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Women's Economic Empowerment and Political Accountability in Mali

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Summary

This working paper focuses on the relationship between women's economic empowerment and forms of political engagement and accountability. It draws from the findings of a larger report, commissioned by Oxfam America, to study the potential impacts of their Saving for Change (SfC) microfinance programme for rural Malian women. The background research was conducted in August 2017 in four locations with a long-standing SfC presence, that had been identified as having exceptionally positive experiences in either providing economic opportunities for women or in developing new forms of political consciousness. Through qualitative and ethnographic methods focused primarily at the household level, the research provides insights into perceptions of the impacts of women's economic growth and empowerment.

The research shows some indications that SfC membership establishes the necessary conditions for women's as-yet-unrealised future political accountability. SfC membership allows women to achieve collectively what would be either economically or socially unfeasible as individuals. Most importantly, this has resulted in women's collective land ownership, in defiance of established gender norms. 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, recognised social capital within rural communities, and practice in collective problem-solving, self-organisation, and adaptability.

Keywords: Social and political action; context; economic empowerment; fragile and conflict-affected settings.

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Acronyms

BARA	Bureau of Applied Research in Anthropology
ECOWAS	Economic Community of West African States
HLS	Household Livelihood Security
IDEA	International Institute for Democracy and Electoral Assistance
IPA	Innovations for Poverty Action
MFI	Microfinance institution
NDI	National Democracy Institute
NGO	Non-Governmental Organisation
SfC	Saving for Change

1 Introduction

This working paper seeks to examine the relationship between economic empowerment and forms of political engagement and accountability. It also seeks to identify and elucidate larger lessons that can be drawn from the Malian example about how comparable economic programmes elsewhere might (or might not) produce political outcomes. It draws from the findings of a larger report, commissioned by Oxfam America, to study the potential impacts of their Saving for Change (SfC) microfinance programme for rural Malian women, a programme that we, as the authors, have studied longitudinally since 2008. The research for this report was conducted in August 2017 in four locations that have had a long-standing SfC presence, and that had been identified as having exceptionally positive experiences in either providing economic opportunities for women or in developing new forms of political consciousness. Through qualitative and ethnographic methods focused primarily at the household level, the research provides insights into perceptions of the impacts of women's economic growth and empowerment.

1.1 Saving for Change overview

SfC (Saving for Change) is a community savings group programme 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 familiarise women with the programme 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 programme 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 interest rate charged to the loan, allowing the collected fund to grow substantially. Because members are encouraged to take loans from the collective savings, they 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 programme'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 nearly 450,000 women participating in SfC in Mali (Oxfam 2018),¹ in over 20,000 active groups and in over 7,000 villages. The programme focuses on married and productive women, with nearly three-

¹ 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.

quarters 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 programme and in taking out loans (that average 17 USD) 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 America and Freedom from Hunger. This study employed a quantitative and qualitative parallel approach: economists from Innovations for Poverty Action (IPA) conducted a randomised controlled trial, and development anthropologists from the Bureau of Applied Research in Anthropology (BARA, including the authors of this paper) at the University of Arizona 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 participation.²

1.2 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 analysing 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 centres and in outlying villages 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 (the village chief and, where possible, elected officials) to announce the purpose of the visit and to obtain permission from the study. 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 and other key stakeholders at each site. The total number of interviews and focus groups are summarised in the table below:

² 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 randomised, always analysed' 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.

Table 1.1 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*

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

Source: Authors' own.

Community interviews 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 a regional association of multiple SfC groups; 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. Although not a strict criterion, 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 emphasises community participation in identifying and analysing household dynamics. Throughout the research, the methodology was designed to maximise 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.

1.2.1 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 programmes 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 programmes through SfC. Of the four areas studied, three have 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, are clustered around the major commercial hub of Bougouni. However, even in this limited study, we did not want to assume that spill-over effects were limited to mature groups that had built up SfC from humble beginnings toward progressively larger economic impacts. Therefore, the fourth village selected for inclusion in the study is less than 50 years old, physically isolated, and only recently implemented SfC training in 2010. Nevertheless, the village was able to organise 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.

