

OXFAM
RESEARCH BACKGROUNDER

Saving for Change in Mali

From women's financial
inclusion to public engagement

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OXFAM

CONTENTS

Oxfam’s Research Backgrounders	3
Acronyms and Abbreviations	5
Executive Summary.....	6
I. Overview	6
II. Perceived impacts of SfC	7
II. Strengths of the program with regard to empowerment and accountability	8
III. Challenges of the program with regard to empowerment and accountability.....	10
IV. Program recommendations	11
Introduction	13
Saving for Change overview.....	13
Study objectives and rationale.....	17
Methodology.....	18
Terminology for site locations	20
Site selection.....	21
Study limitations	22
Literature Review	24
1. Gender and accountability	24
2. Local institutions.....	28
Findings.....	35
A. Perceived impacts at the individual and household level	35
Discussion.....	41
I. What SfC can accomplish.....	41
II. Challenges for SfC	46
Recommendations.....	55
I. Guidelines in the planning and evaluation of SfC.....	55
II. Program recommendations	57
Appendix A: Village Summaries.....	63
I. SIDO	63
II. KOLON DIEBA	65
III. ZANTIÉBOUGOU.....	68
IV. NECKO	70
References.....	73
Research Backgrounder Series Listing.....	77

OXFAM'S RESEARCH BACKGROUNDEERS

Series editor: Kimberly Pfeifer

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ACRONYMS AND ABBREVIATIONS

AFISMA	African-led International Support Mission to Mali
ATT	Amadou Toumani Touré
BARA	Bureau of Applied Research in Anthropology
CFA	West African Franc
CMDT	Compagnie Malienne pour le Développement du Textile (Malian Company for Textile Development)
CSF	Commission Sociale des Femmes (Women's Social Commission)
ECOWAS	Economic Community of West African States
IBK	Ibrahim Boubacar Keïta
IDEA	International Institute for Democracy and Electoral Assistance
IPA	Innovations for Poverty Action
MFI	Microfinance institution
MINUSMA	Mission Multidimensionnelle Intégrée des Nations Unies pour la Stabilisation au Mali (United Nations Multidimensional Integrated Stabilization Mission in Mali)
NDI	National Democracy Institute
NGO	Non-Governmental Organization
P4P	Purchase for Progress
SfC	Saving for Change
UNFM	Union Nationale des Femmes Maliennes (National Malian Women's Union)
WFP	World Food Programme

EXECUTIVE SUMMARY

I. OVERVIEW

SfC (Saving for Change) is a community savings group program that was designed and implemented by Oxfam America, Freedom from Hunger, and the Strømme Foundation. First introduced in Mali in 2005, SfC builds upon traditional rotating savings and credit associations (ROSCAs), but introduces the concept of loan repayment with interest, orienting the groups toward income generation and growth. The model requires no financial infrastructure beyond initial trainings to familiarize women with the program, and functions independently from outside support once established. In this way, participating women effectively manage their own micro-institutions, with group members determining the rules of participation and systems of transparency, so that the program can be continuously modified to respond to their priorities and needs. An offshoot of the basic savings group methodology, SfC allows for credit, but is primarily focused on savings, which are generated entirely by the members themselves without matching or external loans. Because of the program's flexibility and independence from formal structure, SfC remains the preferred form of credit for women in much of Mali, and it continues to expand spontaneously into new areas. There are currently over 450,000 women in functioning groups within Mali (Oxfam 2018).

This study seeks to examine the relationship between economic growth and forms of political engagement and accountability, particularly within the context of fragile states. It also seeks to provide practical insights toward developing the emerging character of SfC. As Oxfam and its partners look to the future, there is considerable interest in building upon SfC's well-established foundation of self-organized women to develop platforms for women's rights and active citizenship. This research is intended to provide additional insight into how (and whether) SfC groups might meaningfully incorporate measures of political accountability. Research questions therefore address: possible influences women's collective actions (in SfC groups and associations) have on authorities and those in power and spillover effects between SfC's economic activities and civic or political engagement. To assess accountability and empowerment in SfC communities, qualitative research was conducted in August 2017 in four locations identified as having had exceptionally positive experiences in either providing economic opportunities for women or in developing new forms of political consciousness.

II. PERCEIVED IMPACTS OF SFC

The most significant and lasting contribution of Sfc was perceived to be the creation and reinforcement of bonds of solidarity and social support. Trust established over time through mutual assistance, through both Sfc loans and parallel forms of emergency support (social funds), establishes a reliable form of social capital that women and their households value highly. The importance of women's friendships and mutual assistance was consistently identified as the primary value of the program. Households also identified Sfc's economic value primarily in terms of savings and protection rather than entrepreneurship: in consumption smoothing,¹ support during the lean season, and in providing a socially acceptable mechanism for limiting the diffusion of savings. In town centers, men and women also consistently attributed Sfc's presence as a contributing factor in household economic growth, although this perceived effect was less consistent in the outlying rural communities. Sfc was generally seen as being responsible for women's greater financial control, increased stability of economic resources, and a greater capacity to capitalize on economic opportunities should they arise.

Both male and female members of households perceived a general pattern of increased empowerment among Sfc members over time. Although they did not themselves use the term, they indicated growth of many components one would associate with empowerment: greater economic independence for members within their households, increased leadership and sense of potential and purpose, and increased status in the household and in the larger community. Status in groups and in the home is mutually reinforced: as women demonstrate fiscal responsibility and leadership within Sfc, their position increases in the larger society, which in turn reflects back upon their standing in their homes. However, with few exceptions, women's empowerment is highly constrained within social bounds. Women are expected to assure the education, health, and nutrition of their children, and to manage their household sub-units during the lean months of the year. Men and women perceive Sfc as a significant contributor to the satisfaction of these gendered expectations, since being seen as responsible, and worthy of respect in the larger community is largely defined by the ability to perform these expectations.

¹ Consumption smoothing refers to the ability to stabilize consumption patterns over time to mitigate against uncertainty and unforeseen shocks. In Mali, this is particularly important seasonally, as people adopt strategies to translate consumption from periods of income and crop generation to the lean period before the harvest.

II. STRENGTHS OF THE PROGRAM WITH REGARD TO EMPOWERMENT AND ACCOUNTABILITY

1. The power of collective action

For the women who participate in SfC, the most important benefits are consistently identified as interpersonal assistance, cooperation, and the strengthening of relationships among group members. Women also consistently spoke of the value in consumption smoothing, providing assistance in times of unexpected need, and in providing a trustworthy collective savings mechanism against the easy diffusion of cash on hand. The fact that these are the top priorities not only for groups in poorer and more remote communities but also for groups in town centers that have experienced remarkable growth in SfC entrepreneurial activities over time, speaks to the core importance of SfC's social functions.

Women also note that the program allows them to achieve collectively what would be either economically or socially unfeasible as individuals. As a microfinance program, SfC keeps savings inaccessible through constant circulation in the form of loans, thereby allowing individual members to resist social pressures to diffuse savings. Similarly, as a potential platform for political action, SfC has allowed women to petition for rights they would normally be refused as individuals. The most significant of these gains has been land ownership, permitted for collective production, although established gender norms make a woman's individual ownership nearly unimaginable. The right to collective ownership allowed in Kolondieba, Sido, and Zantiébougou is, in fact, a widespread effect of SfC.

2. Reducing vulnerability and food insecurity

In the past, microfinance and the potential of entrepreneurship have been oversold as solutions to poverty and food insecurity. This assumption risks abnegating the fundamental responsibility of the national government in providing basic resources and infrastructure, without which any development program cannot succeed. In the towns included in this research, SfC's importance in generating income was secondary to its social value in building systems of mutual assistance, despite relative entrepreneurial success. In the rural communities surrounding these towns, entrepreneurship remained generally unfeasible even after many years of SfC. This does not mean, however, that the economic contributions of SfC are not highly significant. In all communities, SfC's contribution to food security through consumption smoothing loans and emergency assistance was deeply appreciated. For populations on the threshold of food insecurity, even tiny measures toward greater certainty and reliable forms of social insurance can have considerable effects. As in all aspects of SfC, women's own perceptions of the program's value should be foregrounded in assessing economic impact.

3. As a platform for political accountability

In the communities studied, even in situations where women successfully mobilized to advocate for their political interests and hold local officials to account, the limited power and motivation of local elected officials has rendered such efforts largely fruitless. Despite this, women were not discouraged; instead, they found that the act of coming together toward a shared political end was empowering in itself, regardless of the ultimate outcome. This is in part because of the strengthened bonds of solidarity established by collective experience, but it is just as much due to an understanding of empowerment as a process rather than a fixed and static set of circumstances to be definitively attained. Similarly, women understand the gradual nature of SfC's economic expansion, in which women must habituate to potential risk before testing the new limits of growth and investment to which they can commit, as an inherent part of the process rather than a sign of timidity. Political and economic consciousness both take time to develop, and each stage of self-transformation is a necessary stepping-stone to the next.

Like a social movement, the relationships established under SfC help to generate the momentum and organizational capacity that allow for social change once larger circumstances are aligned to foster it. SfC's strength in uniting women through collective action may ultimately be a more powerful factor in developing political accountability than the recent introduction of gender quotas. Over time, SfC creates precisely the sort of platform that might enable women's groups toward political activism and advocacy: autonomous cells that have established mechanisms for effective information dissemination, recognized social capital within rural communities, and practice in collective problem-solving, self-organization, and adaptability.

4. Signs of meaningful change under SfC

Incrementally, SfC may be shifting what is permissible for women, gradually normalizing behaviors and rights. Most significantly, women in SfC have been granted collective ownership of agricultural parcels, despite longstanding norms prohibiting sales to individual women. In most Bamana villages, land ownership is controlled by households and not individuals, so that the household head may decide to reallocate parcels in each cycle and women cannot plan on developing soils or crops for the long term. Such fundamental uncertainty directly attenuates women's ability to plan their finances and economic strategies.

Other norms may also be shifting as SfC becomes increasingly normalized within village society. Social prohibitions on discussing loans, for example, appear to be weakening. As SfC has made loans more frequent and commonplace for women, and without the potential stigma of perceived obligation to men, cultural perceptions around asking and receiving loans from non-relatives appear to be shifting. SfC further evades moral judgments concerning loans, since women are at least in part borrowing their own money invested in the group.

III. CHALLENGES OF THE PROGRAM WITH REGARD TO EMPOWERMENT AND ACCOUNTABILITY

1. Limitations to SfC entrepreneurship

Even in communities where SfC has enjoyed steady and progressive growth over time, there are signs of intrinsic limitations to economic expansion. Even after many years in the program, we noted limited innovations and strong risk aversion in women's selection of where to invest in entrepreneurship, often resulting in market saturation. If entrepreneurship is a challenge even under nearly ideal Malian circumstances, it is even more true for the general population that for most Malian women, in the absence of some connection to external markets, their small businesses must vie in highly competitive contexts, with little margin for setbacks, for the money of very poor people. Ultimately, even women who succeed in their market activities tend to use their remaining profits after loan and interest payments on household consumption. As a result, even in areas where SfC has successfully increased women's entrepreneurship, women are by and large taking out loans for the same activities as when they began the program.

2. Greater economic participation does not *necessarily* lead to empowerment, economic or otherwise

In all communities where women had undergone significant economic growth in the last decade, the general perception among both men and women was that women's greater economic stability and contribution did lead to a greater role in household decision-making. While we wish to underscore that greater economic participation does have real and positive effects on women's position in and beyond the household, it also emerges, particularly from the household-level data, that such effects are often highly bounded within the social context and do not necessarily extend into the public sphere.

3. SfC associations struggle to remain sustainable

The potential of associations has been recognized since they were introduced: ideally, they might establish a sense of community and civic purpose larger than the group or village level, with implications for political accountability. In practice, the strength of associations has primarily been in their relation to additional SfC programs (SfC Plus) or to external sources of revenue. However, without the added financial incentive of some larger organization piggybacking off of SfC associations, associations in these communities had become moribund after a few years, and were only reinvigorated by SfC+ or P4P (Purchase for Progress). The reasons for associations' instability are primarily related to the socioeconomic disparity between SfC groups in towns and their outlying

communities. In Mali, the relative prosperity of market towns on the highways drops off very rapidly, so that even communities only a few kilometers away are extremely limited in access to basic infrastructure and market opportunities. For this reason, the foundation of trust and shared purpose that establishes the social cohesion of groups does not easily scale up to the level of associations.

4. Limits to political accountability

Malian political accountability is limited by unresponsive local officials, an under-informed population, and inequalitarian social norms. In most cases, we found that local officials were simply incapable even where they might have the good faith to act. Even in the most politically engaged communities, politics was predominantly about securing votes through gift-giving during the campaigns, and voting was predominantly a matter of chauvinistic support of members of the same extended kinship networks, regions, or ethnic groups, rather than based on issues. This effectively prevents even well-organized SfC associations from forming a unified voting bloc that can exert significant political pressure, and sustains a system that largely restricts political power within an elite circle. Rural women, in particular, were in general politically disengaged due to a general cynicism that the process might represent their interests. As a result, we found limited understanding of their legal rights and the role and responsibilities of elected officials. Finally, social norms continue to constrain women's participation in local politics; although some communities have women that are actively challenging gender roles, male forms of power remain firmly in political control.

IV. PROGRAM RECOMMENDATIONS

1. Remain focused on the essential elements of the program that women value most

SfC has succeeded where other microfinance institutions have failed in large part because decisions and financial control remain in the hands of the women themselves. For highly risk-averse women, the trustworthiness that SfC has established over time is one of its most appealing features. Therefore, while there may be a role for supplemental training or programs like SfC+, it is essential that they be actively welcomed, incorporated in a way that maintains the core aspects of transparency and autonomy that are the essence of group function, and not represent an undue burden of time or other scarce resources for those who wish to benefit from them.

2. Provide supplementary education and training where it is appropriate

That being said, this research indicated that there is a real place for supplemental education to be linked to SfC. Three potential forms of supplemental assistance were evoked in this research: market analysis and small business development; civic education; and literacy. Entrepreneurship development programs should be considered in contexts where careful assessment indicates that education is the missing factor in business development. Such programs, known as SfC+Citizenship programs, also demonstrate the importance of civics education, as women generally did not know their rights under the law. SfC+Citizenship programming has thus far taken careful steps toward a nascent civic awareness, and could build progressively upon its initial forays to eventually build a network of women with leadership skills, who in turn might exert meaningful political pressure. Most of all, literacy training serves as the foundation for many other kinds of opportunity: Illiteracy is a major perceived barrier to direct political involvement, especially candidacy; literacy allows greater access to information, including contacts with national and international NGOs and market access; and as SfC grows in organizational complexity, literacy can allow women to keep pace with more sophisticated accounting and collective business management models. At a household level, literacy reduces women's dependence on men and makes independent financial management more feasible. In addition to these supplemental forms of training, there is a clear need for association officials to receive training in the management of their associations; such training could draw from the robust literature on community grassroots organization and the management of collectives.

3. Foster new markets and economic opportunities

Successful associations have been fortunate enough to partner with organizations (P4P in particular) that provide access to external markets, but they risk overdependence on these relationships that are often fragile in the long term. Oxfam and its partners have had limited success in facilitating relationships between market opportunities and SfC groups, leaving largely illiterate women to seek out potential partners on their own. If and where SfC is to evolve beyond consumption smoothing and security into a platform for growth, more relationships will need to be actively fostered with reliable and stable commercial partners. In all communities visited during this research, there is a universal demand for transformation, diversification, and identification of new markets and new partners. Most SfC groups and associations are poorly positioned to be able to seek out such opportunities without assistance.

INTRODUCTION

SAVING FOR CHANGE OVERVIEW

SfC (Saving for Change) is a community savings group program that was designed and implemented by Oxfam America, Freedom from Hunger, and the Strømme Foundation. SfC enables poor women in rural areas to save as much or as little as they can afford. It was first introduced in Mali in 2005, and closely resembles traditional West African rotating savings and credit associations, known as *tontines*. SfC builds upon that model, but introduces the concept of loan repayment with interest, orienting the groups toward income generation and growth. The model requires no financial infrastructure beyond initial trainings to familiarize women with the program and functions independently from outside support once established. In this way, participating women effectively manage their own micro-institutions, with group members determining the rules of participation and systems of transparency, so that the program can be continuously modified to respond to their priorities and needs.

