“You Have to Contribute”
Women Adjusting their Savings Associations in Bancoumana, Mali

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Preface

Though we would like to believe the opposite, there are many things in life that we as individuals can not control. The circumstances with which we live are different for everybody and are constantly changing. Much of the time, all we can do is trying to mould these circumstances to our liking and for the most part we just try to make the best of it and make the circumstances work for us. Little may we know of the many ways in which our limited choices, our way of life, can have an impact on the lives of others.

After I had spent little over three months in the Malian town of Bancoumana in the beginning of 2006 to do fieldwork for my MA in Cultural Anthropology/Development Sociology, I was once again accepted as Saran Diabate by my hostfamily and others in town in 2007-2008 (I was in Mali for two weeks in August when I suddenly had to return to the Netherlands because of health problems. I came back in October and stayed till March). I went back to Bancoumana to do fieldwork in order to complete the Research Master in African studies (MPhil) at the Africa Studies Centre in Leiden. From the position I was given in the family, Saran Diabate (also known as Bamako Saran, after the town where she came from, at a time when very few people identified themselves and others solely with the place that was to become the single largest city of the country) was the name of my grandmother (d. 1996?), the mother of my hostfather Modibo Diabate and second wife of Jelimagan Diabate. Though I think I could have done this research with another name, the memory of the old lady opened doors and mouths:

“Bamako Saran was a very good woman. When my daughter was ill [the oldest child, Kadjatu must have been about 17 at the time] I went to Saran several times. I knocked on her door on the middle of the night. ‘Who is there?’ she would ask and I said ‘It is Kadjatu, my daughter is ill’ and then she got up and helped me (Kajatu Kemenani, January 28th, 2008).

Saran Diabate was the jelimusotigi, i.e. the leader of the female griots of Bancoumana, an active member of the women’s association Ambiansi, healer of children’s diseases and beloved grandmother of many grandchildren. Bamako Saran left a legacy in Bancoumana and she could never have known this would make the life of a girl from Holland so much easier. Saran Diabate made the best of it and I am grateful that she did so in a way that is kindly remembered by so many. I hope that in writing about present actions of those women who, like she did before, are shaping the social world of women in Bancoumana today, I do justice to that memory.

I came to do research on the lives of women who are a member of the women’s associations that started their activities in the last years of Saran’s life, in the mid-nineties. In doing so I did not stand alone, many people have helped me in various ways. In Bancoumana my hostparents Modibo and Assetou Diabate, brought together by his mother Saran, did everything they could to make me feel at home and were a great support. Modibo helped me with my research by introducing me to the local branch of the Malaria Research and Training Project where he worked (and where I could use the
introduced and stay in close contact with people in abroad), the countless tea-time conversations we had helped me understand what was going on around me and are a fond memory. Assetou invited me to accompany her to celebrations and the meetings of her associations and because of her patience and understanding was the only person that I could really talk with in Bamanankan. Her delicious meals were greatly appreciated, not only by me but also by the many guests I could welcome. Their oldest son Sidi Diabate was appointed by his father as my research assistant since his sister Fadima, who had helped me out in 2006, had gone to the lycée in Dyoila. In the course of the research Sidi, who knows most women in town personally, developed a great interest in the associations himself. He helped me with translations and arranged interviews with members of associations who were always busy, he invited me to celebrations where he usually played the tamani.

In Mali I received many visitors that I would all like to thank for the efforts they made for me. Daouda Diawarra regularly came from Sibi to see how I was doing, later on he often came to drop off Eline van Nes with whom I could share many of the special experiences in Mali. During the Christmas holidays my parents and siblings came and we had a great time in which I was able to see another side of the country and they were able to meet my hostfamily during the wedding of Sidi Diabate and Kadjatu Kouyate. René and Anne-Mie in whose fantastic Bed & Breakfast I stayed when I was in Bamako also came to see what this town looked like that I was always talking about. I also like to thank Brahima Camara and his family with whom I stayed during my first week in Bamako in August 2007.

During the whole cycle of research, the preparations, fieldwork and the writing of this thesis the advice and support of my supervisors Jan Jansen and Sabine Luning was absolutely essential. I thank them for visiting me in Mali and for keeping regular contact, for the many suggestions they made and of course for supporting me in the plan to go to Toronto. I consider it greatly thanks to their support that I will be able to go on right away with a PhD in Socio-Cultural Anthropology at the University of Toronto. This choice will bring me to Mali (and Guinea) again, a period of fieldwork that I can already look forward to because of all the good memories that were made in previous visits.

The majority of women in Bancoumana is a member of an association. Through membership of an association and saving money they try to make their own lives a little easier and more pleasant. In doing so they provided me with a great research topic that I could not have imagined when I first arrived in Bancoumana in January 2006. I profoundly thank all these women who let me visit the meetings of their associations and write down what they did, who answered my many questions and invited me to the celebrations of the great events in their lives, all of which resulted in the following thesis.
**Glossary**

In the South-West of Mali and the bordering North of Guinea Maninka is the main language. In Bancoumana people speak a more Bamanakan dialect, influenced by intensive contact with nearby Bamako and through migration, education and mass media. In Mali, names are usually written following French spelling. I will do that here as well. Words in Bamanakan are plural when a –w has been added at the end of the word.

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<td>Badenya</td>
<td>Positive kinship relationship, harmony (lit. children of the same mother)</td>
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<tr>
<td>Balimayadogonin</td>
<td>Younger cousin; brother or sister from the extended family</td>
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<tr>
<td>Denba</td>
<td>Mother of a child</td>
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<td>Denbaya</td>
<td>Nuclear family (parents and children)</td>
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<td>Dolo</td>
<td>Millet beer</td>
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<tr>
<td>Dum</td>
<td>To eat</td>
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<tr>
<td>Fadenya</td>
<td>Negative kinship relationship, jealousy (lit. children of the same father, i.e. not of the same mother)</td>
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<tr>
<td>Fune</td>
<td>Islamic singer (social category)</td>
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<tr>
<td>Hòròn</td>
<td>Free/noble person</td>
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<tr>
<td>Jatigi</td>
<td>Host, protagonist</td>
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<tr>
<td>Jatigimuso</td>
<td>Hostess</td>
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<tr>
<td>Jamu</td>
<td>Patronymic</td>
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<tr>
<td>Jeli</td>
<td>Traditional bard (griot in French, social category)</td>
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<tr>
<td>Kari</td>
<td>Age-group of people circumcised at the same time</td>
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<tr>
<td>Kèsi</td>
<td>Common fund</td>
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<tr>
<td>Kungoni</td>
<td>Support</td>
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<tr>
<td>Lu</td>
<td>Compound, place of residence of an extended family</td>
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<tr>
<td>Musokuntigi</td>
<td>Representative of women in traditional political decision-making system</td>
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<tr>
<td>Nyamakala</td>
<td>Social category of craftsmen, e.g. griots and blacksmiths</td>
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<td>Pari</td>
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<td>Pariba</td>
<td>Mother (leader) of the ton</td>
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<td>So</td>
<td>House</td>
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<tr>
<td>Sèri</td>
<td>Porridge</td>
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<tr>
<td>Ton</td>
<td>1. Association, 2. Rule of the association, 3. Fine</td>
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<tr>
<td>Tonba</td>
<td>Ceremonial female president of the ton (lit. mother of the ton)</td>
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<tr>
<td>Toncé</td>
<td>Person who takes the (money from the fund of the) ton</td>
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<tr>
<td>Tonden</td>
<td>Member (lit. child) of the ton</td>
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<tr>
<td>Tonfa</td>
<td>Ceremonial male president of the ton (lit. father of the ton)</td>
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<tr>
<td>Wolosomuso</td>
<td>Woman of slave descent</td>
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<td>Wusulan</td>
<td>Perfume</td>
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This glossary is based on Bailleul, 2000; fieldwork notes and literature (for references, see chapters).
Introduction

Fayida is one of the two largest women’s associations (tonw) of Bancoumana, a town 60 kilometres south of the Malian capital Bamako. Because my hostfather Modibo Diabate had told his son Sidi to help me with my research, Sidi accompanied me to the main weekly meeting of Fayida on a Sunday afternoon (December 2nd, 2007). At the gathering approximately 50 women collected contributions from 62 listed members, 2500 FCFA each (€3.75), in order to give the full fund to one member and ended the meeting with a communal meal of spaghetti with tomato-sauce. Among the women are also our neighbour Kajatu Traore and several aunts that live on other parts of the family’s compound. For the whole meeting Sidi chose to sit outside of the circle of women, just like I have seen other men doing if they had to attend an association’s reunion (like two men from a development project that tried to gain the support of the members of Jigiseme), until it was time to eat. When we got home I asked him what he thought about what we had just seen. It struck both of us that he did not know these kind of associations existed. I had already done research on women’s associations in Bancoumana for my MA research in 2006 (Cultural Anthropology/Development Sociology, Leiden University) so I knew they are a major aspect of the social and economic lives of adult women in the town. Although there are a few men who have joined a savings system organized by the associations it was apparently possible for an adult man whose mother is a member of two of these groups to be unaware of the existence and importance of these women’s associations. Sidi had two pressing questions: “Do these women eat spaghetti every week?” and “Where does all that money [155,000 FCFA in total, E.K.] come from?”. The answer to the first question is a simple ‘yes’ for now, the answer to the second is much more complicated and diverse and a major topic of this thesis.

Investigating Tonw

After the meeting we visited the homes of three members we had met at the meeting to ask them if we could conduct one or two interviews with them, just like we did with three women from each of the four large associations (in Bamanakan known as tonw, sing. ton) which we visited as well. During the following weeks and months we conducted interviews with these twelve women on their membership of one or more of the women’s associations, the ways in which they found the money every week to contribute to the associations, on their relationships with friends and family, on major events in their lives and their hopes for the future. During the whole research period which lasted from the end of October 2007 until the beginning of March 2008 I followed many paths to collect as wide and deep a knowledge of all aspects the topic of the research and this thesis; the ways in which adult women from Bancoumana respond to the high demands of the associations of which so many of them are a member, associations that are heavily intertwined with almost all aspects of their daily lives. I conducted this research by using a wide variety of methods and strategies; I regularly visited the markets where female vendors sold their wares, I attended ceremonies like marriages and name-giving
ceremonies that are a major expense that women save for through their associations, I regularly attended meetings of various associations, I talked with formal and informal leaders of associations, with employees of development organizations that deal with similar issues and with members of my hostfamily and friends. During this period I stayed with a hostfamily in the town. Members of this family gave me insight into their daily activities, their financial strategies and worries.

As mentioned before, this was not the first time I did research on women’s tonw in Bancoumana. In 2006 there for three months to do fieldwork which resulted in an MA thesis in 2007 (Kühn, 2007). At the time I also conducted research on these women’s associations but I did so from a different angle. The topic of this earlier research was on how bolomafara stages of ceremonies like the name-giving ceremony and the marriage of a woman were transformed with the involvement of the associations. Bolomafara ceremonies had grown immensely in size and number within a short period of time as had the associations through which mothers organized these festivities. This previous research showed the dynamics of the tonw as a whole, what a ton is and what kind of activities they inspire. In these ceremonial activities money plays a large role as a gift and as expense for the organization of the event. Therefore I also paid much attention to the anthropology of money. In contrast to the assumptions made by many authors writing on savings systems, associations that employ a ROSCA (Rotating Savings and Credit Association, see chapter 2) in Bancoumana are more engaged in creating social relationships through the circulation of money than in realizing orthodox economic activities like investment in procuring activities and saving for the acquisition of goods that will fulfill future needs.

This was however only one aspect of the story of the large and ever growing group of women that constitutes the membership of tonw in Bancoumana. Tonw with RoSCA’s in Bancoumana are indeed more than the sum of their individual members. However their memberships are not homogeneous nor do they act as a single unit at all times. The obligation to contribute weekly to a savings system has a great impact on members; they become a member primarily to become subject to this obligation and gain access to a large sum. However, for the largest part of the year members, who struggle to find enough money to respond to the demands made on them by their ton. Notwithstanding these difficulties all became a member voluntarily and many did so against the wishes of others like their husbands. Nowadays the majority of women in Bancoumana is a member of a ton that employs a ROSCA. These are not all large associations with a high weekly contribution like Fayida (see above) but it does mean there is a large number women that organizes financial and social relationships through such an association. Why would so many women voluntarily put themselves under so much pressure to such large amounts of money every week? How do they gain access to this money and how

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1 In reality the real research period did not last that long because I started out with a slightly different research topic, i.e. golden jewellery as a means of saving for women.

2 With a marriage this is an afternoon at which gifts are given to the bride through her mother who will assemble the gifts and send them to her daughter’s new place of residence, at a name-giving ceremony the gifts are given to the mother as well but in this case she can use them for herself or her baby as she sees fit.
do they settle credit and reciprocate gifts? How does an association that has a large membership and strict rules make sure these rules are followed and remain responsive to the needs of these members at the same time? The membership of many associations is large and diverse, women in different situations, generational, financial and otherwise, have been able to fit the demands and rewards of their ton\(w\) into their daily struggle to gain access to the money needed to fulfil the needs of themselves and their children. This struggle that all women engage in on their own terms is closely intertwined with the need to forge positive social relationships and create a strong social network that will prove itself useful when one is in need of support. Even in a situation where the group is more than the sum of its members because of the social relationships and new opportunities that are created (like that for saving and large celebrations) it is important to pay attention to what this means for other aspects of the lives of individual members. Since women rarely participate publicly in the politics of the town-hall or that of the village elders, they exercise power in these domains through social relationships, especially with kin, that they constantly try to enhance. Ton\(w\) are embedded into the daily lives of their members, therefore the associations have a much greater impact on their daily lives than only through the meeting of others in the weekly meetings.

Members of \textit{a differ} not only in the ways they are able to procure of money for the contributions to the ROSCA of the association and in the amounts they contribute. Although the height of somebody’s weekly contribution is not of great importance to her power within the \textit{ton}, the membership is also diversified in their influence on the \textit{tonw}’s decisions. The \textit{ton} and its ROSCA, are both based on rules but this does not mean these structures are static. Accepting that the rules of reciprocity should not be broken, members are engaged in nearly constant negotiation on the obligations that their \textit{ton} presents them with. But how do women who, amongst each other, do not have the obvious familial hierarchies that men have to deal with, come to make decisions? How do members with little power make their voices heard? And what is the role of women with formal functions in the association vis-à-vis others?

\textbf{Introduction of Chapters}

This thesis consists of five chapters, each of which give part of the answer to the main question posed in chapter two and to the questions that were raised in this introduction and in the course of this thesis.

In order to understand why women put themselves under such high pressure, how the \textit{tonw} have gained a place in their daily lives and how \textit{tonw} are constantly reconstructed one needs a rather holistic view on the lives and interests of a diverse group of women. Such a view starts in chapter 1 with a general description of the geographical, economical and cultural situation in which they all live their lives. It is these circumstances that many women dream to affect through their associations. However the particular characteristics of the town and inhabitants of Bancoumana, like immigration and its location on a crossroads close to Bamako, also shaped the landscape of associations. Many of the problems and opportunities of the associations are through the activities of their members affected
by the wider characteristics of the town and other people that inhabit it. This chapter will provide much of the background information that is necessary to interpret the activities that are explained in later chapters.

In the second chapter the central research question of this thesis will be posed and embedded in the existing body of academic literature. In addition I will explain which methods I used to arrive at the data presented in the rest of the thesis. There are many theoretical issues that relate to the questions presented, even within the realm of social anthropology. This chapter shows how others have written on ROSCAs in other parts of the world, as well as on micro-credit which is considered by many as a formalized version of the system of the ROSCA. As mentioned above, members of associations with ROSCAs in Bancoumana are very concerned with forging social relationships and with the rules of their association, it is therefore necessary to introduce some theoretical concepts, like social capital and structure and agency, that will be used to analyze the research data in the following chapters.

Chapter 3 puts its focus fully on the associations in Bancoumana and especially on the obligations they put on their members. The associations are not all the same and prospective members have particular ways of choosing to become a member of one association instead of the other. Especially when it concerns new members, the system of the ROSCA implies that trust and transparency are vital issues. Even though they are sufficiently trusted with the obligations of the ton, once they have joined the majority of women have to go to great lengths to be able to contribute to the ROSCA of their association(s). Even though being a member of a ton is very demanding, women still join the associations and existing members rarely leave. Women’s reasons for joining a ton will be discussed at the end of this chapter.

Then in chapter 4 I will introduce three women who are all a member of a large association with a high weekly contribution but who are very different in other aspects of their lives. Women from Bancoumana are engaged in a constant search for money to contribute to the ROSCAs of their associations but it will become visible how this means very different things for women in different situations. Among the questions that will be raised are problems like ‘Who are the members of women’s associations and where lies their diversity?’, ‘How do these women succeed to comply to the heavy demands that are made on them (see chapter 3)?’ and ‘What changes are currently taking place in the situation of women, changes that make it possible for them to find the time to collect such large amounts of money?’.

The fifth and last chapter discusses the rules and regulations of the tonw. Contrary to what one might expect, the rules that are the focus and raison d’être of tonw are not at all static. The dynamics within tonw are able to say something about the interests of members and the ways in which women engage in politics in organizations that are their domain. These dynamics are largely driven by the different interests of a varied membership. Regular members and officials from the committee alike attempt to gain influence. With the associations roots firmly in Mande, there are particular ways in
which members can exert power in an association. It is the successful and unsuccessful paths women take in order to transform their tønv that are the main topic of this chapter.

In the conclusion I will give a short summary and draw more general conclusions than were possible in the separate chapters.
Chapter 1
Not Just any Place: Context of Women’s Savings Associations

“A long time ago, there was a woman here who made millet beer (dolo). The beer she made was so good that many people came here with drinking as their sole purpose. Because her clients did nothing but drink, there was not a lot of talking in this area. That is how the settlement became generally known as bankumana, the place where words are banned” (Modibo Diabate, November 25th, 2007).

