introduction chapter which states the goals, problems, earlier literature, topic, research question and limitations, delimitations and ethical considerations. The second chapter will explain the methodology that has been used in the thesis and also give a brief summary of used sources. The third chapter gives a background explanation to the main components of the thesis; the Colombian history, the emergence of microcredits and the definition of women empowerment. It also presents Fondo Rotatorio, the microcredit project in Medellín that helped us with the research. Chapter four elaborates on the analytical framework that have been used as a lens when analysing the findings. The framework is the “capability approach” by Amartya Sen, but also a narrower definition of empowerment by Naila Kabeer, based on the capability approach. The findings will be presented in chapter five. They will be divided into four sections, where the main findings are the interviews with prisoners’ wives, and then with some other borrowers as well as one interview with the head of the microcredit program and one with a prison pastor. The sixth chapter will present the analysis and also answer the research question from three sections. The sections are based on Kabeer’s definition on empowerment. In the seventh chapter there is a short conclusion summing up the main arguments of the analysis, as well as some general comments for future research within the field. The last chapter consists of the reference list.
2 METHODOLOGICAL FRAMEWORK

2.1 METHODOLOGY

In order to find out how microcredits are affecting women whose partners are in prison, the research has been conducted in the form of an abductive, qualitative field study in Medellín, Colombia. This is because in order to understand if microcredits have helped women to become empowered, it was necessary to go in-debt to the topic (Creswell, 2009). We also chose to do an abductive research since we wanted to use an analytical framework as a guideline to better understand the findings and analyses them.

The field study has some ethnographic tendencies with for example in depth, semi-structured interviews and participatory observation of the group and prisons. We chose semi-structured interviews so we could have more a dialogue with the interviewees and be able to ask questions that we might not have thought of and follow up questions. The reason for participatory observation were to see how the daily life inside a prison is and how that can affect the woman’s partner after he is released and also in order to include the interviewees actions and conditions. But since we didn’t do any further observation of the women in their workplaces or everyday life, we cannot say that the study is a complete ethnographic study the study. According to Whitehead, an ethnographic study is done during a longer period and participates in a cultural setting which is familiar to the person or group being researched (2004: 17).

2.2 METHOD

The research was conducted out of the analytical framework of Amartya Sen and through Naila Kabeer’s perspective, the interview questions were formulated according to the main aspects of that framework.

13 women with imprisoned partners have been interviewed, they also also have received microcredits and are now managing different businesses. The main targets to the research was the women that had their partners’ in prison, but another six interviews where the male partner was present has been conducted. Two interviews with women who had not received the microcredits yet and where the husbands were under house arrest. Two other women that had got the loan but live with their husbands, and also two more women that themselves had been in prison and were under house arrest at the moment. The reason for the other six interviewees were to see if there was any difference between having a male partner present versus not having
it. These interviews were conducted in their homes. The women ranged between the age of 20 to 50. Their ethnicity varied but none of them were originally “Caucasian”. All of them had children, and most of them did not have a proper degree in any subject, but just some short education. We don’t know if the Fondo Rotatorio selected these persons randomly or if they were the most successful and would reflect well about the program. During the interviews, the present people were the interviewee, the translator, a woman from Fondo Rotatorio, and we. The interviews took about half an hour, and due to the translator not having English as his mother tongue, some misunderstandings or misinterpretations may have occurred. Also, since the translator gave us a shorter version of the answers, some important information may have disappeared along the way. This information could have contributed to better findings. The general observation was that the women liked to talk about their new life with the companies, but only one of them mentioned why the partner was in prison. From this, an interpretation that looking at the future was more relevant than going back to what has happened in the past was made. Due to ethical consideration and this being a sensitive subject, the work lacks some important information about the partner’s imprisonment. In order to be respectful, the questions mostly touched upon the micro credits contribution and not so much about the imprisoned partner himself. That limited the scope of relevant information to the findings.

In order to get another perspective on the women’s situation and make something similar to a triangulation, we also chose to interview the head of the Fondo Rotatorio, who is the managing the program. An interview with a pastor that works with the inmates in the prison of Bellavista, was also interviewed to see how the life was for the men inside and how that affects the women’s and families’ living standard.

We also had the possibility to visit a prison in Medellín called Bellavista and were for male prisoners. There we could see how life in prison is, and have used the observation in the research. The research was conducted in the city of Medellín, Colombia during November and December 2015. The reason for choosing Medellín were that it is a city with high criminality and difference between rich and poor are among the highest in Latin America. (Howlett, 2013)

2.3 THE SOURCES

We have mostly used primary sources in forms of interviews and the observations for the findings and analysis. We found a lack of published material on prisoners’ wives using
Linnaeus University database, OneSearch and Google Scholar, with the exception of Fishman and a few others, but the latest research we could find is from the 90’s, so a lot can have happened since then and therefore we had to rely a lot on the findings. There are a few exceptions to this when we found more recent articles in relation to prisoners of wars and political prisoners’ wives. However, these articles are more about the psychological and other health aspects of the wives (Zerach et.al. 2015) or more focus on the prisoners themselves (Giacaman and Johnson, 2013). We have not found much research of the economic aspects of prisoners’ wives. “Prisoners’ wives” is an expression we have gotten from earlier research and relates to a woman that has her partner in prison. We have used some published sources and internet sources for the background, and in the analytical framework have we used Amartya Sen and Naila Kabeer.
3 BACKGROUND
This chapter are divided into four subchapters in order to explain the background to Colombian history, the view of women in Colombia, how microcredits came to be and what it is and last this chapter also explain what Fondo Rotatorio is.

3.1 BRIEF COLOMBIAN HISTORY

Colombia is a fragmented country and has experienced many decades of conflict. The rise of the guerrillas during the 1960s started as a political struggle and became during the 80’s and 90’s to be mostly financed by drug trade, as well as the paramilitaries that were created as a counterpart, have created a long and bloody conflict that has made many civilians suffer. The conflict got the name ”La Violencia” (The Violence) due to the extreme violence that took place and still takes place throughout the country (Petterson, 2015). According to UNHCR, more that 5.7 million people have been internally displaced in the country since registration started, and the country is seen as a humanitarian catastrophe (UNHCR, 2015). Even though security has increased in Colombia, the still existing criminal groups are a major problem for the country. Their businesses include drug production, trafficking and distribution as well as moving arms, kidnapping, money laundering and extortions. (Insight Crime, 2015) According to World Prison Brief, the number of prisoners have increased in Colombia since the year of 2000. There are currently 121 389 prisoners, using 55.5 % over the maximum prison capacity in the country (World Prison Brief, 2014).