An offshoot of the basic savings group methodology, SfC allows for credit, but is primarily focused on savings, which are generated entirely by the members themselves, without matching or external loans. Group savings accumulate into a collective fund, which the group may then use to make loans to members. Members generally invest the loans in microenterprise, or use them for health and other emergencies. Women then reimburse the group with an agreed-upon interest rate charged to the loan, allowing the collected fund to grow substantially. Because members are encouraged to take loans from the collective savings, women are able to keep their savings in circulation and thus protected from theft, granting them a measure of security over other savings strategies (i.e., livestock or material goods) that may be more volatile. At the end of a savings cycle (usually eight to 12 months), members divide the fund and the accrued interest among themselves. As women learn to manage their groups and their savings, they develop bonds of mutual support and solidarity. SfC is as much about building social capital as it is about financial inclusion.

Started in Mali, SfC has grown to include five countries: Cambodia, El Salvador, Guatemala, Mali, and Senegal. Because of the program's flexibility and independence from formal structure, SfC remains the preferred form of credit for women in much of Mali, and continues to expand spontaneously into new areas. There are currently over 450,000 women participating in SfC in Mali (Oxfam

2018),² in over 20,000 active groups and in over 7,000 villages. The program focuses on married and productive women, with nearly three-fourths of participants between the ages of 21 and 46, according to a recent census. When groups first form, women generally save around 50 to 150 CFA (10 to 30 cents in USD) per woman per week. As groups mature, women become increasingly confident in the program and in taking out loans from collective funds, and potentially have more available capital through the growth of their entrepreneurial activities, so that the amount invested per week tends to steadily increase from year to year.

In Mali, a seed grant from the Strømme Foundation and subsequent funding from the Bill & Melinda Gates Foundation established SfC as one of the largest financial inclusion initiatives in Africa. As part of this funding, a three-year, in-depth research study was commissioned in 2009 by Oxfam American and Freedom from Hunger. This study employed a quantitative and qualitative parallel approach: economists (IPA) conducted a randomized controlled trial, and development anthropologists (BARA, including the authors of this report) conducted in-depth qualitative research. The study found increased savings, food security, investment in livestock, and greater access to credit in communities where SfC had been introduced. Although economic data did not find significant impacts on income, health, and education expenditures, qualitative data found that SfC members highly valued the social capital and support system gained through participation³.

Since its introduction, Oxfam has made limited changes to the SfC program in Mali. The two most significant modifications have been the networking of individual SfC groups into larger associations, which was first piloted in 2006, and the addition of supplementary training programs on topics of critical interest for participants in certain regions of the country, referred to as Saving for Change Plus (SfC Plus). Because much of the discussion in this report focuses on the impacts of these modifications to SfC and their potential for increasing political accountability, they are described in more detail in the text boxes below.

2 This number has been put forward in Oxfam's online materials for several years, but in fact the number of participating women is likely to be much greater. The extent and success rate of spontaneous spread to new communities has not been systematically documented.

3 This study bears revisiting, however. The disparity between the perceived benefits of SfC identified by the anthropology team and the minimal or statistically insignificant effects captured by the economists' RCT may be explained in part by the intention-to-treat methodology adopted for the RCT. While this "once randomized, always analyzed" approach protects against bias in issues of adherence to SfC, it limits comparison to the village level and does not make direct comparisons between SfC members and non-members.

SfC Associations

Bringing groups into association has been a goal of SfC since its inception. Associations bring delegates from multiple groups together in monthly meetings, promoting exchange between groups and seeking to foster larger-scale initiatives in both income-generation and civi engagement. The associations have their own rotational *tontines*, creating additional motivation for groups to join. There are currently approximately 200 SfC associations functioning in Mali.

Once groups are established, merging them seems like an obvious next step; larger groups should be able to pool larger amounts of money before the annual share-out (process of distributing funds among members), and thus address issues on a larger scale, and potentially at a community level. Interaction between groups is also meant to promote idea exchange and the lateral movement of savings innovations from peer to peer, and possibly to form a degree of larger accountability for individual groups. The creation of associations also has ramifications for building political accountability and a unified bloc of SfC advocates with electoral influence.

However, SfC groups across Mali have often struggled to form meaningful and lasting associations. Part of the problem is logistical, since women have limited funds, and Mali's road infrastructure is generally so weak that displacing women even short distances (e.g., to the nearest market town) can engender a significant burden both economically and on women's limited time availability. Since they were established in 2006, studies have noted that associations also tend to be strained by conflicting interests, and often devolve into lack of transparency and domination by the most influential members. Generally, the intimate bonds (often based on direct kinship, collective labor, and shared community) that sustain village-level SfC groups are not easily maintained at the association level.

SfC Plus

As SfC Mali has transitioned to its next phase following the three-year evaluation, Oxfam has sought to harness the potential of savings groups to serve as a platform for delivering additional capacity-building activities. As solicited by SfC members, Oxfam has therefore developed a suite of trainings designed to further increase members' economic participation. Although the modules have been introduced at a limited scope within Mali, our research focused primarily on SfC Plus beneficiary communities after conversations with Oxfam Mali, because these communities were most likely to indicate the potential of SfC groups to provide measures of political accountability. These "SfC Plus" activities piloted in Mali are briefly described below.

1. SfC + Citizenship

SfC+Citizenship (French: *Émergence*) provided civics education and trained women in self-advocacy and political engagement, encouraging women to vote, run for office, and to secure formal marriage certificates as a step toward securing future legal rights. Through SfC Plus Citizenship, women learn what it means to be a citizen (i.e. hold an ID card, pay taxes, have a birth certificate for children, and hold officials accountable for local services).

2. SfC + Agriculture

SfC+Agriculture has promoted women's participation in agriculture and provided training in environmentally sustainable agricultural techniques, with the objective of contributing to increased food security of vulnerable rural women producers. Launched in Mali in 2011, the program focuses on improving yields and maintaining soil fertility through techniques such as tree planting and intercropping, and linking products to new markets where feasible. Desertification and deforestation are particularly a concern for Mali and the Sahel generally. Notably, this program has provided women with mechanisms for the formal collective ownership of land, which runs counter to the prevailing gender norms of Malian society. In addition to sharing techniques, the program seeks to empower members as agricultural replicators who can train others and gain leadership skills.

3. SfC+ Business

During the course of participatory research, women consistently voiced an interest in business training for income-generating activities. In response, Oxfam designed business modules for well-established savings groups in 2010. Key components of the business curriculum include: starting and running a successful individual or collective business; financing one's business and managing the budget; creating a successful product; and setting a competitive selling price to make a profit. To ensure the transfer of adequate skills to members, Oxfam also incorporated a leadership component focused on gender. SfC Plus Business has provided seed money, market analysis and further enterprise development for business collectives.

STUDY OBJECTIVES AND RATIONALE

At a general level, this study seeks to examine the relationship between economic growth and forms of political engagement and accountability, particularly within the context of fragile states. It also seeks to provide practical insights toward developing the emerging character of SfC. As Oxfam and its partners look to the future, there is considerable interest in building upon SfC's well-established foundation of self-organized women to develop platforms for women's rights and active citizenship. This research is intended to provide additional insight into how (and whether) SfC groups might meaningfully incorporate measures of political accountability.

Research questions that orient this research therefore include:

1. How does women's collective action, through savings groups, associations of savings groups, and women's economic organizations (cooperatives, groups of collective economic interest) influence public and private stakeholders (such as local authorities in charge of municipal actions; retailers; distributors; traders; or producers in commodity value chains) at national and sub-national levels?
2. What mechanisms, networks, and alliances do these different groups negotiate to foster a better dialogue with different stakeholders? How do associations of groups with representatives from multiple SfC groups come together, and what are their agendas and actions? What kinds of actions and agendas lead to greater responsiveness from public and private authorities?
3. Does SfC civic-political spillover action involve deeper citizenship engagement? Do SfC participants gain more knowledge of citizens' rights and obligations of government, especially national policies on gender, women's rights, and access to resources? To what degree do SfC participants exercise the right to vote and other rights (e.g., access to justice)? Do SfC groups begin to monitor government expenditures at the village/prefecture or circle level? Do they monitor program implementation, especially involving health, education, and agriculture?
4. Are there costs to women of increased citizen engagement? Have costs or additional burdens manifested as disincentives to civic engagement?

METHODOLOGY

In August 2017, we conducted qualitative research in four locations in Mali that were identified by Oxfam personnel in-country as having had exceptionally positive experiences in either providing economic opportunities for women or in developing new forms of political consciousness. Research was oriented by a review of the literature. Study methodology was based on the Household Livelihood Security approach, which seeks to understand the micro-dynamics of household livelihoods through community participation in identifying and analyzing household dynamics (Frankenberger and McCaston 1998). Data collection methods included community-level interviews, key informant interviews with SfC technical agents and group and association leaders, household interviews, and focus groups with female and male SfC members and non-members. In each location, data were collected in both town centers and in outlying villages (see Table 2) to capture the dynamics of SfC associations and the distinct vulnerabilities challenging more peripheral communities. Interviews incorporated elements from the Women's Empowerment in Agriculture Index, and open-ended questions about perceptions of impact. Attention to perceptions of linkages between economic and political engagement, as defined and identified by the population, avoids imposing external definitions that may obscure significant effects.

Team research in each location was conducted over the course of two to three days. In each community, the team met with the local authorities (village chief and, where possible, elected officials) to announce the purpose of the visit and to obtain permission from the study. Care was taken to identify the research as independent of SfC, Oxfam, Freedom from Hunger, other consortium partners or administering NGOs, or the Malian government. The research team conducted community-level interviews with the village chief and elders, followed by focus group discussions, key informant interviews, and household surveys. The methodology thus passes from general to specific and from village-level to individual-level micro-dynamics, with each phase informing and orienting the selection of participants in the next. In addition, the team interviewed local elected officials, association presidents, and other key stakeholders at each site. The total number of interviews and focus groups are summarized in the table below:

Table 1: Research tools used in the study

Research tool	Number conducted
Community-level interviews	4
Household interviews (with separate interviews for SfC women):	26
Relatively poor households	7
Relatively average households	10
Relatively well-off households	9
Key informant interviews	8
Focus groups	18
Men	3
Women (in SfC groups)	15
Total	56*

*Total does not include participant observation, informal conversations, and interviews with elected officials, association presidents, and other key stakeholders.

Community interviews averaged two hours, and captured general information on the village, including its history, current population, ethnic composition, basic infrastructure and dominant livelihood systems, and the economic and political structures available to the population. Following the community interview, the team conducted focus group discussions with women and men in each village. The selection of focus groups depended on the relevant dynamics of the village, and included: members of the same SfC group; women who were part of an SfC group that had left or never joined an association; husbands of SfC members; and women who were not part of SfC. These discussions covered the history and experiences of the group, uses of SfC, and the perceived relationships between SfC membership and women's economic and political development. Key informants were also identified over the course of village observation and the administration of previous instruments, and interviews with these individuals served to provide clarification on complex or delicate issues raised elsewhere in village research. At least three household interviews were also conducted at each site in order to obtain a more detailed socioeconomic profile of individuals within the larger household and village livelihood systems, and to understand the micro-dynamics of women's decision-making power and other measures of empowerment within the household. Efforts were made to diversify the selection of households according to locally defined criteria of relative wealth and vulnerability in order to represent the full spectrum in the overall data.

This method of collecting data emphasizes community participation in identifying and analyzing household dynamics. Throughout the research, the methodology was designed to maximize the range of voices from local populations by using open-ended focus group discussions and semi-structured interviews that allowed people to raise issues through natural conversation within a pre-determined range of relevant study topics.

TERMINOLOGY FOR SITE LOCATIONS

Previous research suggested that even in relatively successful SfC locations, it would be important to study the dynamics (of SfC relationships and resource distribution) between town centers and peripheral communities. In Kolondieba and Zantiébougou, we therefore collected data in outlying villages as well as in the town centers. Time and logistical constraints, particularly road conditions, limited our selection of outlying communities. Furthermore, data collection in larger towns was stratified to include multiple neighborhoods (*quartiers*), particularly where caste or occupation-based neighborhoods were likely to be of significantly lower socioeconomic status than others. To avoid confusion in this report, we have endeavored to be consistent in our terminology for research sites: “location” refers to an overall area, including both the administrative “town” center and the “hamlets” and “villages” that it serves; “community” refers to a single town, village or hamlet; and “neighborhood” refers to an administratively (and generally socio-economically) distinct sub-unit of a larger town. The eight communities where research was conducted and their place within this set of terms are summarized in the table below.

Table 2. Communities included in the research

Location	Town	Village/Hamlet
1. SIDO	Sido	
2. KOLONDIEBA	Kolondieba (including blacksmith neighborhood)	Ouakoro; Blakala
3. ZANTIÉBOUGOU	Zantiébougou	Fala; Bougoula
4. NECKO	(Dioumanzana- interviews with local officials only)	Necko

Figure 1. Research site locations within Mali



SITE SELECTION

This research was conducted under considerable constraints. The political situation and general insecurity in Mali meant that most of the country was off limits to research and working in the middle of the rainy season limited site selection to communities on or near major paved roads. Time and logistical constraints further reduced the number of possible sites. Nevertheless, great care was taken in collaboration with Oxfam personnel to select communities that had experienced a range of SfC programs and experienced a range of political and economic experiences and achievements. For the most part, the locations selected were among the first to receive training in the SfC approach, and had benefited from additional programs through SfC (the SfC+ initiatives). We wanted to follow up on previous research, including the study of how the first established groups had evolved over time, and the kinds of shifts in SfC that occur after maturity or saturation. This was of particular interest in the selection of Zantiébougou and the neighboring community of Bougoula, where we had conducted SfC research nearly a decade earlier (BARA 2008); and in the selection of Sido, since it lay in the region of Bougouni that was included in Oxfam's previous study of older program areas (Bermudez and Matuszeski 2010). This continuity allowed us to make direct comparisons to better understand how perceptions and practices had changed over the intervening years.

In Sido, Kolondieba, and Zantiébougou (and in the hamlets and communities surrounding them), SfC has had a longstanding presence and a marked increase in weekly contributions and loans over the years. These three locations are centuries old and located on major commercial routes, either paved or soon to be

paved, clustered around the major commercial hub of Bougouni (see Fig. 1). However, even in this limited study, we did not want to assume that spillover effects were limited to mature groups that had built up SfC from humble beginnings toward progressively larger economic impacts. The fourth village in the study, Necko, does not fit this pattern. Less than 50 years in existence and physically isolated, Necko only recently implemented SfC training in 2010. Nevertheless, the village was able to organize around SfC loans to fill critical infrastructure gaps in community health and education despite neglect from their local political representatives. Oxfam personnel suggested that studying this anomalous case might also be instructive in identifying the factors that permit civic engagement even in adverse conditions.

Table 3. Comparison of key features of research sites

Location	Sido	Kolondieba	Zantiébougou	Necko
Seat of local governance	✓	✓	✓	0
Have associations	✓	✓	✓	✓
Longstanding SfC presence	✓	✓	✓	0
SfC+ Agriculture	0	0	✓	0
SfC+ Emergence	✓	✓	0	0
Partnership with WFP (P4P)	0	0	✓	0
Groups undertake civic actions	✓	✓	✓	✓
NGOs make use of SfC as platform for other opportunities	✓	✓	✓	✓

STUDY LIMITATIONS

In addition to the aforementioned logistical and pragmatic constraints on site selection, this study is necessarily limited in the causal links it can draw between SfC presence and a given civic or political effect. For all of the locations but Necko, women’s economic and political advancement is likely due to a range of factors, including physical accessibility (as political centers on major commercial routes), the presence of international NGOs, and market access. We may hypothesize that SfC facilitates spillover effects, but there are too many variables

to say this with any certainty. This report's discussion of the relationship between SfC and accountability should therefore not be considered a program evaluation. Nevertheless, it provides information about *perceived* relationships and impacts of SfC on other forms of empowerment, which may be of value in and of itself.

