

**NASHTA: ROTATING CREDIT ASSOCIATIONS
AND WOMEN “BEING ACTIVE” IN SYRIA**

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ABSTRACT

Rotating credit associations known as jama^ciyyat are widespread amongst Damascene women in popular neighborhoods. An analysis of meeting structure and the discourse that develops in them indicates that women who participate in jama^ciyyat are concerned with more than economic gain. Long hours spent in jama^ciyya meetings demonstrate their social nature. Rituals of feminine virtue saturate the jama^ciyya with symbolic expressions of women's realization of local gender norms that could otherwise discourage women's public participation. Articulations of beauty, hospitality, nurturance, mothering, and familial support coalesce to form a representation of jama^ciyya members as respectable women in the local gender idiom.

Political forces under the Syrian regime discourage jama^ciyyat from scaling up past localized activities. Jama^ciyyat provide a social space in which women can be “nashta,” or active, implying a modern, capable, productive woman. These qualities lead members to perceive and represent themselves as superior women in the community. Jama^ciyyat build social capital that benefits not only women but husbands and children,

projecting reputations of respectability onto the kin unit. This social capital can be used for future transactions and negotiations, such as the start-up of a new credit association or marriage.

Building on theoretical paradigms of gender studies and civil society, I argue that established permutations of these are insufficient to describe the case of jama'iyat. While being nashta encompasses some measure of economic rationality, public participation, and resistance to patriarchal norms, jama'iyat enjoy wide popularity primarily because they intersect with local gender values and political strictures rather than confront them. For comparison, the women are juxtaposed with young men in the souq, who also are concerned with building social capital, but do so through parallel local and international strategies – the former with kin and local contacts, the latter with foreigners.

Fieldwork for this study spanned twelve months in 2006-2007. It is also informed by a three-month visit in 2004. Methods include participant-observation in two neighborhoods based on systematic visits with shopkeepers, informal interviews with jama'iyya members, and participation in recreational activities like visiting and commensality. Formal interviews were carried out with religious leaders, journalists, editors, artists, and scholars.