As with most anthropological research, the research I did in Bancoumana could not be repeated in the same way with the same results in another time or place. Like all places where one could do research, Bancoumana is particular because of its geographic, economic and socio-cultural situation but also because of the personalities of people that live there. This chapter will show in what particular situation women who live in Bancoumana take their decisions. It will start by indicating what type of political unit Bancoumana is today and the ways in which decisions can be taken for the whole town. Then I will describe the demographical and geographical situation of the town and its inhabitants since this is of great importance to the opportunities and activities of women and their social organization that are the topic of this thesis. The same applies to the socio-cultural ways in which peoples lives are shaped, their livelihoods, kinship and changes therein and tasks of nyamakalaw. Particularly important to the analysis of practices of members of associations is the perception of money and its role in social relationships. These social relationships of women in Bancoumana are greatly influenced by their associations. The historical background and general situation of the associations will be introduced here as background information to data presented in the next chapters that deal with the activities, problems and politics of individual members and associations.
Bancoumana Politics

In the geographical centre of the Malian part of Mande\(^3\) lies Bancoumana. It is said to have been founded by four\(^4\) brothers from Sibi, a town 25 kilometres to the west, at the foot of the Monts Manding. Farana, Sorijana, Korobilena and Finena, all Camara had left Sibi during an era of intense wars to go to Njinkema, a village to the south.\(^5\) Later they left to go to a place called Bancoumana (see introduction) and founded a village with the same name (Assetou Diabate, November 24\(^{th}\), 2007).\(^6\)

Since then, the village has moved farther away from the river, a process that is still going on today and can be noticed when one walks through the town. The eastern section is the oldest, with the most crooked and gullied alleys but also with many former houses that are now in ruins. The western sections are much newer and many families from the eastern parts of town have moved here. The whole population is divided into three clans, that are named after three of the founding brothers (Finena has ‘disappeared’, i.e. his offspring). These clans include the family whose men and children are descendants of one of the brothers and all the families that migrated to the town afterwards and asked the clan to host them (ibid., see also Diarra, 1965: 129 and Keita, 2005: 82). Every family is therefore considered to be an immigrant in some way. The three Camara brothers founded the town when they fled Sibi, all others are considered an immigrant relative to them while these families can also become a host to new immigrants when, for example, they grant them the use of a piece of their land to live or work on. My hostfamily for example had moved from their compound that was given to them when they moved to Bancoumana because the compound was increasingly being flooded in the rainy season. This compound was located in what is now the eastern part of the town (which was then still a small village). While Diarra still indicated ‘Dielibougou’ on a 1959 map, nowadays there is nothing left but a mango orchard, the plight of many formerly inhabited areas in Mande (Jansen, 2004: 221). Jelimagan Diabate, Modibo Diabate’s father, was one of the first to build his compound to the

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3 Mande is an important concept in ideas about space, history and culture in West-Africa and Mali in particular: “Mali is home to several dozens of ethnic groups, of which the majority and numerically the most important ones are of Mande origin. Mande refers to a geographical area that covers the southern part of Mali and stretches into Guinea, Côte D’Ivoire, Senegal, and the Gambia, though no one knows exactly where it begins or ends. Its populations share related languages and a similar cultural heritage, and they all trace their history back to the legendary king, Soundiata Keita, founder of the Mali Empire. They have in common a system of patrilineal descent and patriarchal rule. Settlement is patrilocal from the husband’s point of view and virilocal from the the point of view of the wife (Brand, 2000: 11 & 12).

4 This is the information that Assetou Diabate gave me, later confirmed by her husband Modibo Diabate. Writers like Keita (2005) and Diarra (1965) say there were three brothers, leaving out Finena.

5 Because of this family relationship, Bancoumana is said to be a brother to both Sibi and Dankassa, a village across the river.

6 This is the way the foundation of Bancoumana is described in the town itself. As is common in Mande, elsewhere other foundation stories are told about Bancoumana (cf. Jansen, 1996: 88). Daouda Keita from Narena (60 km west of Bancoumana) claimed that Bancoumana was founded by people from Narena. Before moving to Bancoumana they had lived across the river. The youngest brother felt he was not allowed to speak when important decisions were to be made by his elder brothers and therefore he found a new place to live and called it Bancoumana, ‘the place where words are banned’. The people from Narena live to the west of present-day Bancoumana, an area where the present inhabitants would still not be allowed to settle. In addition they would have to consult their brothers in Narena when taking important decisions (February 13\(^{th}\), 2008). In Bancoumana itself and in academic writings about it (which are rather extensive and detailed, e.g. Diarra, 1965; Keita, 2005) I never encountered a similar story that directly involves Narena in the founding of Bancoumana.
west of the Bamako-Kangaba road; “people said he was crazy to go live here, outside of the village, but now the village has moved this way” (Modibo Diabate, November 25th, 2007), and therefore he could claim a large piece of land. Little by little, parts of this land were given away because it was asked for by immigrants and because it was too large for the family to claim. Near the market settled a blacksmith, on the other end of the compound a marabout, who did not all belong to the Sorijana clan like the Diabates. 7 When the road to Sibi was built it cut the family’s compound in half. One of Jelimagan’s wives cultivated the plot across the road for a few years, but eventually this piece of land was given away to another family as well.

In the social and political organization of Bancoumana the three clans are of great importance. Every clan has its own chief who is consulted when the town takes important decisions. This chief and his family serve as a host (jatigi) to those that joined their clan. Like other villages in the region, Bancoumana is supposed to have a village chief but for the last twenty years its leaders have not been able to appoint one. In 1948 the tradition to appoint the oldest man of the Farana clan ended because the former chief was said to have misused his position (Diarra, 1965). Thereafter the eldest man from the three founding Camara families was to take the position of village chief. However, the Farana clan has made continuous attempts to regain its former position of prominence. When the last village chief died twenty years ago, his son tried to replace his father though he was by far not the oldest man of the three clans. The situation has erupted several times but usually the topic is carefully avoided (see Kühn, 2007: 15). Nowadays political decisions like the allocation of land to new community buildings or the admission of an NGO that wants to start a project in town are made by a committee made up of the clan chiefs and approximately five others including the musokuntigi, representing the women. Since the Malian decentralization effort that took place shortly after the turn of the millennium, Bancoumana is the central village of the ‘commune rurale de Bancoumana’, made up of Bancoumana and thirteen smaller villages and hamlets, and as such it hosts a town hall that employs an elected mayor, secretaries and advisors (only the typist is a woman). Though the mayor and his team make attempts to gain influence and decision making power through the instigation of new initiatives they cannot do so without consulting the traditional political power holders. More than once this has led to a cancellation of plans, for example when the town hall planned to build new straight roads one of the clans withdrew its support at the last moment leading to a cancellation of the project. 8

Situating a Town
Due to its advantageous location and intensive economic activity Bancoumana hosts a lot of immigrants and has experienced a substantial population increase, up from 2681 in 1944 (Diarra, 1965).

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7 Although people often talk about clans with the term ‘quartiers’, their members are scattered throughout the town and there is no physical demarcation of clan territories present or possible (Keita, 2005: 82).
8 Townspeople see this as the major reason for the absence of electricity in Bancoumana since this would be much easier to install with straight wide roads.
1965: 136) to well over 10,000 today. Most of the immigrants are from the region and of Maninka ethnicity, like the founders and the original population, though an important group of immigrants are Fulbe. A small majority of present day inhabitants is female and another half of the population is younger than fifteen years of age indicating a high birthrate. The town welcomes on average one newborn every day. Nowadays, the majority of children receives some form of education for at least a few years starting at age six. Parents can choose between a medersa and the government schooling system which has two elementary schools in town, one including a middle school.

A 5 km wide plain separates Bancoumana from the Niger that flows north to Bamako from here. On the bank of the river is a small fishermen’s-settlement that is closely connected to the main town, primarily through trade. The plain is well suited for rice-cultivation due to yearly floods in the rainy season but due to a deteriorating irrigation infrastructure the harvest has mostly been disappointing in the past decades. In addition to rice a lot of fruits and vegetables are grown in this area. Bancoumana is well-connected to other centres by roads of low quality. Two smaller, but on market days vital, roads end at the market. On Saturday morning a large number of vans with cut out windows and wooden benches in the back (Sotrama’s) waits for customers wanting to go to the market in Sibi. On Thursday people come to find transport to Karan. Alongside the market runs a larger road that is used for public transport every day of the week (and almost every hour of the day) and is due to receive an asphalt covering in 2008. Fifty-nine kilometres northwards this road hits

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9 The size of the population is a matter of a local debate that concentrates on the issue of who has to be included in the number of inhabitants. In 2007 a census of Bancoumana and the surrounding hamlets had been conducted by Moussa Konare for the Malaria Research and Training Center (MRTC). The procedure was greatly criticized by people from Bancoumana who were involved in the project since it included only those people who were present in town or on the surrounding fields during the time the researcher was present in Bancoumana to perform the task. This census surveyed a total of 7973 inhabitants (Konare, 2007a, 2007b, 2007c, 2007d). Although this strategy of including those present was probably most useful to the MRTC, most inhabitants disagreed on the exclusion of all those who were a member of their families but who had (temporarily) moved elsewhere. Not only those who had been away for a short period (for example) because they were working on fields farther away were missed in the census books (they therefore did not have a chance to be included in the project). Even people who had not been in Bancoumana for years “might still come back” and were therefore seen as inhabitants of the town. According to adherents of this strategy the town would have 13,000 inhabitants at least.

10 Fulbe women are especially active in the associations.

11 49.56% of the population is fourteen years old or younger (Calculated from Konare, 2007a, b, c, and d). This is much more than the 40% of 1959 (Diarra, 1965), indicating an even faster pace of population growth nowadays.

12 A medersa is a school that instructs both Islamic religious and secular subjects. Pupils can go on to study at a medersa high school in Bamako, but like their secularly schooled counterparts they do not often do so. Medersas are not funded by the Malian government but sometimes receive money from Middle-Eastern funds (Bouwman, 2004: 309). Like their colleagues in the secular school system teachers are heavily underpaid.
Bamako, the capital of Mali and a city with approximately one million inhabitants. Going southwards for forty kilometres, this same road brings travellers to Kangaba, a historically and politically important town in the region. It is home to many NGO-offices that inspire much transport through Bancoumana.

With its location on a crossroads, much transport passes through and makes stops in Bancoumana. The bituminization of the road from Bamako through Sibi all the way to Conakry in Guinea has not changed this as much as was expected (see picture 1.2, below). Trucks still pass through town because this roads suffers less height differences. Communication has been further enhanced by the installation of a cellular phone network by Ikatel (now Orange) in 2006.

The town itself is rather stretched, traversed by three regional roads. The main focus of these roads and the small alleys that give Bancoumana a village-feel is the market, an open space with roofed selling spaces and a baobab tree in the middle, the image dominated by the central mosque on the southern side (see picture 1.1). Stores of various kinds surround the market. Other landmarks of Bancoumana are the two elementary schools (école A and B), one of them with a middle school where pupils can be taught up to the 9th grade. Separated from École A by a large soccer field is the town hall, the offices of the rural municipality (commune) of Bancoumana (see above). The local radio station’s studio stands next to it, across the road the cell-phone antenna oversees the town. Entering the alleys behind the antenna and the offices of the OHVN, the village wanderer hits the health-center, CSCOM. This includes several buildings; a maternity where prospective mothers are

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13 The bitumization started years ago but progressed slowly. In the beginning of 2008 the asphalt had still not reached Bamako.
14 At that time they are between 14 and 17 years old.
15 ‘Office d’Haute Vallée du Niger’, the governmental organization involved in promoting improvements in agriculture.
16 Centre pour la Santé Communautaire’, the term applied to this kind of health center everywhere in Mali.
examined, babies are born and later on vaccinated, a doctors-clinic, a surgery-room where caesarean sections can be performed, and a recently added (2006) building housing the Malaria Research and Training Center, and American Funded, Malian staffed research project into malaria in children. In front of CSCOM is the medersa sided by a large, empty, field. The main orientation mark of Bancoumana is the large pink-green mosque facing the market. Scattered through town are three other small, mud-style, mosques, at the western limit of town a small church was recently constructed. Surrounding these few landmarks are the compounds where people live their lives. The majority of constructions that make up the compounds where people live are thatch-roofed huts and rectangle constructions topped with sheets of corrugated iron.

Seasonal Livelihoods
In these houses live the men, women and children who try to make a comfortable living with the resources on hand. Their livelihoods rely greatly on the agricultural cycle. Farming is the main means of obtaining food and income for the great majority of families who are thereby dependent on the availability of land, labour, rain and resources. Like a typical Mande village (Wooten, 2004: 40), this town is surrounded by women’s fields where adult women cultivate sauce-ingredients like peanuts (66% of peanuts are cultivated by women). Although still important to many farmers, the rice harvests have not been very successful in recent years and in 2007 this harvest was particularly disappointing due to late rains. Especially on the plain between the town and the river, many gardens are to be found where fruit and vegetables are grown, close to the river are the rice fields of which a third is cultivated by women (37%). Moving in other directions, one finds fields where staple crops like millet, sorghum and corn are grown. In the rainy season (between June and September) activities concerning agriculture are most intense. In this time of the year staple crops are grown that depend on the availability of sufficient and regular rains. Also in Bancoumana men work together with the other able-bodied men of their household (lu), following instructions of the household head, to produce the staple crops necessary to feed the family the following year (Keita, 2005: 82, 83). At the same time the women work on individual plots to produce vegetables and peanuts that will serve as sauce ingredients. In late August corn is the first crop that is ready to be harvested, quickly followed by others. At this time women work with their male relatives, mainly to transport the fresh crops back to

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17 This information was provided by the local branch of the Office d’Haute Vallée du Niger, the governmental agriculture organization. Mr. Ibrahim Camara, charged with coordinating agricultural activity in Bancoumana was kind enough to give me access to this information and explain it to me (February 26th, 2008).

18 Keita notes that many men from Bancoumana have preferred to migrate to the city or abroad in search of a better life, others are active in commerce, generating resources for themselves. This has infringed on the power of the household head who used to reside over the food generating activities of his household like a pater familias, leading to conflicts between fathers and sons (2005: 83). Although it is a fact that many families have sons and daughters or daughter-in-law who are economically active in other sectors than agriculture, the household head still tends to be in charge of organizing food for his family. It is rare to find households like that of Assitan Doumbia (see below) where all sons and their wives live on the same compound but organize their meals separately.
the village where they will be stored in a granary on the family-compound. Women store the produce they grew in their own hut or room, waiting to use them on the cooking shifts assigned to them by the household head. Most of the crops cultivated in the rainy season are directed towards subsistence goals with the important exception of rice which was already the most commercialised crop in the late 1950’s (Diarra, 1965: 150).

Once these crops have been harvested there is much more time available to endeavour at new activities that are not based on the labour of the whole household but on that of the individual and aimed at earning money instead of subsistence. In a place where money has become indispensable; for consumer items, gifts, healthcare, the organization of vital ceremonies etc. activities in this season are of great importance. Many people shift their efforts to another type of agriculture, i.e. horticulture. This is the time people try to grow crops (onions, lettuce, tomatoes and other fruits, etc.) that they will sell to traders active on the local market or in Bamako. Unlike with crops grown in the rainy season, money thus earned is at the disposal of the cultivator him or herself.

While many people take up horticulture in the dry season, others choose other activities. Some take up crafts like embroidering, but a large number of women turns to trade, an activity that according to the story (see introduction of this chapter) is older than the town itself. Trade intensifies in this period for a number of reasons; there are people who trade only during the dry season because they cultivate at other times, others intensify their trade, in addition clients have more money because they have sold part of their crops and still have enough food in the granaries allowing them to use their money to buy more nutritious and diverse foodstuffs. This is the period in which the majority of ceremonies takes place (marriages, circumcisions, baptisms) for which food for the guests and gifts need to be bought. Small-scale trade on the market is the domain of women, the permanent stores that surround the market are almost exclusively operated by men.

In Bancoumana a weekly market takes place on Monday when traders from the whole region, including Bamako come to town to sell their wares or buy stock (onions, chickens, etc.). Diarra wrote in 1965 that this growing market was the largest in the Haute Vallée du Niger (143). Nowadays this position has been taken over by the market of Sibi but still the market of Bancoumana is very important for the town and surrounding villages, inspiring a large influx of traders and buyers. Several services in the town have adjusted their activities to the market day; both the Jigiseme So microfinance bank (Six Grapes) and the maternity’s vaccination programme operate on Monday and Friday. On Monday they open especially for those who visit the market from one of the surrounding villages, the Friday is the domain of participants from Bancoumana. The traders that flock the market on Monday are both men and women, local and regional.

Women from Bancoumana visit other markets in the region as well. While Bamako is mostly visited as a place to buy supplies (they mostly refrain from selling, probably because the competition

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19 Except for Djenebu Diakite the only woman who operates her own store. She deals in plasticwares, kola nuts, medicine, bananas, etc. (see chapter 4).
of permanent traders is enormous), in other towns like Sibi, Kangaba and Karan they are heavily engaged in both positions of their trade. Most women who are engaged in trade do so for a few hours a day only and have to try their hardest to make these activities fit in with their many and laborious household tasks. Every morning about a third of the market is occupied by women selling all kinds of condiments to those who are cooking for their households that day. Especially in the afternoon, others sell snacks and small meals; fruit, baked goods, fish, meat, and prepared meals like spaghetti or porridge. They do so from the market or another strategic position (at a crossroads, in the schoolyard, etc.), near the entrance to their compound or by visiting the houses of potential clients. The great majority of women traders is one of many who trade in the same product. Profit-margins are low, but not because of a competition on prices. Prices are standard for most products, traders will vary the amount of the product they give to their clients and are thereby able to gain a little. My friend and former research assistant Maryam Keita for example had recently started a trade in spices and related condiments and I regularly went to her vending spot at the market to see how she went about it. When she was out of a regular type of spice (she also tried to introduce new cheaper Chinese ones that she bought in Bamako) she left the table under the care of her neighbour and bought new condiments at a store next to the market. Prices of these spices are standard: she bought half a pack of Maggi (30 blocks) for 800 FCFA and would sell these for 30 FCFA each. That would imply a profit of 100 FCFA, 11%. However, this profit would not fully materialize as she needed to attract new clients with small gifts (often of one of the new spices she was trying to push) and regular customers with credit.

In addition to vendors of locally grown condiments, including fresh vegetables, women sell non-perishable (on the mid-term) goods that they buy from wholesalers in Bamako like jewellery, medicines, certain spices, dried fish and eggplant a.o.. An important part of the clientele for those selling prepared meals are drivers and passengers of the many Sotrama’s (vans with cut out windows and wooden benches that serve as public transport) that stop next to the market. Bancoumana is known as the only place between Bamako and Kangaba where one can get a meal twenty-four hours a day.