In the study of empowerment, however, this methodology also offers an advantage. By focusing on the most successful groups, the research addresses a methodological gap pervasive in the literature on both empowerment and accountability (Green 2017). Most studies are explicitly tied to a development intervention, with changes in women's empowerment presumed (or demonstrated through the use of control populations) to be the result of the intervention. This study makes no such claims, since there is no way to demonstrate that SfC was the driver that produced the effects found in a small and intentionally non-representative sample. It is best understood as a positive deviance approach rather than a best practices approach, since the program's success depends on a confluence of circumstances not entirely within the control of or determined by the actions of the participating women. The positive deviance approach seeks to identify those factors that make positive outliers possible, then engage the larger population in a process of social learning in which the lessons learned may be adapted and adopted where appropriate. Focus on women's experience that is not necessarily tied to the intervention provides insight into the general and "endogenous" processes (Green 2017) in which accountability and empowerment may reinforce one another organically, a phenomenon of perhaps greater importance than the direct study of any particular intervention.

One should also bear in mind that while positive deviance is not representative of SfC groups nationally by its very design, such studies can indirectly indicate general challenges for SfC in two ways. Firstly, evidence that even women with myriad socioeconomic advantages over most SfC group members face considerable challenges in, for example, finding reliable entrepreneurial strategies, or in translating economic success into increased decision-making powers in their household. This suggests that these are endemic issues in the overall population and not unique to SfC. Secondly, because these communities (aside from Necko) represent some of the oldest groups in the country, the challenges they currently face may forecast those that younger groups may anticipate as they continue to evolve.

LITERATURE REVIEW

This literature review provides an overview of the relevant cultural, historical, and political background on the Malian communities studied for this report. Firstly, this background provides the context necessary to understand the experiences of SfC members described in the report. Secondly, it enables the reader to evaluate the degree to which SfC in Mali serves as a valuable case study generally; that is, the extent to which the findings here are relevant or predictive for understanding accountability in other fragile contexts. With this in mind, the review focuses here on two main themes:

1. **Gender and accountability:** This section provides an overview of gender roles in rural Mali, how women have historically been engaged in local politics and rights advocacy, and the relevant context for understanding current efforts toward building accountability and empowerment for Malian women.
2. **Local institutions:** This component reviews the history of rural development and rural political organizations, the historical and current role of local political leaders, and Mali's ongoing process of decentralization.

1. GENDER AND ACCOUNTABILITY

Gender has long been recognized as central to studies of accountability in fragile contexts. At the national level, Mali has recently passed legislation that limits some women's rights, but also instated electoral quotas requiring 30 percent female representation in elected and appointed posts. Such quota measures, already undertaken in several West African states, are potentially transformative. In India, for example, electoral quotas reserving political positions for women have led to increasing recognition within political parties that women can be good leaders (Bhavnani 2009), and have had real impacts on policies better tailored to respond to women's issues and needs (Chattopadhyay and Duflo 2004). However, there are also cultural, structural, and historical reasons why the impact of such legislative measures to increase women's political accountability may be muted. This literature review provides some of the context for understanding why this might be the case in Mali, as the backdrop to evaluating SfC's current and potential role in expanding women's accountability.

Gender roles in Mali

While women have historically held both political and economic power in Mali, traditional gender roles have also delimited and constrained women's authority in these domains. Women move into their husbands' families' homes upon marriage, and marriages are often polygynous, placing women (and particularly young and newly married women) in highly subordinate positions within households (BARA 2008). Women understand their social position within their households primarily as "being in their husband's house" (*ce sigi la* in Bambara), an identity largely defined by domestic duty (Turritin 1987); a woman's ability to satisfy these obligations is a measure of her social value, and the resource of social capital she may use to gain respect within the community and resources for herself and her children.

Land tenure systems have historically functioned to assure that almost every household owns land for cultivation, since in much of the country land is not bought or sold, but is accorded by local chiefs and then kept within families over generations. Thus, even poorer families who work for others tend to have their own fields to cultivate for consumption (Koenig 1988). However, inheritance systems have historically precluded women from formal land ownership. A Malian woman typically does not inherit her husband's agricultural assets upon his death, but may oversee them until her sons are of age to take over the collective fields (known as *foroborow*) (Turritin 1987).

Women do maintain a certain degree of economic autonomy in agriculture through the distinction between collective fields and individual fields (*jonforow*); the latter include women's individual fields (*musoforow*), which may be fields or home gardens near the household compound, and are distributed to women on the basis of seniority. In a larger household, older women are generally allotted the gardens closest to the household, with soil enriched by decomposition of village rubbish, while younger women will be allotted gardens along the paths to the collective fields. Fields, rather than gardens, are generally for those women who are not primarily burdened with the general responsibilities of household maintenance: older women, or women in wealthier households, such as the wives of traders (Turritin 1987). However, even in these circumstances, men in the household typically control how fields will be allotted each planting season, and women thus have limited capacity to make agricultural plans for the long term (BARA 2010).

Although men maintain structural dominance within households, women exert considerable authority and autonomy within the reproductive and domestic spheres. Recent forms of women's political inclusion have largely built upon these traditional definitions (De Jorio 2001), which has politicized gender roles. Other factors, such as increasing male migration (BARA 2010), increasing conversion to stricter forms of Islam and the rise of conservatism (Turritin 1987),

and the ongoing transition to cash and market economies (Turritin 1987; Becker 1996), have further complicated patterns of gendered authority and household decision-making in recent years.

Understanding Islam and the Family Code

Much attention has been focused on the role of Islam in conservative trends within Mali over the past decade that have run counter to the trends toward progressivism and expanded women's rights promoted under Touré's administration. Specifically, the popular reaction against efforts in 2009 to pass an improved family code that expanded protections for women, and the passage of a more conservative family code than the one it replaced, have been linked to the rise of religious conservatism. The proposed and rejected Family Code included provisions that would raise the minimum legal age of marriage for girls, secularize marriage, improve women's property and inheritance rights, and remove the clause demanding a wife's obedience to her husband. Conservative groups viewed many of these provisions as directly opposed to Islam, and the Code was withdrawn after widespread popular protest. (Reforms introduced by previous administrations (Konaré in 2002) were also defeated after public outcry (Wing 2008)). Instead, the Code that was passed into law in 2012 removed several rights enshrined under previous law since 1962. Among these provisions, the conservative Code removed a woman's automatic right to keep her children if her husband died, formally declared men as heads of households, and recognized religious marriage ceremonies as legally binding.

While the role of conservative Islam has certainly been a significant influence in Malian politics, it is important to recognize that Islam is often used as a convenient shorthand to articulate women's and men's idealized roles in Malian society, often in complex and conflicting ways (De Jorio 2009). Reference to Islam serves the practical function of establishing moral authority, but the values expressed under this rubric may have less to do with trends toward religious conservatism and more to do with the process of Mali's political liberalization (Soares 2008, De Jorio 2009). Efforts to promote social reform and women's rights, particularly in the form of the failed Family Code, have been contentious because they exacerbate the perceived gap between Malian civil law and the lived experience of most Malians (Soares 2008). Examples of this pattern of the high-handed imposition of global human rights discourse, often awkwardly imposed in forms tone-deaf to local experience, and the predictable backlash that ensues, can be found across West Africa, with or without the couching of their terms in Islamic discourse.

Rather than focus on Islamic discourse, this report is primarily concerned with how national law is taken up or contested locally in the research communities. Firstly, there is the question of practical application. Family law is mediated by customary norms, and in many areas legal reform is perceived as confronting community-

level authority. Women who challenge customary law in order to pursue their constitutional rights may therefore risk social exclusion or other forms of censure, a risk that few (and perhaps only the most desperate) women can afford to take (Wing 2008). Secondly, despite the considerable roles granted women before Mali's colonization, conservatism has often been selectively translated to subordinate women in the Malian legal system. Throughout West Africa, laws meant to validate traditional practice and promote local governance, while often framed in nationalistic and anti-colonial terms, tend to retain those customary elements that constrain women's economic and political power (Tripp 2004).

Gender, political involvement, and women's rights

Such conservatism in the name of protecting "tradition" can be identified throughout Mali's post-independence years, in which nationalism has largely worked to maintain and consolidate gender and social stratifications. Women were active in local and international women's organizations throughout the 1950s, and in fact voted more than men during the colonial period once electoral reforms were instated (De Jorio 2001). From the 1950s until well after independence, women's political participation was often strategic and linked to patronage models, and even used creatively as a form of alliance with locally powerful (noble) families that allowed for a certain degree of caste mobility (Bagayogo 1989; De Jorio 2001). Women therefore generally chose to join political associations out of pragmatic rather than ideological motivations, as their membership provided access to the development bureaucracy that was otherwise impossible for women as an overwhelmingly illiterate group. For three decades, women's political expression was limited to just two women's national associations in a one-party system: first the CSF (Women's Social Commission) in the 1960s; and the UNFM (National Malian Women's Union) from 1974 until the 1991 coup. Association branches were formed in every neighborhood and village, and women sat on all local party boards; in many cases their weight in decision-making expanded over time (De Jorio 2001). These associations were extremely centralized, based on personal connections and centered upon the personality (and often patronage (Amselle 1992)) of the female political leader. However, local leadership generally was limited to a readiness to mobilize the electorate, and female local leaders had little say concerning larger decision-making (De Jorio 2001).

In the 1960s, both pre-independence and during the socialist years under Modibo Keita, women's promoted role as citizens emphasized their reproductive capacities, confining their nation-building role to the domestic sphere in public discourse. As mothers, their primary civic obligation was to nurture the citizens of the next generation, creating a domestic environment that promoted health, education, and strong moral values. Women's initial forays into politics did not challenge this identity, but rather foregrounded it as their motive for participation, arguing that their issues as wives and as mothers were under-represented.

Strategies of political action drew upon women's symbolic capital based on culturally specific gender distinctions to influence the shape of the emerging nation-state (De Jorio 2001).

This form of political participation echoes the historic political role of women in communities, influential but bounded. Throughout Mali, female representatives (*musotonw*) have traditionally participated in village meetings as representatives of women's concerns and issues. These women have held a central role in village life, particularly in assuring the success of ceremonial activities (De Jorio 1997). Although formal political participation was thus historically limited, Malian women have always found many informal mechanisms to influence local politics. Although social norms often limit public expression (women are encouraged not to speak too forcefully in the presence of men lest they be branded arrogant or disrespectful), men have always discussed issues with women privately, and women may gather to discuss political issues in order to advise their husbands from a more unified position (Wing 2008; Greenberg and Okani 2001).

The 1990s saw a dramatic increase in women's participation and degree of influence in Malian politics, but also established the central tension that continues into women's political engagement today: how to meet both civic obligations and gender expectations? As women have been increasingly exhorted to participate in politics as the duty of good and active citizens, they are obliged to find ways to do so that do not violate cultural norms. As the neoliberal reforms of the 1990s brought about administrative decentralization, they radically increased the number of available local government seats for women (Wing 2008). Unlike the previous era, however, political participation was rhetorically brought into direct conflict with the social construction of women as the embodiment of national tradition described above, as international NGOs campaigned for women to modernize.

2. LOCAL INSTITUTIONS

Fragile contexts and limited faith in democracy

Mali has suffered from protracted political instability since 2012, when northern insurgents drove out the Malian army from the northern half of the country after armed conflict, claiming the region as the seceded and autonomous state of Azawad. Failure to quell this uprising in turn precipitated a general political crisis, and was used to justify a military coup d'état that forced out the elected president Amadou Toumani Touré (ATT). In the intervening years, the north has remained highly unstable despite protracted military and peacekeeping interventions from the French (Operation Serval), ECOWAS (AFISMA), and United Nations (MINUSMA) to control Islamist rebel factions. Although Azawad rejoined Mali and the current

president, Ibrahim Boubacar Keïta (IBK), was elected in 2013, the security situation has since worsened and there is general popular dissatisfaction with the current government. At the time that the research for this report was being conducted, war continued in the north as negotiations stalled, and Bamako itself was roiled by a series of popular and opposition party protests against a constitutional referendum that proposed granting the president extra powers, creating a Senate, and recognizing Azawad. The situation remains economically unstable as well; foreign aid and NGOs have been slow to return, both because of Mali's problems and those in West Africa generally, including the rise of radicalized Islamic factions throughout the Sahel, and the recent Ebola outbreak in the region.

Before 2012, few would have predicted the degree and rapidity of the Malian state's collapse. Despite its extreme poverty and underdevelopment, the republic had long been held up as a political model and exception to the rule to much of West Africa since the Cold War. Mali successfully transitioned from one-party rule in 1991, when popular protest led to a military coup against the long-standing socialist dictator Moussa Traoré. The coup's leader, ATT, presided over the transition that established a new constitution and multiparty elections in the following year; after a series of free and fair elections Touré himself was elected in 2002. For the next decade, Mali enjoyed stability, a free press, and the attention of foreign aid donors and international NGOs. This is the context in which SfC was first introduced.

However, as several scholars of the region (Gottlieb 2013; Sears 2007; van Vliet 2014; Whitehouse 2012; Wing 2008) have noted, the "model democracy" espoused by the international donor community in those years was often troubled. Beneath the trappings of democracy and superficial indicators of good governance, maintained to assure the steady flow of donor aid, the state suffered from endemic corruption and a system of checks and balances that functioned in theory but seldom in practice. Because Touré was not a member of any political party, he was able to devise a coalition of Mali's established parties to support his policies, such that he was able to pass legislation through the National Assembly with almost no discussion (Baudaise and Chauzal 2006). The aforementioned backlash against the progressive 2009 Family Code can therefore be understood in part as a reaction against Touré's system of "rule by consensus," which claimed the mantle of democracy but functioned to suppress political debate (Whitehouse 2012; Lecocq et al. 2013) and favor nepotism and the interests of a small cadre of elites (Villalón and Idrissa 2005; Gottlieb 2013). Increasingly detached from their citizenry, the National Assembly failed to recognize the degree of popular discontent because it had no forum for expression within the formal political process, which became largely limited to personal support networks of individual members of Parliament (van Vliet 2014).

With democracy thus defined in terms of priorities externally mandated by Western donors (and thus commensurate with political and economic

liberalization) (Sears 2007), rural Malians could find little of value in the concept. As a sign of popular disaffection with Touré's form of democracy, both rural (Gottlieb 2013) and urban (Whitehouse 2012) Malians generally supported the coup and expressed limited interest in democracy. There are several factors at play here. One is the fact that so much of the population lives in near-total absence of a functioning government, neglected in terms of even the most basic infrastructure, regardless of the form of government (cf. BARA 2008). Faith in democracy requires a minimum threshold of civic engagement (Gottlieb 2013).

As a popular Bambara proverb aptly states, “*djèguè be tolili damina a koungolodela*” – a fish rots from the head. Perceptions of national corruption, fueled by a few high-profile scandals, have extended general distrust to local institutions as well. Local attitudes toward politics may retranslate this distrust into the binary of traditional morality (including Islam) versus the challenge of Western-imposed progressivism, a framework that depicts women's rights activism as antithetical to Malian values.

Mali's struggles with democracy reflect those of the region, and perhaps emerging economies generally. African constitutionalism has generally failed to produce more democratic states, largely due to problems in establishing governmental and institutional legitimacy (Wing 2008). Furthermore, the devolution of National Assemblies into particularistic interests speaks to a larger phenomenon in African parliaments (van Vliet 2014). As this section of the literature review covers the historical role of local government, rural development, and the process of decentralization, much within it is also generalizable to the region: the gap between legal and actual environments, an enduring rural-urban divide, constitutional illiteracy, persistent gender hierarchies, and entrenched class interests in a context of economic vulnerability.

History of rural development

Since independence, Mali's rural economy has been increasingly transitioning to agricultural monetization and export cash crops over food crops, even as rural development programs strive toward national food self-sufficiency. The cash economy challenges traditional patterns of smallholder farms and village collective life (Bingen and Simpson 1997). In southern Mali, including the region included in this research, the state-run cotton company (CMDT) has been a primary actor in establishing the model for national rural development, pushing many farmers toward cotton as one of their few opportunities to earn cash, even as the increasing costs of goods and agricultural inputs (seeds and fertilizer) drove many producers into debt. By the late 1980s and early 1990s, with cotton prices low in the international markets and farmers heavily indebted, the government was pressured into instituting reforms, including the decentralization of administration and natural resource management (Benjaminsen 1997). Village associations of cotton cultivators have since become increasingly important as a

political mechanism and credit source for rural communities. Cotton producers collectivize to gain access to credit for agricultural materials, to be repaid to CMDT after the harvest. In many communities, a portion of the cotton profits is set aside by the association and used to finance village improvement projects.