Not only is the country affected by the conflict, it is also suffering from high rates of poverty, even though the country’s growth rate is going up steadily. According to the United Nations, Medellín has the widest gap between rich and poor in the whole of Latin America. The director of a Colombian newspaper also claim that Colombia is the only country in Latin America, where the inequality gap increases in all of its cities. (Howlett, 2013)

3.2 WOMEN IN COLOMBIA

Colombia is traditionally a male dominated country and has a so called “Machismo” where the male is seen as the upholder of traditions and family values and are the main financial supporter of the family. This concept of Machismo is though starting to fade in the urban
areas of Colombia where many women have jobs and high positions within companies. (Lindahl, 2015)

Violence against women are also common in Colombia and it is a trend that has increased during the last ten years. Lack of data in Colombia makes it hard to know exactly how big the actual rate is in the country but according to the number of sexual offences from Colombia’s National Institute of Legal Medicine and Forensic Science, the number has risen 40% between 2003 and 2012, from 14’000 to 21’000 reported events. (Zwehl, 2014)

3.3 THE EMERGENCE OF MICROCREDITS

In 2006, Muhammad Yunus won the Nobel Peace prize for his creation of the Grameen Bank in 1983 in order to give the poor access to lending money as a way out of poverty (Grandin, 2006). Microcredit is defined as small loans with low interest rate that are given to poor people that otherwise would not have access to loans in order to give them financial independence and to become self-employed. Microcredit is in a way seen as a cost effective and self-sufficient poverty reducing institution. (Burra et.al. 2005: 31)

Today the concept of microcredits is a part of a bigger concept, called microfinance. Microfinance exists in order to give poor people access not only to credits, but to other necessary financial services, such as insurance and savings. (Microfinance Gateway, 2015)

3.4 FONDO ROTATORIO

Fondo Rotatorio is as previously mentioned a part of CCC. CCC is an organization that works to promote “…justice, transformation, reconciliation, forgiveness and restorations of prisoners, ex-prisoners, their families and victims” (Confraternidad Carcelaria de Colombia, 2015).

Fondo Rotatorio was founded in 2005 as a help for the families of the imprisoned male partner’s needs. It was with the help of Fundación Barco (CCC, 2015), a Colombian organization that works to improve the democracy and justice through children and youth in Colombia (Fundación Antonio Restrepo Barco, 2015). Today the Fondo Rotatorio program is also sponsored by Prison Fellowship International (PFI) and Ankarstiftelsen. The program gives small loans to women whose men are in prison. The aim of the loans is to help these women start a small company to be able to provide for their families, and also to bring in new
jobs for other people in the community and in that way support the community as well. (Quiñonez, 2015)

Fondo Rotatorio finds the women who need the loans through visiting the prisons and talk to the inmates to see if their families might need help and also by meeting women who are in the prisons visiting their partners and through other programs that CCC has. Fondo Rotatorio distributes the loans through buying materials and machines through companies that they cooperates with for the new borrowers and businesses, the amount of the loan is usually between which 500’000-1000’000 Colombian pesos, which is equal to ca 148-296 USD, with an interest rate on 1,5% per month (Quiñonez, 2015).

The microcredit program is not just there as a help for women who has a family member in prison, but the bigger picture is that it helps the entire community. When one of the businesses becomes successful, they can have employees and in that way decrease the number of unemployed people in their area and help more people financially. The goal is for the women to be financially sustainably and to be able to offer jobs to others. Fondo Rotatorio also puts importance to education, and since many of the women didn’t had the chance to finish high school, they help them to study on the side, e.g. on weekends and also offer trainings and other workshops in how to run a business. In some cases, where the women are less educated and not able to understand the training they get, there is always a family member, a brother, sister, or son that can help them, but there is something in the women that brings out an understanding for businesses. (Quiñonez, 2015)

The program started as a help for women who had the main household supporter in prison or single mothers with no jobs. But has changed a little bit and they are now offering microcredits to women that have been displaced, victims of violence and ex-prisoners. 95% of the recipients of the credits are women, they have also offered credit to male ex-prisoners that had a good business idea. Today the program has about 250 participants. (Quiñonez, 2015)

The participants are selected through a board that reviews their application with a business plan and see if it will have earnings. When a business plan is not good enough and will be rejected, they offer the rejected applicant a possibility to a training in order to change the application so it will be approved. There are also about 8% of the participants that has dropped out during the program of different reasons, for example, bad location, didn’t know how to manage a business or they didn’t had enough resources. (Quiñonez, 2015)
4 ANALYTICAL FRAMEWORK

4.1 DEFINITION OF EMPOWERMENT

Empowerment is a broad concept that focuses on people’s expectations with regard to their power, particularly if they are satisfied with their current state of power (Conger and Kanungo, 1988).

Empowerment is also defined as enabling to achieve one’s personal goals regarding earnings, enough income to make a living or to be able to take care of the family. Empowerment is seen as a multidimensional concept that has, or can be, explained by more than one variable. Indicators that often are used to measure empowerment are control over resources, participation in household, health, education and the capability to buy the basic goods. These indicators, however, are often explained by social empowerment. Financial, or economic empowerment, focus on things like growth of income, consumption, reduction of vulnerability to poverty. (Weber and Achmad, 2014) When it comes to women’s economic empowerment, Kabeer (2009) defines it as:

"The processes of change through which women expand their ability to make strategic choices about their lives and to participate on equal terms with men in bringing about desired changes in the society in which they live."

Or in other terms, she argues that it connects to the enhancement of women’s capacity for strategic choices in the economic sphere, but also to the possibilities this opens up for, in terms of other spheres in life (Kabeer, 2009).

The United Nations Development Programme (UNDP) is advancing women’s economic empowerment by taking action in five different areas. First, they advocate for increased recognition, redistribution and reduction of unpaid care work. Second, they support research of customary law to facilitate for women to gain access to land and decision-making form. Third, they support women’s entrepreneurship by providing training in production skills, techniques, business management etc. Fourth, they help to certify businesses that adhere to equality standards in the workplace. Fifth, they support efforts to enhancing women’s legal rights to property. (UNDP, 2015)
4.2 Capability Approach by Amartya Sen

The analytical framework that has been used as a broad standpoint is the so called ”capabilities approach” developed by Amartya Sen. The main standpoint that Sen argues for is that freedom lies in the opportunity to choose how to live, and to be able to use the capacities one has. People that are deprived in the sense of not being able to make use of their capabilities are seen as unfree and that may lead to a backlash of development. The basic idea that he puts forward in this approach is that freedom is both the main object and the primary means of development. (Sen, 1999: 115) The problem is when focus sometimes only lies at the outcome of what is measured. One example is that many times income is used as a measurement of development, but Sen focuses on the choices people can make, and their access to good opportunities. (Sen, 1999: 44) He argues for evaluative purposes, that the appropriate area to look into is not that of primary goods or any other specific and narrow area that can be misleading. It is the substantive freedoms - the capabilities - to choose a life with a reason to value. He says:

"If the object is to concentrate the individual’s real opportunity to pursue her objectives, then account would have to be taken not only of the primary goods the persons respectively hold, but also of the relevant personal characteristics that govern the conversion of primary goods into the person’s ability to promote her ends." (Sen, 1999: 154).