In this rural community salaried (or regularly paid) jobs are rare and except for those working on commission for one of the many tailors all regular jobs are with the government (town hall) or NGO’s. Among those jobs, very few are performed by women. Recently the OHVN and a private agricultural organization each employed two women as animators, the typist of the town hall is a woman as are the two ‘matrones’ of the maternity. It is remarkable that these are all meant to be women’s jobs. The OHVH for example had noticed that women who are the target group of certain services respond better to women and that their husbands prefer their wives receiving training from a

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20 Market women buying and selling in different places (like Siby and Karan) usually asked the same price for a product when they sold it as when they bought it but sell in smaller quantities of it. Case in point that shows this mechanism was the 2-days bakers-strike that hit Bancoumana in November 2007. Bakers were protesting against the refusal of the municipality to allow them to raise the price of a bread. They found this necessary because of the high price of flour. In the end they settled on a typical compromise; the price of bread would stay the same (100 FCFA) but they would be produced even smaller and lighter.
woman. Therefore two so-called ‘animatrices’ were employed about a year ago (Mahman Kondo, February 22nd, 2008, Bancoumana). Although there are only seven women in town with official employment, with their education and reliable income they are of great importance to their families and almost all of them are of great importance to at least one women’s association each.

Kinship Relations

Children in Bancoumana are born into a family and household that is primarily based on patrilineal descent and a virilocal habitation strategy. While men marry their first wife in their late 20’s most women marry shortly after the onset of puberty at an age of 14 or 15. However, a growing number of women does so at a much later age, i.e. in their early 20’s (see below). This habitation strategy leads to a situation in which men reside in principle with their extended families, headed by the eldest man of the oldest generation, and villages. Women come from elsewhere, though usually not from very far away due to communicational (networking) restrictions. At marriage a woman moves from her family’s house (often in another village) to live with her husband’s extended family. There she needs to quickly build up a new network of social relations with affines and friends for several reasons: to have people to fall back on when in need, especially once she has children, to work together on the fields and to have a satisfying social life. After marriage a woman will get a host of responsibilities; household maintenance tasks in her new household, to cultivate or pay for condiments and to pay for clothes for herself and her children. Most of the time the social and financial life of a woman is to a certain extent independent from her husband’s resulting in the situation that women have to earn money for themselves to be able to respond to their responsibilities.

Although women move out of their house (so) at marriage, the ties with her own family remain strong as she will remain a member of the original denbaye, literally mother-of-the-childrenhood, the cognatic descent line. This bond can be observed at weddings when the incorporation of a new woman into the house is materialized and celebrated. At that occasion a family compound fills up with sisters, aunts, etc. people that do not normally live there but that are clearly considered a full family member. It is often noted that the actual marriage celebration is a woman’s domain (e.g. Muurling, 2003: 122). The participants are not just any women, they are the adult women of the family who are married and live elsewhere. They come back to their family’s house to celebrate their family’s (anticipated) growth. This ritual is supposed to last two days. On the first day of the aforementioned wedding of Sidi Diabate and Kajatu Kuyate his brothers and other relatives went to fetch the Kajatu in

21 Many men have worked elsewhere ‘à l’aventure’ for a while to earn some money and see more of the world before settling in their village of origin (Brandt, 2000: 41). Though the idea of going on an adventure is for a man to return and settle next to their father, many men do not come back from for example Bamako.
22 When my research assistant who was the son of my hostparents married Kajatu Kuyate from a hamlet near Karan (20 km. away) people found this already ‘too far’ because it was a far drive to fetch her, later another complaint was that is was so far that her family was unaware of his family’s reputation which lead to unwelcome speculations and expectations.
her village. She was ritually pulled out of a hut by the classificatory\textsuperscript{23} brothers of her future husband after an additional payment of 1000 FCFA had been given to her classificatory mothers. That day Kajatu and some of her relatives and friends were brought to a host in Bancoumana. The next day she was brought to her new household where a second day of official celebrations took place. That afternoon Kajatu received a lot of gifts, especially from her new mother-in-law (twenty complets\textsuperscript{24}) and the elder sisters of her husband (nine complets). She was expected to give gifts to the guests after that with the result that she was left with almost nothing except for a few pieces of fabric and some money. Her father-in-law complained that “a lot has to be given away. Only when that has happened people will say it was a good celebration” (January 10\textsuperscript{th}, 2008). The involvement of women in the celebration of a marriage stands in contrast to the earlier formal arrangement of the marriage when the marriage is settled and the bride price transferred. This is clearly a men’s domain.\textsuperscript{25}

A woman’s children will also recognize these maternal family ties but to a lesser extent because they didn’t grow up with their mother’s family so they weren’t able to forge strong social relationships of daily reciprocal exchanges of assistance, gifts and credit and through shared experiences with people they consider as relevant kin. Since this recognition is rather flexible, children of a kinswoman, or more distant relatives, can claim kinship if need be and thereby demand assistance of a (far) relative. Those who are known for their wealth and/or influence have a lot of people claiming a kinship relation and thereby assistance, in addition to their parents and siblings whom one would always support if possible. Umu Traore (see chapter 4) for example has a small business and rarely has any money available. She only exchanges gifts of money with her mother and siblings, others did not even ask for money because they knew she would not have it.\textsuperscript{26} People with more resources, like Djéné Kante, can respond to demands of other further relatives and build a relationship of exchanges with them (see chapter 4). These wider ties of kinship, between both maternal and further paternal relatives are at times emphasized by the custom of having children raised by relatives elsewhere. Most families have several children who are brought up with relatives elsewhere and have children living with them that are not their own. In general, the large family made up of all male members of a lineage and their wives and children is an idea that in practice can’t be reached. Family-units break up into smaller units as a result of conflict or sheer size, young children are raised by relatives elsewhere,

\begin{itemize}
\item In reality he was the older brother of a good friend of Sidi’s.
\item A complet is a measurement of fabric. One complet is six yards that can be bought as three separate ‘pagnes’ of two yards each. Three pagnes will usually suffice for a tailor to make a complete outfit.
\item I have never seen another woman present. It was explained to me that the presence of the bride-to-be depends on the tradition of the griot-hosts who are the proprietors of the particular hut (these ceremonial discussions take place in an empty hut with two doors). At some huts, like the one my host family normally used, the brothers of the bride would represent her, at other huts, like the one where my host father would go as a representative of the bride’s family, the bride herself would be present as well.
\item The moment she would receive the fund of her association this would be very different but she would still only give money to her close relatives.
\end{itemize}
older children move out to work and/or study elsewhere\textsuperscript{27}, marriages may be broken. These are additions to the main settlement principle, and they occur so regularly (in both senses of the word; one can see them happen time and again and are guided by particular rules and patterns) that they can’t really be seen as exceptions to ‘tradition’. Though the general settlement principle is rather static, migration is a way of life for many. Young men may go on adventure, settle on elsewhere with their wife and children or work as an itinerant trader. Young women as well leave the town to study or work elsewhere. They are not supposed to travel independently because a woman has to be under the supervision of a man who guides, protects and cares for her (Brand, 2000: 42). Relatives living elsewhere are very important in enlarging the opportunities of the family network. People who have left the village to work or study often send money to their families. Those who left more permanently also become part of a stage in the migration of relatives who follow them in chain-migration.

Changing Lives of Young Women

At present the situation of young women in Bancoumana is changing in two major ways under the direct influence of similar changes that take place in Bamako (cf. Brand, 2000). The nearby capital (60 km) is a great and growing force of influence and the asphalt road that should be constructed in 2008 and the intensification of communication and transportation that is expected to follow will only strengthen this. Bamako has been a factor in Bancoumana for a long time. Sitan Koita (Jelibasitan, b. 1925) remembered how, when she was young (this must have been in the 1940’s or 50’s), she went to Bamako with her griot family to perform:

“Mali was then called the Sudan. As griots we went to play for white people in Bamako. If there was a celebration we walked all the way to Bamako if they had called us. We walked all the way to Bamako in one day. Yes, we could indeed walk 60 kilometres in one day, we left at 4 o’clock in the morning to do so. The white people were good, they gave us a lot of fabric, money, and other things.” (March 3\textsuperscript{rd}, 2008).

Bamako has been a place to find money and services from around 1908 when it was made the administrative capital of the French Sudan. Nowadays the capital and largest city of Mali is the main hub in the trade that passes through Bancoumana. Students who are to continue their studies after the Bancoumana middle school mostly to go to Bamako to go to the lycée. If somebody is seriously ill they may try to seek treatment at a hospital in Bamako, TV-programmes are made and broadcasted from Bamako, etc. Transportation between Bamako and Bancoumana is rather intense and many

\textsuperscript{27} It is important to note that ‘elsewhere’ is not merely elsewhere in Mali. Bamako is a major destination for those that leave Bancoumana but many move to foreign lands as well. Family networks of informants stretched across the globe, including but certainly not limited to Ivory Coast, Guinea (Conakry), Central African Republic, Spain (a group of young men from Bancoumana working in Spain financed the renovation of a small mosque in their village of origin), France and the US.
people in Bancoumana have at some point in their life lived in Bamako. The short distance to the capital enables several women to live in Bancoumana while their husbands work in Bamako.

There are, in addition to large extended families who have settled here long ago, many families that have settled recently in search of better economic opportunities because it is being said that it is ‘easy to find money in Bancoumana’. These immigrant families have varying, though mostly Maninka ethnic backgrounds and usually small and relatively young families with important links (of visits and financial exchange) to their family of origin elsewhere. They have varying desire for and success in integrating into the villages socio-political activities. The traditional inhabitants of the town are of Maninka ethnicity and commonly live in larger households.

Several changes are taking place in the marriage patterns of women from Bancoumana. Firstly, more and more girls are getting married at a later age, usually in the beginning of their twenties. Sitan Koita: “When I was young all girls would be married at the age of 15, if you weren’t married at that time you would never get married. Now girls can stay with their mother for 30 years and still get married afterwards” (ibid.). This change partly took place under the influence of education which keeps studying girls occupied until after the traditional marriageable age. However, I also met several unmarried young women who were not going to school (anymore). Nankan Toure (see chapter 4), has been an example of this phenomenon; before her marriage she was in school up till the sixth grade (usually age thirteen or fourteen) but married several years later. Many of the girls who are not in school anymore but who are also not yet married are a member of a savings association. They have time to spare to get involved in trade because unmarried girls do not have to work much on the fields. Like youngsters everywhere they spend much of their time chatting with other youngsters. In addition to trade, much of the money they contribute to their association stems from their boyfriends. It is a normal aspect of this kind of relationship that a boyfriend presents his girlfriend with presents on a regular basis. These presents often include money which is very much accepted as a gift. Once these girls get married (to their boyfriend or somebody else) this way of searching money isn’t a serious option anymore and they have to look for other channels when searching for money like the intensification of trade and exchange of credit.28

A second change is occurring within the arrangements between married couples. Many households in Bancoumana divide financial responsibilities in the way that has often been described by ethnographies of Mande society; men are responsible for the provision of housing and staple foods (millet, sorghum, etc.), women are responsible for providing the ingredients for the sauce that is served with the staple foods and for buying clothes for themselves and their children. A growing number of husbands pays for the sauce ingredients. Although in living memory there has never been a time than all men did provide the ingredients of the sauce, women are often complaining that their

28 I don’t want to say that extramarital affairs do not occur at all, but these are much more complicated and hidden and less common than boyfriend-girlfriend relationships. Married girls can not practically have three boyfriends and regularly pay for the RoSCA with their gifts.
husbands do not live up to the expectation of paying for them. In and out of interviews women told me that Mande women were suffering. The fact that not all men pay for all of their family’s food and clothes for the children was the main ground for this complaint. It is quite a new development that a relatively small but growing number of men pays for the condiments. The norm of the male breadwinner paying for all family expenses was introduced to Bancoumana through people’s contacts with Bamako where this ideal is generally supported (but not always brought into practice because of a lack of resources). It is a combination of colonial heritage, Islamic ideology and the Code du Marriage (Brand, 2004: 78). However, in a short time the ideal has surpassed a growing practice. Men who were not expected to contribute before and who still do not do so because of a lack of resources are suddenly seen as lacking in responsibility. Still, there is a growing group of women that does not have to pay for condiments anymore, freeing resources (time spent in their gardens and/or money) for other goals. This money is likely to pass through a savings association. Results of the survey I held, in combination with observations, shows that with few exceptions all the women whose husbands pay for the condiments are a member of at least one savings association with a high weekly or monthly contribution (1000 or 2500 FCFA per week).

A third major change in the lives of young women is caused by the growth of Bancoumana. In small villages it is uncommon for girls to marry with somebody from their own village. Because of the virilocal habitation strategy this implies that married women rarely live in the same village as their own families. In small communities there are not many families to marry into. As the main idea behind the search for a suitable spouse besides the growth of the household is the wish to create a lasting bond with another family, families in small villages can not often find a suitable girl in their own village because they know these families so well. In Bancoumana which is a relatively large town there are a lot of women who have married somebody in their own village. These young women, like Nankan, can still use their existing social network to its fullest potential after their marriage and can usually continue with the trade they had before. They do not have to start all over again. Although they are underrepresented, there is a number of women around the age of twenty who are a member of a

29 It will not come as a surprise that these men are usually one of the lucky few who have a store or salaried job in or outside of the village.
30 Most men are farmers who have not suddenly started to earn lots of money with their crops allowing them to participate in this development.
31 The director of the Bancoumana branch of the Office d’Haute Vallee du Niger, Mahaman Kondo, was also of the opinion that Mande women were generally taking the lead in taking responsibility, more than men. He ‘proved’ this by calculating and comparing the cost of the food that women and men were expected to contribute to their household. He estimated that for his family for example the cost of rice was 20,000 FCFA per month, condiments would cost about 40,000 FCFA per month. He expressed his surprise though at the higher cooperation between men and women in Bancoumana when it came to agriculture, in comparison to other villages covered by his organization (Mahaman Kondo, February 22nd, 2008, Bancoumana).
32 This coincides with the tendency to choose one’s future spouse, which is becoming more common. In Bancoumana this is mostly a privilege of educated youth that has stayed in cities for a while. These changes to lead to complicated situations and debates for many. Although the elderly women I spoke to had all grown up in other villages and of younger women, many came from Bancoumana Diarra wrote in 1965 that the families of 40% of married women in Bancoumana had also grown up there (165).
savings association. Almost all of them are women from Bancoumana who married a man from their own town. This practice has been going on in Bancoumana for some time (see Diarra 1965) because of the steady stream of immigrants with whom settled families may wish to create lasting bonds through marriages. However, the general Mande principle that an adult woman does not live in the same village as her family and has to build up a new social network in the village of her husband is of great importance to women’s social organization and therefore for the associations they organize.

Nyamakalaya
In the quote above Sitan Koita’s mentions how a long time ago she and other griots walked to Bamako to sing for the French. Griots (Jeliv) are part of a group in society called nyamakala, who make up about 5% of the Mande population. These are people who, because they were born in a certain family and therefore bear a particular patronymic, have the right to perform certain tasks that are important to society because of their transformative powers, tasks that cannot be performed by others. Blacksmiths are the only ones who can smelt iron objects, their wives can perform the task of making pots, griots and fune speak and sing in public often to praise others and change their status in society. Traditionally these are endogamous groups that would not marry with people of noble (or free) or slave-status, the other two social categories. This is still an important principle for many of these families in Bancoumana but it has become quite common for nyamakalaw to marry somebody who is not from these occupational groups. Still the tasks traditionally assigned to such a group are very important to many of these families and individuals for a variety of reasons, one of them being a financial one.

Especially by public speaking or singing, the realm of griots and fune, nyamakalaw can earn quite some money. If somebody is asked to perform, at a ceremony like a marriage or name giving ceremony for example, it is common to give him or her a predetermined sum. This amount is generally much less than what is given to them by people who are praised. At one name giving ceremony, that of Kajatu Traore, the group of female griots was given 2000 FCFA to distribute among the eight of them. On an individual basis my hostsister Umu received almost 3000 FCFA by singing for women who had given a large gift (December 6th, 2007).33 The savings associations that are the topic of this thesis have many members who belong to the group of nyamakalaw. The reason for this is that especially griots and fune but also blacksmiths are able to get money from an additional regular source when compared to others; that is from public speaking and/or singing at occasions like marriages, baptisms, circumcisions, Tabaski (Eid al-Adha), etc. as gifts from their regular patrons (jatigiw).

Money and Social Relationships
Money is an important means of consolidating and expressing an array of relations in Bancoumana and much of the wider West-African world. When my jatigimuso Assetou Diabate and her son Sidi

33 She was the sole griotte in the village that sang, all others would only perform public speaking. Her aunt and homonym would invite her to sing every time she wanted to emphasize her praise of the donor of a gift. Umu earned the most of all who performed at this ceremony.
were telling me about grandmother (Bamako-) Saran Diabate, Sidi said as a short explanation of what the Maninkakan conversation was about: “she really loved me very much, every morning she gave me some money. It’s true!” (January 30th, 2008). It often struck me how often children were given a coin by somebody who was amused by them, felt sorry for them, or just thought they were cute. Usually these coins were immediately exchanged for sweets at the nearest vending point. It is not at all odd to show affection through a gift of money, to children as well as to adults. Seen from another angle one can say that money has to be shared and relatives can directly or indirectly claim one’s money. In Mande one can, ideologically speaking, never have money, it slips through your fingers (Muurling, 2005: 185). There will always be people, who claim the money you just received because they have a problem. Most money cannot be the durable property of an individual, instead people operate under the moral imperative to share. Especially when relatives ask for money to pay for a doctor or for food it is nearly impossible to deny their claim on one’s resources. Through generous sharing people oblige others to support them as well when they are in need. According to Roth “money in Mali represents a far less substantial and durable form in which to store wealth than social relationships” (2005: 129). While people say that “relationship are all you need” (Sidi Diabate, January 19th, 2008) people at the same time need money to survive and buy things they have gotten used to like batteries and spices. The contradiction that in order to cultivate successful social relationships one needs money but because of this it is impossible to keep it is inherent to Mande social relationships. Because they would often like to keep their money and retain the power to decide on the way it will be spent, people try to device strategies to avoid or deny claims of others, if possible without losing the right to claim the money of the same relatives and/or friend. An important strategy is to convert money into items that do not easily lose their value and that can easily be sold but are not as often claimed as money.

Women from Bancoumana who received the fund of their association (see below) or earned a little more than they needed, for example because it was the prosperous time of year, used to convert it into other items like animals (goats and sheep), crops that could be sold (e.g. groundnuts) or building materials (cf. Shipton, 1995). Not all money is lost as easily as that earned from trade. Money that one has worked hard for and that comes in a large amount at once (like that earned from agriculture) is less easily lost than small amounts that come in regularly and are difficult to save up because of claims. Women in Bancoumana expressed much concern with the variation in durability of money. People in the wider Mande region do not attribute negative properties to money from particular sources, except for money that was stolen. All money can be used for all purposes (Stoller, 2002) unlike in many classic analyses of the use of money in Africa (Shipton, 1989; Bohannan, 1997).