1.2.2 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 with a longstanding SfC presence, women's economic and political advancement is likely due to a range of factors, including physical accessibility (as political centres on major commercial routes), the presence of international NGOs, and market access. We may hypothesise that SfC facilitates spill-over effects, but there are too many variables to say this with any certainty. This paper's discussion of the relationship between SfC and political engagement should therefore not be considered a programme 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 paper 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 practice approach, since the programmes' 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 three of the four study communities represent some of the oldest SfC groups in the country, the challenges they currently face may forecast those that younger groups may anticipate as they continue to evolve.

2 Literature review

2.1 Understanding the relationship between economic and political citizenship

To be economically empowered can be defined as expanding individual agency to make decisions and influence outcomes regarding livelihoods, productive assets, market opportunities, and public services (Cheema 2017). But an overly simplistic understanding of economic empowerment may both overstate its effects and overlook its potential in political and other spheres, including within the household. The literature on citizenship distinguishes between the legal definitions of formal citizenship status and citizenship in practice (Isin 2008). Political and economic rights available under the law may not be attainable in reality, whether due to local socioeconomic constraints or other limitations on individual agency. The inclusion of such considerations has expanded the understanding of citizenship since the 1950s, when a framework was developed for understanding political citizenship as enabled by economic citizenship and measures of socioeconomic wellbeing.

Overall, the literature confirms that women's economic empowerment projects generally have muted success in both their direct objective of providing livelihood security and in their indirect objectives of establishing spill-over political and civic effects. In an empirical meta-evaluation across women's economic empowerment projects in the developing world, Cheema 2017 finds that they do not generally strengthen economic empowerment, and very seldom produce social and political effects.

Specifically, meta-evaluations of the impacts of microfinance programmes have shown limited evidence that access to microfinance leads to sustained increases and profits for its intended beneficiaries. Moreover, even in those few instances where microfinance programmes had demonstrable direct economic effects (i.e. on material assets), no studies found that economic improvement impacted broader indicators of empowerment, such as decision-making authority within the household (Cheema 2017). The expected spill-over effects from the theory of change have not been demonstrably sustained in practice. In fact, several studies (mainly in India) suggest an opposite effect, although the reasons for this are unclear; it could be that economic agency frees people from the necessity of engaging politically (Mathie 2008; Batliwala and Dhanraj 2004), or that social norms are producing male backlash in some instances. Overall, however, these cases just seem to demonstrate that there is no necessary link between economic and other forms of empowerment (cf. Thekuddan 2010).

When the definition of economic citizenship is broadened to include aspects of agency and identity, however, the possibility of spill-over grows. Several writers (Allsopp 2012; Bebbington 1999; Mathie and Cunningham 2008; Sen 1992) have demonstrated the importance of incorporating measures of social agency in economic citizenship, emphasising an individual's capacity to act in civic spaces and engage meaningfully with others. Others have written about the importance of 'horizontal citizenship' (Kabeer 2005): the importance of local relationships and mutual responsibility through collective work in solidarity.

Studies suggest that the most critical aspect of groups like SfC in relation to political accountability is not the creation of economic growth or entrepreneurial possibility, but rather the creation of the groups themselves. In India, where policymakers have attempted to address gender inequalities in political participation indirectly, by building up women's social capital and sense of political identity in self-help groups, there are some indications of effects on political citizenship. Like SfC in Mali, women join the groups primarily out of economic necessity and need for credit access (Prillaman 2017), but derive social capital as a secondary goal.

Several studies in India have found links between women's experience in self-help groups and indicators of political citizenship. Fernandez (2010) and Mathie (2008) documented a relationship between women's participation in collective group savings and increased decision-making capacities in local government. Prillaman's study of self-help groups in Madhya Pradesh found that embedding women within social networks is more critical for their political involvement than the economic impacts of group activities (2017). Self-help groups (SHGs) increased women's political participation, but not their voting behaviour. Similarly, Parthasarathy *et al.* 2017 found that the creation of self-help groups in Tamil Nadu increased women's participation in politics. Although this increase did not appear to produce meaningful political effects in itself (i.e. in driving the conversational agenda or eliciting response from elected officials), it suggests that the creation of such groups can significantly modify gender norms around political participation.

The main conclusions of this paper are generally borne out by the larger literature: by a narrowly restricted definition of empowerment, the capacity for spill-over into political and civic effects appears extremely limited, particularly for comparable studies of SHGs and microfinance programmes. When the definition of economic empowerment is expanded to include measures of mutuality and social network development, however, evidence of potential and actual spill-over effects emerges. The following sections provide the political and historical background for the present case study to review how women's participation in savings groups in Mali relates to empowerment.