By this means also that even a rich person that have a high salary may suffer from deprivation due to not being able to speak freely or taking part in public debates and decisions. In this case this person is deprived of something that he or she has a reason to value. Linking this together with development, Sen says that in order for development to take place, removal of people’s deprivations must take place. (Sen, 1999: 47) To put this frame on the study focus will be on the enhanced freedom to be capable of doing what one likes and needs, that may have emerged. The focus will not measure any amounts, just the feeling of independence that these women may get by receiving a loan to start a company.

Regarding the economic means, even though the approach problematizes when economic terms are the only indicators looked at when measuring freedom and development, Sen says that being generically against markets would be odd. Exchanging words, goods and gifts is a natural way of human interaction. To reject freedom to participate in labour markets is one of the ways to keep people in captivity and bondage. What is central, however, is that
the contribution of the market mechanism to economic growth indeed relevant, but that comes after the acknowledgement of the direct importance of freedom to interchange goods, words and gifts. (Sen, 1999: 27)

In terms of poverty, the approach sees poverty as a deprivation of basic capabilities rather than just lowness of income, which is often the standard criterion of identification of poverty (Sen, 1999: 178). But even though it is important to distinguish conceptually the notions of poverty as lack of capability, and that of poverty as lowness of income, they are also related because income is such an important means to capabilities. This is somewhat related to that of causalities, where enhancing capabilities could lead to a higher earned income, but where a higher income also could start contributing to more capabilities such as for example being able to go to school or have access to health care. (Ibid, 214) In this case, the point of departure will be that the microcredits are eventually what have given these women greater capabilities, not the opposite. However, what the capability perspective does is that it enhances the understanding of the nature and causes of poverty deprivation by paying attention more to ends that people should be able to pursue than means, such as income. (Ibid, 183)

When it comes to gender issues and women perspectives, Sen argues that income earned by family members are shared within the family and we cannot measure inequality primarily in terms of income differences because it might not give a proper picture of the true allocations. If some members of the family gain more from the distribution, the other members (in many cases the girls) suffer from deprivation. Therefore, the deprivation of women and girls are more readily checked by looking at capability deprivation rather than just the household’s income. (Sen, 1999: 181) This makes it important to look into families on the household level, to see who is actually controlling the money. Moreover, to do that, a qualitative study on the issue is needed. Another perspective on women that this approach takes is that is shifts focus from concentrating only on women’s well-being to women’s agency as well. When work is done outside the home, where the employed woman earns a wage, the contribution to the family's prosperity is more visible, and she is less dependent on others which gives her more voice. (Ibid, 377).

However, the capability approach is also interconnected with other approaches such as the focus of "flourishing" and "capacity" of Aristotle, and the analysis of necessities that Adam Smith argued for. (Sen, 1999: 52) It is thus different to big theories such as the neoclassical approach to decision making in households, that does not look into the family but instead sees it as one single unit and where distribution within the family is less relevant (Armendariz and
Morduch, 2010: 220). Compared to this, the capability approach is concerned with every person’s individual freedom even though it is not an individualistic approach but an approach that analyses society as a whole (Sen, 1999: 16).

4.3 WOMEN EMPOWERMENT BY NAILA KABEER

Sen himself puts emphasis on Naila Kabeer’s work on women’s agency, which will be included to the analytical framework. Sen says that:

”... the changing agency of women in one of the major mediators of economic and social change, and its determination as well as consequences closely relate to many of the central features of the development process” (Sen, 1999: 391).

Naila Kabeer’s work on women empowerment is related to the capabilities approach and in this thesis it will be used to connect the issue of women empowerment in the light and context of the capabilities approach. Kabeer’s approach focuses much on gender roles and the structures behind women empowerment.

In her approach, Empowerment is defined as process of change and correlates with disempowerment in a way that empowerment is something that people who have been or are disempowered can achieve. All people that are able to exercise choice, and that may be powerful, are not always empowered since they have not been disempowered. Or as Kabeer put it: “Empowerment thus refers to the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them”. (Kabeer, 2002: 19)

Kabeer talks about three dimensions in order to change the way the exercise of choice is presented. It is the resources (conditions), agency (process), and achievements (outcomes). These dimensions are all inter-related with each other when it comes to choice (Kabeer, 2002: 19). These three dimensions will be the lens when analysing the findings.

**Resources** are the conditions that the individual brings with her, and that can be materialistic, human, or social resources. Materialistic resources equals most of the time economic resources such as working capital. Human resources are resources that the individual person possesses, such as knowledge, imagination, etc. Social resources can be relationships or
connections that gives the person the chance to go beyond the abilities she has as an individual. (Kabeer, 2002: 20)

**Agency** is the second dimension, which is defines as: “the ability to define one’s goals and act upon them” (Kabeer, 2002: 21). Regarding this, the non-observable parts are just as important as the observable. These can be meaning and purpose of their changes. Agency are both individual and collective. Sometimes the support of a community is a big reason behind the ability to create empowerment. (Ibid)

It is the outcomes from the resources, - and agency dimensions that constitutes the third dimension, achievements. **Achievements** can be both successful and failed, depending on the outcome from the other dimensions. A failed achievement can be because of incompetence or another problem the individual possesses. When an achievement has been successful on the other hand, the individual in question has been empowered. (Kabeer, 2002: 21f)

Certain behaviour that women tend to have, might seem like choices and decisions they have taken themselves unbiased, but they might originate from the subordinate status that women often have. This is why cultural understanding comes in to the context and is an important aspect of women empowerment. With this kind of framework presented, it shows that power is also presented through the choices that people make, and not just through choice and agency. (Kabeer, 2002: 24)

All efforts in trying to empower women can result in different ways depending on the social context in the society that are surrounding the woman and how susceptible she is to change and depending on support from the society or a group. Because of this, there is no clear path towards empowerment or the reason for why they are disempowered. It is here where the resources and agency comes into importance. With knowledge about them, it is easier to see how the women will react to change and if she will be empowered. (Kabeer, 2002: 52)

To apply this analytical framework to this field study, the interview questions are based on what kind of capabilities these women have, and more particularly in the areas of resources, agency and achievements. The foundation of all the observations and interviews have been based on, and viewed through the lens of Amartya Sens’ broad concept of capabilities.
5 FINDINGS

5.1 “PRISONER’S WIVES”

First of all, it is sufficient to mention that all the partners were male partners. Some were married and some were not, therefore the term partner will be used.