The absence of these value-categories of money do not make dealings with money much easier. Small items like batteries and spices are not all that women need to buy with the money they have gained access to. At times they will need larger sums that they can not save up by themselves.

34 Even money that is easily lost, like that earned from searching gold, can be used to pay for a bride price, the most durable goal (Daouda Keita, February 13th, 2008, Narena).
because it will be claimed before they have been able to collect necessary sum. But how then is one to organize a name giving ceremony, to give twenty completes to a new daughter-in-law or to support one’s own family when they are in need?

Previous Tonw
An important way to gain access to such a large sum is through the tonw with ROSCAs that play a central role in this thesis. This paragraph starts to explain what a ton is, what activities such an organization may have and what role these organizations have played in Bancoumana.

Meillassoux already indicated that the classic Mande concept ton “does not cover a single type of association. Its meaning is indeed no more precise than our word “association”. Roughly a tō is a group of people from the same village or neighbourhood, selected according to a common characteristic (age, belief activity), who submit to a certain number of rules and organize themselves hierarchically” (1968: 49, 50). Others have pointed at the confluence of two meanings in the word ton; it stands for both the group of unrelated people that associate themselves in this group as well as for the rules that they have to adhere to, in fact it is these rules that make them a group (Haïdara, 1992: 117, 118). Therefore the group and its rules are one and the same thing. Later chapters will show how sets of rules are of great importance to the tonw that are organized by women in Bancoumana.

This concept of a group of (in principle) unrelated people that are bound by rules, turns out to be enormously flexible but fitting for a women’s savings association. Throughout history ‘ton’ has stood for a variety of activities and institutional arrangements that each in their own right responded to the needs and wishes of different groups of people at the time. The concept of ton is said to have been originally used by age-groups that are also known as kari (op. cit.: 118). A kari was the group of boys and girls (as long as they had not yet married) that had been circumcised most recently (this ceremony took place for a group of youngsters at the same time). The tonw of the Haute Vallée du Niger in the 1950’s organized performed group-labour in exchange for gifts that they used to throw parties with and to lend money to members (Leynaud & Cissé, 1978: 319). Leynaud describes these tonw as ‘the organization of the village on a small scale, except for the strong hierarchy’ (1966: 61-62) with girls bringing food to the boys working in the fields, with their own griots and leadership (that were known as the father and mother of the ton, the tonba and tonfa), etc. Although Leynaud and Cissé notice Bancoumana as well (where several tonw were organized by youth from different quarters of the village), Diarra writes about approximately the same era (shortly before Malian independence) saying that there were several kari, 15 of them functioning, but with separate groups for boys and girls. Every three years certain responsibilities were confided to one of the karīw, one with men of about 30 years old, they would be known as the tontigiw, those responsible for the ton.

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35 A third meaning of ton, a fine (Vydrine, 1999), is closely related to the meaning of rules of an association.
36 Because the practical content of the idea of a ton is as flexible as I describe in this section, it is very well possible that there have been other types of tonw before it was used by karīw to structure their associations.
According to Diarra the *ton* was the “bond that groups all inhabitants of the village and whose goal it is to ensure the respect for the traditional institutions that direct the village community” (1965, 132). In this *ton* all three clans that divide the population of Bancoumana were represented and together they acted “as a kind of police that assures order and social safety in the village” (op. cit.: 133).

This *ton* was a group of young men that for three years received the privilege of policing the town and judging the actions of other inhabitants. In their activities they closely resemble the *malitonw* that were instigated by the government of Modibo Keita in the years following independence from France (1960). In order to establish a socialist government and spread the socialist way of thinking among a population that was often difficult to reach due to poor infrastructure and educational levels (Hopkins, 2003: 105, 106) youth associations were organized in towns and villages. These *malitonw* were based on the classic *ton* but youth were obligatory members and the associations were organized in a much more top-down fashion than voluntary associations. *Malitonw* were an extension of the government that used their labour to extend their influence to places and sectors they could otherwise not have reached with limited resources and manpower. Their main activities were policing and the cleaning of public spaces like markets and streets (Leynaud, 1966: 67).

During this same period and for a long time afterwards married women together with some men had their own association in Bancoumana that they speak of as a *ton*. This group was called Ambiansi. Sitan Koita is a former member and recalled:

“...In the past we had a *ton* called Ambiansi. We did large parties with it; we wore uniforms, had griots perform, ate together and danced masks. This was about 30 years ago when children like Sidi had not yet been born. We went from village to village to have big parties on the public square of the village. The *ton* had many members: about 50. There were young and old people and also men. Men only gave money to buy food, women went to the fields together to work for money. The money was for the common fund which was used for the parties. We started the association ourselves: Hawa, Juba, Jelibasitan, Yesufanta and myself were Ambiansi-women. We did this for a long time because we also did this when Modibo had not yet been born, he was in Saran’s belly at the time [he is 63 years old now]. At that time things were very good in Bancoumana. Other villages also had groups like that” (Bancoumana, March 3rd, 2008).

Ambiansi was more akin to the *ton* that Meillassoux describes for Bamako (1968: 86, 87) in this same period than to the *ton* that are described by Diarra, Leynaud and Cissé. In Bamako groups of young people who were almost all immigrants coming from rural areas found friends, collective

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37 According to former members the same kind of groups also existed in other similar towns like Djoliba.
security and a sense of belonging in *tonw*. Members of these *tonw* gathered frequently, had set rules of how to help each other in times of need, making it a type of insurance, and many of the groups organized parties. Ambiansi is remembered as a women’s association of the old days. In some ways it is a predecessor of the associations that exist today because it united those women that are now the elderly ladies of the town, on the other hand its activities were very different from what women’s *tonw* are doing today.

*Tonw* Today

Although their exact origins are a point of debate, the content that adult women give to the *ton*-concept in Bancoumana nowadays was first initiated in 1975. A group of wives of civil servants founded the first association that employed a ROSCA\(^\text{38}\)-system (*pari*). All members were obliged to contribute a standard sum to a fund (also spoken about as the *ton*) on a regular basis (every week or month), every time they do so one of them received the whole fund until all members have received the fund once. Then that cycle of the ROSCA is complete and members can decide to start a new one. In a ROSCA the number of members that contributes is the same as the number of contributions members have to make and therefore the same as the number of weeks or months the ROSCA lasts. The ROSCA is a system that is employed by groups all over the world (see chapter 2) but that becomes embedded into a local set of values and ideas like the *ton* and conceptions of money and sociality. In any *ton*, rules are essential to make a group out of unrelated people. In the *tonw* that adult women organize in present day Bancoumana the greater part of these rules are those of its ROSCA (\(^\text{39}\)) but they also organize ceremonies and parties that I described in detail in my 2007 MA thesis (especially chapter 5). These rules enable members of the *ton* (*ton*-*denw*) to address some of the needs of the current era. Nowadays money has become a necessity for everyone. People regularly need to buy consumer items and at times, usually far between but unavoidable, they need large sums of money to pay for vital ceremonies and large problems. It is especially this latter goals that are so difficult to fulfil because of the impossibility to keep money in one’s pocket. However, as indicated above, these ceremonies (name giving ceremonies and weddings of children) are of great importance in the creation and maintenance of social networks and the extension of the family which is the basic goal of Mande economic action (Roth in Jansen, 2005: 86). As indicated above, the wedding of a child can be a very expensive event for a mother but spending much money on food and gifts for the guests can establish enormous prestige for a woman. I experienced more than once that I asked where I could find a certain woman and people did not recognize her by her name but had no problem indicating her home when the large ceremony they had recently organized was mentioned. To be able to raise large amounts of money that

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\(^{38}\) Rotating Savings and Credit Association.

\(^{39}\) Several groups employ a number of ROSCAs; for example one with a weekly and another with a monthly contribution or one in which the order of receiving the fund is set by a lottery and another one which is established according to demand by members, especially for the purpose of organizing a ceremony like a marriage or name giving ceremony.
are necessary to organize these events and to be able to buy large consumer items or support relatives with more impact than can be done with small amounts of money a growing number of women is a member of a *ton* with a ROSCA.

Not all women in Bancoumana are a member of a *ton* with a ROSCA. Agreeing with Assitan Doumbia I would estimate that “there are now [slightly] more women who are a member of a *ton* than that there are women who are not a member” (Bancoumana, January 10th, 2008). Many of these women are not able to contribute a lot of money every week, there is a whole range of associations with ROSCAs with high and low contributions and varying other activities. The larger *tonw* with ROSCAs with a high contribution have large memberships (the four large associations have 280 members in total). These is not just a small female elite but an emerging Mande-middle class in a town where agriculture is of prime importance but where other activities have been of great importance for people’s livelihoods for a long time (see chapter 4).

Through the ROSCAs these women are able to put aside some money. The social pressure of the association, established through the rules of the *ton*, is so high that people are able to deny claiming relatives the money they ask for. Still it is often necessary to ask these same relatives for credit to be able to contribute to the association. Through contributing to the ROSCA for a number of rounds in which credit is in principle extended to the other members, members build up the right to the fund through which all this credit is refunded at once. Because this is such a large sum women can use it to organize large rituals, assist their relatives and afford large consumer items. In addition to the ROSCAs, *tonw* in Bancoumana also have other activities. Members are obliged to help each other (through gifts) when one of them organizes a ceremony, some groups organize activities with which money can be earned and many organize celebrations with Tabaski and women’s day.

Though there are some men who are a member of a ROSCA of one of Bancoumana’s *tonw* they do not participate in the association’s other activities. Weekly meetings, ceremonies, parties and the leadership of the *ton* are all exclusively the domain of women. It is in these *tonw* that women can become important political figures as officials in these associations and representatives and leaders of large groups of women. Although their *ton* and its ROSCA have a great importance on the daily activities and social relationships of members, these leadership positions rarely translate into a leadership position in the wider traditional and town hall politics in town. That type of politics is a men’s domain in Mande although a ‘representative of the women’ (musokuntigi) may be invited. Women who rise to prominence in what is known as the realm of women do not usually gain a similar position in other aspects of town life (see chapter 5). De Jorio indicates a similar pattern when writing about women’s associations in Segou where some women have gained a very high position with a lot of prestige, which shows the relativity of women’s subordination to male power. However it is rare that women rise from a prominent position in these women’s dimensions to a similar position in wider

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40 Associations with similar activities as those in Bancoumana.
politics (1997: 220) although in cities, especially Bamako it is not uncommon for women to run successfully for elected political positions in local and national government. Still, in their social and economic lives in a rural environment, leadership of a large ton can be of great benefit to women in Bancoumana. Leaders of ton are already part of the elite when they gain their position in the association but through the association “you can attract lots of people, people will know you” (Mbia Camara, founder of Konfiansi, December 14th, 2007) (cf. De Jorio, 1997). In this society where social relationships are the ultimate goal of economic and social actions (Jansen, 2005: 86) these ton have achieved prime importance in the lives of their members.
Chapter 2
A Research Process

_Tonw_ are an important regulated form of social organization for women in Bancoumana. All members of these associations are obliged to weekly contribute considerable sums to the ROSCAs of these associations in return for receiving the full fund once in a cycle. Although Bancoumana is not the poorest community in Mali, it is undeniable that the amounts that the greater part of the female population is able to dispense with are relatively large. The rules for members are strict with regards to giving at ceremonies as well as to contributing to the ROSCA. The group of _ton_-members is so large that one can say, even before investigating it, that more people than just those from the economic elite have to be involved in these associations. Since contributing to the association is also rarely a household affair women do so, in principle, individually. Question remains: How? Or to be more precise:

>> How do members of _tonw_ with a ROSCA respond to the high demands of their associations? <<

Through this question a choice is made for a focus that lies predominantly on the actors, the members of the associations, not so much on the system of the ROSCA, on which much is written already (see below). The majority of the adult women residing in Bancoumana is a member of an association with a ROSCA. Although Mande women still regularly marry at the onset of puberty, at an age of 14 or 15 and are more or less considered as adults from that time, young married women are rarely a member of an association since they have not yet established a strong and wide enough social network of people with whom they have credit relations. Women usually start to join this type of _ton_ around the age of 20. Chapter 4 will show that such a network is crucial for members to fill the varying gap between their incoming resources (from sales, loans, gifts, refunded credit, etc.) and the required contribution(s) for their association. However, the _tonw_ as groups will also come into view since the rules that all members will have to adhere to are strict and of great importance to the daily life of many of the members. These rules are regularly changed to account for new developments in the social lives of a group and its members.

In this chapter I will further introduce the research of which the results will be presented in the following chapters. I will start by showing in what sense the activities of these laborious women are of interest. This is an interesting case not only as yet another example of human social ingenuity and innovation but also as a case that can be used to think analytically about broader topics like ROSCAs, money and the position of women in civil society and the developing world and. Two decades ago the
literature on ROSCAs was rather shallow\textsuperscript{41} but recent political and economic developments have led to a proliferation of publications on the topic. Another reason, which in itself is mostly caused by the same developments, is the surging interest in micro-finance as a means to ‘do’ development and as a business goal in itself. ROSCAs are often seen as informal, cheap, culturally grounded and responsive micro-finance organizations (Oxfam, 2006), that at the same time are unable to reach development goals because of structural constraints like a lack of resources caused by the closed nature of the system (Lont, 2004). Because of NGO interest the literature on micro-finance is enormous and increasingly diverse, more so than the literature on ROSCAs. Although I am convinced that a ROSCA is more than just informal micro-finance, actor centred writings on micro-finance are of interest here because they show how people deal with challenges and opportunities in their dealings with scarce economic resources. Recently the academic literature on ROSCAs as well as that on micro-finance has increasingly turned to an actor-centred approach. Instead of focusing on the workings of a system (ROSCAs) or on finding the most efficient system to work with in an environment that was previously unknown to corporate banks and approached differently by NGO’s (micro-finance). To be able to respond to existing literature and assumptions made therein and because it is often clearer to indicate what you plan to do by saying what you will not be doing I will continue by giving a short overview and comment on the existing literature on ROSCAs and micro-finance. This will be followed by a description of how my own research developed, how I went about investigating these same groups. The research question and the way I will work this out in writing were guided by the situation I encountered in Mali (see chapter 1). The same applies to the methods I used in this and previous research (in 2006). In trying to find data to answer the research question there were many surprises even though I had done research on the same topic, albeit from a different angle, only one and a half years ago. What this implies for the methods that were used and for the way the data here presented can be interpreted will be investigated in the second part of this chapter.

ROSCAs of the World

A great number of women’s groups in Bancoumana has regular (weekly or monthly) meetings at which members pool money that is re-distributed among them according to a ROSCA system.\textsuperscript{42} A ROSCA (Rotating Savings and Credit Association) is commonly defined as “an association formed upon a core of participants who make regular contributions to a fund which is given in whole or in part to each contributor in turn” (Ardener, 1995: 1). This system, which is found all over the world\textsuperscript{43}, used

\textsuperscript{41} With major exceptions that laid the groundwork for the work that was done in the 1990’s (principally Geertz, 1962 and Ardener, 1964).

\textsuperscript{42} For the sake of conceptual clarity I use the local term ton term to refer to the group of women who have meetings, ceremonies, a board, etc. This group may, and in the case of women’s associations often does, have a ROSCA which is only a system of contributing money to a fund which is given in whole or in parts to each contributor in turn.

\textsuperscript{43} Nowadays especially in Africa, Asia, the Caribbean, Turkey and their diaspora’s, in the nineteenth century it was also common in Europe.
in various wider associational shapes and forms, has been described by many but taken as a central
topic of research by only a few academic researchers. Following Ardener’s definition (and other
similar definitions like that of Bouman (1994)\textsuperscript{44}), most of these authors\textsuperscript{45} have focused on the \textit{system}
of the ROSCA and give a general outline of what groups do or even what kind of groups can be found
in a specific region. Several theoretical perspectives on the ROSCA can be distinguished:

An economic perspective whose adherents are mainly interested in describing ROSCAs as sets
of financial transactions with the aim to increase the business success of individual members. Very
popular in this set of literature are the Camerooneese ROSCAs (\textit{esusu}) of Bamileke businessmen in the
big cities, which involve a complicated auction system to decide on the order in which members are to
take the fund with the remaining money being lent out to members and non-members until the end of
the ROSCA-cycle (e.g. Tchuindjo, 2000; Van Dievoet & Verboven, 1993; cf. Ardener, 1995: 16, 17).

The second perspective focuses on development (. It explains ROSCAs existence from a
developmental, teleological, perspective and looks at how ROSCAs, with their supposed qualities like
embeddedness and adaptability, may be used to achieve development goals like strengthening the
formal banking sector, alleviating poverty, empowering women or improving education (e.g. Kimuyu,
1999; Liman Tinguiri, 1992). In this perspective ROSCAs are sometimes seen as a locally grounded
and cheap alternative for microcredit (e.g. Oxfam America, 2006) while others see them as
competition (e.g. the local micro-finance bank Jigiseme So in Bancoumana).

The third perspective is the most important for my argument since it involves a less
instrumental view on ROSCAs. Its focus lays more on the social aspect of this system of saving, its
groups, meetings, etc. It explains the popularity of ROSCAs in social terms like the importance of
belonging to a group (for advice, social support, gossip, etc.), the need/want to force oneself to save,
etc (e.g. Guérin, 2006; Mekounde, 1997; Essombe-Edimo, 1993). ROSCAs cannot be seen as a
savings system alone. They take place in a social context and create their own social space with its
own rules and norms. Through the ROSCA a group of people comes to have to trust one another in
order to gain for themselves.

The majority of literature on ROSCAs, although speaking about groups in varying places and
social situations and from different theoretical fields, writes the story of this popular savings system in
a remarkably similar way. Most authors see ROSCAs from the perspective of the group that organizes
this savings system for individual social and economic gain of ‘the members’ whereby individual
interests and differences are overlooked (cf. Hospes, 1995: 130). Diversity among membership will
always exist, even though many groups select the participants of their ROSCAs more criteria than only
the expectation of continuous contributions, additional “critetia of which the following have been
found: sex, age, kinship, ethnic affiliation, locality, occupation, status, religion and eduction (Ardener,
\textsuperscript{44} “In the ROSCA, each time that savings are pooled, they are immediately redistributed among members in
rotation, until each has had his turn and the ROSCA comes to an end” (Bouman 1994: 376 in Bähre, 2007: 12).
\textsuperscript{45} See for example nearly all contributions to Ardener and Burman 1995,
ROSCAs are generally seen as a total success; everybody pays and without problems, rules are strictly adhered to and meetings are pleasant social gatherings at which information on business opportunities may be exchanged. If political processes are included at all, the image is one of almost total harmony (cf. Bähr, 2007: 4), due to an embedded system that benefits all. It is rare to see a description of a collapsing ROSCA. One of the reasons authors draw such a positive image of ROSCAs (it can practically not be true in practice that thousands of groups and a multitude of members function without problems) is that authors seem to have focussed their research efforts on the present group of members who are in the group, those are the ones who ‘survived’, using mostly data collected at meetings. Especially since this topic seems to be only of second interest to many of the authors they tend to see a savings system that ‘works’, with members who can contribute easily even though they can be seen to be struggling with so many other problems.