2.2 Mali: Gender, accountability and local institutions

This literature review provides an overview of the relevant cultural, historical, and political background on the Malian communities studied for this paper. Firstly, this background provides the context necessary to understand the experiences of SfC members described in the findings. 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 contexts. With this in mind, the review focuses here on two main components:

1. **Gender and accountability:** This component 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 organisations, the historical and current role of local political leaders, and Mali's ongoing process of decentralisation.

2.2.1 Gender and accountability

Gender has long been recognised as being 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 being 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 understanding 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 the two domains. Women move into their husbands' families' homes upon marriage, and marriages are often polygynous, placing women (particularly those who are young and newly married) in highly subordinate positions within households (BARA 2008). Women understand their social position within their households primarily as 'being in their husband's house', 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 (Turritin 1987).

Women do maintain a certain degree of economic autonomy in agriculture through the distinction between collective fields and individual fields; the latter term includes home gardens near the household compound that are distributed to women on the basis of seniority. Fields 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 and IPA 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 politicised gender roles. Other factors, such as increasing male migration (BARA and IPA 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 much of President Touré's administration from 2002 to 2012. Specifically, the popular reaction against efforts in 2009 to pass an improved family code that expanded protections for women, and the passage instead in 2012 of a more conservative family code, have been linked to the rise of religious conservatism. The rejected Family Code included provisions that would have raised the minimum legal marital age for girls, secularised marriage, improved women's property and inheritance rights, and removed 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 laws 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 recognised 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 recognise that Islam is often used as a convenient shorthand to articulate women's and men's idealised 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 liberalisation (Soares 2009; 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 2009). 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 (and indeed throughout much of the developing world), with or without the couching of their terms in Islamic discourse.

Rather than focus on Islamic discourse, this working paper 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 colonisation, 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 organisations 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 women's associations that were extremely centralised, based on personal connections and centred upon the personality (and often patronage (Amselle 1992)) of the female political leader. However, women's local leadership generally was limited to a readiness to mobilise the electorate, with little say concerning larger decision-making (De Jorio 2001).

In the 1960s, women's promoted role as citizens emphasised 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, which has been largely influential but bounded. Throughout Mali, female representatives 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 decentralisation, 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 modernise.

2.2.2 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. In the intervening years, the north has remained highly unstable despite protracted military and peacekeeping interventions from the French, the Economic Community of West African States (ECOWAS), and the United Nations to control Islamist rebel factions. Although in 2013, Azawad rejoined Mali and the current president, Ibrahim Boubacar Keïta, was elected, the security situation has worsened and there is general popular dissatisfaction with the current government. At the time of data collection, 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 recognising Azawad. The situation remains economically unstable; foreign aid and NGOs have been slow to return, both because of Mali's problems and those in West Africa generally: the rise of radicalised 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, standing out from 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. The coup's leader, Amadou Toumani Touré, 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 favour 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 recognise 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 liberalisation) (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, 'a fish rots from the head'. Perceptions of national corruption, fuelled 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). As this section of the literature review covers the historical role of local government, rural development, and the process of decentralisation, much within it is also generalisable 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 monetisation and export cash crops over food crops, even as rural development programmes 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 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 fertiliser) 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 decentralisation 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 collectivise to gain access to credit for agricultural materials, to be repaid to the cotton company 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.

Cotton's political presence has largely supplanted local forms of cooperation, and in some ways (such as by promoting male literacy and numeracy) reduced women's political voice (Becker 1996; Bingen 1998). Whereas marital alliances through the exchange of women between neighbouring 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 cotton association system is overwhelmingly male, barely recognises the contribution of women's labour, and affords women no role in decision-making for cotton production (Turritin 1987). The cotton company also favours 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 1996).

Mali's relative political stability and openness to liberalisation 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 organisation 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. 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 on the allocation of household labour; junior agnates within the household live under their authority (Wooten 2003).

Male gerontocracy extends to inter-village relationships as well. Before colonisation, 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. 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 which 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 decentralisation 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).