From the 13 interviews with prisoner’s wives where the partner was in prison, the most common business areas were textiles. In six cases, cloths of any kind were the main products that were offered by these microenterprises. Some also sold fast-food, and the rest had various types of companies such as beauty services, paper shops and telephone services. The amount of time for being a borrower varied a lot from many years to only a few months. Nearly all companies were run at home, in the houses of the women. They had the shops and machines at home, which was visible during the interviews. Most of these businesses were informal, however some tried to make it a formal business waiting for government approval. The background of these women were that they all fell in love and had children early in life, which made some of them drop out of school, stay at home with the children, or to find a job nearby to provide for the family. Some were also displaced due to the violence in the country or other parts of the city. The general pattern about the backgrounds was that life changed a lot when the partner went to prison.

To find out whether the partner was seen as a part of the household or not, the question was asked. Or perception of inclusion was that the partner was seen as a member, and that the family planned to have a future together when he was about to be released. It also included financial support if any. Only two women said that he was no longer a part of the household. The rest were determined that he was included in the household even though he was in prison. Some even had plans with their partner to run the business together when he was free again. W6 told us how she met her husband while he was in prison. The husband was now helping out with the company, by making sandals in the prison. They planned to keep working together after being released.

Regarding the difference between life before and after their partners went to prison, the patterns were that these women had more time and money when their partners were at home, because he used to work and provide for the family. After the partners went to prison, they all had to wake up very early in the morning, to leave the children at school, clean the house and then start working with their companies, that most of them did in their homes. Two women also
expressed emotionally how happy they were before when the husband was at home, W7 says that:

"We are missing him a lot, we were very happy before. He has been only eight months in prison and it is very hard because we are very close. The total time is 18 months but as he is studying in prison, he is going to receive some benefits and the time will be reduced, so he is kind of close to being outside”.

Regarding their professional skills, nearly all women expressed that they were able to use their professional skills in their businesses. The skills that these women had were mainly in how to use machines, such as sewing machines, other kind of technical machines, selling and managing a business. To see the difference between before and after, a question was asked whether they had learnt any new skills since they started their business. They all said that they had, the two general answers that was given was that they had increased skills and efficacy in using different kinds of machines that they used in their business, and the other group expressed how they learnt to deal with customers, how to communicate and create customer relationships. All women were assigned to the microcredit program after their partners went to prison. One particular case that stood out a little bit compared to the others, it was a case where the mother and her daughter ran the business together. W2 started a clothing company with the help of a loan, and then the daughter had taken over most of it as the mother had started a second company. They expressed how the division of labour between them had led to a better result:

"[D2] is better at looking for resources of material and to have contact with people, while I am better at selling. [D2] also uses the skills she learns at the university, and my shyness has changed since we joined the program, before I was just at home but it is different now and we both supply for this house”.

Measuring the level of success and accomplishments of these companies, we asked if the planned accomplishments were reached, what the main goals were and how the opportunities for those goals looked at the moment. 9 out or 13 women argued that they had accomplished what they planned to do. Most women expressed how they aimed at providing for the house, to raise the children and to feel independent. The other four had different arguments of why not. One was waiting for government approval to make her business formal, one wanted to move, one wanted to work independently and not for a third part and the last one was just believing she would accomplish her goals later. The main goals that these women had were to expand
their earnings and move to bigger places where they could run their businesses and employ more people. They also wanted to be and feel independent. Some also expressed their want to support the family and raise children into a better future. The opportunities compared to before and after receiving the loan were very different, but most expressed positive feelings about it, and some saw hindrances like the need of more earnings and to get their partners back. Most women also expressed their happiness about being able to be at home close to their children, since most of their companies are run from their homes, and how they felt independent by running a business and a household by themselves.

The findings also stated that the greatest achievements that these women had done since they started their businesses were that they were able to provide for their children and also that they felt independent. About the difference between before and after, one woman expressed how it was better before when the husband was at home providing for the family, and the others said that the biggest difference was that they had started to feel independent for having to provide for their children and the household, which they were more or less forced to due to their partners’ imprisonment. W3 said that: "Before I joined the project, I only had one machine, but now I have reached one achievement by getting another one.” W3 also had a few employees. Further she said that: "Before, I used to work on the streets, what I earned in the past was just the minimum payment here in Colombia which is very low. Now the paying is way better.”

Regarding the economic situation, four questions were asked. First, if she was the sole provider. Second, if and in what way the business had been successful. Third, if she was able to save money, and fourth, if she had control over the money that she earned. The outcome was that most women were the sole provider, and in a few cases, either the mother or the brothers were supporting as well. All the women said that their businesses had been successful through financial aspects, like increases in sales. Eight women said that they were able to save money (does not include investing in company, but saving for other private use). The other five said that they only earned enough to spend everything on necessities. Most women also stated that they felt that they had control over the money that they earned. The findings also stated that all these women were able to take their children to school, and that they were able to do so even before they got the loan. That had not changed due to the loan, however some women with older children expressed their relief of how they would be able to pay off or save to their teenagers’ college education. Five women expressed how they felt unsafe in the area where they lived, due to robbery and violence, but the rest agreed that they lived in a decent area.
regarding safety. W9 says: “Sometimes, there is a group here which we call Barakas, they come and ask for money. We are only two ladies here so we do not have enough money to pay them”.

Most women expressed that they could see their families more now, because of their companies. They expressed how they had to work long days but the fact that they had their businesses at home made them able to be around the children, even though they had to spend much time working. The ones who couldn’t, argued that their businesses took too much time to be able to do anything else than working. We asked the question whether they were able to take part in any activities or community events, like the other cases, some expressed their lack of time to take part in these kind of things, but some did participate in some activities every now and then, especially events for children. W7, who sold fast food, says:

"I like to go to events, but more often when I am able to do something with food. I went to an event in Copacabana, it’s a town close to here. I took my car with all the materials and started selling at the event."