It is indeed remarkable to see how in the ROSCAs I saw in Bancoumana and those in existing literature nearly all members contribute every time they are expected to do so. This does not mean that it is easy for women to meet the demands of their association. They become a member of an association voluntarily, but women from Bancoumana ascribe to a ton with a ROSCA where the contribution is so high that in the leanest season they are just able to collect it. Nankan Toure for example (see chapter 4) explained that "At this moment it is not very difficult to find money but it is not the easiest month. That is in the mango-month when I earn enough with my trade to fully pay for my contribution with it" (February 7th, 2008). This strategy that many women follow implies that almost the whole year round members have to do whatever they can to find money from various sources (see chapter 4). In addition to the perceived ease with which members of a ROSCA would be able collect their contributions, studying these groups only from the perspective of the group may lead to the assumption that its membership is homogeneous on at least some points; people all contribute the same amount so they would probably be of the same economic means. Although contributors of ROSCAs in other places may be more homogeneous, in Bancoumana there is a wide variety of groups and a variety of members within those groups. Even though the majority of these women could be classified as a saleswoman, only using this label would disguise the enormous divergences between them.

Recently the literature on ROSCAs has seen some new publications which show other aspects of people and their groups that use a ROSCA-system. In an edited volume De Swaan and Van der Linden e.a. (2006) analyze ROSCAs that are organized by people who find themselves in a changing environment. ROSCAs travel with migrants (Bijnaar; Kane; Smets) and in the mean time alter their form to respond to new needs and activities of participants. Thereby they leave behind an image of the

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46 With the recent exception of a group (an ASCRA, Accumulating Savings and Credit Association, which, since it has a fund, is easier prone to embezzlement) described by Lont (2006), their problems were however exacerbated by an outside party that attempted to use the group for its development project with which money from outside became accessible to members.

47 For a better insight into the heterogeneity among ton members see chapter 4.
ROSCA that can only be based on a membership that is rather permanently situated in one place, that meets at certain times with the ROSCA-system being applicable especially in developing countries where the formal banking system is not a viable option for a significant part of the population. In the same volume both Bähre and Smets describe how groups that use a ROSCA or ASCRA have changed over the course of time. In the case of South-Africa that took place in a changing political situation leading to a changing composition of membership and an increasing number of savings groups (Bähre, 2006: 56). This growing number of members of financial mutuals, a generic term for the different financial systems, was involved in a constant struggle to make ends meet and started informal savings associations to deal with the larger financial demands. This did however not go without struggle and conflict. Trust and solidarity are fragile, especially in times of hardship, and conflicts with kin, household members and neighbours may emerge when people try to put aside considerable sums and gain access to even larger amounts of money through their association (ibid.). Smets writes on the ways in which financial mutuals have changed their system of saving rather flexibly (but not always without problems) between the ROSCA, ASCRA and SAVA systems when different economic circumstances arise (2006: 176-177). Increasingly the “tendency of traditional women’s tontines (…ROSCAs) to alter their form depending on the participants’ needs and/or activities” (Guerin, 2006: 553) is reflected in what is written about them. These changing needs and activities are fully intertwined with changes that take place in the wider social environment of ROSCA participants. A similar shift in the way of writing on savings systems and strategies can be noticed in the related literature on microfinance. There the ‘ideal’ system is still of interest to many but a move is noticeable towards attempts to investigate what motivates clients and what implications this has for the practice of microfinance.

Microfinance Today

In Bancoumana and the surrounding villages microfinance NGO’s, though generally very present in Mali, are not very active. CANEF, an NGO that focuses entirely on extending microcredit to women had practically halted its activities in town, a small village bank had opened the year before and had a limited number of clients. On November 23rd, 2008 I joined Jigiseme So as its 71st member.

48 This is an issue for the town with ROSCAs in Bancoumana. Several associations only accept married women because they rarely move and can therefore be counted on as a stable member. Unmarried women may get married and move away rather suddenly not allowing them to finish contributing to a full ROSCA cycle.

49 In a SAVA members contribute money to a fund from which no credit will be provided. After a certain time the participants will receive back their deposits (Smets, 2006: 152).

50 Business-interests play a much larger role in this debate than with the mostly informal ROSCAs. Anthropologists writing on this topic therefore address different issues partly because of the involvement of many more practitioners and academics from other fields.

51 Centre d’Appui Nutritionnel et Economique aux Femmes.

52 They were however planning to start their services towards men in the near future. The director, Bakary Traore, explained the reason for this shift: from 2002-2003 women were increasingly failing to return the credit that was given to them due to the fact that they had an increasing number of microcredit organizations to choose from. Thereby the difference in return rate between men and women decreased and men came into the picture as viable clients (March 4th, 2008, Bamako).
Another village bank was being constructed, due to open in April 2008 (see chapter 5 for the use of these new opportunities).

The boom in microfinance, that is going on to this day, started with the ‘discovery’ in the 1970’s that ‘the poor are bankable’, that formal institutions can make money out of banking for poorer sections of society than they had catered before. Before, formal banking institutions had not taken the initiative to serve these groups themselves if not given subsidy as an external incentive. The situation of poor people in developing countries did not fit the system of formal banks; they had no property that could be used as collateral for a loan and savings were thought to be non-existent or so small that it would cost too much to collect (Robinson, 2001), banks in Mali existed mostly for the happy few, the government and expatriates. Because banks did not think to be able to make a profit from working for those with fewer means and NGO’s focussed their efforts on, expensive, subsidized agricultural credit, most of the poor people in developing countries did not have access to any kind of formal banking system. In the last decade a several larger microcredit and savings institutions have been created in Mali. The biggest among them, Kafo Jiginew, started in the cotton-growing areas around Sikasso but nowadays has branches in many more areas and especially in Bamako. There are in addition many other, newer, organizations that operate in several regions and usually in Bamako as well. There are so many NGO’s offering microcredit nowadays, among them smaller organizations with few branches and clients, that the director of the tax authorities foresaw increased competition and stricter law enforcement concerning microfinance organisations which should practically lead to a survival of the fittest leaving only large, efficient, organizations, especially in Bamako where there’s a microfinance bank on every corner of the street (Bakary Diarra, director of the department of control and surveillance of decentralized financial systems of the ministry of finance, February 18th, 2008, Bamako). An enormous amount of literature has already been published on microfinance, that new aspect of formal banking (often instigated by NGO’s) that tries to create new systems and procedures to be able to cater especially to poorer people who want to take credit or save money. During the United Nations Year of Microfinance in 2005 the stream of publications on microfinance reached its climax.

Microfinance is still a buzzword in the world of development cooperation with an ever growing number of donor-NGO’s developing programs that involve microfinance. Though a ROSCA is not the same as micro-finance, it is frequently conceptualized as a predecessor, a competitor or an informal or problematic type of microfinance activities, in academic literature but also by many Malian NGO employees and civil servants. In this wealth of literature on microfinance there are lots of publications that fall outside of the scope of this overview since they deal with totally different issues

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53 PASEKA OSK: Projet d’Appui pour la mise en place d’un Système d’Épargne et de Crédit Autogéré, dans les régions de Ouelessebougou, Sibi et Kangaba.

54 All organizations have branches in Bamako as well since most of the profits are still made in the capital. With the drive towards financial independence from donors which is seen as a sign of a successful microfinance organization this is, also for ‘rural oriented’ non-profit NGO’s difficult to resist.
than this thesis does. Other are of perfect use. Guérin presents a research which analyses Senegalese women’s financial strategies in order to adapt microfinance products to fit their needs. She shows that these strategies of a differentiated group of women are highly complex and are not only to be labelled as financial activities but are totally intertwined with social strategies and constraints. An important component of these strategies are ROSCAs which help women with an illiquidity preference to earmark money and save it outside of the house where it can be demanded by friends and relatives (555: 2006). “[The] contribution requirements of a tontine can serve as a socially acceptable excuse to refuse the financial requests of a demanding relative” (op.cit.: 557) in addition to serve “as a way to enforce compulsory savings” (op.cit.: 556). She explains how women in the Thiès region of Senegal (and probably elsewhere) are driven by two distinct temporal demands, on the one hand there are daily survival needs, on the other hand longer term community obligations (op.cit.: 554). Guérins work fits with the perspective on savings systems advocated by Hospes en Lont: “Whereas most studies in the world of microfinance are the fruit of self-reflection and ex ante evaluation by practitioners and policy makers, we wish to build our judgements on social practice and empirical studies that are putting people and their life-worlds first” (2004: 3). In these life-worlds “people’s economic action is both enabled and constrained by social relations, cultural practices, symbolic construction as well as by political and economic developments” (op.cit.: 4). In the present situation publications on microfinance are often oriented towards the development of more efficient systems.55 These authors call for a perspective that is oriented towards the clients or members, the people who should be served by these projects. In microfinance practitioners strive towards simpler savings products that will respond to the needs of as many people as possible. However, the circumstances of the poor of this world are vary greatly in both the economic and social realms. Especially a ROSCA cannot be implemented anywhere. Unlike micro-credit they work without external money and are based on trust in the other contributors and on trust in a very particular system. A ROSCA is “an element of a particular livelihood pattern that cannot be viewed in isolation. A ROSCA fits into the strategies of some women who struggle to secure food, education and medical care for their children” (op.cit.: 14).

Do Tontiw Enhance Social Capital?

In women’s struggle to pay for food and clothing for their families (education and medical care are usually paid for by men) the ROSCAs of their tonwi are instrumental as they help to save up larger sums. As the following chapters will show, there are very few women who can find enough money for all their contributions without support, like credit or gifts, from others. Especially in the rainy season, when almost everybody is out of money, tontiw members have to come up with complicated solutions to their money problems. They try to claim money from more distant relatives or track who just received the fund of a ROSCA. In micro-finance oriented debates it is often said that the system of group-

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55 Which is not necessarily a bad thing. It may mean that it is cheaper and more accessible to more people and leaves NGO’s with organizational and budgetary room to serve more people from more branches for example.
based lending, and also the ROSCA works so well because it is based on social control, people are afraid to lose their face, and because it is in everyone’s interest that all members pay their contributions (Lont, 2004: 204). To do so, members of tonw need an extended social network of people from whom they may be able to ask for support, the usefulness of this network of social contacts like family and friends is indicated with the term ‘social capital’. Social capital encompasses both the number or social relationships that a person has, as well as the quality of those relationships and the extent to which the others can help somebody with the task or need at hand. For example, when somebody cannot find enough money, she can have many very good friends that would go at great length to help her but if they do not have any money either, her social capital is not appropriate for her need. Somebody wanting to join a ton with a ROSCA requires much social capital, not because it has to be used to ‘pay’ the association as one could do with economic capital. An important difference between the two types of capital is that economic capital is the proto-type of a scarce good while social capital, when used wisely, will only grow. People with many friends will find new social relationships through existing ones and if social capital is used, for example by borrowing money, the probability of receiving something again later is actually increased... if the money is refunded as expected. Social capital is based on trust (Hooghe & Stolle, 2003: 4), if that trust is misused one can easily lose capital. People do not easily lose the relationships as such but much more the quality and usefulness of these relationships. When in need of credit, the advantage for contributors to a ROSCA is that they can be certain they will receive a large sum of money at a rather regular, but large, interval, allowing them to pay back their creditors. This increases people’s willingness to lend them money. Another advantage of membership of a ton is that a large number of members gets to know each other as trustworthy people who contribute every week. Although many members join an association to ‘force themselves to save’ the social relationships the forge there may be very useful in doing so, much more than for example many relatives, because these are all wealthy women, every week one of them receives a large and because of reciprocity many members are willing to extend credit because it allows them to demand a similar favour when they are in need themselves. Among these women who are usually not kin, credit has to be refunded so a creditor rarely loses money, but gains an possibility to ask for a return favour. Lont analyses the social security that Indonesians from Bujung may get from participation in a ‘financial self help organization’. Unlike in Bancoumana “the financial benefits available in Bujung that are based on social capital are limited. The Bujungese are reluctant to engage in reciprocal relationships; they fear that investments in these relationships will not bring any returns” (2006: 137). In this way personal social capital, the opportunities of one’s social relationships, depends on generalized trust, the prime ingredient of social capital (Hooghe & Stolle, 2003). All women in Bancoumana know many people that they would never want to extend credit to. However, in general they value the practice of extending credit very positively if, at times, they have the resources to give it. For almost all members of tonw taking and extending credit is a necessity. In Mande, where “money represents a far less substantial and durable form in which to store wealth than
social relationships, a condition that yields distinctive kinds of conversion between money and sociality” (Roth, 2005: 129), women need to draw on their social capital to be able to save up money.

ROSCAs and the Actor-Structure Debate
The ROSCA as a savings system, as well as the *tonw* that organize them are based on sets of obligations; the obligation to contribute to the ROSCA but also regarding ceremonies and their organization, the ways to admit new members, the responsibilities and power of *ton*-leaders, etc. This does not imply that members have no agency. They are a member by choice and if they use the appropriate strategies and can gain enough support members have the opportunity to change rules or introduce a new rule, like a full ROSCA, a change to the contribution, the number of ceremonies that the association organizes, etc. (see chapter 5). This interplay between members with their individual needs and wishes and the group with its rules is an actor-structure issue. In this age-old sociological debate one finds on the one side those academics who are of the conviction that the lives of individuals are determined by the structure (cultural, economic, etc.) they live in, undermining the idea of people having free choices. On the other side are the proponents of agent-based theories that implies that there are no structures or systems independent of the actors. In development policy-making, both approaches; top-down and bottom-up, have been very popular (Hospes, 1996: 7). A solution to this important contradiction is the structuration theory by Giddens which says that “the actor-structure relation fundamentally must be seen as a *duality of structure*, by which he means a coherent relation in which structure is both the medium and the outcome of the actors’ actions” (Kaspersen, 2000: 379). In this duality, social systems are constantly reinforced by the actors that use their practical knowledge in a constant flow of actions. This is a processual approach in which actions are not seen as isolated phenomena (op. cit.: 381) of which the knowledgeable actor can rationalize and/or articulate all consequences. Actions result in unintended consequences, which become the conditions of future actions. Also the associations that organize ROSCAs (which social system in the terms of structuration theory) in Bancoumana and the women that participate in them, have to deal with such unintended consequences when attempting to adjust the social system to the needs of (groups of) individual actors (see chapter 5).

Methods
The possibility of unintended consequences of actions (including actions that lead to changes in the social system) has implications for the methods used in (anthropological) research, since it are especially these consequences and the way people deal with them that arc of interest. In this research interviews were an important method but when it comes to wider social processes and the implications of actions I needed other type of data as well. The outcomes of a survey that I did with the help of a

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56 This knowledge used in human action includes much tacit knowledge: routines, intuition, short-term or long-term exposure to specific problems and/or dramatic events, memories, orders (Hospes, 1996: 7).
group of six middle school (the highest level taught in Bancoumana) students were very structured in some way but when analyzing the resulting data I had to constantly keep in mind how the students would have interpreted the survey and its questions. For example, how was I to interpret the following combination of responses:

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you a member of a ton with a savings system:</td>
<td>No</td>
</tr>
<tr>
<td>Would you like to become a member:</td>
<td>No</td>
</tr>
<tr>
<td>If not, why not:</td>
<td>No money</td>
</tr>
<tr>
<td>If you are a member, which association:</td>
<td>Badenya (with name of the president, number of members, weekly contribution (250) and statement that she had visited the last meeting)</td>
</tr>
</tbody>
</table>

(Survey no. 21)

Though for this reason I was hesitant to use statistical programs to analyze the responses it still gave me a wealth of interesting data about women’s economic position and activities and their participation in associations. Since most of my research activities dealt with women who were a member of *tonw* with ROSCAs the goal of this short survey was to find out what groups in society were actually involved in ROSCAs, who were included in the population of this research and what were the differences between this group and women who did not participate? As I was constantly observing what was going on around me, in my hostfamily, and everywhere I came in the village this survey also led to much more data than just the direct answers that were given on the questionnaires that I gave the students. I learned something new every day anyhow but especially when something happened that would naturally bring conversations to topics of my interest like with this survey; while instructing the students on what I expected, while selecting respondents from a census, while talking with respondents later on and especially while dealing with the one complaint that came from a husband of one of the respondents and talking with my hostfamily about this discussion afterwards. Note taking never ends. The compound where I stayed was a regular meeting point for a group of young women who were often discussing the latest developments of their various associations. It gave me a more complete picture of developments in the village and of people’s everyday lives and preoccupations.

A limited survey, observations and casual conversations were not enough, especially because of my poor Bamana language skills. The more structured part of the research consisted of interviews with twelve members of the four largest associations which also had the highest contribution rate. I knew one of the groups, Jigiseme, very well from my previous research, including the French speaking secretary and asked them to select three members that would like to answer my questions. Though I

57 He was upset that questions that partly concerned the household had been asked to his wife while he had not been asked to approve that this information would be given to me. He felt that especially the question on the number of times in the week that the family had a millet meal encroached on his private affairs. After seizing the form from the student he came to my hostfather to complain about asking for information that could ‘harm the image of the country’ (Mr. Keita, December 9th, 2007). This gave rise to numerous conversations about this woman in particular and about others who were or had been isolated because of their husband.
knew the other three groups as well I couldn’t get my complicated request translated satisfactorily. Therefore Sidi, my research assistant and at one occasion his sister Umu came with me to the meeting to see who were the members and decide together on what three women we would ask if we could come for a visit. In this way I could steer the invitations of respondents towards groups that were underrepresented in number or already available information. The group of respondents had a high variation in age, economic activities and involvement in the association. We visited most of these women twice to do an interview and I saw most of them regularly at the market, at meetings of their associations or when visiting them at their homes. Other women that I visited often were a number of key-informants. These women spoke French which made communication much easier and were a leading figure in one or more associations. Tonw were always a popular topic and it was rarely difficult to steer the conversation in the direction of my interest. Since these leaders of associations had done that for a long time, often from the beginning of the group, they could tell me how the activities had started and what had changed since. For other members it was often difficult to oversee these changes. Sometimes it was possible to see changes taking place at meetings as well. I attended a lot of these meetings (49) since almost every day there was a meeting of some group. In addition to these visits I attended as many additional activities of tonw as possible. Also this early in the season there were a number of baptisms in which tonw were involved and several groups organized a Tabaski-celebration.