Decentralisation and accountability

Mali has long recognised the need to decentralise both political and administrative power as a key component of democratisation, particularly given the disaffected state of much of its northern population (Wing 2008). The arguments for decentralisation 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 decentralisation was heralded internationally as an exportable model that might shift power for communities elsewhere within sub-Saharan Africa. But like many other post-colonial states (Parker 1995), Mali's decentralisation has had limited effects in increasing the powers of local authorities or populations. This observation arose repeatedly in our 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 decentralisation not led to more effective local empowerment? Part of the problem is certainly the superficial execution of democratisation principles earlier described as typifying the Touré administration. Observers have argued that decentralisation was administrative only, and, in fact, extended or even consolidated centralised control (Olowu 1999; Wing 2008).

Decentralisation created over 700 new territorial collectivities (*communes*) to allow for local prioritisation of development needs. While the explosion of new political offices certainly opened up the political community to individuals (particularly women) previously excluded (Wing 2008), it did little to eradicate the consensus politics and voting based on patronage or kinship rather than performance characteristic of pre-decentralised 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, 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 centralised 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 per cent 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 involve 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 decentralisation 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 Touré'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 misbehaviours. 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 has engendered a profound popular cynicism, which has translated to some of the lowest voter turnout in West Africa (IDEA 2017). As those most politically marginalised, 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, particularly 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, the adult literacy rate is 38.7 per cent nationally, but is considerably lower for rural women (Jahan 2016). Greenberg and Okani found that the main constraints preventing women from civic engagement are structural: overburdened by economic and social obligations, women have no free time to engage in political debates, literacy programmes, or civics discussion groups, especially when they see 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 understanding of the local social contract - that taxation pays for the provision of public goods - is 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 by civic education programmes, 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 this section, 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 mobilisation 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 programme. 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.

3 Findings

The research conducted for this paper seeks primarily to assess the possible relationship between economic development and political accountability. The study 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 favourable variables. Therefore, it is not possible to directly ascertain that SfC is responsible for either the economic or political effects experienced in the 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 catalyse transformational effects.

Nevertheless, in collecting information in communities with a long-standing SfC presence, we learned a great deal about the perceived impacts of the programme. 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 behaviour often has as much to do with perception (of risk, of possible benefits, of potential social repercussions) as with directly quantifiable measures of programme impact.

3.1 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 programme. 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 centres, 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 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 capitalise 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 a 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 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',³ responsible, and worthy of respect in the larger community is largely defined by the ability to perform them.

3.2 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 feel in membership and in their collective accomplishments and speak optimistically of a greater sense of possibility made possible through the programme. 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 organise and prioritise their needs in order to better advocate for their interests politically. One woman's experience 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 realise 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 areas where the programme is well established, SfC members ascribed increases in petty commerce and income-generating activities directly to the programme, 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*'⁴ and market saturation. Furthermore, in these towns, SfC members find entrepreneurial benefits of membership as distinct from any additional economic opportunities provided by ancillary programmes.

³ '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.

⁴ *Mévente* refers to a period of slump in the market, usually when prices are depressed through saturation.

SfC groups studied have shown steady increases over time in both the weekly contributions to SfC and the size of loans. In the most successful communities, 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 programme. 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 harvest, when prices are depressed), and to promote positive strategies (such as investment in fertiliser, seed, and hired labour).

However, the economic benefits of SfC membership were seen as minimal in the outlying rural communities of these same towns, 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.

3.3 Impacts at the household level

At the household level, women generally stated (and men generally agreed) that SfC membership has led to women's 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 and IPA 2010, 2013). Women described 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 programme 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 behaviour 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 increased 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.

3.4 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 recognised 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 programme establishes them as being responsible.

There is also some evidence that SfC's presence has established new norms for women's behaviour 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, 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 centres there appears to be less stigma for women in taking out loans than was the case before SfC normalised 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 have been able to invest in civic projects that benefit all women, such as adult literacy programmes. 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 the study 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 organisations have sought to capitalise on the structure established by SfC, taking advantage of readily available groups of women already self-organised 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 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 recognised in several communities 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, which speaks to the political recognition of the importance of these groups at the village level.