W14, who ran a paper shop says that: "I am able but I don't go as often as before, because that means that I have to close the shop and I don't like to do that.” Another question regarding whether they meet other women that are in the microcredit program was asked, but most said no, or that they ”knew” someone near that is participating, but not that they were meeting up regularly. Also, nearly all said that they never or rarely meet their friends, due to lack of time and will. A few mentioned that they sometimes got visits at their own place instead. Regarding improvement in health care, the majority claimed that the access was the same. Most women were in the government health plan, where it is possible to increase level of health services due to a higher cost. One woman was happy to have been able to increase, however some other women expressed that their health conditions had worsened due to stress.

All women described how they still had to do the general housework, which made their days very long, they went up early in the morning. Some got help from other family members, but the women seemed to have the main responsibility for the house. We asked whether their roles in the family had changed, and if they had more influence in decision-making. Nearly all described how they had got more influence in the important decisions. They also expressed how they felt more important to the family and that the families respected the decisions, and in one case the husband used to ask his wife about decisions. They described themselves as leaders and providers in this sense. W10 described how she didn't like to take decisions so she asked
the husband and sons. W1 explained how she felt bad before, like an obstacle for the other family members, but when she started her company, she was able to do a lot of things and was happy with what she brought to the family.

Everybody was encouraged from friends and neighbours, they were curious about how well they were doing and they were all being supportive, more or less. W7 said that her neighbours and friends congratulated her, but her husband didn’t want her to work in the beginning, he wanted her to stay at home. He came from a family where the men were supposed to support their families, but when he saw how well his wife was doing with her company, he changed his mind and became happy about what she was doing. We asked if he were planning to join the company when he was about to be released, and she said that he was going to.

About choices, all of the women expressed that they were in charge of the decisions, however it was not clear in all situations whether they were able to take the same kind of decisions before the partner went to prison or not. Some expressed how they had more important decisions to make both in their business and for the household and children. Only one expressed that she was not able to take decisions before but that she has to do that after she started her business and provided money for the family.

One additional observation from the interviews were that only one woman mentioned the reason for the husband’s imprisonment. All the other did not mention anything about that, just that he was in prison.

5.2 Other Micro Borrowers

Five out of six of these women already ran businesses, with their partners. Two of them were still waiting to receive the money from the loan, but their applications were approved. One worked with clothing, one a paper shop and the other offered telephone services. Two of them did not have anything with the prisons to do, both the women and their partner were at home working with the company. These women had to take care of the house and the business at the same time. They all worked all day long and did not have much time over for friends. Their backgrounds were different to each other. One studied, one was displaced due to violence, one used to work in a coffee shop and one explained how she used to be against everything and not obey the rules. Two of them were currently under house arrest, and two of the husbands as well. Neither of them had any finished college education, and the only skills they had were developed
by themselves. None of these women were the sole provider, but all were able to save money. They all felt that they had control over the money even though they were managed together with the husbands. W4 said:

“I have all the control because I am the boss in this business. The first thing I look at is how much I have to invest again, and then to see what I can pay for the rent and see if I am able to pay something for my daughter. The main idea is to invest in something.”

We asked these women how the general situation was for women in Medellín with dependency, stigmas and social norms. They all agreed upon that the situation for women had changed a lot, now women were able to not depend on a man, and they were most of the time encouraged from the society to go their own way. W16 said:

“When a woman has a business, people treat them very respectful, they call them warriors because they are able to go ahead alone. They are independent, they get everything by themselves so people see that as a good advantage.”

W17 said: (about husbands in prison):

“When the husbands are not working, they have to handle the whole situation and everything, so they have to be in charge of the house. Talking about social life, they don’t make too much friends because they have to be here at home working with people attending to their businesses.”

Further, W19 said:

“In general women are more free, but when I got in prison, I noted that the youngest ones didn’t have a project for their life, that was sad because the older ones were like ‘I have to come back to my job, I have to come back to my family or something.’ But the younger were like ‘I am coming back to the same thing’, so I’ve been facing that the youth is getting worse with everything.”

Three of them described how they got more influence in decision-making since life changed due to being arrested or starting the business. All women also agreed that life had been more
stressful now due to the arresting of themselves or their partners’. They all claimed their main goal was to provide for their children and to teach them how to now get in prison. W16 said:

“It will be more like teaching them, giving them a lesson. Because we have been too bad situations and we don’t want that for them, so we want teach them, they have to study, they have to accomplish what they want.”

5.3 INTERVIEW WITH NOHEMY QUIÑONEZ – FONDO ROTATORIO

There are some similarities between the women that has been selected to the program, they are enthusiastic and want to have a job, and they also want to work hard in order to be able to give their children a better future. The project is well received in the families, and in most times the whole family is involved because there has to be a second part that stands as a guarantor if the women are not able to pay back the loan and this person is often part of the family. The families are also receiving the benefits of the microcredit, the mothers get to spend more time with their children and they are able to feed the family and buy other things. (Quiñonez, 2015)

In most cases the community has responded positively to the new businesses the women bring in, but in two cases, they have had to close the business because of groups in the society called Bakunas. Bakunas are criminal bands in the neighbourhood that ask for money, monthly or weekly for them to guard your place, but you have to pay, otherwise they will act in some way. (Quiñonez, 2015)

The clothing businesses are in many times depending on the season, for example, in December there are a lot of selling, but less in January, so many women work with another thing during the slow period and then start the business again when the demand is higher. (Quiñonez, 2015)

The negatives outcomes of the project are these 8% that chose not to continue with the project because of different reasons, and when the success of the business varies depending on the season and of course the presence of Bakunas in some areas. There are also some women that asked for a loan, but then used the money to pay off another debt and not to start a business. In order to hinder that, they prefer to buy the materials and machines for the businesses instead of giving money. 90% of the ones that have received the loan are able to pay back the loan and of those that has paid it back ask for a second loan in order to improve their business. (Quiñonez, 2015)
The role of the women in the family are different in Medellín in comparison to other parts of the country, here the women are known to be in charge of the family, it is a matriarchal society. After having receiving a loan, they have noticed that women have changed spiritually, socially and within the family. (Quiñonez, 2015)

The women that have their partners in prison in Medellín visit their husbands around every fortnight, and those whose partners are in other cities visit between every second month to once a year. (Quiñonez, 2015)

5.4 INTERVIEW WITH PRISON PASTOR OCTAVIO AREIZA

Bellavista is an old prison built for 2500 prisoners but are today holding about 7000 prisoners. It is a place where human beings are being held without any possibility of being helped to be better people unless they decide to follow Jesus. This is because everything in the prison is against you, for example you have IPEC, which is the ones that are handling the prisons in Colombia, have a mind-set that the prisoners are going to pay for their crimes. Both Itagui and El Pedregal has better facilities, but Bellavista is something insane. (Areiza, 2015)