In addition to this core of research activities I had various interests that had something to do with the topic of this research but were not central to it. I looked into the new microfinance projects that were being developed, at the activities of the malaria research project, at demographics and the ways decisions were made in local politics. I was lucky enough to have the time and opportunity to pursue these interests that gave me additional information about the situation of women I worked with and the village in general.

From the Individual to the Group
I went to Mali with the aim of doing research on individual members of ROSCAs, what strategies were they using with regards to money that permitted them to be a member of a demanding ton with a ROSCA? The perspective of individual members was very often lacking from accounts of ROSCAs and of savings systems in general (see above). The same could be said about my own work. During previous fieldwork, in 2006, I had focused on aspects of rituals like marriages and baptisms that can nowadays be organized in cooperation with the members of the ton(w) of the mother. The number of participants in these rituals was increasing exponentially (Kühn, 2007). It was not at all clear how they were able to pay for these events and the ROSCA with high weekly inputs. Certainly, ROSCAs do help their members in saving up money through group pressure, but they need to be able to regularly contribute relatively large amounts to start with. To start up the research I went to meetings of tonw to build up rapport and to see what were the possibilities for women who had trouble finding enough
money. I also visited many meetings of associations that I had previously had a lot of contact with to meet up with old friends and to see if much had changed in the one and a half years that I had not been there. I came to know more and more people and came into contact with a growing number of associations. Shortly after I started to collect data by talking to members of *tonw*, observing their activities at the market and at meetings I came to the conclusion that I could not take the system of these ROSCAs as ‘just’ a savings system, a functional option in the structuring of economic activities concerning money. Before I left for Bancoumana I imagined to do research on how women could procure, manage and perceive money in such a way that they could contribute to the ROSCA. This savings system would help people not to eat the money they earned with trade or other economic activities but in some way I imagined this money to be earned or received anyways. At the onset I saw ROSCAs predominantly as a rigorous system that fitted the demands of the time. The rhythm of the ROSCA and the demands of the association turned out to be of great importance in understanding the actions of these women, also outside of the associational realm. The fact that a majority of adult women in Bancoumana have joined a *ton* with a ROSCA has a fundamental impact on the lives of many. On the one hand ROSCAs respond to certain needs that would have been there after all; the preference to save resources in other forms than money (see Shipton, 1995) or the desire to shield money that one has earned or received from the demands of relatives (Guérin, 2006: 555) in order to gain decision power over the use of these resources. Through regular contributions to a ROSCA one can gain decision power with regards to the time one wants to use this money, instead of being forced to spend it right away, and with regards to what to spend it on. Though the fund of a ROSCA is more often than not spent on similar things as money that is not first put into a ROSCA one does gain power over this money. The sums that one can spend will be larger and there will be more freedom of choice. Therefore the use of money from the fund can be more effective than the use of money that comes in small portions, whatever these uses may be. On the other hand *tonw* with ROSCAs have given rise to new opportunities and constraints for those who participate in them. New processes of inclusion and exclusion have been brought about by these *tonw*, as well as new dynamics in gender and generational relations. Society is never a static thing so society would have changed also if there had not been any ROSCAs. It is therefore difficult to say that ROSCAs and the *tonw* that organize them are the direct cause of specific changes. In the mean time changes do take place and need to be investigated. Therefore the data that I found impacted the question that was central to it. The demands of the association have a great impact on the lives of its members. Some of these demands are tough but in demand; the social pressure of the association helps members to not spend their money right away but save it up in order to gain a larger effect. Because of the great impact on the lives of individuals the stakes are high. When these demands of the associations do not match the needs of members anymore something needs to be done.
Change and the Interpretation of Data

Under the influence of processes in the wider society the lives of individual ton-members are changing as well. This leads to changing needs of members of these associations. When starting this fieldwork which was practically follow-up research I expected to be able to investigate the same set of institutional arrangements from a different angle; that of individual members. The associations that I used to visit were all still there but in one and a half year their rules and connected practices had changed. The shifts were not enormous, the associations were still recognisable as were their members, but nevertheless practices, especially those regarding ceremonies, had changed. In 2006 I saw the group of four associations who had established the rule that all 300 members were obliged to contribute a gift to a ceremony that was organized by a member and recognized by the four presidents. This lead to ceremonies with enormous numbers of attendants and obligatory gifts by even more people. At every ceremony a detailed list was produced of how much each woman had given and those who had not provided the host with a gift were ‘accused’ at the next meeting of their own association. Clearly, these rules were strictly adhered to. Consequently, I expected that 16 months later these ceremonies would still be there. There may have been more of them this year (these ceremonies are seasonal in nature) because more women would have been able to prepare such a party (in 2006 it was rather new) and would be another clear demand of the association that members would have to respond to. However, the large ceremonies had largely ceased to exist. How this happened exactly will be further analyzed in chapter 5 but here suffice it to say that, the old set of arrangements did not meet the demands of large number of members (anymore?). The subsequent limited change in the social system had a large impact on the ceremonies that were being performed, creating new opportunities for some and closing old opportunities off for others.

Hence, rules, and especially those of associations with a ROSCA-type savings system, are not stable. What may seem like a rigid, unchanging system one day, may be a just as rigid but different system the next. What does this mean for the way we should look at the research data presented? Firstly, when describing a specific set of rules and its implications for participants and others, it needs to be remembered that this is a snap-shot, a situation at a given place and point in time. It need not be reproduced in other places or at different times in the same place. Secondly, rules, which seem very rigid, static and influential and thereby part of the underlying structure of society, may still be very rigid and influential, but not at all static. They can change rather suddenly to accommodate the changing desires and demands of their membership. Recently savings associations have been admired more for their ability to adapt to the changing needs of their members. Guérin tries to illustrate the dynamic nature of women’s financial management practices by the tendency of traditional women’s ROSCAs to alter their form depending on the participants’ needs and/or activities (2006: 553) but unfortunately she does not arrive at doing so, restricting her analysis to the opportunities, constraints and choices women deal with when trying to make a living for themselves and their families. The ways in which the rules of associations and the ROSCAs they organize change may be different
everywhere. The fact that change is possible is part of the idea of the ROSCA itself; rules are rigid but at the moment all members have taken their turn the ROSCA is disbanded and usually a new one is started, allowing members to join or quit and for new rules to be instigated. What new rules are chosen, who comes up with these, whose demands are heard and how and to what new dynamics do they lead?
Fatimata Keita is a member of two *tonw* that employ a ROSCA; Badenya and Jigiseme. Almost every Friday afternoon I meet her at the meeting of Jigiseme. There she hands over the 2500 FCFA contribution. Half of this ‘hand’ is contributed by a man called Jawey, a store owner who is the elder brother of Fatimata’s friend Daouda. Before, when one hand was still 1250 FCFA a week, she contributed the whole hand by herself, when the contribution was doubled (see below) she teamed up with Jawey. Thereby her weekly contribution to Jigiseme remained the same. Every week, except for a few weeks in the rainy season, she also contributes to the so called *bolomafara*-list, a ROSCA with a contribution of 500 FCFA intended to support members who are going to organize a ceremony like a baptism or a wedding\(^{58}\). This ROSCA with a 114 members (which therefore takes over two years to conclude) is drawing to its end and people are clearly waiting for that moment. The group has difficulties getting the contributions from all members every week resulting in a weekly additional round of demands for late contributions to add to the fund of the week before. Some people that have taken the fund in the beginning have stopped contributing a long time ago, much to the frustration of the secretary who, like her task demands likes to keep things under control.

Fatimata does not attend Jigiseme’s Tuesday morning meetings when the group collects the 600 FCFA\(^{59}\) per person for the *bolomafara*-list of the ‘Association des femmes de Bancoumana’, the cooperation of the four largest associations of Bancoumana.\(^{60}\) Fatimata is also a member of Badenya and she contributes to this list through that association. Badenya has its meetings on Sunday afternoon where members collect the contributions of 2500 FCFA for its own ROSCA and on Tuesday afternoon to collect contributions of 650 FCFA\(^ {61}\) to the common *bolomafara*-list. During the dry season they also employ two or three other ROSCA type lists that are directed towards the purchase of soap, pagnes and kitchen utensils for weddings. Members are free to join the lists they want which last only that season. Badenya does not have a general bolomafara-list, like Jigiseme:

> “With Jigiseme you can receive 40.000 FCFA, pagnes and soap. With other associations people just give what they can afford. Other associations had started such a system but now it does not work anymore. The list of Badenya stopped because some members had quit. People still go to baptisms but not anymore as a group. The difference between the associations is that in Jigiseme people really take charge of problems in order to help you. If you are not in the association, you have to do that with your family” (Fatimata Keita, December 2\(^{nd}\), 2007, Bancoumana).

\(^{58}\) *Bolomafara* means to come to help someone (Bailleul, 2000: 51).

\(^{59}\) Or 500 FCFA in case the receiver of the fund was not going to organize a ceremony.

\(^{60}\) The four associations who together make up the ‘Association des femmes de Bancoumana’ are Fayida, Jigiseme, Badenya and Confianci.

\(^{61}\) Or 500 FCFA. Members of Badenya indeed contribute another amount than those who contribute through Jigiseme. More on the particular way of calculating these contributions below.
Fatinata herself was planning to organize a baptism for her newborn baby because then people will “compensate what you have done for them” (ibid.). She had not organized a baptism for one of her other children but now she wanted to organize one because “I have given a lot of people credit, now I want to receive something in return…When you give something as bolomafara you give a gift but the person that gives it knows that in reality it is credit that she is giving” (ibid.).

Diversity of Associations

Within Bancoumana there are at least thirty different associations that each organize one or more ROSCAs. Although their savings systems all employ basically the same rules there are no identical associations. There are large associations with up to seventy names on the membership list with even more people contributing because one so-called hand is often split between several people. These large groups are also the most regulated, with the lowest percentage of people failing to contribute and the most straightforward rules for the organization of ceremonies or parties. These rules often come in the form of another ROSCA list in which people do not take the fund in an order established by a lottery but instead members who are going to organize a ceremony like a marriage or a baptism can ask for it. The four largest associations in town have such a ROSCA list together in the ‘Association des femmes the Bancoumana’ in addition to the bolomafara-lists that some of them have for their own members only. Other groups are much smaller, with fifteen to twenty-five members contributing 500 or 1000 FCFA every week. These groups are both able and forced to respond to individual needs of their members who know each other better, as relatives or neighbours, than the many members of a large association. This implies that in these associations it happens more often that members do fail to contribute and it is much more difficult for the small group of friends and relatives to force somebody with social pressure to contribute later. It is usually people with less social capital who join these smaller associations, they need to be able to have the rules bent every now and then. The problem is that this will have to happen for almost all members since those who can afford to join a group with strict rules on contributions will mostly do so. Because of the stricter rules in large associations they can be more certain that all the money they contributed will be ‘returned’ to them on the day they receive the fund. Some of the smaller, but not necessarily less organized, associations are aimed at a particular group in society; there is an association for wives of teachers, another for wives of civil...

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62 It is impossible to say if their tight rules attracted a large number of members or if these rules primarily became tighter as the membership grew. These large groups all started in the 1990’s as small groups with fifteen to twenty members. Where others remained small they quickly grew, which is due in great part to the strength and social network of the individual or small group leading the association (see below).

63 In chapter 5 more information on the particular dynamics that the introduction of this ROSCA in 2006 brought about.

64 This problem was particularly apparent in balimayatotonw, i.e. tonw whose members were all of the same family. There were only a few of these tonw and they did not have a weekly or monthly ROSCA. Instead a balimayatoton was an arrangement among certain relatives that in the event of a marriage of a child of one of the members, all would contribute a certain sum of money and fabric which the mother could give to her daughter or daughter-in-law. Even in this arrangement it happened often that certain relatives failed to contribute.
servants in general, one for *funemusow*, several for Fulbe women one of them particularly for Fulbe women coming from Segou and one association for Bamana women, there are a few associations with a ROSCA that are meant for a particular family. Though these *tonw* are set up for a particular segment of society this does not mean that others cannot join. According to Kadjatu Kemenani (see below) “being a good neighbour [so inviting your neighbours to join your association, E.K.] is much more important than keeping the *ton* for yourself” (January 28th, 2008). One day Kadjatu and her friends Aminata and Fatimata were talking about a neighbour who, according to them, was ‘provoking’ them. What she had done was that she had initiated a new association (for Fulbe women from Segou) that had its meetings on Thursday afternoons when most of her neighbours went to the meeting of Beinkan, including the women discussing the issue (one of them a Fulbe woman herself). They were convinced that the organizer of the new association was now hiding for her neighbours: “she has the meetings when her neighbours go to the house of Umu Traore [the host of Beinkan, E.K.]. She did not tell the neighbours anything and good neighbours invite each other. Now she is hiding. This is absolutely fadenya [opposite of badenya, implying competition, strife and negative family relationships, E.K.]” (January 28th, 2008, Bancoumana).

Kajatu Kemenani

Kajatu Kemenani, (born 1970) is an important personality, especially in the northern parts of Bancoumana where she lives in the first house you pass when entering the town. The inhabitants of this area where houses stand far apart are mostly migrants who moved here because ‘money can be found in Bancoumana’ or because one of the family members is a civil servant and works in this town. Kajatu herself is one of those immigrants and told me how she came to establish four associations: “My family is originally from a village near Bougouni. When I was in school I used to live with my brothers who are all civil servants. I know your family from the time I attended school in Narena together with Sitan Diabate. Later I went to Bancoumana to live with another brother and finish middle school. I have always like to organize associations. In the eighth grade, when I was seventeen years old I organized an association of students. We met every Sunday to eat chicken and other foods that we bought with the 100 FCFA that each of us contributed, we had a lot of fun. This group of students had now been dispersed. In the ninth and last grade was the moment of ‘the big story’. I got pregnant and eventually married the father of my eldest daughter, the owner of the bar. He already had a wife who lives in a house behind mine. The first years of my marriage he told me to stay inside my house and not talk to anybody. Every time I asked him if I could go to a meeting or ceremony he would say no so I stayed home, I did not like it at all. One day, my neighbour had a baptism at her

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65 Though these associations may have an official name, they are usually referred to by the group they aim at like the ‘Mèteriton’ (Bèn ka di) and the ‘Bamanaton’ (Beledugu).

66 Still, the majority of members of such groups are usually from the group that the association was meant for. The Fulaton (Benkadi) for example, has 52 members on its list (surprisingly many men, ca. 10), with about 15 of them having a Maninka/Bamana patronymic.
house and I went, I told the women present “next week on Tuesday there is a meeting at my house”. That next week I told them that we would do a ‘petit cotisation’. Every Sunday we would contribute 1000 FCFA (I only gave 500 FCFA because I had no money). People liked the idea. Every year these activities grow, I did not do anything about it. Most people in my associations are immigrants, but there are also villagers and wives of civil servants. Much more important than the money is that we help each other. If I have a baptism everybody has to come, same if Ouleye organizes one. Also at marriages and funerals everybody has to come to take charge of the problem. We have to help each other every time. Many people are a member of several of my associations. More than seven people from Thursday are also a member of the Saturday, most people from Tuesday are also with Thursday. People follow the one member to go to another association, they talk everywhere.

Nowadays there are many more associations like the Chauffeuriton of Tujan and on Wednesday the association of Fulbe at Nene Sall’s place and on Thursday the Fulbe women from Segou meet at my neighbour’s” (Kajatu Kemenani, November 19th, 2007). In all the four associations that she set up (Saramaya, Beinkan, Sigiya and the Bamanaton) Kadjatu acts as the secretary and functional leader of the group, though she is never officially the president (see chapter 5). One group, Saramaya, has a variety of activities that they pay for from their common fund; they built a classroom used for alphabetisation of themselves but also of a group of men that rents it, they dyed fabric to sell for Tabaski, they had also recently bought a moulin for their own use and to use for exploitation. Because they had not found somebody who could install the machine it was still not in use. During my stay, Kadjatu was trying to have the core membership of her four associations join hands in starting new projects. They contacted an NGO from Bamako, distributed membership cards and collected money for a common fund every month to show they were capable of doing so and to use as their contribution for an undefined future project with the aim of creating new opportunities to earn money. These four associations were regularly involved in the organization of small-scale baptisms. Members would organize one right after a meeting of their association with all members present, and receive a standard sum and some small gifts. Many women join these associations for the help they expect from the ROSCA-system that is employed but also because of the sense of community and empowerment (see below) that they offer for women who come to the town with a small social network and often without the extended family of their husband. It is probably for this reason also that it is often among these groups that tonw are organized for specific groups (the bamanaton, funetonw, etc.). Maninka women from the core of the village also have tonw that in name are meant for certain people (drivers’ or teachers’ wives for example) but are in reality open to a much wider public.

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67 All these associations have officially been named but Kadjatu and many others usually referred to them by the day of the week they had their meeting at.
Success of an Association

Different kinds of associations, and their members, have different goals and standards for success. Kadjatu Kemenani finds it important that members of her associations help each other, especially because for the majority of members and their families this is a ‘new’ town. She is keen on developing development-type projects aimed at creating procurement options for individual members or the association as a whole. Because activities beside the ROSCAs are, at least for Kadjatu, the prime activities of the associations there are no male members. Many associations accept men as members but they only participate in the ROSCA and never attend meetings or celebrations.

Other town primarily measure their success by the certainty members have that they “will receive what they put in [for which it is necessary that everybody contributes every week, till the end of the ROSCA, E.K.] and that everybody agrees with each other” (Mbia Camara, February 24th, 2008, Bancoumana) and here men are appreciated as members who, without ever asking for other types of assistance from the association, increase the amount of money that is in the fund. I encountered a variety of ideas on what defines the success of a ton, which was often translated as “What makes that others say that this is a good ton?”:

- “People say a ton is good if it has organized a good party after the feast (Tabaski). That is the way to become well-known” (Nankan Toure, December 18th, 2007 [shortly after Tabaski and during the time that Fayida was preparing a large party with the Association des femmes de Bancoumana], Bancoumana).
- “A ton is good when there are people who contribute often and take the fund regularly. This can be achieved by the president. You need a good director, then the ton will become known everywhere” (Umu Traore, January 30th, 2008, Bancoumana).
- “To be successful the ton needs to prepare the woman to eat and dress well. It has to be able to solve problems, be without fights and help its members to make a lot of money. In my ton [Confianci, E.K.] there are no figths, there are discussions, these are always about money; about who has and who has not paid, etc.” (Selikene Diabate, February 6th, 2008, Bancoumana).