4 Discussion

This discussion reviews two central questions: what are the perceived economic effects of SfC; and have they lead to any political impacts? Before engaging these topics, the reader should recall the strengths and weaknesses of the adopted methodology in responding to these questions. On the one hand, the methods impose serious limitations on what can be said, since the methodology relies on perceptions of economic and political impact rather

than quantifiable objective measures. Furthermore, this study cannot state definitively that any economic improvements have been caused by the programme itself. On the other hand, this approach confers certain advantages through the fact that it focuses on exceptional communities with women that are relatively advantaged in their access to opportunity and resources. If those populations are found to be struggling to develop economic or political accountability, one can infer that the larger population faces still more dire situations.

4.1 Perceived economic effects in context

Empowerment and accountability are noble concepts, but without rigor in their definition and contextualisation, both can easily devolve into placing the responsibility for development on those least able to do so. This is particularly germane to discussions of microfinance programmes, since they are so often presented as an individualised solution to poverty without regard to the larger socioeconomic context. This is a dangerous practice in the majority of the developing world where microfinance programmes are normally promoted, since the potential benefits of microfinance are dwarfed by more pressing issues of basic infrastructure. In Mali, for example, even in areas where the need for accessible savings and credit mechanisms is recognised as acute, these concerns are dwarfed by more essential concerns: access to drinking water, to agricultural inputs, to markets, and to basic health and education. Malians themselves have reiterated this to us throughout a decade of evaluating SfC: the programme is almost universally deeply appreciated, but it nevertheless does not and cannot resolve the most pressing issues facing most people. 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, often presented in tandem 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. 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 organisations 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 decapitalised, 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 programme.

It is noteworthy that even for groups who have achieved impressive levels of economic success, entrepreneurship is generally de-emphasised 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 specialised 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 (Deubel and Boyer 2017).

Even 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 one community where the vast majority of women participate in SfC, nearly all women interviewed complained of drops in sales and profits as each market opportunity becomes saturated with eager entrepreneurs. SfC women are encouraged toward small-scale entrepreneurship and petty commerce, but even after many years in the programme we saw limited innovations and strong risk aversion in women's selection of where to invest in entrepreneurship. This often resulted in rapidly flooded markets for a few "safe" commodities, which led to depressed sales prices.

4.1.1 Women still find the programme valuable

As in all aspects of SfC, women's own perceptions of the programme's value should be foregrounded in assessing economic impact. 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 programmes, 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, paying attention to what women do with, and say about, the programme provides a rare window into the economic strategies of the poor. Because SfC preserves women's autonomy and encourages their creative adaptation of the programme's parameters to meet their needs over time, it offers a unique opportunity to understand what they perceive as valuable within the programme and how they resolve the tension between their entrepreneurial aspirations and their difficult economic realities (Boyer 2017).

A narrow definition of programme 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 programme would escape the attention of most development evaluations. In Mali, the large-scale randomised control trial (BARA and IPA 2013) that economists conducted to evaluate SfC's economic effects found little to no difference between treatment and control. Yet, for great swaths of the country, SfC remains women's preferred form of savings and credit, even where competing structures are available—and the programme continues to spread spontaneously without external support. All of this begs the question of whether the issue lies with the programme at all, or rather with the way its impacts are being measured.

Since its introduction, SfC has always been conceptualised as a potential stepping-stone toward more mainstream forms of financial inclusion, filling the gap for the poorest and most marginalised 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 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 it establishes and the mechanisms of social support it provides, sustain SfC membership independently of the programme's benefits as a credit and savings system.

Women also consistently spoke of the value in consumption smoothing in providing assistance in times of unexpected need and in offering a trustworthy collective savings mechanism against the easy diffusion of cash in 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 centres that have experienced remarkable growth in SfC entrepreneurial activities over time speaks to the core importance of SfC's social functions. 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.

4.1.2 Economic growth does not always translate to empowerment

In all communities where women had experienced a clear increase in revenue over 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 the field of development, this relationship is often presupposed as a given, so that economic success stands in as a proxy 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 fulfil this social expectation of making do until the harvest, without requiring that their husbands or other 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 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 husbands in the nuclear family might be more inclined to consult their wives before making decisions, 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. 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 the public space, especially by airing private financial matters publicly. As one woman shared, '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'.