CMDT's political presence has largely supplanted local forms of cooperation, and in some ways (such as promoting male literacy and numeracy) reduced women's political voice (Becker 1996; Bingen 1998). Whereas, marital alliances through the exchange of women between neighboring villages used to be a primary political mechanism, the state bureaucracy and cotton company are now the most important means by which villages are able to promote their interests. However, the CMDT association system is overwhelmingly male, barely recognizes the contribution of women's labor, and affords women no role in decision-making for cotton production (Turritin 1987). CMDT also favors those most likely to be able to reimburse their debts, thereby privileging households that are more food secure or have access to agricultural implements (Becker).

Mali's relative political stability and openness to liberalization in the 1990s ushered in a new era of rural development through the expanding role of international NGOs, which provided an alternative pathway for local resources independent of the state, and have often specifically targeted women. NGOs generally have rhetorically adopted a pluralistic approach to development that promotes ideals of collective decision-making and local empowerment, but several scholars of NGO function in practice have noted that the targeted beneficiaries generally have little input into implementation, ownership, and high-level decisions (Ward et al. 2004).

Local political and legal systems

Bambara village organization is based at all levels upon a male gerontocracy in which men, and especially senior men, occupy central positions (Wooten 2003; Becker 1996; Turritin 1987). Descent is traced patrilineally, and control over productive resources is corporate. Politically, each neighborhood or hamlet (*sokalaw*) is composed of named wards, which are composed of household compounds. These wards are the residential location of kinship groups that claim descent from a common patrilineal ancestor, and are thus often segregated by caste and clan affiliation. Every compound (*du*) has a household head (*dutigi*) who serves as their political representative in the village council, and important decisions require the support of all household heads in the village (Turritin 1987). *Dutigiw* have access to land and retain final word in the allocation of household labor; junior agnates within the household live under their authority (Wooten 2003).

Male gerontocracy extends to inter-village relationships as well. Before colonization, male political power was diffusely expressed through multiple poles of authority: land priests, marabouts, healers, imams, griots, merchants, the

heads of certain castes (e.g., hunters), chiefs of the youth associations, and others in addition to the village chief (*dugutigi*). Colonial emphasis on chiefs has shifted political power to them in the postcolonial era throughout West Africa, a process reinforced by their current perception among NGO workers that chiefs are bearers of authenticity and symbolic indigeneity (Ribot 1999). Village chiefs are supported by a council of male elders who solves disputes, serves as the advisors to the village chief, and acts as the intermediary between the state bureaucracy and the general population (Turritin 1987). Both chief and council have been inserted somewhat awkwardly into the state political system as administrative appointees with five-year terms; under current decentralization laws, village chiefs are selected by a village council, elected by universal suffrage in each village, but from a list of candidates selected by the appointed state administrator. The position of *dugutigi* is thus one of inherent ambiguity, accountable to the interests of their population but also upward to the central state, and deriving its legitimacy both within local culture and through its interactions with outside agents (Ribot 1999).

Decentralization and accountability

Mali has long recognized the need to decentralize both political and administrative power as a key component of democratization, particularly given the disaffected state of much of its northern population (Wing 2008). The arguments for decentralization were in line with 1990s donor ideology as well: greater efficiency and equity, greater responsiveness to local interests and concerns, and increased local political participation (Agrawal and Ribot 1999; Wing 2008). Like its democracy, Mali's decentralization was heralded internationally as an exportable model that might shift power toward communities elsewhere within sub-Saharan Africa. But like many other post-colonial states (Parker 1995), Mali's decentralization has had limited effects in increasing the powers of local authorities or populations. This observation arose repeatedly in recent fieldwork: the local officials to whom women had access generally lacked either the political will, political power, or both to really respond to women's needs.

Why has decentralization not led to more effective local empowerment? Part of the problem is certainly the superficial execution of democratization principles earlier described as typifying the ATT administration. Observers have argued that decentralization was administrative only, and, in fact, extended or even consolidated centralized control (Olowu; Wing 2008). Decentralization created over 700 new territorial collectivities (*communes*) to allow for local prioritization of development needs. While the explosion of new political offices certainly opened up the political community to individuals (and particularly women) previously excluded (Wing 2008), they did little to eradicate the consensus politics and voting based on patronage or kinship rather than performance characteristic of pre-decentralized governance, so that little effective power devolved to local elected officials.

In the current system, members of an elected communal council appoint communal mayors, and a governmental delegate supervises their performance (Wing 2008). Commune-level administrators are responsible for the general economic, social, and cultural development of the locality, including literacy training, primary education, maternity hospitals, pharmacies, and local health units. Note that in Mali, this transition involved a major rhetorical shift. In the past, and particularly under the socialist model of Modibo Keita, local governmental authorities were presented as corrupt, inefficient, and/or dominated by patronage networks, and thus a throwback to be passed over for the advantages of the modern centralized state. After the 1991 coup, local leaders were re-presented much in the way that they were in the colonial era, as the essential civic units for a responsive democracy.

Despite the limited powers effectively delegated to local officials, the new quota system introduced to increase women's participation in local government holds real promise in transforming women's political consciousness as voters and as candidates. Following the conservative Family Code and very low levels of female political representation after the 2013 legislative elections, a progressive coalition engaged in years of concerted political action to reverse such negative trends in women's access to political power. In 2015, the Malian National Assembly adopted a gender quota bill that required at least 30 percent of elected and appointed posts be filled by women. Perhaps drawing on the lessons of past failure of progressive legislation, the law has been rolled out with considerable effort to implicate civil society, raise awareness, and assure that the measure will be implemented and enforced (NDI 2016).

This literature review identifies three main constraints to local accountability in spite of Mali's decentralization efforts: unresponsive local officials, lack of information, and inegalitarian social norms. Firstly, local and national institutions are still configured in ways that do not promote truly democratic competition. Under ATT's aforementioned "rule by consensus," even at the local level a functioning civil society was effectively silenced by suggestions of lucrative sinecures (Wing 2008). A system of "mutually assured corruption" (Gottlieb 2013) was established within the electoral system of proportional representation, in which town council members colluded in not exposing each other's misbehaviors. Such uneven power structures established and reinforced in the decade before the coup have largely carried over into the present day (Wing 2008). Unsurprisingly, the relative impunity of Mali's political elite in spite of corruption and nepotism have engendered a profound popular cynicism, which has translated to some of the lowest voter turnout in West Africa (IDEA 2017). As those most politically marginalized, women, the illiterate, and rural Malians were among the least likely to respond to appeals toward their civic identity or nationalism (Afrobarometer 2017).

Secondly, the power of voters to hold their elected leaders accountable is highly constrained by information asymmetries. Rural voters, and particularly rural women, have limited understanding of their legal rights and the role and responsibilities to be expected of their elected officials (Wing 2008; Gottlieb 2013). Extremely low levels of adult literacy compound the issue further (38.7 percent adult literacy nationally, but considerably lower for rural women (Jahan 2016)). Greenberg and Okani found that women's main constraints preventing them from civic engagement were structural. Overburdened by economic and social obligations, women had no free time to engage in political debates, literacy programs, or civics discussion groups, especially when they saw limited advantage in so using their valuable time (2001).

Although measures have been established to assure transparency, citizens do not generally have the information needed to hold their leaders accountable, and few are aware of the kind of budget local officials and town councils have at their disposal to expend on public works (Wing 2008). Even basic understandings of the local social contract—that taxation pays for the provision of public goods—are not widespread (Gottlieb 2013). Politicians, even when well intentioned, therefore, tend to sink to very low expectations (Wing 2008).

The information gap can be addressed with civic education programs, but effects may be limited. Gottlieb (2013) found that those rural community members who attended a civics course were more likely than control groups to vote based upon the quality of elected officials' performance, as opposed to kinship and patronage ties. But the course had no effect upon other forms of civic participation, such as attending meetings or contacting local leaders concerning issues of personal concern. Moreover, when disaggregated by gender, a perverse effect was noted. Women who attended the civics course were *less* likely to engage in civic activity afterwards than control groups.

The reason for this highlights the importance of the third aspect that emerges from the literature review: the pervasive influence of inegalitarian social norms. Gender norms against female public participation in politics, as discussed in the earlier section of the literature review, were a principal factor leading women to avoid civic engagement after their civics courses, out of fear of social sanction from overstepping their bounds within the public sphere. Gottlieb cites other examples of women's attempts at village-level mobilization or political lobbying shut down by their husbands or village chiefs (2013).

Studies such as these highlight the need to consider the complexity of factors currently limiting political accountability and local engagement in discussing the observed and potential impacts of the SfC program. Lack of competence by local officials (whether due to corruption or impotence), insufficient local buy-in into democratic principles, limited information of rights and responsibilities of both citizens and officials, and persistent cultural norms all operate in interactions of mutual reinforcement.

FINDINGS

As discussed in the Methodology section, the research conducted for this report seeks primarily to assess the possible relationship between economic development and political accountability. These communities were selected precisely because they saw significant economic growth since SfC was introduced; at best, they demonstrate what is possible for SfC in conjunction with many other favorable variables. Therefore, it is not possible to directly ascertain that SfC is responsible for either the economic or political effects experienced in these communities. Although there is no way to definitively ascribe positive effects to the presence of SfC, it is likely that SfC was a significant contributing factor, and perhaps a necessary pre-condition to catalyze transformational effects.

Nevertheless, in collecting information in communities with a long-standing SfC presence, we learned a great deal about perceived impacts of the program. Perceptions are meaningful in and of themselves, as they indicate SfC's strengths in responding to community need, its resilience over time, and the likelihood of its continued development and spread. Moreover, economic behavior often has as much to do with perception (of risk, of possible benefits, of potential social repercussions) as with directly quantifiable measures of program impact.

A. PERCEIVED IMPACTS AT THE INDIVIDUAL AND HOUSEHOLD LEVEL

Key findings

As is consistent with our previous studies of SfC, the most significant and lasting contribution of SfC was perceived to be the creation and reinforcement of bonds of solidarity and social support. Trust established over time through mutual assistance, through both SfC loans and parallel forms of emergency support (social funds), establishes a reliable form of social capital that women and their households find to be of tremendous value. The importance of women's friendships and mutual assistance was consistently the primary value identified in the program. Households also identified SfC's economic value primarily in terms of savings and protection rather than entrepreneurship: in consumption smoothing, support during the lean season, and in providing a socially acceptable mechanism for limiting the diffusion of savings.

In town centers, men and women also consistently attributed SfC's presence as a contributing factor in household economic growth, although this perceived effect was less consistent in the outlying rural communities. Although members

of town communities (Sido, Zantiébougou, and Kolondieba) were generally the beneficiaries of economic opportunities beyond SfC, we found a general perception that SfC's presence was responsible for women's greater financial control, increased stability of economic resources, and a greater capacity to capitalize on economic opportunities should they arise.

Both male and female members of households perceived a general pattern of **increased empowerment among SfC members over time**. Although they did not themselves use the term, they indicated growth of many components one would associate with empowerment: greater economic independence for members within their households, increased leadership and sense of potential and purpose, and increased status in the household and in the larger community. Greater decision-making power within the groups was seen to translate to greater decision-making power within the household. Over time, women's leadership skills in determining loan size and loan use within their groups builds their own confidence in their capacity to contribute to the financial management of their households and to actively assert their opinions. As women's economic activities came to contribute a greater share of household income, they noted greater respect and consideration from husbands and/or household heads, and improved communication and collective problem-solving among household members. Status in groups and in the home are mutually reinforced. As women demonstrate fiscal responsibility and leadership within SfC, their position increases in the larger society, which in turns reflects back upon their standing in their homes.

However, with few exceptions, women's empowerment is highly constrained within social bounds. Increased independence is perceived as greater freedom in autonomous decision-making relative to what was experienced prior to SfC, or in comparison to non-members, but is still contingent upon a male-dominated hierarchy. Empowerment is also defined through clear gender expectations. Women are expected to assure the education, health, and nutrition of their children, and to manage their nuclear sub-units during the lean months of the year. Men and women perceive SfC as a significant contributor to the satisfaction of these gendered expectations, since being seen as "serious,"⁴ responsible, and worthy of respect in the larger community is largely defined by the ability to perform them.

Impacts at the personal level

Women felt that SfC provided them with concrete and useful skills in saving and managing money collectively, in ways that would not have been available to them as individuals. At the individual level, women place great value on the pride they

4 "Seriousness" was referred to often in interviews as a sort of feminine ideal. The term primarily refers to being considered a responsible person able to meet their social and economic expectations (as woman, mother, wife, household member, SfC group member, etc.). For women, it also connotes someone whose conduct places her above reproach—specifically, above suspicion of infidelity.

feel in membership and in their collective accomplishments and speak optimistically of a greater sense of possibility made possible through the program. Women often expressed the value of individual self-transformation through SfC in culturally relevant terms: neatness in self-presentation, self-respect, and personal responsibility. These markers of individual development are not easily disentangled from ideas of social status and social capital, as how one sees oneself and how one is seen in larger society are necessarily related, and often intimately so in tightly knit Malian communities.

In their discussions of self-transformation, SfC women placed particular emphasis on their increased ability and willingness to express themselves, a capacity acquired through interactions within the group that expands outward to the household, community, and even the larger political sphere. Group experiences allow women to organize and prioritize their needs in order to better advocate for their interests politically. One woman's experience in Sido is representative:

"With SfC, the word is liberated. Before SfC, I could barely express myself in front of more than three people. But over the years, my experience as group president and further training in Segou have given me the confidence to realize that my opinion has value. I may not be literate, but I ran as a candidate in the municipal elections last year anyway, and I'll try again next year" (Interview, 2017).

In Sido, Kolondieba and Zantiébougou, SfC members ascribe increases in petty commerce and income-generating activities directly to the program, citing greater volume and higher returns on investments because of SfC loans. Economic effects are difficult to isolate, but there is some indirect evidence that SfC has contributed to income generation beyond the larger commercial growth in these towns; non-members were less likely to claim income growth over the same time period, and more likely to complain of problems with "*mévente*"⁵ and market saturation. Furthermore, in these towns, SfC members find entrepreneurial benefits of membership as distinct from the additional economic opportunities provided to association members through the SfC+ programs introduced there.

SfC groups in Sido, Kolondieba and Zantiébougou have shown steady increases over time in both the weekly contributions to SfC and the size of loans. In Kolondieba and Zantiébougou, women have become such successful entrepreneurs that many are now finding SfC insufficient to meet their credit demands, and have transitioned to hybrid strategies between formal and informal microfinance—an original goal of the program. Increased loan volume as SfC groups have grown over time allow women in towns to both avoid damaging economic strategies (such as the sale of agricultural products at the moment of

5 *Mévente* refers to a period of slump in the market, usually when prices are depressed through saturation.

harvest, when prices are depressed), and to promote positive strategies (such as investment in fertilizer, seed, and hired labor).

However, the economic benefits of SfC membership were seen as minimal in the outlying rural communities of these same towns and in Necko, where entrepreneurship was not generally seen as a viable option, given the difficulties women faced in sustaining basic livelihoods. For these communities, groups operate in much the same way that they did when first introduced, providing real value in consumption smoothing and protection against shock and food insecurity in the lean months of the agricultural year, but with limited evolution in income-generation as profits diffuse back into consumption.

Impacts at the household level

At the household level, women generally stated (and men generally agreed) that SfC membership has led to greater prominence and inclusion in household decision-making processes. This is not merely the effect of women's increased relative contribution to household income, but also results from their increased social standing and demonstrated "seriousness" through SfC group activities. Women find that to the extent that SfC allows them to meet their social expectations within the household, i.e., paying for basic household goods (children's school fees and supplies; clothing for household members; covering medical expenses; and assuring daughter's dowries and wedding expenses), they are able to avoid social sanction and gain greater respect within the household. In particular, women's ability to assure continued food for the household sub-unit during the lean months relieves the burden on their husbands and/or household heads, and reduces interpersonal tensions and marital conflicts. In some communities, women discreetly support men by letting them use SfC indirectly, particularly during the difficult months of the year; this, too, was cited as a major factor in reducing household conflicts, and did not appear to provide potential for abuse.