It is remarkable how people adjust their opinions about what makes a ton successful to match the priorities of their associations. Umu Traore states that an association needs a strong president. Not surprisingly she is a member of Fayida, the association with the strongest president, Kamissa Camara who is also the unofficial leading lady of the Association des femmes de Bancoumana. Members of Jigiseme often point to the capacity of the ton to assist members with problems (see Fatoumata Keita, 68)

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68 The only exception to this occurs if the man in question is the griot of the ton, like Broulaye Diabate for Badenya. He was said to perform at events organized by the association and/or act as a representative of the association in the contact with other tons and at events, but I have never seen this happen myself. Broulaye Diabate is an elderly man who may have performed in the past (he joined the association of his daughter Djessou approximately ten years ago when it started to use money in the ROSCA) but does not do so anymore. My research assistant Sidi Diabate wanted to join Confianci partly to participate in the ROSCA, but also to become their griot and be invited to perform at the events they organize.
above). Jigiseme claims to be one of the few groups that still has its own bolomafara-list (a ROSCA where the fund is given to a member that is about to organize a ceremony like a name-giving ceremony or a wedding). It would seem logical that people join the group whose activities match their own priorities but in practice this logic does not hold. Most members joined their association when a friend invited them even though it would be possible to take the initiative themselves. All large associations are widely known, especially among women and this type of properties of associations are public knowledge, in principle allowing for comparison. Although women certainly do not join just any association they are invited to, it is very rare for somebody to select a ton on the basis of a comparison of available associations.

In the course of fieldwork Sidi Diabate developed an interest in the associations. On December 14th, 2007 we interviewed Mbia Camara, founder and former president of Konfiansi69 and best friend of his aunt Umu Diabate. During the interview Sidi indicated he would like to join this ton, especially because the name Konfiansi (trust) appealed to him: “If you want trust, apparently this is the place to be”. Another reason for selecting this particular ton must have been that Mbia is a close friend of the family, with a lot of influence in her association (see chapter 5) and that the Konfiansi did not yet have a male griot as a member, giving Sidi the opportunity to perform at their celebrations.

There are a lot of smaller and larger differences between the associations, even though they all make use of the ROSCA. These differences certainly have an impact on members because the demands and opportunities of the associations are different. Still, these kind of differences do not seem to play an important role when people chose to join an association. Instead, members shape their demands along the priorities of their associations and their leaders.

Joining Several Associations
Once women have joined a ton they may also follow their (new) friends to other associations. Many ton-members, including those who have a leading position in an association, are also a member of one or more other tonw. Many are a member of a small association with people from their family and neighbours and a large association that deals with a larger group of people, larger contributions and a larger time-span of the ROSCA. One of the reasons is that people find different kinds of social support in these associations. The large groups have stricter rules because of the large number of members and the resulting need to avoid a free rider problem through regulation. They offer their members regulated social support that usually comes in the form of money. These associations help their members to force themselves to save money and may assist members who are organizing a ceremony through an additional ROSCA (like Jigiseme’s bolomafara-list). Because these are such large groups of more than a hundred women they offer members the possibility to get to know a lot of new people, the majority of whom is active in trade. Members are not all good friends but doing a ROSCA for which trust is

69 In 2006 this association was more commonly referred to by its Maninka name; Dannaya.
required, meeting every week and going to ceremonies together does lead to creating relationships that can be classified as *badenya*, positive kin relationship (see its opposite *fadenya* above). These relationships are formally expressed through the regulated support members lend each other at ceremonies, they also provide members with the opportunity to borrow money from each other. Every week one of them gets a large sum and she will be asked by several other members to lend them money. The large *tonw* are networks of women with means who demand a lot from themselves by contributing sums to a ROSCA that are most of the weeks higher than they can pay for with their trade. Through the loop of credit, part of the money that someone receives from the fund is transferred to other members almost immediately by the extension of new credit and refunds. Smaller associations with smaller input do not provide such an extended network of wealthy women. Their membership usually consists of women who knew most of the other members before they joined the association. Some of them are also a member of a large association, for others the small association is their only *ton*. In addition to helping members to save money, the meetings of these *tonw* regulate the social contacts of people that already knew each other and through the creation of *badenya*-like ties that help avoid conflict among friends and neighbours (see also Kühn, 2007: 55-57). The strengthening and construction of larger and diversified social networks is an important reason for people to join several *tonw*. In these smaller *tonw* the contribution to the ROSCA per hand is usually lower than in large associations. Because the membership of these *tonw* is smaller the cycles of their ROSCAs are much shorter (usually about twenty weeks) so that members receive the fund much more often. All informants told me that they did not use the money from the fund of one ROSCA to contribute to the same or other another ROSCA later on. The money from a fund is seen as money that has to be used and some members specifically earmark money from a certain ROSCA (especially daily market-ROSCAs, see chapter 4) for particular objectives (cf. Zelizer, 1994: 22). Nankan Toure for example used the fund of the market-ROSCA (daily ROSCA with a contribution of 250 FCFA for market vendors) to pay for new stocks for her vending activities. Many members tried to use the fund of any association in such a way that it would facilitate the contribution to their ROSCA(s) later on, for example by extending credit or using it to trade. Through such mechanisms the membership of smaller associations helps women to keep up with the high contributions to the large associations while not using the fund directly to contribute to another ROSCA. With the small but still sizeable fund from a small association they are able to pay off some debts or for example buy some stock for their trading business. In contrast to the money that comes from the fund directly, the turnover achieved by selling these stocks can be used to contribute to a large ROSCA.
Becoming a *Tonden*

Most members of associations joined the group when they were invited by a friend or relative. The particular nature of the ROSCA leads to a specific problem of trust and transparency. The ROSCA is a savings system in which all but the last person to take the fund have in total put in less money than the fund at the moment that they take this fund and they will have to continue contributing after that even though they will not receive any money in return anymore. When accepting members to a *ton* with a ROSCA the existing members want to be sure that this obligation to contribute the whole cycle through will be met. To become a member of a *ton*, one needs the trust of existing members. In principle these are all the members of the association but here again those in (formal or informal) leadership positions have much more power than those of others: “If you want to become a member, this does not happen just like that, you have to be known. If you are not known, for example because you just moved here, then people will only get the money last. Members often say that someone cannot become a member. If I know the person who wants to join I intervene” (Mbia Camara December 14th, 2007, Bancoumana). In Konfiansi new members do not participate in the lottery that determines the order of distribution of the fund, instead they are placed at the end of the list. This ensures that they will not take the fund and leave with the money without continuing to pay. As in all other associations one is not considered a new member anymore after participating for one cycle of the ROSCA. It is through participating in the ROSCA, through action, that members show they are capable and willing to continue contributing to the ROSCA. Being ‘present’ (not necessarily physically but by contributing money) was by all informants seen as the way to gain the trust of others in the association. Someone who is already a member of a *ton* can therefore easily become a member of another group as well. The people in her new association are able to see that she is able to contribute regularly, like almost all members do, and she has been in the village for a while so her reputation will probably be known by some of the members of her new *ton*. When one is not yet a member of an association this can be a very different matter and all associations have to find ways to deal with the incorporation of new members. For most of them this means that they evaluate prospective members that were invited by a present member and decide on the basis of reputation. This decision is usually made by the president, secretary or another important person in the association, like Mbia Camara as the founder of Konfiansi. In the name of this association and in popular discourse members say they have *trust* in each other because they know from experience that the other will contribute (cf. Sørensen, 2000). Analytically speaking it is not trust per se that they search. One could speak of trust if associations admitted somebody without restrictions and without knowing her reputation and ‘credit-history’ because in that case there would be a lack of information, : “There would be no need to trust anyone whose activities were continually visible and whose thought processes were transparent, or to trust any system whose workings were wholly known and

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70 A member of an association, literally: child of the *ton*.
understood” (Giddens, 1991: 33). Still total transparency is impossible with regards to every member since what people want to be sure about but cannot is the ability of other members to contribute in the uncertain future.

Demands on Members
Once someone has joined a ton and become a tonden she will have to follow the rules of the association, especially because it is these rules that make a group of people a ton (see chapter 2). Most of the demands made on members revolve around the ROSCA and therefore around money. As in all ROSCAs members have to contribute a pre-determined sum of money every week, day or month. Other demands vary according to the association. In most large associations contributing to the ROSCA is perceived as being ‘present’ and is deemed sufficient to be considered as a full member of the ton. Other, usually smaller, tonw and especially those of Kadjatu Kemenani want members to be physically present. However, in practice this can not be maintained. I attended many meetings of these tonw and usually about half the membership was present, the majority being a core group of members that always visited the meetings. As far as I have been able to see, people that hardly ever came to the meetings and sent their contribution with someone else, have never been expelled. Though the meetings of these four small tonw are not attended by a larger share of the members than those of the four large associations (whose meetings are much shorter), it is still more than those of other similar small tonw. My hostmother Assetou Diabate was a member of Bëni dë 71, an association aimed at wives of teachers and therefore known as the mèteriton. Many members (all women) were indeed married to a civil servant, though not necessarily a teacher. The core members, to whom Assetou belongs, were close friends and came to the meetings on Sunday afternoon to chat extensively and quickly do the ROSCA as soon as the sun was about to set. Still it happened more than once that we crossed half the town to go to a meeting and there was no one there. Once or twice the host/president was not even home, Assetou gave the money to her daughters and left to go see other friends. The other (ca. 25) members were always said to be working on the fields. The ROSCA was considered successful though. The well-kept administration did not show anyone to have skipped one week of contributions and the preference of many members to receive the fund late in the cycle showed they were certain that everyone would contribute till the end of the ROSCA. A totally different matter was the common fund. Many associations have a permanent common fund, known as

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71 Literally pleasant meeting, and the most common name given to associations (see for example Modic, 1994).
The aim is to save money to organize festivities like those after Tabaski. For these celebrations food, music and rents needed to be paid but the most important expense are the uniforms. In the ideal situation the common fund would cover the costs of a complet of fabric (6 yards, that would cost at least 3000 FCFA). Women would take this to a tailor themselves to have it made into a model of their choice. During my stay there were some associations that succeeded in getting a uniform for their yearly celebration (that usually took place long after Tabaski because that fell too early in the dry season and there was not yet enough money). None, except for Saramaya (see picture 3.1) were able to fully pay for them from their common fund. Most people said beforehand that celebrations were paid for from the common fund and that if that was insufficient members would have to pay a small amount (250 or 500 FCFA) to add to that. However, in the end most groups did not have uniforms and those that had them had a collection of much larger amounts of money, often for the full cost of the party. Konfiansi for example, held a party of its own, in addition to the party organized by the ‘Association des femmes de Bancoumana’ and members had to contribute 250 FCFA for the food and 3750 for the uniform fabric. When such a demand is made for a party, all members including those that are not going to attend will have to contribute for the organization (but not for the uniform if the relation between contribution and purchase is as direct as it was for Konfiansi). If ‘the ton’ decides (see chapter 5 on how decisions are made within tonw) that a certain demand becomes part of the rules, the tonw, then all tondenw are required to comply. When the ‘Association des femmes de Bancoumana’ was about to organize a large belated Tabaski-party Niagale Coulibaly, secretary and practical leader of Jigiseme, did not want to participate:

“I don’t want to have anything to do with the party. The harvest failed so in this crisis there is no money that can be spent on dancing. Women are going through a very bad time. They are practically the heads of their households because they pay for themselves and for the children, that is almost the whole family. Why is it necessary to invite a tam-tam player from Kangaba. You have to feed him, let him sleep, pay for cigarettes and also pay him. Why is a radio or the village’s ‘boites anciennes’ not enough. You can also entertain yourself with that. I’m too old to dance anyway. This party could last for two days. The members of the large associations Jigiseme and Fayida would pay 250 FCFA and the members of Badenya and Konfiansi 500 franc per person. Tuesday morning instead of collecting money for the bolomafara-list they will collect the money for the party so this week there will be no bolomafara. Anyways, I don’t want to have anything to do with it” (January 11th, 2007).

A few days later the money for the party was collected and Niagale did contribute. The celebration would indeed take two days and Niagale was not to be seen, just like many other core members of Jigiseme. Attending meetings or celebrations is often stated as a requirement for ton-membership. However, in practice it never is and absolute condition. Though members can easily come up with an acceptable excuse for staying away, when it comes to the ROSCA system free riders are unacceptable. This counts for both the regular ROSCA as well as for bolomara (or kungoni) lists working with
money or in kind. When several people are not contributing to a certain ROSCA anymore, as was the case with the bolomafara-list of Jigiseme (see above), the hurdle to abstain from contributing (the hurdle is the fear of shame) becomes lower and it will be increasingly difficult for the association to collect all contributions. All associations try their hardest to avoid such a struggle to complete a ROSCA that has a problem with people who are not contributing or consistently contributing late. They do so by ‘accusing’ people that are late with contributing, sometimes also with standard fines and by shortening the next cycle of a ROSCA if it becomes too long.

**Formal Flexibility in Tonw**

Contributing to the ROSCA is a requirement for all members of all associations that have a ROSCA, but not all members of contribute the same amount. In Jigiseme, Fatimata Keita (see the beginning of this chapter) contributes one ‘hand’ together with the brother of a friend. Her name is on the list and she is always present at the meetings while he, being a man, never attends. Both are considered full members of the association. Fatimata only contributes to the ‘Association des femmes de Bancoumana’ through one ton, Badenya which is common for all women who are a member of more than one of the four cooperating tonw. Others, like Umu Traore who will further be introduced in chapter 4, do not contribute to this ROSCA at all, in this case because she was ill and unable to contribute at the time that this ROSCA started. For the ROSCA of Fayida Umu contributes a hand together with her husband’s younger sister; Umu contributes 625 FCFA and her sister-in-law the other three fourths of the hand. Contributing parts of a hand or several hands (whereby one person takes the fund more than once during the ROSCA cycle) is a very common practice in the ROSCAs of women’s tonw. Those that are not mentioned on the ROSCA list are considered a member of the ton, just as much whose names are called out at the meeting every week. Because of this people rarely find it troublesome to join hands with another member of an association. In ROSCAs that are aimed at helping women organize a ceremony however, this splitting of a hand never happens. Bolomafara, ‘help from friends’, is given to someone with a so-called problem. When one of these women, often friends or more distant relatives, has such a problem the other would get the money at a time she does not need it very much, thereby defying the purpose of this ROSCA. For those who contribute a small sum to the regular ROSCA like say 625 FCFA, the contribution to a bolomafara-list (usually 500 FCFA, some groups like Jigiseme and Fayida have two of these lists) can make out a large share of their total contribution. Still, the possibility to contribute a hand with more people makes the associations less exclusive. The large associations can thereby be joined by people who are, like so many, not able to contribute 2500 FCFA per week to the ROSCA.

Even when contributions can be split women ask a lot of themselves when determining the amount they will contribute to a ROSCA. In some associations women can receive support from the

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72 Some associations have weekly or monthly ROSCAs that work with pagnes, soap or pans, besides the weekly ROSCA where contributions are to be given in the form of money.
association in the form of credit from the common fund at times when they are not receiving the weekly fund. The common fund of Konfiansi, for example, was kept at the house of the treasurer, Nene Sall. Where other association’s kèsiw are collected (from fines, a part of the weekly fund or an additional round of contributions at the end of a cycle) to buy uniforms and organize parties, the kèsi of Konfiansi was used to extend credit to members in need. The credit would then be deducted from the fund the next time the debtor took it. Trusted (long-term) members could also take credit during a cycle in which they had already taken the fund and the debt would be taken into the next cycle. Also in Beinkan and Saramaya (two of Kadjatu Kemenani’s associations) members could take credit the common fund that was much smaller than Confianci’s. Here they had to refund it within 3 months with ten or five percent interest per month respectively (i.e. 250 or 500 per 5000 FCFA per month). Members regularly take credit from these common funds even though it is not at all common in the sphere of tonw to ask interest on credit. This money is not meant to use for contribution to the association. Like with the money from the fund, members ‘have to let their money work’ which is also an important argument to ask for interest because that should force those who take credit to try to make a profit with it.

Why Join a Tonw?
The demands that are made on members of tonw are high; ‘children of the association’ have to contribute relatively large sums of money to the ROSCA every week the whole year round. Most people find this unproblematic for about one month a year (April), it is by the resources that they have then that they determine how much to contribute to the ROSCA. The rest of the year they have to scrape, devote much time to finding money through work, trade, gift exchange, etc. and still become highly indebted with relatives, friends and/or members of their association. Only when they receive the ROSCA-fund can they refund this credit. Why then would one join an association with a ROSCA, can social relationships not be built otherwise?

Like many others who participate in a ROSCAs elsewhere (e.g. Senegalese women in Guérin, 2006), women from Bancoumana join an association with a ROSCA because it forces them to save. Though they become regularly highly indebted in the process, the majority of members who do not have a thriving business or wealthy children (see chapter 4) opts for a ROSCA contribution that they can only easily pay from the profit of their trade for a very short part of the year. The rest of the weeks they need to find additional funds from other sources. Though this strategy confronts women with a lot of worries about debt, credit, ROSCAs, obligatory gifts etc. those who can afford to take the risk that credit involves, choose to contribute a sum to the ROSCA that force them to ‘eat’ as little money as possible the whole year round. Membership of an association with a ROSCA forces people to save through the shame that befalls those members who are not able to contribute. Shame is an important issue in Mande where it should, under almost all circumstances be avoided (Holten, 2008: 8, 9). People’s images are also very important in tonw as they inform who will be admitted as a new member.
and whether someone can be given credit from the common fund. Though one can gain prestige by joining a large association, it can also easily turn into shame when one is not able to comply to the demands set by the association.

Belonging to a group like a *ton* with a ROSCA poses the risk of shame but if a woman is able to comply to the rules this will be reason a large group of people to gain trust in her, especially in issues about money. This trust is for necessary for many people to be able to keep contributing to the ROSCA because it allows them to take credit from other members of the association. Those contributing to a ROSCA will need credit relatively more often than others because they need this large sum of money every week for an association that does practically not accept failure to contribute. At the same time it is easier for them to get credit because their creditors know they are a member of a ROSCA and will get access to a large fund later on. Also for their daily trade it can be interesting for people to be known by a large number of wealthy women. Membership of a *ton* and the resulting network of social relationships will not automatically get someone more clients or better stock. However in this small town everyone, except for recent immigrants, has a reputation, good or bad. Membership of an important association will be part of a whole web of markers for that reputation, that can determine people’s opinions about someone’s other actions as well.