4.2 Political impacts of Saving for Change

Although this study did not provide direct evidence as to whether economic growth in itself produced political effects, the nature of the groups as social as well as economic cells establishes the grounds for political activism in two significant ways. Firstly, the groups establish the potential for shifting gender norms through collective action in ways that are not available to individual women. In strongly bonded groups, women are better able to absorb

risk, and can therefore test the limits of what is socially permissible as well as what is economically viable. Secondly, group membership builds politically transferable individual skills in self-confidence and self-expression. Collective action seldom resulted in tangible political effects, but through group activity women may nevertheless gradually develop political voice and agency over time. While these effects do not spill-over directly from forms of economic empowerment, the experience of collective financial decision-making and the gradual community-level recognition and acceptance of the groups as economic entities carry over into establishing a viable platform for women's voices in political matters. These factors show real promise for SfC (and SHGs more generally) in establishing the necessary conditions for political advocacy, but they should be placed within the challenging context of rural Mali, where popular civics knowledge is extremely limited and locally elected officials are largely unresponsive.

4.2.1 Saving for Change and shifting gender norms

This research confirms what we have found in our years of previous research, as well as what is suggested by the body of literature on where women find most value in SHGs and local microfinance groups. For the women who participate in SfC, the most important benefits are consistently identified as interpersonal support, cooperation, and the strengthening of relationships among group members. Even where economic success has been robust, women primarily find value in the structures of mutual assistance and reliable social capital that develop alongside, rather than explicitly because of, economic growth.

The most common name for SfC groups continues to be *benkadi*, meaning mutual assistance in Bambara. At a fundamental level, *benkadi* is about trust: through providing loans to group members, filling in for each other when someone cannot 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 expand upon the concept of *benkadi*: the programme allows them to achieve collectively what would be either economically or socially unfeasible as individuals. As a microfinance programme, 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. 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 impact of shifting the norm prohibiting women's land ownership is not lost on the women themselves. As one woman explained, the fact of land ownership requires that women be taken seriously: 'Men used to chase SfC women away, but now we have land'.

Because SfC establishes grounds of mutual trust and strengthens interpersonal bonds, it holds tremendous potential as a platform for other organisations to build upon, including but not limited to 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 have historically been incorporated into local development and used to promote community schools and health centres (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 large-scale initiatives connecting producers to external markets.

4.2.2 Building identity and voice

In the researched communities, women repeatedly advocated for their interests before local officials to little effect. They organised protests, marches, and even theatrical performances orchestrated to petition for officials to address local issues, including access to drinking water and basic improvements in health services and road infrastructure. Time and again, officials would 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 often fruitless attempts to secure resources from elected officials 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 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'. Another woman, asked to comment on her mayor's ineffectual responses, 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'.

Sentiments such as these reflect a sense that SfC membership progressively builds toward a kind of empowerment not unlike Brazilian-born philosopher Paulo Freire's concept of *conscientização*, first internalised as a nascent social consciousness within the groups. The right forms of continued pressure, over many years, have the capacity to transform not only social norms, but also (and perhaps more importantly) individual women's understandings of their own capacities. Like a social movement, the relationships established under SfC help to generate the momentum and organisational capacity that allow for social change once larger circumstances are aligned to foster it. This internal transformation is possible 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.

A common theory of spill-over is that once women make more significant economic contributions to their households, they are granted greater respect and decision-making power in their communities, including in local politics. By women's own perceptions, the economic experience of SfC members does carry over into the political sphere, but more in the above-described sense of empowerment as consciousness. In SfC, women tend to gradually move from extremely risk-averse strategies in the first few years of the programme toward greater confidence in the groups and in taking out loans. Just as members must habituate to potential risk before testing the new limits of growth and investment to which they can commit under SfC, women understand their initial forays into political engagement as an inherent part of the process of gaining confidence and voice, regardless of the political outcome. Political and economic consciousness both take time to develop, and each stage of self-transformation is viewed as a necessary stepping-stone to the next.

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 SfC is not designed as a social movement, its groups share many of the features identified in the literature as salient for future political accountability: autonomous cells with established mechanisms for effective information dissemination,

recognised social capital within rural communities, and practice in collective problem-solving, self-organisation, and adaptability. The power of SfC to bring women together in collective action, whether overtly political or not, may therefore be more significant than female political representation in the long term in establishing accountability.