Generally speaking, there is nothing to do in the prisons because they were not build for the inmates to get a skill or to work, but to punish them for their crimes. But later, new laws have been created and now you have a more humanistic view on the prisoners, more opportunities have been brought into the prisons, but it is a luxury for an inmate to be able to work. They have some work in Bellavista, they make shoes and have some farming, but it is a luxury, and no one wants to let anybody else in on the work since they are afraid of losing their spot. But the inmates are very creative and find work in most places, like wooden carving, writing letters etc. Work is something that gives you opportunity in prison. There would be easier for the prison system to arrange more work for the inmates, if the prisons were not so overpopulated. CCC is trying to see if they can implement APAC, one of their programs that tries to give employment opportunities, in one separated part of the prison with 500 inmates. In the prison system in Colombia, you have to be able to make money inside the prison, otherwise somebody else will have to make money for you. Because you have to pay for everything inside the prison, to be able to wash your cloths, the place you sleep you will have to pay about 20’000 pesos (6 USD) per week and for toiletries. The wife also has to pay about 80’000 pesos (23,6 USD) every time she goes to the prison to visit her husband. In the south part of Colombia, there is a prison that looks like a farm, there the prisoners have some work to do all day, and
therefore get more purpose to the time they serve, in Bellavista for example, Areiza have heard that it is hard to get through a day without using drugs. (Areiza, 2015)

There is a large diversity of prisoners, some of them are very young, just 18 and they have not been able to get a professional skill yet. There was for example a 21-year-old guy that was being released, he had a daughter and was afraid that he was going to come back to prison because he didn’t know how to do anything else than illegal things. It is also hard for the wives to wait for them, if they are around 20 and are sentenced to 20 years in prison. If there are strong ties between the man in prison and his wife, he will try to do something in order to provide for the family outside. But often they don’t make so much money. Often it can be hard to decide if you should try to be better and work with something legal that pay less or you get the opportunity to work with something illegal that pay good. One example is a guy in prison that had the chance to run a small drug dealing business inside the prison, he wanted to be a faithful Christian, but had a family outside that he had to provide for, and therefore chose to deal drugs. Some guys are part of bigger organizations which gives them salaries during the time in prison, which makes them required to go back to working for them when they are out, they are provided with weapons and everything when they get out, but are not able to get out of criminality. The husbands inside has to work hard to keep a tie to their wives and keep authority over their children and be able to support them. (Areiza, 2015)

It is very common for former prisoners to go back to prison because it is hard for them to find a legal job, because hire someone that has been in prison is a big risk. When the guys are released, a high percentage of them goes back to criminality because they have a lot of debt to pay and they don’t know how to do another job, or are not able to get any job. (Areiza, 2015)

When one family member goes to prison, the whole family is highly affected since the husband in many cases are the main or sole provider for the family, the woman has to be everything when the husband is away, authority figure, provider for the family and take care of the housework and if the husband can’t find a way of making money inside the prison, she has to provide for him as well. In a way to make money, a larger percentage has resorted to prostitution or drug dealing. Especially if the women never finished high school, there is no way that they can get a higher education and even if they had, it would have been difficult to go if they had several kids to take care of as well. The whole families’ worlds turn upside down, for example, there are a guy that has been in prison for a year but neither him, or his wife has told their son that he is in prison, they have told him that he used to be a soldier, and is now away on a special mission. (Areiza, 2015)
The society puts stigma on former prisoners in the way that it becomes harder for them to get a job after they are released. For the community on the other hand, depends on what kind of crime the person has committed, if he/she killed a child, the whole family is stigmatized. But if it for example was a drug dealer that were good to the community, e.g. Invited the whole community to a Christmas party, and if they then go to prison, the community will miss him and want to visit him in prison. (Areiza, 2015)

5.5 PRISON OBSERVATIONS

Along with the interviews a prison observation was also made in Medellín, to get a sense of what they look like and how it would be to live there and see how the lives the men are living inside the prisons could affect their lives outside.

The prison that were visited was Bellavista, and it used to be the most dangerous prison in the world. It was built for 2500 prisoners but today, around 7000 prisoners live there. (Areiza, 2015)

All prisoners were men, and many of them slept on the ground on cushions, due to lack of space. The prison building itself was very old and torn. Due to the great amount of prisoners, we got the feeling that preparing the prisoners for a life after prison with reintegration processes were not likely to be taught to everyone. Even though several organizations, there among the CCC, had courses there, they would not be able to reach everyone. Some partners to the interviewees lived in Bellavista. The general thought regarding their contribution to the household is that it most likely is very poor, due to the situation in the prison. The opportunity of being able to recover from their crimes and the possibilities to work and take care of family issues in the prison seemed absent. If this was the case, it would put a heavy workload on the women at home.
6 Analysis
The research question will be answered throughout the analysis from three aspects; resources, agency and achievements, defined as empowerment by Naila Kabeer.

6.1 Resources
When it comes to economic resources, it is clear that the women have been empowered when using the framework of Kabeer, since they are being able to provide for their family. Being the only provider comes with responsibility and hard work. Since all women managed to increase sale and provide for their families one conclusion is that the microcredits have had positive effects on the economic resources. If the microcredits and their new companies cover up for the economic losses from the loss of the partner is not sure. Since most women say that their economic situation was better when the partner was at home working, it seems like the microcredit does not support with a greater amount of economic freedom than before (if before is defined as when partner being at home working), however, it puts the woman in charge of managing and accessing the resources, which is one of the components of Naila Kabeer’s definition of empowerment.

This leads to the human resources; the findings strongly support an increase in human resources for all women involved. Not only is this clear from the interviews with the prisoner’s wives, but also with Nohemy Quiñonez, the head of Fondo Rotatorio. All women express how they have gotten to use their skills in their businesses, as well as getting some training from the program. Since everybody also express how they have increased new skills since joining the microcredit program, it is right to claim that these women have been empowered with human resources. What also strengthens this argument is that all women express how they had control over the money that they earn, which leads to Sen’s argument that it is important to look at the distribution of income within the families, in order to really measure if all parts were being advantaged. To compare this to the cases where the partners were present, the prisoner’s wives get to manage everything on their own, which both put pressure and stress on them, but it also teaches them how to control their lives. The access to health care seems to be the same, whether this is due to not earning enough money to be able to increase to a better level is not clear. The study also finds it clear that since the women have to take care of the household as well as the company on her own, she is given less time to work for a higher profit. As noted in the
interviews, even though they were able to provide for their families and increase in sales, they still lived under small economic conditions due to two jobs, the company and the household.