Emergency loans, particularly for medical crises, continue to be a highly valued feature of SfC, as has been found in previous evaluations (BARA 2010; BARA 2013). Women describe the key disadvantages of seeking loans before SfC: the time lost in seeking emergency assistance, the public humiliation of potential refusal, and the potentially devastating consequences of having to rapidly sell off objects of value. SfC members also perceive the program as leading to improved health and nutrition of household members, as consumption smoothing through loans and use of generated revenue allows women to avoid reducing family nutrition and portion size during the lean months.

Perceived household-level impacts, while significant, should be understood as largely constrained within social norms that delimit women's behavior and rights. Perceptions that increased economic contributions to the household lead to

greater decision-making power or greater power in other domains may form a general trend, but we noted several cases in which women's increase income did not produce greater economic autonomy. Where decision-making power did increase with economic contribution, empowerment effects were largely limited to the private sphere.

Impacts at the community level

As women develop and strengthen bonds through mutual assistance, they gain access to each other's social networks, so that the social capital acquired through SfC membership over time extends beyond immediate membership. As SfC has become a recognized institution over time, it may also provide general financial credibility; members may be more likely to do business in the market or receive services on credit since the reputation of the program establishes them as responsible.

There is also some evidence that SfC's presence has established new norms for women's behavior that have impacts for non-members and members alike. The most significant of these shifting norms is women's ability to secure collective ownership of agricultural parcels in Sido, Kolondieba, and Zantiébougou, despite long-standing prohibitions on women's individual ownership of fields. Social prohibitions on discussing loans, moral judgments concerning indebtedness, and the social acceptability of women's entrepreneurship may also be under revision as SfC creates accepted social space for women to engage in loans and entrepreneurship. Because women are borrowing from collectively pooled resources, their loans can be seen as drawing from their own savings, and thus are less susceptible to the kinds of moral judgments that loans from others invite. Although responses were mixed, in town centers there appears to be less stigma for women in taking out loans than was the case before SfC normalized the practice.

Non-members may also receive the benefits of SfC presence in their communities through indirect empowerment. As their members observe the processes through which SfC members gain confidence and voice, their own sense of what is possible expands. The most successful associations, such as Sabati in Zantiébougou, have been able to invest in civic projects that benefit all women, such as adult literacy programs. Finally, non-members may be benefiting from the competition that SfC creates for other microfinance institutions; anecdotally, women find that as SfC gains traction, formal microfinance must adapt its strategies in response. In most cases, women abandoned formal MFIs (microfinance institutions) when SfC arrived in these communities, primarily out of fear of guarantees and the humiliating punishments imposed for default. In order to recover customers, formal MFIs have been obliged to weaken these penalties and impediments to access.

Since its introduction, other organizations have sought to capitalize on the structure established by SfC, taking advantage of readily available groups of women already self-organized and united in purpose. The existence of SfC therefore serves to attract NGOs, information campaigns, and external collectives. SfC's role as a platform may ultimately prove to be its most important function, when one considers the kinds of economic opportunity offered by P4P or other large-scale initiatives connecting producers to external markets.

SfC also holds tremendous potential as a political platform. Although SfC members have not yet formed a unified voting bloc in any of the communities visited, their political importance was explicitly recognized in Sido and Kolondiéba, where campaigning candidates for local office (mayors and sub-prefects) have specifically sought audience with SfC groups and associations in order to secure their votes.

DISCUSSION

The research conducted in August 2017 comes after nearly a decade of studying SfC and in many ways reinforces some of the key insights we and other researchers have reported previously. Although this research is not designed as a program evaluation, but rather an exploration of how economic achievements may relate to other forms of empowerment (see Methodology), the open design of the research and our past experience (in some cases with these same communities) did provide considerable data suggesting what challenges and strengths the national program may anticipate on the horizon.

Since we have examined the possible social and economic effects of SfC membership over time, some interesting parallels also emerge in considering SfC's current and possible role in fostering accountability. The discussion and recommendations that follow are organized to respond to pragmatic concerns of how SfC might best proceed (both as a program for financial inclusion and a potential platform for building political voice) while also addressing larger issues of how empowerment and accountability are framed as development issues. The Discussion section is divided into two parts: the first reviews three areas of SfC's continued strength; the second identifies four areas of continued challenge for SfC, even among these relatively successful communities. Similarly, the recommendations section is organized to first review some caveats in conceptualizing SfC and its potential, and then to provide four specific and actionable recommendations to strengthen and guide the national program.

I. WHAT SFC CAN ACCOMPLISH

The power of collective action: savings, solidarity, and trust remain the backbone of the program

This research largely confirms what we have found in our years of previous research: For the women who participate in SfC, the most important benefits are consistently identified as interpersonal assistance, cooperation, and the strengthening of relationships among group members. Women also consistently spoke of the value in consumption smoothing, providing assistance in times of unexpected need, and in providing a trustworthy collective savings mechanism against the easy diffusion of cash on hand. The fact that these are the top priorities not only for groups in poorer and more remote communities but also for groups in town centers that have experienced remarkable growth in SfC entrepreneurial activities over time speaks to the core importance of SfC's social functions.

The most common name for SfC groups across Mali continues to be *benkadi*, meaning mutual assistance. At a fundamental level, *benkadi* is about trust. Through providing loans to group members, filling in for each other when someone can't make her weekly contribution, allowing consumption loans for contingencies, and so forth, over time women build or reinforce bonds to create reliable forms of social capital. In conversation, women expanded upon the concept of *benkadi* and explained how the program allows them to achieve collectively what would be either economically or socially unfeasible as individuals. As a microfinance program, SfC keeps savings inaccessible through constant circulation in the form of loans, thereby allowing individual members to resist social pressures to diffuse savings. Similarly, as a potential platform for political action, SfC has allowed women to petition for rights they would normally be refused as individuals. The most significant of these gains has been land ownership, permitted (in Sido, Zantiébougou and Kolondieba) for collective production, although established gender norms make a woman's individual ownership nearly unimaginable.

SfC cannot pull the poor out of poverty (by itself), but it does make important contributions to reducing vulnerability and food insecurity

When we first visited Bougoula in 2008, the community was suffering from a water shortage. An NGO had constructed a dam and created an economic boom for the village, but since the state did nothing to maintain the dam, it had collapsed several years ago. To make matters worse, an elephant had damaged the only pump, and although Bougoula had collected the money for repairs and presented it to the officials in Zantiébougou three years earlier, no state representative had ever arrived to install the replacement. Without water, agriculture and basic livelihood were in jeopardy even though Bougoula lay in close proximity to a major town, along a major highway.

Ten years later, Bougoula has chanced upon more responsive local officials in the intervening years. The dam and well have been repaired, but the elephant in the room is still the larger issue of political neglect and lack of basic infrastructure. Necko has not been so fortunate, since its local officials have a vested interest in keeping the village physically isolated by refusing to invest in improving its roads. Without a means to get their goods to market, commerce has been strangled, and SfC's impacts severely attenuated.

It would be difficult to overstate the critical importance of basic infrastructure. Throughout Mali, even in areas where the need for accessible savings and credit mechanisms is recognized as acute, these priorities are dwarfed by more essential concerns: access to drinking water, to agricultural inputs, to markets, and to basic health and education. Accountability, as a development buzzword, emerges in part from the recognized need for a responsive system to address such basic

community demands. No system of financial inclusion can operate effectively if fundamental issues for community survival remain unmet by local government.

This runs counter to a certain narrative associated with microfinance promotion, which presents communities or individuals as if they operate within a sociopolitical vacuum. In particular, there is the enduring myth of the entrepreneur, whose drive and perseverance, once microfinance liberates her to activate them, transcend her difficult milieu. To Oxfam's credit, the objectives for SfC have always been more modest and realistic than this. Nevertheless, the narrative has been so strongly associated with microfinance, first in its over-promotion and more recently in its over-critique, that it bears revisiting. It is noteworthy that even for groups in Zantiébougou and Kolondieba, who have achieved impressive levels of economic success, entrepreneurship is generally de-emphasized among SfC's effects. The Western idea of the entrepreneur suggests unlocked potential of women's innate and innovative capitalist drive; in reality, the vast majority of the poor are extremely conservative, face limited demand, and have few specialized skills beyond subsistence activities (Banerjee and Duflo 2012). Across the Sahel, even those women who succeed in business have often turned to commerce as a last resort rather than a longed-for opportunity.

Even in the more rural outlying communities visited during this research, where entrepreneurship was not seen as a realistically viable option, SfC's contribution to food security through consumption smoothing loans and emergency assistance was deeply appreciated. Although the economic effects of SfC may be small (Beaman et al. 2014), for populations on the threshold of food insecurity even tiny measures toward greater certainty and reliable forms of social insurance can have considerable effects. As in all aspects of SfC, women's own perceptions of the program's value should be foregrounded in assessing economic impact.

SfC can lay the groundwork for political accountability and can serve as a powerful platform for other opportunities

In 2012, SfC +Citizenship worked in Kolondieba to build greater civic engagement and train women to present and advocate for their interests before local officials. The training culminated in a remarkable theatrical performance on National Women's Day, in which women dressed as men and enacted humorous sketches for the mayor and other local officials, portraying the social consequences of inadequate access to drinking water. Local officials promised to give the matter their full attention. In the end, however, drinking water will be furnished to communities through the road development project and not through the intervention of local officials. Similar events have taken place in Zantiébougou and Sido, where women have lobbied for basic improvements in road infrastructure, lack of water in the hamlets, and speed bumps along the

highways to prevent child injuries. Mayors and other officials promise to respond, but their limited powers leave them largely incapable of addressing citizen concerns effectively even where they have the political will to do so.

One might expect that women would regard their myriad and largely fruitless attempts to secure resources from elected officials, like the drinking water and road safety examples described above, as a source of frustration or discouragement. On the contrary, women regularly described the act of coming together toward a shared political end as empowering in itself, regardless of the ultimate outcome. As one woman who had participated in Kolondieba's theatre performance put it, "It was wonderful that they sat there and listened to us, but I think it would have been wonderful even if they hadn't. Because putting that piece together made us learn to speak, and now we can't be quiet."

This is in part because of the strengthened bonds of solidarity established by collective experience, but it is also due to an understanding of empowerment as a process rather than a fixed and static set of circumstances to be definitively attained. Similarly, women understand the gradual process of SfC's economic expansion, in which women must habituate to potential risk before testing the new limits of growth and investment to which they can commit, as an inherent part of the process rather than a sign of timidity. Political and economic consciousness both take time to develop, and each stage of self-transformation is a necessary stepping-stone to the next.

This amounts to a theory of change, in which the right forms of continued pressure, over many years, have the capacity to transform not only social norms (such as the prohibitions on women's ownership of land), but also individual women's understandings of their own capacities. Like a social movement, the relationships established under SfC help to generate the momentum and organizational capacity that allow for social change once larger circumstances are aligned to foster it.

When we asked one woman in Sido (pictured in the Appendix) who has been particularly forceful in calling for women's political solidarity how she felt about the mayor's ineffectual responses to the road safety issue, she dismissed the question entirely. "That's not what is important, really. What matters is that we come together, we trust each other, we learn from each other, and build a sort of family together. After that nothing can stop us." Such descriptions of empowerment as a process reflect indications in the larger literature on gender and accountability (Weldon and Htun 2010; Htun and Weldon 2010) that suggest that meaningful forms of accountability correlate more strongly with women's autonomous social movements and forms of collective action and less strongly with direct political representation. While the quota system in Mali is promising, its introduction has been too recent to evaluate its effects in the long term. At present, many of the female candidates recently introduced appear to be

surrogates with little effective power. However, the power of SfC to bring women together in collective action, whether overtly political or not, may be more significant in the long term in establishing accountability.

Over time, SfC creates precisely the sort of platform that might enable women's groups toward political activism and advocacy: autonomous cells that have established mechanisms for effective information dissemination, recognized social capital within rural communities, and practice in collective problem-solving, self-organization and adaptability. Although the link between SfC and other forms of political activism cannot be directly asserted, this may currently be underway in Kolondieba, the community where SfC women are most politically engaged, and where popular uprisings are forcing a prefect out of offices who has long been suspected of corruption, selling off public lands for personal benefit.

In areas such as those studied in this research, where opportunities are more likely to arise, SfC holds tremendous importance as a platform for economic, civic, or political action. When NGOs or external collectives sought to establish a foothold in the communities, they almost invariably sought to take advantage of SfC's already-established structure. Just as Mali's pre-existing village associations (*tonw*) have historically been incorporated into local development and used to promote community schools and health centers (Wing 2008), SfC provides a convenient foundation for engagement of women in the community. SfC's role as platform may ultimately prove to be its most important function, when one considers the kinds of economic opportunity offered by P4P or other large-scale initiatives connecting producers to external markets.

Meaningful changes under SfC

As has been noted in the discussion thus far, women already find the program to have great value, both economically, as a savings and credit mechanism, and socially, in building a reliable form of social capital. Although they did not use those terms, they expressed a sense that SfC membership progressively builds toward a kind of empowerment not unlike Brazilian-born philosopher Paulo Freire's concept of *conscientizacao*, first internalized as a nascent social consciousness within the groups, but also over time developing changes in gender norms in the larger society. Incrementally, SfC shifts what is permissible for women, gradually normalizing behaviors and rights.

This perception of incremental change is corroborated by certain initial signs in the more economically advantaged communities researched. Most significantly, women in SfC have been granted collective ownership of agricultural parcels in Sido, Kolondieba and Zantiébougou, despite longstanding norms prohibiting sales to individual women. In most Bamana villages, land is not bought or sold, but remains in families once allocated by the village chief. Within the family structure, however, women play a highly subordinate role, so that each year

women are allotted parcels for cultivation at the discretion of the household head. Because the household head may decide to reallocate parcels in each cycle, women cannot plan on developing soils or crops for the long term. Such fundamental uncertainty directly attenuates women's ability to plan their finances and economic strategies.

The significance of shifting the fundamental norm prohibiting women's land ownership is not lost on the women themselves. As one woman explained in Bougoula, the fact of land ownership requires that women be taken seriously: "Men used to chase SfC women away, but now we have land." The norm was circumvented in part because of SfC's reputation and demonstrated utility to the larger community, and in part due to pressures, very diplomatically applied, from Oxfam's implementing partners for SfC + Agriculture.

Other norms may also be shifting as SfC becomes increasingly normalized within village society. Social prohibitions on discussing loans, for example, appear to be weakening. In many of the communities researched, before SfC most available moneylenders were male, and the fear that asking a non-relative might be seen as a form of sexual advance limited women's options. In general, Malians do not generally discuss their loans, and especially the loans given to others. But as SfC has made loans more frequent and commonplace for women, and without the potential stigma of perceived obligation to men, cultural perceptions around asking and receiving loans from non-relatives appear to be shifting. As one woman in Kolondieba explained, "We have always said that borrowing money is a shameful thing; many proverbs assert this. But now we are also saying that loans are a way to help each other out, and it's not as shameful to speak about it. SfC has changed the way we talk about loans, and the way our husbands hear us." SfC further evades moral judgments concerning loans, since women are at least in part borrowing their own money invested in the group.

II. CHALLENGES FOR SFC

Limitations to SfC entrepreneurship

Since its introduction, SfC was always conceptualized as a potential stepping-stone toward more mainstream forms of financial inclusion, filling the gap for the poorest and most marginalized until they could eventually cross an economic threshold that made standard microfinance institutions accessible. Gradually, it was hoped, SfC might anticipate its own eventual irrelevance, as its members gradually moved beyond survival strategies and were progressively able to turn toward building up their available funds for entrepreneurial investment (Ashe 2009). The fact that SfC continues to be the preferred form of financial inclusion for so many Malian women today should not, however, be taken as a sign that it has

not succeeded in reducing economic vulnerability; as has been discussed in previous reports and will be reiterated here, the motivations to remain in SfC are not limited to its function as an investment mechanism. Rather, the aspects of SfC most valued by women, i.e., the networks of trust and solidarity they establish and the mechanisms of social support they provide sustain SfC membership independently of the program's benefits as a credit and savings system.