4.2.3 Barriers to political accountability

The literature review section identified three principal constraints to Malian political accountability: unresponsive local officials, an under-informed population, and inequalitarian social norms. All three were in ample evidence in the villages studied during this research. Social accountability requires that the level of local government to which women have access be actually empowered or competent enough to respond. In most cases, unfortunately, local officials were simply incapable even where they might have the good faith to act. With limited effective decentralisation, mayors often could do little more than relay requests up the bureaucratic chain.

Political engagement in Mali has also been impeded by limited civic knowledge, which in turn stems both from high rates of illiteracy and the general cynicism of a highly disaffected electorate. A general sense pervaded all the researched communities 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. Even where women demonstrated keen political awareness, many would like to run for office but worry that their education level or financial situation prevents them. Throughout rural Mali, politics is still largely 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. For this reason, women tend to vote according to the same affiliations that men do. This effectively prevents even well-organised SfC associations from forming a unified voting bloc that can exert significant political pressure, and sustains a system that largely maintains political power within an elite circle.

Such issues concerning women's solidarity in voting foreground a larger problem for Malian women's political accountability through SfC. For SfC groups to develop as a networked platform for local advocacy, the kind of social relationships based on trust that are established within groups need to extend to the village level and beyond. However, the research found considerable barriers to trust among groups, particularly between groups from the town centres and those in the neighbouring 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 kilometres outside of town are extremely limited in access to basic infrastructure and market opportunities. In many of the 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 centres. 'What do we have in common with these 'pen-wielders' [literate women]?' asked one woman. 'While they are thinking about three years from now, we're thinking about how to find dinner tonight'.

For the same reason, women viewed the quota system introduced in 2015 with some scepticism. Although women saw quotas as a potential improvement in representing women, rural communities also noted that a small cadre of literate businesswomen have continued to dominate women's voice within local politics. Just as women in market towns have greater means and possibilities for entrepreneurship, rural women are notably more politically disengaged than their neighbours in the villages, due to the same structural constraint: rural women's basic economic and social obligations make political engagement a luxury they

cannot easily afford. Socioeconomic disparities also affected women's political engagement and optimism within villages, so that women 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 a caste neighbourhood. 'Woman or man, the mayor won't listen to a blacksmith'.

These issues underscore the danger in overstating or romanticising the idea of women's shared sisterhood as a social bond. Previous studies of gender and accountability (e.g., Jonasdottir and Jones 2009) have discussed the problematic projection of idealised 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, marginalised and/or food-insecure sub-units may exist within relatively stable households. As has been noted in previous reports (BARA 2008; BARA and IPA 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 generalisation 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.

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. Even where women have found the confidence and voice to articulate their concerns and advocate for reform, these same women expressed doubts in individual interviews that they could realistically become political candidates, and it is difficult to identify concretely what changes have been implemented as a result.

5 Conclusion

This working paper draws from a larger study of women's microfinance in Malian communities to focus on potential spill-over of economic impacts onto forms of political engagement. This is an area of critical importance that remains under-researched, and the findings of this study provide preliminary indications rather than definitive answers. That being said, the Malian SfC example appears to generally conform to the findings of previous studies discussed in this paper. As in previous research on microfinance, the economic effects of SfC appear slight, and while they may have some effects on indicators of broader empowerment (such as decision-making power within the household), there is not necessarily a relationship between economic and other forms of empowerment. Furthermore, the Malian context, in which political power remains largely centralised and patronage systems entrench local politics, mutes the effects of women's political engagement where it does emerge.

Nevertheless, this research found promising indications of political engagement emerging from SfC groups. As the literature review found elsewhere, it is the fact of group formation, rather than the economic success resulting from microfinance participation, that appears most critical in developing women's political consciousness and engagement. When the definition of economic empowerment is expanded to include measures of mutuality and social network development, evidence of potential and actual spill-over effects emerges.

Studies of SfC (and perhaps of microfinance more generally) have not paid adequate attention to the reasons why the programme continues to thrive and even spread spontaneously throughout and beyond Mali, despite the fact that its economic and political effects are barely discernible by econometric means. The programme's popularity may well derive from the marginal economic benefits its members enjoy, since even slight increases in the capacity to smooth consumption or weather vulnerability are of tremendous importance to those living in extreme poverty. It may also be that the programme thrives because of the networks of trust and mutual support it engenders, and that these social relationships will form the basis of political accountability in the future. More research is needed to engage these issues on a wider scale and in greater depth.

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