With the social resources on the other hand, not much increase in empowerment could be found. Most women did not have time to meet with friends and only some were able to take part in community activities. However, this was also found in the interviews with the group of women that had their partners at home. What can be concluded from this is that in this case, joining the microcredit program has not enhanced and expanded the social spheres of these women. Also, like Areiza said, the social stigma that attaches the family when the husband gets imprisoned may be seen as a loss, if the family loses bonds with friends and family. However, some are happy to be able to spend more time at home with the children, and this could be an increase in social resources depending how social resources is defined as such.

6.2 AGENCY

The definition of agency is as Naila Kabeer describes it as “…the ability to define ones’ goals and act upon them”. We could therefore look at different aspects of the women’s life and how they answered the questions in order to see what kind of agency they have. In line with what Laura Fishman writes about in her article from 1990, through interviews and observation the thesis found that so called prisoners wives end up in two different directions. The women that have received or are applying for a microcredit are doing so in order to be able to provide for their families and give their children a future away from criminality. According to Octavio Areiza, many women see a way to make quick money for the family in dealing drugs or prostitution, which is the other type of woman that Fishman describes.

What was visible in all the women’s engagement in the businesses were that they were driven by the possibility to give their children a better future. W16 Even said:

“It will be more like teaching them, giving them a lesson. Because we have been too bad situations and we don’t want that for them, so we want teach them, they have to study, they have to accomplish what they want.”

To have a clear business plan from the beginning is one of the main requirements for a woman to get the microcredit, with a clear business plan and the want to give the children a better
future, the women have therefore defined their goal and are getting help from their surroundings, Fondo Rotatorio and family to be able to act upon them.

The support of the community is another part in the women’s lives that can be a big effect in order for their business to succeed, and for them to be empowered. This research has showed that in the case of these women, the community and family has reacted positively to the fact that the women are running a business. The neighbours have been curious and supporting as well as the families, to the women. The findings were that a woman in Medellín is more independent and do not have to depend on a man, in comparison to other parts of the country.

One of the areas that are important when it comes to empowerment, is that the women is an important or equal part in decision-making as the male or counterpart. We found in interviews with different people, both the women themselves and also how the society view independent women, and most of the women said that they were an important part of the decision making in the household, and by asking some of the women, Nohemy Quiñonez from Fondo Rotatorio and Octavio Areiza, they all said that women in Medellín particularly are more independent and play an important part in the society.

The women are also effected by negative agencies, things that make them fail in their ability to act upon their goal. This is for example the safety for the women, even though the security in Medellín has improved in recent years, there are still so called Bakunas/Barakas which are criminal bands that demands money from people in order to “protect” them and their business and if they don’t, these bands will act in one way. Therefore, some businesses have been forced to quit because they didn’t have the money. One woman was also afraid that they would come, and other women were afraid of robbers. This makes the ability to act upon your goals negative and they won’t be able to do what they planned to do.

6.3 ACHIEVEMENTS

What Kabeer puts much emphasis on regarding achievements as a measurement of empowerment, is the outcome of resources and agency together as well as the importance of the prevailing social and cultural contexts. What was found about resources was a strong positive effect on income and increase in sales, as well as a clear increase in the ability to use one’s skills and development of new ones. The main achievements and goals for the prisoner’s
wives were to provide for their children, and that is an economic question. This means that this achievement could be reached to some extent in most cases since nearly all expressed how their businesses had been successful in economic terms. Moreover, the fact that 90% of the borrowers were able to pay back their loans is a positive indicator of resources.

In terms of agency, the findings strongly suggest that all women, except for one, were able to take important decisions, and most expressed a changing towards more agency since starting the company. From this the conclusion is made that these women have been empowered through reached achievements, according to Naila Kabeer’s definition of empowerment. Moreover, most women expressed themselves how they had reached their achievements and goals that they aimed at reaching.

Sen writes that people are deprived if they are not able to make use of their capabilities, they become unfree and that leads to a backlash of development (Sen, 1999: 115). Microcredits itself seems to be a way of using one’s capabilities. In the findings, most women expressed how they now got a chance to use their skills, and to have hope for the future. Since the women get the training and help that they need, it enhances the possibility for each women to use the capability that she has.

The cultural and social contexts of Medellín seemed to be that the prevailing gender norms were that the woman is in charge of the house, since all women stated that they did most of the housework at the same time as they ran the business. Even the cases where the partner was present, the woman still did the general housework. W4 are running a small clothing company with her boyfriend said: “I wake up very early, 4:45 in the morning. Then I prepare everything for my daughter. She studies in the morning and then I start working with him, and he starts working at seven.” This is of course a hinder for the women to achieve their goals, since they are expected to run two jobs at the same time. However, it is clear from the interviews and observations, that women are free to do what they want. The society are changing, and most of the time women can have their own business or study without being stigmatized. In the interviews with the prisoner’s wives they all said that the neighbours and friends encourage and praise them for running their businesses. As Quiñonez said, only in a few cases the woman had to quit the program because of negative influence from surrounding people. This means that the social contexts are clearly manageable for a female entrepreneur, but just because it works out well in this city, it does not mean that it would be the same in other cultures and societies in the world.
What however was a hinder for achievement to be reached was the lack of safety that some women felt, and that some had been displaced due to violence. An assumption could be that the women would feel safer if their male partners were at home. This is not of any certainty, but it is important to take into account that being a sole woman in a criminal neighbourhood may curb the freedom of mobility in order for the business to grow.

When it comes to the aspect of social empowerment on the other hand, we have found that it has not been as significant as the economic empowerment. This is because almost all women claimed that they didn’t have time for friends and for some, participating in social events, because then they had to either close the business for a while or not able to make products. One women who had her husband under house arrest also said that most of the friends that came were the husbands, and that could have been the same for other prisoner’s wives. If most of the friends that came to visit or the family visited, were the husbands’ friends, the wife might have lost most of her friends as well when the husband went to prison, but since we didn’t ask the women who said that they either didn’t liked to visit friends or said that they didn’t had so many friends, we can only speculate in this area.