It is significant that in the two research areas where women have seen the greatest economic growth, Kolondieba and Zantiébougou, many women are seeking to invest their funds in the same standard savings and credit structures as men. In Kolondieba, several of the more successful SfC groups keep their savings in a bank account before the annual share-out. During the weeks (which coincided in each location with our arrival) before the annual share-out, groups limit loan activity to emergencies, leaving them exposed to theft at the very moment when losses would be greatest. Although women in the surrounding villages continue to depend on SfC, some of the wealthiest women in Kolondieba and Zantiébougou do not choose to use SfC at all, in part because of the presence of other strong women's collectives for collective action, and in part because they find the credit limits are too constraining for the activities they wish to undertake. These hybrid or transitional relationships between SfC and formal credit may indicate the future of SfC. As it fulfills its original aspiration of moving women toward inclusion in formal microfinance, SfC shifts its focus to building networks and, potentially, as a platform and recognized village institution for the promotion of women's interests, financial and otherwise.

Even in locations like the town centers of Kolondieba and Zantiébougou, where one can easily trace the trajectory of women's economic development (through their steady increases in SfC weekly contributions, interest rates for reimbursement, and loan sizes over the years), there are signs of intrinsic limitations to economic expansion. In Kolondieba, where the vast majority of women participate in SfC, nearly all women interviewed complained of *mévente*; drops in sales and profits as each market opportunity is saturated with eager entrepreneurs. For example, one woman in Kolondieba noted that "[t]here is plenty of business that comes through here, and when they finish the highway there will be more. But as soon as a market emerges, everyone sees the same thing, and the price drops so much that it's no longer interesting." SfC women are encouraged toward small-scale entrepreneurship and petty commerce, but even after many years in the program we saw limited innovations and strong risk aversion in women's selection of where to invest in entrepreneurship, often resulting in rapidly flooded markets for a few "safe" commodities, which led to depressed sales prices. In focus group after focus group, women in Kolondieba complained of having to "eat their own beignets," unable to unload their products in saturated markets.

While Kolondieba's problem with saturated markets may be resolved by the coming highway, which will bring in a diversity of goods and trading opportunities with Côte d'Ivoire, the general problem stands. Our research of exceptional communities, where both domestic and international market opportunities are far greater than the Malian norm, suggests that entrepreneurship, even under nearly ideal conditions, may not be a realistic or desirable goal for all women. This hard reality runs counter to the development narrative of unleashing women's potential, as promulgated by SfC's implementing partner organizations during their trainings. But it remains true that for most Malian women, in the absence of some connection to external markets, small businesses must vie in highly competitive contexts, with little margin for setbacks, for the money of very poor people.

Interest on SfC loans pushes women toward generating profits for the common good, since it serves as the engine for significant accumulations in collective savings. Ultimately, however, even women who succeed in their market activities tend to use their remaining profits after loan and interest payments on household consumption. Enterprises are thus frequently decapitalized, so that SfC is used for income-generation with limited growth. As a result, even in areas where SfC has successfully increased women's entrepreneurship, women are by and large taking out loans for the same activities as when they began the program.

Greater economic participation does not *necessarily* lead to empowerment, economic or otherwise.

In all communities where women had undergone significant economic growth in the last decade (in absolute terms, and as a percentage of household economic contribution), the general perception among both men and women was that women's greater economic stability and contribution did lead to a greater role in household decision-making. In past research, Oxfam's partners (and, to a much lesser degree, Oxfam personnel) have often taken this relationship as an assumed fact rather than a research question, following the common presupposition in development that economic success can stand in for empowerment. While we wish to underscore that greater economic participation does have real and positive effects on women's position in and beyond the household, it also emerges, particularly from the household-level data, that such effects are often highly bounded within the social context.

In Malian society, a woman's key responsibilities within the larger household include financial oversight of her nuclear family's needs, specifically the costs of education and health for her children. The onus placed on nuclear sub-units within the larger household is felt particularly during the difficult months of the year once the production from collective fields has been depleted and women are left to manage until the harvest with whatever individual cereal stocks and financial resources the sub-unit has been able to accrue. Community members, men and women alike, often express their appreciation of SfC in helping to assure that

women are able to fulfill this social expectation of making do until the harvest, without requiring that their husbands or larger household heads step in to provide additional support. Women who successfully manage to navigate the lean months of the year, whether through the development of microenterprise as supplemental income or through consumption-based loans, gain respect in the larger community and are seen as “serious” and responsible within their own households.

This is not, however, the same thing as being empowered, by any reasonable definition of the term. Many interviewees reiterated that while being “serious” inclined husbands to consult their wives more before making decisions in the nuclear family, increased power in decision-making did not necessarily extend to the head of the household (if other than the husband) and was largely relegated to the private sphere. Tellingly, “speaking too much” was often contrasted with “seriousness;” women might expand their economic contributions to the household, but only if they did not eclipse their husband’s and/or head of household’s role in public space, especially by airing private financial matters publicly. As one woman shared in Sido, “SfC has shown that I’m worth listening to. Everyone can see that I can manage my affairs and get along with others. But I still defer to my husband, and while he listens better, it’s only behind closed doors.”

This has direct implications for limiting spillover effects into the political arena, recalling Gottlieb’s findings (2013) that women avoided civic engagement out of fear of transgressing their socially delimited roles. In 2008, when we first visited the village of Bougoula, a small village a few kilometers from Zantiébougou, its first volunteer, Korotoumou Kone, had just been trained in the formation of new SfC groups. Since then, she has arguably become the most important individual in SfC: the president of Sabati, a tremendously successful association that has secured international financing and a guaranteed market through WFP’s P4P program. Her SfC group has expanded its weekly contribution and the scope of its members’ loans with each year, and the success of Korotoumou’s association continues to draw in many groups in the area that had previously abandoned it. As we sat in 2017 and discussed the changes of the intervening years, we noticed that Bougoula’s infrastructure had developed as well. A new maternity ward sat across the highway, and the village finally had a functioning elementary school, well-constructed and with salaries for the teachers. But Korotoumou and the women in the group denied having had any hand in the creation of these projects. “That’s for men to take care of,” they explained, referring to both their local chieftaincy and the greater responsiveness in recent years of elected officials in Zantiébougou.

In the case of Bougoula, it is hard to discern whether it is gender role socialization or some other factor that has kept women from recognizing that a maternity ward and school are theirs to advocate for, even when women and children’s health and education plainly fall within their domain. But the anecdote is illustrative of a larger point reflected by the interviews. Economic advancement

does not appear, *in itself*, to engender any necessary reconsideration of gender norms, possibilities for collective civic engagement, or political activism, even for the most successful of SfC groups. This was a question we had wondered about in our previous studies of SfC more generally, and it requires further study to identify those critical elements necessary for spillover to occur.

A related question that has concerned us since the first years of the program has been whether the near-universal support for SfC by men and women alike would eventually erode once some threshold of women's economic progress was crossed. It is unsurprising that Malian men have been very supportive of the program since its inception, since it both facilitates consumption loans for their female household members in times of their greatest need, and potentially reduces women's economic dependency in the longer term should their commercial activities succeed. One wonders, however, whether the program might eventually so advance women's relative position within the household that men would come to see SfC as going beyond alleviating their financial burden to threatening their dominance and authority. In this research, we found no hint of that threshold, even in households (in Bougoula, for example) in which women's economic contributions were coming to eclipse those of their husbands. Rather, we saw the same overall pattern of cooperation rather than competition⁶ between men and women that we have seen in previous research.

SfC associations continue to have tremendous promise, but struggle to remain sustainable.

Early in the evolution of SfC, the idea of associations was promoted as a potential solution to several issues: how to promote the diffusion of bottom-up SfC innovation through horizontal exchanges; how to motivate groups and villages toward commitments beyond consumption loans through friendly competition; how to build significant capital into the rotating system beyond what newly-formed groups might amass; and how to foster potential collective collaborations for larger-scale projects. Ultimately, the goal was to establish a sense of community and civic purpose larger than the group or village level, with implications for political accountability. The association, it was thought, might serve as a platform to disseminate information about women's rights in society and in marriage, and eventually build a politically significant coalition of women around advocacy. Associations also provide an important platform for women to find their voice, creating leadership roles (as group representatives, or association-level officers) for women who might otherwise have only worked in their fields and homes with little connection to a larger political consciousness.

6 BARA 2008. We have noted previously that although labor division is highly gendered, gender relationships in Malian households are typified by mutual support rather than male antagonism toward women's interest, albeit within a larger structure that privileges male power.

In Sido, Kolondieba and Zantiébougou, the strength of associations has primarily been in their relation to additional SfC programs (SfC Plus) or to external sources of revenue. In communities with access to markets and international NGOs, a pre-existing and readily mobilized social structure of potentially hundreds of women is far more likely to attract economic initiatives like shea butter cooperatives that can connect producers to markets abroad. In particular, these three communities have been able to attract the interest of the WFP's (World Food Programme's) P4P (Purchase for Progress) program, which assures growers a market for local crops at above the market price, then uses that production to respond to the region's humanitarian and emergency food needs.

Association members lucky enough to find such windfalls stand to reap great benefits from membership, but the structure is a more difficult sell otherwise. It is telling that in all of these communities, without the added financial incentive of some larger organization piggybacking on SfC associations, they had become moribund after a few years and were only reinvigorated by SfC+ or P4P. The problems with associations over the long term are not new to this research; we and others have noted (BARA 2008; BARA and IPA 2013; Bermudez and Matuszeski 2010) since they were introduced that associations suffer from a fundamental incoherence regarding their purpose and goals. Associations often draft highly ambitious goals, but just as often suffer from a lack of clarity and means in seeking to accomplish them. Disappointment and tension between groups, particularly when there is a strong socioeconomic disparity between groups brought together in association, makes them fundamentally unstable and prone to dissolution over even the slightest of perceived injustices.

Overambitious goals, and the resulting tensions when they are unmet, are generally the product of a sense that increased size permits a quantum leap in available capital. In reality, however, most associations create only a small, centralized fund outside of the *tontine* structure, with strong limitations on what can realistically be accomplished.

Associations were founded on the premise that the SfC structure can scale up; that is, that just as individual women are able to come together to accomplish objectives through collective action that they would have found either socially or economically impossible on their own, associations would permit forms of collective action inaccessible to groups. However, we find no necessary reason to assume that the factors that maintain cohesion between individuals in groups (i.e., kinship and intimate village relationships, as the foundation for trust and cooperation toward mutual benefit) scale up at the association level.

In fact, the current research found considerable barriers to trust among groups brought together in association, particularly between groups from the town centers and those in the neighboring hamlets and villages. In Mali, the relative prosperity of

market towns on the highways drops off very rapidly, so that even communities only a few kilometers away from Kolondieba and Zantiébougou are extremely limited in access to basic infrastructure and market opportunities. In many of our focus group interviews with women in these communities, who are generally limited to subsistence agriculture with very few opportunities to engage in petty commerce beyond marginal forms of trade, SfC groups expressed deep distrust of association with the “*grandes dames*” from the town centers. “What do we have in common with these ‘pen-wielders’ [literate women]?” asked one woman in Blakala. “While they are thinking about three years from now, we’re thinking about how to find dinner tonight.” As we have found in previous research (BARA 2010), this distrust was often expressed in terms of fear of being taken advantage of by literate and/or numerate women in town, who could cook the books without their illiterate counterparts being any the wiser. Although association presidents endeavored mightily to maintain transparency, the volume of funds and scale of activities made this logistically difficult at the association level, such that in all three communities there had been significant fallings out between town and village groups over perceived or real mistreatment. Only the incentives of P4P profits or SfC + Agriculture’s collective lands was in the process of bringing these slighted village groups back into association in the past few years.

Ultimately, it is difficult to see how associations can be reliably sustained in the absence of an external motivating force. From the outset, the logistical challenges of bringing together groups from any distance, particularly those from isolated or inaccessible communities, have threatened associations’ durability (BARA 2008; Bermudez and Matuszeski 2010). Taken in combination with the underlying factors of limited trust outlined above, the added costs of association dues and extra time commitment entailed are difficult for group members in outlying communities to justify.

Limits to political accountability

The literature review of this report identified three principal constraints to Malian political accountability: unresponsive local officials, an under-informed population, and inegalitarian social norms. All three were in ample evidence in the villages studied during this research and in the same order of importance. Social accountability presumes that the level at which women might pressure their local government is actually empowered or competent enough to respond, but in most cases, we found that locally effected officials were simply incapable even where they might have the good faith to act. In Sido, for example, hamlets had formally filed requests for basic infrastructure improvements in roads and potable water availability more than six years earlier; the mayor openly admitted that with very limited decentralization, he could not do more than send such requests up the bureaucratic channels. Kolondieba’s SfC + Emergence program had, by the women’s own initiative, led to direct appeals through theatrical performance for water access; the coming paved highway linking the town to

Côte d'Ivoire will respond to this need, but not the actions of local officials. In Sido, Zantiébougou, and their neighboring communities along one of Mali's main highways for trucking commerce, women have appealed to local officials for speed controls to protect the population without direct result.

Unfortunately, political neglect is not always the product of incapacity. Because Necko is becoming a political and demographic threat to the voting bloc that supports the incumbent officials at Dioumanzana, its needs are actively ignored, leading to bitter recrimination and general political cynicism in the village. Their extraordinary efforts to self-organize and respond to basic health, education and infrastructure needs are thus borne of necessity, since the current mayor at Dioumanzana largely refuses to provide support to his political rivals and has even actively blocked some of their efforts. Because the rest of the local electorate is kept under-informed of Necko's frustrations and is easily led to vote by whatever party facilitates getting them their voting cards, the current political situation is unlikely to change unless Necko can form its own independent commune.

Necko's justified political cynicism is reflected in the other communities. There is a general sense, as discussed in the literature review, that politicians conspire to disguise each other's corrupt practices, and that only those with money and political capital can reasonably aspire toward political careers. In Kolondieba, where women generally have an extraordinary degree of political awareness, many would like to run for office but worry that their education level or financial situation prevents them. Even in the most politically engaged communities, politics is predominantly about glad-handing and buying votes through gift-giving during the campaigns, with no sense of obligation toward maintaining campaign promises afterward. Voting is predominantly a matter of chauvinistic support of members of the same extended kinship networks, regions or ethnic groups, rather than based on issues. Although this may be changing in places like Kolondieba, women tend to vote according to the same affiliations that men do. This effectively prevents even well-organized SfC associations from forming a unified voting bloc that can exert significant political pressure and sustains a system that largely restricts political power within an elite circle. Even in areas where SfC dominates and many women had participated in the SfC + Citizenship program, they did not appear to form a consolidated voting bloc around particular candidates.

Women in communities outside of the main towns expressed little faith that members of the political elite from the towns would act faithfully in their interests, whether the candidate be male or female. Although women everywhere are interested in the quota system introduced in 2015 and now being implemented, and many do see it as a potential improvement in representing women, rural communities also note that a small cadre of literate businesswomen have continued to dominate women's voice within local politics. We were struck by the disparity in political engagement between women in towns and in peripheral communities, particularly in Kolondieba, where women in town are highly

engaged in political debate while their more rural counterparts remain, with some notable exceptions, generally politically disengaged. Issues of literacy and asymmetries in information distribution exacerbate this disparity, but it is fundamentally a structural constraint. Rural women's basic economic and social obligations make political engagement a luxury they cannot easily afford. As discussed in the literature review and confirmed in the field, rural women had a highly limited understanding of their legal rights and the role and responsibilities of elected officials, even at the basic level of the social contract linking taxation to the provision of local services.

Finally, social norms continue to constrain women's participation in local politics. Although the quota system is beginning to bring women into minor political positions, we saw very few examples in which women actually held direct influence. The central tension identified in the literature review between (external) pressures toward women's civic engagement and (traditional) norms of male domination over the public sphere was reflected even in villages where women are actively challenging gender roles. In our initial meeting in Kolondieba, for example, women readily asserted their opinions over the voices of the male elected officials in the room. Yet, these same women, in individual interviews, expressed doubts that they could realistically become political candidates within the established old boys' network. Ultimately, even where women have found the confidence and voice to articulate their concerns and advocate for reform, it is difficult to identify concretely what changes have been implemented as a result.

We have chosen to present social norms in last position both here and in the literature review, in order to emphasize the importance of structural concerns over issues of culture. There is often a temptation in development work to foreground cultural norms as the locus of intervention, yet these solutions (i.e., education-raising campaigns) are generally ineffective when the larger issues of structural inequality are not addressed. In the case of gender and political accountability, it is clear from this research that the factors described here (limited response of local officials, insufficient local buy-in into democratic principles, limited information of rights and responsibilities of both citizens and officials, and persistent cultural norms) operate in interactions of mutual reinforcement; all must be addressed to effect systemic change.

RECOMMENDATIONS

The research conducted for this report, while focused on issues of accountability, nevertheless provided rich data on the current state of some of SfC's most advanced groups. These communities may point to the eventual future of SfC, and the kinds of challenges groups will face nationally as they reach new opportunities and greater levels of economic stability. As Oxfam looks to develop SfC into a platform for women's rights and political involvement, we may expect the experiences of these pioneering communities to guide an increasing number of SfC groups across the country.

In order to most accessibly provide usable insights gleaned from the research, the recommendations section is organized in two parts. The first reviews a few guiding principles in evaluating SfC's impacts, and the second provides succinct and actionable recommendations for the national program as it evolves.

I. GUIDELINES IN THE PLANNING AND EVALUATION OF SFC

The dangers of oversimplifying gender

At several levels, there is a real danger in overstating or romanticizing the idea of women's shared sisterhood as a social bond. In this research, we noted the tensions inherent in SfC associations, where unequal access to resources and opportunities for rural and town SfC groups often led associations to fragment even where women shared many common interests in their political advocacy. Similarly, women in this study did not generally feel that a female candidate would necessarily represent their political interests better than a male one. "Why would I vote for someone just because she is a woman?" asked a blacksmith's wife in the casted neighborhood of Kolondieba. "Woman or man, the mayor won't listen to a blacksmith." Previous studies of gender and accountability (e.g., Jonasdottir and Jones 2009) have discussed the problematic projection of idealized female solidarity onto women in the global South, which risks ignoring their heterogeneity and significant class differences.

In the complex and hierarchical structure of Malian society, gender should be carefully disaggregated. Social position is probably a greater determinant of a woman's power within the household and the larger society than is her economic contribution, such that economically vulnerable, marginalized and/or food-insecure sub-units may exist within relatively households. As has been noted in previous reports (BARA 2008; BARA 2010), the economic pressures that women

face, and their access to political influence, depend significantly on their age, education level, and social status. There is also a need to avoid generalization of political systems; even in our small sample, we found considerable variation in the politics of the local and its role in defining the impacts of accountability measures.

The dangers of placing responsibility on poor women

Empowerment and accountability are noble concepts, but without rigor in their definition and contextualization, both can easily devolve into placing the responsibility for development on the most marginalized populations. This phase of research found this to be true in the political as well as the economic sphere. Just as we felt a certain discomfort during our previous studies of SfC when men praised SfC for shifting some of their previous economic responsibilities onto their already overburdened wives, there were several moments in this research when local government officials expressed gratitude toward SfC for assuming what should normally be their responsibilities. The latter was particularly true in Dioumanzana, where officials were nominally accountable to the population of Necko, but were only too glad to see the population self-organize and find outside NGO support for the provision of health and children's education services. In these instances, a narrow focus on individual women and groups in isolation, without due consideration of the larger sociopolitical context, risks finding empowerment and accountability where the opposite are arguably taking place.

As already discussed, we underscore the responsibility of the state to provide basic infrastructure to its communities. While development efforts should find ways for women to find their own pathways toward economic and political advancement, this must in no way alleviate the fundamental obligations of the government (local and national) to its constituents. Without adequate water, health services, roads, markets, or other essential infrastructures, SfC's potential to affect the lives of its members is severely attenuated.

Listen to what women say matters to them

As noted in the discussion, a narrow definition of program success based on externally derived definitions can render invisible effects that women themselves find highly significant. At a socioeconomic level, much of what women themselves identify as of greatest value in the program would escape the attention of most development evaluations. In Mali, the large-scale randomized control trial (BARA and IPA 2013) that economists conducted to evaluate SfC's economic effects found little to no difference between treatment and control⁷. Yet, for great swaths of the country, SfC remains women's preferred form of savings

⁷ Although, as previously noted, this apparently limited effect may have been produced by the ITT methodology employed in the trial.

and credit, even where competing structures are available—and the program continues to spread spontaneously without external support. All of this begs the question of whether the problem lies with the program at all, or rather with the way its impacts are being measured.

Development agencies tend to promote ideals of collective decision-making and local empowerment, yet in practice often limit high-level participation and input from their beneficiaries (Ward et al. 2004). Assessments of empowerment and accountability tend to take the form of evaluations of specific programs and limit their scope to externally derived definitions of the terms (Green 2017). This would be particularly dangerous in evaluating SfC, whose greatest strength is that it leaves all decisions in women’s own hands (Ashe and Neilan 2014). Moreover, deeply attending to what women do with, and say about, the program provides a rare window into the economic strategies of the poor. Because SfC preserves women’s autonomy and encourages their creative adaptation of the program’s parameters to meet their needs over time, it offers a unique opportunity to understand what they perceive as value in the program and how they resolve the tension between their entrepreneurial aspirations and their difficult economic realities (Boyer 2017).

II. PROGRAM RECOMMENDATIONS

Remain focused on the essential elements of the program that women value most

Almost since its inception, Oxfam and its partners have recognized the potential for SfC as a platform and considered adding further training modules, from health education to legal and civics primers. For the past decade, our recommendation concerning adding extra modules to SfC has been cautious, since our primary concern has been that women (and the larger community) recognize that all decisions and financial control for the program remain with them. The focus of the program must be determined by the women themselves, and additional aspects must be actively solicited by the beneficiary groups. While programs such as SfC+Business were appropriate and deeply appreciated in the beneficiary communities studied in this research, one can easily imagine that in other communities where entrepreneurship is not a feasible option for most women, the program would be seen as an imposition.

Part of our concern in this regard is that previous research (BARA 2008) found that in the past, some communities were perhaps over-pressured by implementing partners toward using SfC for income-generating activities rather than primarily as a savings mechanism—which is generally where women themselves place emphasis. SfC has, progressively and over the span of many

years, established itself as trustworthy by not wresting control away from women's groups. In data collected for this report, as in previous research, poor communities' deep distrust of external MFIs and moneylenders was evident in myriad narratives of false promises and rip-off schemes. It is imperative that SfC not jeopardize the goodwill and reputation associated with its name. It is natural and desirable that where the opportunity arises, SfC groups will be adopted into other organizations. When SfC groups are turned into collectives and then associated with private MFIs, as has happened in certain areas, care must be taken that SfC's name not be confused with traditional microfinance, as narratives of external influence and potential abuse spread easily between communities and with long-lasting effect.

As discussed in earlier sections, we were struck by the fact that even for these communities, which have for the most part been able to focus on entrepreneurship and income-generating activities far more than most SfC members, their repeated emphasis was on SfC's underlying value in building and strengthening relationships between women within the groups. If additional materials are to be added to SfC, they must be actively welcomed, incorporated in a way that maintains the core aspects of transparency and autonomy which are the essence of group function, and not represent an undue burden of time or other scarce resources for those who wish to benefit from them.

Provide supplementary education and training where it is appropriate

That being said, the fieldwork for this research indicated that there is a real place for supplemental education to be linked to SfC. The success of, and general appreciation for, the SfC+ programs in the communities we studied suggests that in some cases training may be appropriate even where it has not been actively solicited but responds to community need. After all, women cannot request forms of assistance on subjects whose existence they are unaware of, and cannot make an informed decision without understanding the possible benefits they might provide. This is particularly true for the three potential forms of supplemental assistance most evoked in this research: market analysis and small business development, civic education, and literacy.

We have noted in past research that SfC women often enter into entrepreneurship with trepidation, resulting in limited innovation and highly risk-averse investment strategies (BARA 2010). This is not necessarily because women need training in market feasibility; in many cases, women may know very well that collectively saturating the market with the same product depresses its price and shrinks its profits, but individually lack the initial funds or margin for error to do otherwise. In Kolondieba, for example, women nearly universally complained of sluggish sales, but felt equally that they could not have avoided them by adopting a different strategy. However, it is also true that SfC women are sometimes presumed to have an innate capacity for entrepreneurship, as

part of a larger narrative of unleashing their latent potential. Entrepreneurship development programs should therefore be considered in contexts where careful assessment indicates that education is the missing factor in business development. It is vital that entrepreneurship not be over-hyped or foisted upon the population; pressuring women toward entrepreneurship may result in overburdening women whose leisure time is already limited, and may thus actually detract from the parallel goal of developing political consciousness, as reported in Mali previously (Greenberg and Okani 2001) and elsewhere (Thekkudan and Tandon 2009).

The SfC+Citizenship programs also demonstrate the importance of civics education. As described in the larger literature reviewed for this report (Gottlieb 2013; Wing 2008), women in this study often had a limited understanding of the fundamental roles and responsibilities of local officials, or the processes by which services should even theoretically be identified and provided to the population. Instead, the relationship between elected officials and their constituencies is more typically characterized by neglect and a lack of transparency, even regarding basic functions and budget allocations. Even in Kolondieba and Zantiébougou, where women were often highly politically engaged during the campaigns, women generally did not know their rights under the law; in rural areas women's civic knowledge and engagement was considerably lower. As Gottlieb (2013) recommends, civics education programs should also take care not to promote ideals that are incompatible with local norms, including gender norms—i.e., democracy promotion—without anticipating and planning for some measure of resistance.

Programs such as SfC + Emergence demonstrate the need for basic civic education and were deeply appreciated by women, although given the structural barriers women face it is clear that information is necessary to accountability, but not sufficient in itself. One focus of the program has been mass weddings, officiated by the mayor, for spouses whose marriages have not been formalized. The underlying rationale is to provide women with protection under the law from abandonment and disinheritance, but is generally couched in terms of making school services available to children produced from these unions, so as not to threaten existing gender norms. Such programs are small and careful steps toward a nascent civic awareness, but women found them highly significant. Depending on community response, the Emergence program could build progressively upon its initial forays to eventually build a network of women with leadership skills, who in turn might exert meaningful political pressure.

Women in all areas consistently identified literacy training among the most valuable of potential additions to the SfC program. Mali has among the lowest levels of adult literacy in the world, particularly among rural women (Jahan 2016). Yet, women increasingly recognize that literacy serves as the foundation for many other kinds of opportunity. Illiteracy is a major perceived barrier to direct

political involvement, especially candidacy; literacy allows greater access to information, including contacts with national and international NGOs and market access. As SfC grows in organizational complexity, increasing literacy can allow women to keep pace with more sophisticated accounting and collective business management models. At a fundamental household level, literacy reduces women's dependence on men and makes independent financial management more feasible. In many quotidian contexts, illiterate women depend on others to advocate for their interests: in deciding on medication and determining dosage for their sick children; in following the fine print for fertilizer application, or the reimbursement conditions for a formal loan; and often, in their limited interactions with the state. Literate women will be the first to master and retain new skills should the opportunities arise, and NGOs (recently, for soap-making, dyeing, and sewing) seek the literate first for training in these techniques. In general, literacy removes opacity and opportunities for manipulation at all levels, and is thus a precondition for many forms of autonomy.

Finally, as reviewed in the Discussion section, the work of managing large and successful associations is extremely difficult, and even the most dynamic and capable of association presidents struggle with maintaining cohesion among groups with divergent interests and access to resources. The idea that associations should be left to function without specific training for their leaders strikes us as analogous to the assumption that women will have innate skills in marketing and entrepreneurship; in reality, association presidents require skills that are qualitatively different from those they may have acquired as group presidents. There is a robust literature on community grassroots organization and management of collectives that could be made available to associations. The key questions that currently successful associations are likely to face—how to transform an economic model into a political force; how to resolve internal tensions when groups within associations are competing for scarce resources; how to sustain interest and cohesion in the absence of strong economic incentives—have been addressed by myriad collectives in the developing world, from trash-pickers in Indonesia to global workers' networks, such as La Via Campesina, which fights for peasants' rights. Despite this, SfC associations operate in ignorance of the lessons these organizations have already learned, and must reinvent the wheel.

Beyond global networks, Oxfam can do more to establish linkages between SfC groups. In Necko, where the SfC program is largely moribund in spite of its initial successes, many people were requesting the return of the very popular animator who had first introduced the program to the area. It might be of greater value to put struggling SfC communities in contact with successful ones than to require the animators from partner organizations to return. Measures to lateralize communication and information flow face logistical issues in transportation, but encourage both new and old groups, strengthening bonds between them.

Foster new markets and economic opportunities

The Sabati association of Zantiébougou has enjoyed remarkable growth in past years, and has become a model to emulate for associations in Sido and Kolondieba. This is primarily due to the benefits of membership in P4P, the WFP's grain-purchasing system that guarantees sales above market price for a given volume. As previously discussed, the P4P system resolves a fundamental uncertainty in the lives of agricultural producers, and is thus of tremendous advantage for those fortunate enough to participate. Because the market is guaranteed, participants avoid the tremendous pressures on most farmers to sell off grain at the moment of harvest, despite the disadvantageous price that middlemen traders offer. At the moment of harvest, agricultural loans for inputs and fertilizers come due, and the household is often under duress as the previous year's reserves have been depleted during the lean months immediately preceding harvest. Such pressures often oblige households to borrow food or money for repayment at harvest. Worse, without P4P, producers are subject to the vagaries of the market for both inputs and yields, and face uncertainty that they can find a buyer at harvest for a reasonable price. As a result, they cannot easily plan out how to maximize profit and efficiency by planning cultivable area in advance. Because it resolves these fundamental issues, the economic benefits of P4P have revitalized moribund associations and given new life to SfC.

The other side of this success, however, is danger in overdependence on P4P in the long term. NGOs have a history of providing relative wealth for a community of Malian producers for several years and then moving on, and P4P seems likely to follow in this pattern. Even for associations that have been lucky enough to be selected by projects for international markets, their leadership must therefore remain ever vigilant for the next potential opportunity. Yet, Oxfam and its partners have had limited success in facilitating relationships between market opportunities and SfC groups, leaving largely illiterate women to seek out potential partners on their own. If and where SfC is to evolve beyond consumption smoothing and security into a platform for growth, more relationships will need to be actively fostered with reliable and stable commercial partners.

Overdependence on external markets can also lead to instability, particularly for luxury commodities (i.e., shea butter) whose price may vary widely in the global market from year to year. Although Oxfam should acknowledge that many areas of Mali simply lack the local consumer base for successful entrepreneurship, where feasible, local products of local utility should be promoted, even if this requires community trainings to familiarize the population with the product (as has been done successfully with soy products throughout West Africa, for example). In all communities visited during this research, there is a universal demand for transformation, diversification, and identification of new markets and new partners. Aside from exceptional associations like Sabati, which now has

international name recognition, SfC groups and associations are poorly positioned to be able to seek out such opportunities without assistance.

Document and understand spontaneous spread

Nearly from the beginning of the program, Oxfam was centrally concerned with the cost-effectiveness of training and has devoted considerable attention over the years to understanding the differences, if any, among groups trained by local partner agents, those trained by replicating agents, or those which formed spontaneously by word of mouth. The interest is easily understandable; if SfC can spread spontaneously without appreciable loss of program quality over time, it could serve as a model of development: a self-sustaining program of real socioeconomic benefit.

Our impression from years of research in Mali, both directly of SfC programs, and of other development subjects in areas where SfC has spontaneously spread, is that this is, in fact, the case. Over time, the differences between groups that have arisen spontaneously and those with formal training seem to largely vanish, and our impression is that SfC is as valued and valuable a program where it has spread spontaneously as where it was formally introduced. Now that SfC is well established in the country, there is a pressing need for further research on the rate and process of spontaneous spread, the critical factors leading to spontaneously formed groups' success or failure, and a formal analysis of how spontaneous groups differ from other groups over time.