Most women were also discontented with the health system, they were all in the government plan and had the possibility to raise their level and get better access through paying more, but it was still no good and hard to access or didn’t cover big cost such as when one of the children to a women had to had multiple surgeries since he couldn’t speak, the government program, didn’t cover all the surgeries since they weren’t life threatening. The school system is divided into two shifts, morning and afternoon, therefore the women have to break up in the middle of the day from work in order to go and pick up their child from school, and maybe go back after lunch with another child, this makes it harder for the women to have a full-time job and can also affect the social empowerment since access to school and healthcare are important aspects in life in order to drive development further.
7 CONCLUSION

This study aimed at looking at whether microcredits had a positive effect on women empowerment or not, in cases where the male partner was in prison. The study was conducted in Medellín, Colombia. The findings were analysed from the perspective of Amartya Sen’s Capability Approach, and more particularly, Naila Kabeer’s definition of empowerment which consists of resources, agency and achievements. The main findings were that it had a positive effect in the economic resources for the family. Having their own company generated a decent profit for most women, however they were still living on tight economic conditions, and if the earnings were better than when the partner was at home, or if it covered up for the loss of the partner was unclear. The microcredits also strongly increased the human resources, by making the woman use their knowledge and capabilities in their businesses, as well as learning new ones. What was not positively found was that the social life of these women barely existed. However, most women were able to spend more time with their families because they worked at home, but they did not go out to meet friends due to that they had to work all day long as well as taking care of the household. Regarding agency, Medellín seem to be a place where women are free do to what they want, and all women were encouraged by their families and neighbours to start a company in order to support their families. Also, the main goals were to provide for their families, which they also were able do to due to higher earnings. Achievements, which is defined by the outcome of resources and agency, was also positively impacted by microcredits. What still remains a problem is the insecurity in some areas that made some women unable to continue with their company. Also, even though women were encouraged to run their own businesses, the fact that they still are seen as the main responsible for the household and children, they had two jobs to do. This is presumed to be a curbing mechanism for women empowerment on an even better level than what was found in this study.

When putting the new findings to other research about microcredits, Colombian women and empowerment we found several differences between the findings from this research and others that are previous mentioned in the thesis. E.g. that the findings in Hynes’s study about Colombian women being looked down at, is completely different to the findings in this thesis. The research instead found that Colombian women are independent and mostly free to start a business. Another critic to microcredit is Bateman, he says that microcredits “bringing capitalism down to the poor” but are here challenged. These women are in the government plan for health care, which means that if they earn more money they can increase level of health care, and still be in the government plans. Being micro-entrepreneurs doesn’t mean that they
automatically leave the governmental systems that are trying to work for a good society and development on the macro level, as Bateman, Hudon and Sandberg say. On the other hand, the study found that in line with what ILO said about that there is a heavier burden for women to pay of their loans than for men, it is also clear from the study that since the women have to take care of the household as well as the company, on her own, she is given less time to work for a higher profit. As noted in the interviews, even though they were able to provide for their families and increase in sales, they still lived under small economic conditions due to two jobs, the company and the household. Another thing that became clear was that we didn’t really see a difference between the women that had their partners in prison in comparison to the one who didn’t, in this question Langendijk’s argument that women’s empowerment through microcredits doesn’t necessarily change the power distribution between male and females in the households even though the male is away.

Regarding the research problem, this study has contributed with empirical evidence of how microcredits impact lives of prisoners’ wives. It shows that microcredits are a way to empower these women and their families economically. We argue that microcredits may be used as a financial help to these families, even though it has its flaws. Many ideas within development research focus on how to empower different groups, and this study claims that microcredits may be used in cases where one partner is prison. However, it may not work in all cultures and societies in the world and is therefore not the only solution to women empowerment, but one.

This study has also contributed to two main areas, the area of microcredits and the area of women empowerment in Colombia. It shows empirical evidence of what role microcredits has played for families with the male partner in prison, as well as how the situation is for women in Medellín. It has also contributed with a new topic within development research, namely the connections between these two. More research on this particular topic is needed for the future to see whether microcredits is the best way to empower prisoners’ wives or if there are better solutions. However, the research findings are still vague in the sense that they don’t target the real impact in particularly the cases of prisoners’ wives, due to the ethics we had to consider with the interviews. These findings still show how microcredits contributed to these women’s empowerment, but could have gone deeper into the area of relation to the partners’ imprisonment.

We also believe that it is relevant to do further research about the links between prisoners’ wives and microcredit, because not only can it help the woman to provide for the
family, but also help the man when he gets released. As the findings suggested, it may be hard for these family members to get a job afterwards, especially for the men. With an own company the men can seek to engage and participate in the company together with the women, instead of looking for other jobs.
8 REFERENCES

8.1 Books


8.2 ARTICLES


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### 8.3 Webpages/Web Documents


## Appendix 1. List of Interviews and Observations

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<th>Name</th>
<th>Type</th>
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<td>Prisoner’s Wife</td>
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<td>W2 AND D1</td>
<td>Prisoner’s Wife and daughter</td>
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<td>W17</td>
<td>Before Microcredit</td>
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<td>Been in prison</td>
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<td>Under house arrest</td>
<td>9 December 2015</td>
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<td><strong>NOHEMY QUIÑONEZ</strong></td>
<td>Fondo Rotatorio</td>
<td>23 November 2015</td>
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<tr>
<td><strong>OCTAVIO AREIZA</strong></td>
<td>Prison Pastor</td>
<td>10 December 2015</td>
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<td><strong>PRISON OBSERVATION</strong></td>
<td>Bellavista</td>
<td>26 November 2015</td>
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APPENDIX 2. INTERVIEW QUESTIONS

Name:
Age:

General:
1. What does your family look like?
2. How does a typical week day look like for you?
3. Tell us about your background and what you have done earlier in your life
4. Do you consider your husband as part of the household?
5. How did a typical weekday look like before your husband got imprisoned?
6. Do you meet other women that are currently receiving micro credits?

Capabilities:
1. What are your professional skills/what are you good at?
2. Are you able to use those skills in your new business?
3. Have you accomplished what you planned to do?
4. What is your main goal for the future?
5. What opportunities do you see now?
6. Are you able to make choices for your own life and has that changed since you started to receive micro credits?
7. What would you say is the biggest achievement that you have done since you started your business?
8. Have you learnt any new skills from running a business?
9. In general, what can you do now that you could not do before receiving the loan?

Economics:
1. Are you the sole provider for the family?
2. Has your business been successful, and in what way?
3. Are you able to save money?
4. Do you have control over the money that you have, and how do you spend your money?
5. (How do you manage to get resources for your business? Do you have more access to the markets and in what ways?)

**Social:**

1. How has your social life changed since you started to receive micro credits?
2. Are you able to take part in any community activities or social events?
3. Are your children able to attend school?
4. How often do you visit your friends?
5. Do you have more access to health care now than before you started to receive micro credits?

**Power and Agency:**

1. Do you still do the general housework while running your business or does someone help you?
2. Has your role in the family changed? Do you have more influence in decision making?
3. What do your neighbours and friends say about you running a business?
4. Do you feel that your workplace is safe?