APPENDIX A: VILLAGE SUMMARIES

I. SIDO



A woman in Sido explains to the mayor why formal marriages are necessary to protect women from abandonment. This is a reality seldom explicitly spoken aloud in mixed company; in order not to alarm men in the community, the rationale for formal marriages is usually given in terms of access to educational and other benefits by children of formally married parents. But this woman is a poised speaker and plans to be a future politician, and she speaks her mind even in front of the village elders seated behind her.

Sido lies on the main highway leading south from Bamako toward Côte d'Ivoire (see Figure 1), about 130 km (80 mi) from the capital and 30 km (18 mi) north of Bougouni. Given this advantageous location, Sido has benefited from strong and reliable markets, although women's petty commerce is less developed here than in Zantiébougou and Kolondieba. Agriculture is predominantly subsistence for auto-consumption, and is highly gender-segregated, with women working on male-owned land. Although Sido is comparatively well-resourced and has

relatively well-developed infrastructures, the population struggles seasonally with malaria, and faces chronic firewood shortages.

In addition to agriculture, gold mining has increasingly drawn men out of the town seasonally or for years at a time. This large-scale displacement of male labor destabilizes marriages and gender relationships. It may also be fragmenting the structure of households upon which agricultural production depends, as male members of household sub-units choose to migrate rather than subordinate their production to the household heads. On the one hand, we found some evidence that large-scale migration may mean more decision-making power in the hands of the women left behind in Sido. On the other hand, migrants' informal "short marriages," sexual relationships that men develop in the mining communities, threaten the stability of their marriages and social obligations in Sido. The community recognizes the existential threat that large-scale migration poses to the village's stability in the long term, and seeks new income-generating initiatives (e.g., pisciculture and gardening projects) to provide viable economic alternatives to mining migration and thereby keep their men at home.

Sido's central location has also resulted in the long-standing presence of NGOs in the community, which have been primarily involved in infrastructure development, health and agriculture education, as well as some local business initiatives, although most of the latter found limited success in the long term. Before the arrival of SfC, women made very limited use of formal microfinance, largely avoiding *kafo jiginew* in Bougouni out of fear of failing to secure guarantees and the public punishments inflicted in case of loan default.

Both the village chief and the mayor are highly receptive to SfC and have consistently supported their initiatives since the program's introduction. Association meetings take place in front of the town hall, and the mayor officiated at the SfC + Citizenship group marriage ceremonies. Because of the strength of SfC organization, the mayor and SfC members appear to collaborate to implement social programs in the village. However, the mayor openly admits that limited decentralization cripples his ability to respond to women's demands. Requests for basic infrastructure developments, such as those filed by Sido's hamlets more than six years ago for potable water access, are dutifully passed on to higher officials but generally yield no tangible results. Although SfC women feel that he is acting in good faith, many also believed that in his place a woman would respond more effectively to community need. Several SfC women are preparing to present their candidacy in elections in the coming year, and the village association is a recognized political force.

There are 14 SfC groups in Sido, and most have been in existence for several years. The annual share-out, which is timed to coincide with the most difficult period of the year (just before harvest, when stocks are most depleted) and in preparation for the Tabaski festival, took place during our research visit. Women

make use of the annual share-out to cover family expenses and accrued debts, and to pay for needed agricultural inputs (field labor, seeds, pesticides, fertilizers, and herbicides). An ideal strategy, not always realizable, is to purchase livestock with the share-out funds, thereby preventing savings from dissipating by locking them into less liquid forms.

Sido has benefited from SFC+Agriculture and SfC+Citizenship, and both were highly appreciated programs. The citizenship program has primarily focused on formalizing marriages in mass ceremonies, but women also spoke of its importance in raising awareness of civic responsibilities and holding representatives accountable. The SfC+Agriculture program has attempted to mimic the success of Zantiébougou's Sabati association by securing a contract with WFP's P4P program, but the association was obliged to submit their grain with Sabati at a reduced profit after failing to meet their intended production quotas.

II. KOLONDIEBA



SfC association members standing in front of their collective field in Blakala. In Bamana society, women are not generally granted ownership of agricultural land, but one of the two Kolondieba SfC associations was nevertheless able to secure this parcel for collective cultivation. Because it is some distance from Kolondieba and the road is seasonally difficult, the association pays Blakala for the labor to cultivate the field through its social fund.

Kolondieba was founded about 220 years ago by the Kone family, who continue to dominate the town today. The founding story involves a blacksmith, who are a casted group in Mali, and blacksmiths continue to reside in their own neighborhood in Kolondieba today. Although Kolondieba lies on an unpaved road, its proximity to the Ivoirien border along a major trade route has allowed it to flourish, and its ethnically diverse population probably numbers over 80,000 members today (nearly 70,000 in the 1996 census). Although Kolondieba is doing relatively well, it is about to undergo economic transformation, as the road from Bougouni to the Ivoirien border is in the process of being converted into a paved highway.

Agriculture is the dominant livelihood strategy, both for subsistence and for trade, with major commercial relationships established with Bougouni and Bamako. Cotton production through the CMDT provides farmers with access to the needed agricultural inputs for other crops. Fishing and charcoal production supplement agricultural labor. A large number of Kolondieba's young men migrate seasonally after the rainy season to seek supplemental income, through far-flung networks that extend internationally. Women may find the time for peanut fields to provide supplemental income, and engage in petty commerce and off-season gardening as secondary strategies. Many women in Kolondieba have well-developed small businesses

Not everyone in the region surrounding Kolondieba has access to the same livelihood strategies. There is a steep drop-off in infrastructure development, physical accessibility, and access to political clout even in the hamlets a few kilometers outside of the town. In Ouakoro and Blakala, state structures are unable to respond to community needs. Roads are almost unusable during part of the year, and health and education resources are inadequate to nonexistent. Hamlets and outlying communities face their greatest challenges with access to drinking water; while the citizens of Kolondieba depend largely on well water and have long petitioned local government for the construction of a water tower instead, women in rural communities often have no reliable access to drinking water at all, and are obliged to depend on barely functional pumps. In the dry season, lack of water makes off-season gardening impossible in these communities, and the spirit of mutual assistance among women is threatened as they are obliged to compete for water at the pumps. Most significantly for SfC, in these outlying communities, petty commerce is both economically and socially an unlikely option for all but a handful of women.

Members of the blacksmith neighborhood, as well, are highly marginalized and food insecure, and are under threat of losing land tenure despite their ancestral claims. For many blacksmiths, agricultural production is insufficient to cover all months of the year, and they depend on smithing, tailoring, and charcoal sales for the means to purchase remaining grain. Their livelihoods have been

particularly hard-hit by Kolondieba's firewood crisis, since the wives of blacksmiths are potters who require large amounts of wood for their kilns.

There are two village chiefs in Kolondieba, one modern and one traditional. Chiefs and mayor collaborate somewhat uneasily, with some vagueness and overlap in roles. The mayor's primary role was often described as taxation, budget development, and conflict resolution, particularly for land disputes. Because Kolondieba is the seat of the commune, it houses a large number of state institutions. Women have been highly politically engaged in Kolondieba since the advent of democracy in 1991, especially because it is the hometown of Oumar Mariko, a major Malian political figure and head of the SADI political party, which has specifically sought to engage women voters for many years. But despite their engagement during local elections, many women feel that their limited education level or financial situation would prevent them from running for office themselves. Instead, women tend to support and campaign for members of the same extended family or neighborhood, rather than form a unified bloc around women's issues. Despite their level of political engagement, women in Kolondieba showed little knowledge of their rights under the law, and in rural areas women's civic knowledge and engagement was considerably lower.

Most women in Kolondieba are members of SfC groups. Associations cover most but not all groups, yet all groups in the town proper appear to be functioning quite well. The advent of SfC has reduced the use of other microfinance institutions, which women did not frequent in large numbers in any case. In Kolondieba itself, where many women successfully engage in petty commerce, women have successfully grown their businesses through SfC but complained of market saturation and unfavorable sales prices for their goods. SfC+Agriculture successfully secured a collectively managed field for one of the associations, and SfC+Business seeded funds for a peanut butter producing collective in town. By their own initiative, SfC women who participated in SfC+Citizenship decided to perform a theatrical piece in front of local officials concerning the social impacts of inadequate access to water. Although they did not secure the reforms they sought, they described the experience as transformative nonetheless.

Since the time that this research was conducted, Kolondieba has been in the midst of a popular uprising. Frustration with apparent corruption and lack of transparency has led the population to rise up against their prefect, who has been accused of the expropriation of public resources for personal gain. This marks the second time within the year that popular manifestations have forced out Kolondieba's elected officials; in June the president of the tribunal was also forcibly removed for lack of transparency and unresponsiveness to the will of the population.

III. ZANTIÉBOUGOU



A young woman in Bougoula, a village a few kilometers down the highway from Zantiébougou. Like almost all women in the village, she is an SfC member; having recently married into Bougoula from another village, SfC has allowed her to not only sell fruit and save money, but also to find a way of social insertion into her new community. With SfC's help, she hopes to transition beyond using the program as a savings mechanism and eventually be able to raise animals with savings and loans acquired through the program.

Like Sido and Kolondieba, Zantiébougou benefits from its location along a major commercial route, making petty commerce and entrepreneurship a viable livelihood strategy to supplement agriculture for household consumption. Women in Zantiébougou itself were, on average, the most commercially developed that we encountered during this research. Land is abundant, and agriculture is generally supplemented by multiple strategies, including petty commerce, off-season gardening, and animal fattening for resale (*embouche*). Many households also benefit from remittances from migrant household members to cover their expenses, permitting them to invest in labor and inputs ahead of the agricultural cycle.

The vast majority of women in Zantiebougou belong to SfC, and the program has grown steadily since its introduction. Nevertheless, a significant number of women have become such successful merchants that they find SfC inadequate for their loan needs, and are obliged to supplement their membership with formal microfinance loans from *kafo jiginew*. In the hamlets and communities

immediately outlying Zantiébougou town proper, SfC association members have generally been able to sustain income-generating activities despite not having access to the same resources and infrastructure as those available in the town. One creative adaptation of SfC to respond to greater credit needs has been the gender-mixed groups in Bougoula. Many SfC members also belong to gender-mixed groups, and frequently use one system to reimburse loans in the other. The mixed groups are used strategically for large-scale efforts, since the monthly contribution is larger; their loans can be used for income-generation, but are more generally used to respond to household emergencies, since they do not bear interest. Women in Bougoula feel that SfC has made it possible to participate in savings groups with men, since the program has raised women's status as financial managers, and we found no indications of male dominance or abuse within these groups.

The most striking feature of SfC in Zantiébougou is the Sabati association, perhaps the most successful SfC association in the country and a model to emulate for SfC associations in Sido and Kolondieba. Most of the benefits that Sabati has accrued derive from their relationship with an innovative WFP program called P4P, or Purchase for Progress. P4P has intentionally prioritized crops associated with women's production; with less access to credit and a lower capacity to absorb risk, women are particularly vulnerable to pressures to sell their production at unfavorable prices immediately after harvest. The P4P program has also targeted women's groups for additional material support, providing farming implements and plow animals to women's farmers' organizations that lack the necessary equipment for the labor-intensive periods of the agricultural cycle. With the guaranteed market of P4P, Sabati was able to secure significant amounts of land for cultivation with the encouragement of customary leaders, even though this violates societal norms concerning women's possession of land.

For smallholder farmers not participating in P4P, there is tremendous economic pressure to sell off grain at the moment of harvest, despite the disadvantageous price that middlemen traders offer. Agricultural loans for inputs and fertilizers are due, and the household is often under duress as the previous year's reserves have been depleted during the lean months immediately preceding, which may also have obliged the household to borrow food or money for repayment at harvest. Worse, non-participants are subject to the vacillations of the market for both inputs and yields, and face uncertainty that they can find a buyer at harvest for a favorable price. As a result, they cannot easily plan out how to maximize profit by planning cultivable area in advance. In areas like Zantiébougou, the general availability of land establishes the context in which the guaranteed market of P4P has the greatest potential to provide transformative change. P4P resolves the two most critical problems for producers: It provides some support for the needed inputs and guarantees sale above market price. There is a question, however, of how the association will sustain its momentum if/when the contracts with WFP are not extended.

IV. NECKO



Remarkably, this maternity ward was constructed using Necko's own pooled savings. When SfC first came to the village in 2010, the very capable trainer conducted a needs assessment among the new members, who collectively determined that given the isolation of the community, a maternity ward was a top priority. Maternal and infant mortality were high, especially for pregnancies during the rainy season when access to the outside world becomes periodic. At the urging of the trainer, women decided to focus on using the annual share-out toward the collective goal of constructing the ward. Inspired by their drive, men also contributed financial support and labor, so that the initiative was truly village-level and included all households. The community also built school classrooms, and through this initiative were able to attract support from Børnefonden in 2014 to construct a childcare center and school. Necko is very proud of their accomplishments and the improved health and education outcomes that have resulted, but the village is also highly aware that state neglect was what necessitated their extraordinary actions.

Necko was founded only 45 years ago when a farmer recognized its agricultural potential and asked permission from the local officials in Dioumanzana to develop it into a settlement. The founder and his son, the current village chief, have adopted a policy of attributing lands generously to new settlers, which has resulted in a highly diverse population. However, this policy has also quickly expended available parcels, obliging the more recent waves of settlers to enter into sharecropping, rental, and other arrangements with established families that are short on labor.

The soils in Necko are rich (although continued cotton cultivation has gradually depleted them over time) and water for all purposes, including off-season gardening, is adequate year-round. But despite its physical proximity to Bamako

and abundant agricultural production, Necko is crippled by its inaccessibility. Local officials have shown no interest in improving the heavily degraded roads leading into the community, and Necko is only accessible today because the cotton company (CMDT) built a bridge in order to be able to collect the cotton harvest. Their isolation is compounded by the absence of a cellular phone carrier, which limits critical access to market information and extended social networks. As a result of poor infrastructure, the village regularly produces more goods than it can get to market; without methods for transformation, a large part of the annual harvest is therefore lost, and what is sold only fetches depressed prices in a saturated market.

As the community sees it, Necko's economic troubles are the result of intentional neglect. As Necko has grown since its founding, it has come to constitute a political threat to Dioumanzana's dominance. In response, the needs of the community are actively ignored by local officials, leading to bitter recrimination and general political cynicism in the village. Through maintaining an under-informed electorate, implementing forms of voter suppression, and, they suspect, manipulating election results, the current mayor retains control by forming a coalition bloc against Necko.

Agriculture is the predominant livelihood strategy in Necko, with Bambara households primarily focused on millet production and Malinke, on peanuts. Animal husbandry is also significant for both men and women. Women also engage in charcoal and shea butter production for the Bamako market. Nuts are collected as a group, but sales are individual. Necko's isolation is contributing to out-migration during the off season, particularly for young men who are drawn to the surer profits of gold mining and urban labor over the dubious gains to be made by selling off-season produce in oversaturated local markets. Wealthier households tend to adopt multiple strategies. Agriculture is supplemented by cotton, cattle, significant revenue received from migrants from the household, and in several cases, rented properties in Bamako. Less fortunate households suffer during the lean months when their isolation limits access to the networks of relatives and friends from whom they might draw support. Many are obliged to borrow in-kind from wealthier households, to reimburse at harvest.

Men access credit primarily through their labor cooperatives for cotton, which have a partnership with the banks for collective loans. Although livestock sales constitute the most reliable protection against food insecurity in the difficult periods of the year, many prefer to buy up and store grain for resale, and those with the greatest means invest in construction or buy up land in Bamako. Women had far less access to credit prior to SfC and struggled to secure loans in case of emergency. They currently depend heavily on SfC and a system of *tontines* and *paris* for loans.

Although people in Necko credit SfC, and particularly the trainer who brought it to them, with catalyzing their successful efforts to develop health and education for the community, the SfC program is currently struggling. Most current members are older women; younger women's groups have collapsed as women abandoned them because they could not sustain their commercial enterprises or maintain the weekly contributions. Some groups, and the local association, have collapsed entirely due to mismanagement. For those who have stayed with SfC, it is primarily used as a savings mechanism and emergency fund.

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