*Ton*-members who trust each other with money are possible partners in the exchange of credit which is for most women necessary to remain a successful member of the *ton*. Another important aspect of the *badenha*-relationships that *tonw* try to establish is the exchange of gifts. The difference between credit and gifts is not merely a semantic matter (cf. Guérin, 2006) though no transaction is ever totally credit or totally a gift because extending credit is also the gift of support and a gift always has to be returned at some point. *Tondenw* do not only help each other to save, often for ceremonies, but in most associations they also directly help members who are organizing such an event. The woman who organizes a name-giving ceremony or a larger marriage for a child or herself takes a risk. If there are not many attendees or they all give a small gift she will not only lose money but maybe worse, shame will befall her. Women who are a member of a *ton* can be certain that the other members will give her something for the celebration. This may come in the form of gifts at the time of the festivities or as a *bolomafara* that is given beforehand. Members of *tonw* with a *bolomafara*-list can predict more accurately how many people will attend their party thereby deducing the chance of shame because of an over- or underestimation of the number of attendees (see also Kühn, 2007, chapter 5).

All *tonw* with a ROSCA that I encountered had some kind of arrangement for these ceremonies. Some small *tonw* celebrated name-giving ceremonies together with their small group, sometimes even as an extended *ton*-meeting. Others demanded their members to give the mother a gift and to make an appearance at the festivities. Many larger associations had formalized the *bolomafara* more thoroughly and set up another ROSCA of which the fund would be given to someone who needed it to organize a ceremony. This fund was rarely seen as just another ROSCA. When the fund was
earmarked as *bolomafara* people did perceive it more as ‘support’ than the fund from the regular ROSCA.

Women often had the feeling that they needed such support because men were not giving that ‘anymore’. As described in chapter 1 and clearly expressed by Niagale Coulibaly above, many women felt they alone were taking care of themselves and their children. Men should in this view be contributing but were failing to do so. Although the *tonw* do not provide a platform through which to influence men’s politics in town, except for that one time when it was called for by an NGO, *tonw* do provide women with a sense of power, the idea that women, unlike men, do take action and take their problems into their own hands. It gives members a sense of pride when the secretary of their association rhythmically calls all names on her list and does not have to stop because someone contributed late. *Tonw*, which are clearly a women’s domain, male membership notwithstanding will not empower women in the men’s public and political domains soon. By taking charge of much money and strengthening their social networks though, members of *tonw* become able to take care of major expenses in their households and to work on the prestige of their families. Empowerment is in the case of *tonw* not a theoretical policy-issue but one of the answers to issues in the daily lives of a diverse group of *ton*-members.
Chapter 4
The Diversified Membership of Tonw

Though the rules of tonw are strict, as could be seen in the previous chapter, the membership is not as homogeneous as one may think. Members have found various strategies to find the money necessary to contribute to the ROSCA and to comply to the other demands of the ton. Similarly, the resulting fund and other opportunities provided by the association are used in different ways by different groups of women. The ways in which women deal with the demands and opportunities of associations depend for a great deal on their personal situation. Age, skills and social capital with regards to clients, friends and the families of a woman and her husband are important factors in determining the constraints and opportunities that members of associations need to deal with when making their decisions.

In this chapter I will introduce three women who are not necessarily a statistically sound cross-section of the population, but whose decisions and situations illustrate more general patterns. After indicating what diverse patterns of action and social changes can be distinguished in the lives of members of tonw I will talk about what makes some more successful than others at trading and using their ton-membership to gain social capital. Though practically all women involved in tonw are able to meet the strict demands of their association some are able to contribute much more, with less need for credit, and/or to organize larger rituals. These processes will be illustrated by the cases of Djêné Kante, Umu Traore and Nankan Toure.

Djêné Kante
Djêné Kante is a 55 year-old lady who lives with her husband Arouna Coulibaly in the oldest quarter of town. She was born in Madina where her parents were cultivators. She never attended school. She settled in Bancoumana after she married at the age of 15 or 16. Her husband also cultivated and had worked for ‘white people’ before. She has six living children, two daughters and four sons of whom the eldest was born in 1963. Two of her sons live on the compound of their parents with their wives (who are both members of the association Badenya) and children. Her eldest son is a driver, the second is a professor at the University of Mali in Bamako, the third sells coffee at the market of Bancoumana. A daughter goes to school in Bamako, so she can not help her mother with her trade anymore if she is ill. The other daughter got married in September 2007.73 Djêné organized a great party (bolomafara) with the members of her association at which they collected gifts for the daughter and had music played.74 Djêné is the president of Jigiseme, one of the largest tonw with a ROSCA and part of the ‘Association des femmes de Bancoumana’. When fifteen women founded the association,

73 Though there are hardly any marriages during the rainy season because everybody is working on the fields and has no money but shortly before the Ramadan many people get married because it is supposed to be good luck if the bride and groom start their married life with the fasting period.
74 The party was still being talked about. My research assistant did not know Djêné by her or her husbands name but when somebody called attention to this ceremony that she had organized we drove to the place directly.
about twelve years ago she was appointed president because she was the eldest among them. The group has grown steadily through the years and now has a list of 66 contributing members. Djèné contributes two hands to the association, so two times 2500 FCFA. She contributed the same number of hands before the contribution per hand was doubled in August 2007 thereby doubling her weekly contribution. As the president she had been granted the privilege to receive the fund the first round of the new cycle. That Friday she was ill so the secretary, her best friend and I went to her house to bring her the bag of money. Djèné normally attends most of the Friday afternoon meetings, and speaks publicly if need be, but she never attended the more low-profile meetings on Tuesday morning. When asked how she was able to find all the money for her contributions she told us that she went to the market every morning to sell peanut-paste, which is used in the preparation of peanut-sauce. She would buy peanuts from local cultivators (often on credit), perform the labour-intensive processing at home with the help of her daughters-in-law and grandchildren, and sell it at the market. Though she said she went to the market every morning to sell her wares and at her age would have enough time for this I hardly ever saw her there. At a later interview when we talked more about her children she told us that if she can not pay for the association her sons pay for it. As an elderly lady whose children have done well Djèné Kante receives money from quite a number of people. From her sons, but also from her ‘balimayadogoninw’, her younger brothers and sisters from her own family. These were especially her sister and the children of this sister who stayed in Gabon and sent her presents, especially with Tabaski. Her own daughter was also in Gabon but she left Mali recently (this is the daughter who married that year) so she had not yet started to send money. The (classificatory) children regularly ask for money as well but because of the association Djèné does not feel obliged to give away all the money she received: “The difference between saving at home and through the association is that if your son asks you for money, then you do not give it. If you save at home you would do that because it is your son. If you can give the money and you don’t you would be ashamed” (December 1st, 2007). With the money from the fund (165,000 FCFA) that she had received in September she had bought kitchen materials for her daughter who was getting married and also a donkey and cart that were standing in a corner of the compound. She had not always been able to buy large items with the fund because “[if] you have a problem [a ‘problem’ can also be a wedding or denkundi, E.K.] you use the money for it. If you do not have a problem you will put money aside for problems of members of your family” (ibid.).

As an elderly woman with grownup children, some of whom are doing particularly well, Djèné Kante is in a fortunate situation. This is the stage in life that Mande women wait and work for. This is the

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75 Who in practice is the leader of the group on many issues (see chapter 5).
76 In the morning (from about 8:30 to 11:00) condiments are sold at the market. Almost all women go to the market every morning to get supplies.
77 There are 66 members on the list of Jigiseme. Though two of the hands are given by Djèné Kante herself this is included in the fund. Also when one is to receive the fund one has to give because “otherwise it would not be complete”.
time they can leave household chores to others and do not have to work so hard to raise their young children. To have children is extremely important because they will take care of their parents in their old age. Women invest a lot of time and effort in their children, especially in their sons. It is of great interest to a mother that her child, son or daughter, does well in life, since this will automatically be of benefit to her. Children, both men and women, feel themselves obliged to give a sizeable portion of their resources to their parents and especially when it is for their mother they will do so happily (see also Stoller, 2002: 4). Already at the celebration of the birth of a child, when a woman has just become a mother, the child will be praised as the one who will provide for the mother in the future (Modic, 1994: 27, 28). In her household Djéné Kante did not have many laborious tasks anymore, her daughters in law took care of household chores thereby freeing time, her children gave her money regularly\(^78\) so she had a regular income and she had lots of grandchildren who would help her with producing the peanut paste. This business of producing and selling peanut paste seems to be more of a pleasant social pastime then something she really has to do to contribute to the RoSCA. Also compared to other elderly women, Djéné is a rich woman because some of her children have such good jobs. Other children however, do turn to their mother for financial support. Even though she try to hide that she just received the fund of the association, according to her, her children will know she has money and ask for it even when they do not have a problem. The association is therefore a good way to store the money she received from her wealthier children, money that otherwise would be easily ‘lost’ (cf. Bähre, 2007: 171). She gets money from them regularly but since she does not have to pay for condiments anymore she does not need money that regularly. Large amounts of money are however needed every now and then; when a ceremony needs to be organized, a child has serious problems or to buy larger items that will help her and her family. When her daughter got married Djéné could support her greatly by buying utensils with the fund of the association and by organizing a bolomafara ceremony with Jigiseme. So where in one way the association is used to shield money from relatives who ask for it, the fund is also often used to support these same children, but with more problem-solving power than if she had given them a little money every now and then. Though she says she would be respected anyways because she is the eldest member of Jigisêmè, the fact that she is the president gives her additional prestige in this group. Several elderly ladies had joined the group but they had not been able to raise through the ranks to a position comparable to that of Djéné Kante.

Umu Traore

Normally speaking Umu Traore (28 years old) goes to the market every afternoon to sell porridge (sèrî), made out of rice. The money she earns with her trade goes to the ROSCA of an association, called Fayida (lit. ‘elegance’). From her own family she is the only one who has joined this group. Fayida is the largest and most influential association in the village. The weekly contribution is 2500

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\(^78\) Children who earn money regularly will also send money home on a regular basis, often the same amount every month.
FCFA plus 500 FCFA for the list of the ‘Association des femmes de Bancoumana’ and an irregularly collected *bolomafara*-ROSCA contribution of 500 FCFA for somebody who is going to organize a ceremony. Umu does not contribute the full 2500 FCFA a week though. She says she could if she was willing to take a lot of credit, like many others do, but instead she contributes a quarter of a hand, i.e. 625 FCFA. The rest of the hand is contributed by a Ami, a younger sister of her husband. Umu asserts she does not need to take any credit to find 625 FCFA every week. She also does not contribute to the list of the ‘Association des femmes de Bancoumana’. When this list was started she was ill so she was excused. Without such a good reason it would be obligatory to join this new list “if you are in the masses and people want you to become a member, that is what you will do” (December 6th, 2007).

She is glad that she is not on this list though, it is a lot of money and she has a clear aversion of taking credit. This is also the reason she had never organized a ceremony with the association (name-giving ceremony). Such an event is expensive so one needs to take a lot of credit. It is not certain if you can refund this with the gifts. Her illness at the time this list of the ‘Association des femmes de Bancoumana’ was started (in 2006) lasted a long time, more than 20 days. During this time a lot of rounds of the list of Faiyda had passed. Therefore she did not contribute at all that year. Instead, her mother contributed to the ROSCA. Umu Traore is from Bancoumana itself and her own family still lives elsewhere in the village. Because not contributing to the association is not an option, her mother pays the association when her daughter is ill and can not work to get money for the association. When she received the fund (a quarter of it, i.e. 41,250 FCFA) she gave this money to her mother. It so happened that every time she received the fund one of her younger brothers (Umu is the eldest child of her mother) was about to get married. Her mother did not have anything and cried because her daughter helped her “and of course you totally prefer that your mother cries to having some money yourself” (ibid.). In addition to helping her mother when she needed it most, Umu had also bought fabric and ‘women’s things’ with some of the money she had received. Her brothers were not a big help to her, she says. They are cultivators without many resources, sometimes they gave her products from the field. Umu also gives her brothers presents sometimes because she pities them. When she received the fund of Fayida people asked for money right away:

“There are even people who know that you will receive money the next day. Members talk about it and people will know. People will ask for the money immediately. They come with problems that you could not have imagined yourself. Had you taken credit you have to use the fund to pay it back. I never take credit so I can use the fund for other things” (December 6th, 2007).

At the moment of the second interview her mother, who was not involved in trade but in horticulture, was contributing for her daughter again. A week before Umu had given birth to tiny Lansine Konate, her sixth child, and was not able to trade. She was the only adult woman in her household so her younger sister had come to help her until Umu and her child would have gained some strength.

Normally Umu sits at the market every day, next to the bus stop, to sell porridge. Most of her clients are drivers of trucks and public transport busses that she knows already. Villagers also tend to
get hungry at this time\textsuperscript{79} so there is quite a market for snacks of all kinds. To make this porridge she buys rice from one of several shopkeepers that she knows. In the rainy season she usually buys on credit because she does not have enough money to pay right away. In the dry season the shopkeepers know their clients have more money so they demand direct payment. Also when selling the porridge Umu sometimes gives it to people on credit. It is difficult to demand money from people that have not yet paid back, “you have to give porridge on credit to people that you do not want to give anything, but giving things on credit luckily does not even happen every day I trade” (Januari 30\textsuperscript{th}, 2008). Umu also does some agriculture to get enough condiments for her family. Her husband can not pay for this because he only cultivates. He has not objected to her trade activities or to her membership of Fayida: “He could only have said ‘no’ if he had given the money for the association. This is my money so he can not say something about this. Had I contributed with his money, it would have been much more difficult. One day is the day he says he does not have the money [and it would be up to Umu, the official member of the association, to find a solution, E.K.]. I do not need financial help from my husband for my contributions to the association…There are women whose husbands do not trust them, others’ husbands are content” (December 6\textsuperscript{th}, 2007).\textsuperscript{80}

Unlike those who are most visible in the realm of women’s associations, women who seem to be at the market all day and are a member of several associations or contribute large sums of money, Umu Traore is modest in her membership. She does not really have another choice. Others may take a lot of credit to find their larger contributions but for Umu this is too much of a risk. She has an aversion of taking credit, does not want to owe others something that she may not be able to pay back. She already needs money to pay for the condiments that she does not grow herself. Her family is also not wealthy so she can not expect large gifts from them and is regularly asked to help a family-member. Her husband, who is a cultivator and has no other sources of income also can not help her out. When he is ill she will have to take care of other expenditures of the household as well. With all these uncertainties and five young children (one has died) she can not afford to contribute more to the association. One cycle of Fayida lasts more than a year so members may have to wait for a long time to get the fund if they are in need. Umu also had an aversion of risk when it came to the moment she receives the fund. Though she emphasizes that it all depends on chance (a lottery) she prefers to

\textsuperscript{79} The most important meal of the day is lunch, which is taken around 11 am. A modest dinner (usually the leftover from lunch) is served about 9 hours later. In the afternoon many different ‘snacks’ are sold; from pieces of prepared meat or fish and small doughnut balls to small meals like porridge, spaghetti, rice and salad.

\textsuperscript{80} See the end of chapter three for more on this kind of empowerment through women’s associations.
receive the fund at the beginning of the cycle: “that way you know for sure that you do not die or fall ill before you receive the money” (December 6th, 2007).81

Even with this small contribution she needs her mother regularly to help her to contribute to the association. Apparently she does not have enough social capital, a close and rich enough network, to be able to get enough gifts and credit to raise enough money by herself at the times that she can not perform her trade. She also does not have the power to keep some money at home for cases of emergency. Without the association she would not be able to save any money and without her mother she would not be able to contribute every week. Her situation is that of a Mande woman that would fit in the classic picture (see chapter 1); she cultivates or pays for the condiments, she makes her financial choices rather independent of her husband who is a cultivator and she is not able to keep money at home because of demands of relatives and family-needs. It is her proximity to her family, and especially to her mother, that makes that she can contribute to the association every week and can therefore be a member of an association. Almost every time that that she received money from the fund of the association she gave it to her mother because a younger brother was about to get married. Despite her small contributions Umu still receives a large sum when she and Ami take the fund, 41,250 (ca. € 60) is a lot of money compared to what she usually has access to. At the time of a, probably modest, wedding this can make a real difference for a mother and affirm the strong bond between her and her daughter and between Umu and her brother as well. To some extent, though it is a gift that is not expected to be returned in the same size and shape, this can be seen as an investment in future certainty. Her mother, who is a cultivator but who will probably get some money from her sons, backs her daughter on her membership of Fayida, she was even a member for a whole cycle in Umu’s place. Also for the mother, her daughter is like a form of insurance, because when possible Umu was able to give her mother a large sum to have something to spend on her sons’ weddings. For mother and daughter the association helps them to respond to the larger financial demands in their lives and to emphasize the family-ties in a small circle of relatives. Now Umu hopes that her children will be able to fulfil this role in the future, when the newborn son is older he will take care of her.

Nankan Toure
Nankan Toure is also from Bancoumana, her family, including several brothers, lives there and it is the town where she went to school for nine years (up to grade 6). She has three children, the eldest being 7 years old. In her household three women cook in rotation. At least for the days that Nankan kooks, her husband pays for the condiments. On the days that she does not cook she sells eggplants, a chief condiment, some less common condiments, couscous and potatoes on the daily market of the town for most of the day. If it is her turn to cook she will sell but not for very long. Nankan Toure has been a member of the same association, Fayida, for 9 years. A year after she joined the group she

81 Many other women preferred to receive the fund halfway through the cycle or near the end.
married her husband who sells spare parts from his store in Bancoumana. At the market she also contributes to the ROSCA of a market-group. There she contributes two hands every day before she goes home. This adds up to 500 FCFA every day. This group that has no other activities, like meetings, and has 22 members on its list (and no name). Every day all members give 250 FCFA to the pariba (the mother or leader of the ROSCA) and one of the members takes the fund of 5500 FCFA if she tells the organizer that she wants it and has not yet taken the fund this cycle. Nankan herself prefers to receive this fund near the end of the cycle. At the time of our second interview there were only three days left for this market-ROSCA and she had still not taken the fund while she would have to take it twice. She emphasizes that she does not use this money to contribute half a hand to Fayida (1250 FCFA) but to buy new supplies for her trade. To purchase new stock of eggplant she goes to Bamako or asks her older sister to buy her produce. If she can not find enough money for her contribution with her trade activities and other sources (gifts, credit refunds, etc.) she asks for credit, usually from her brothers. She tries to pay them back the moment she receives the fund of Fayida but since she may also need some of this money to pay for supplies and for clothes or other things for herself and her children she does not always pay them back. “Then we have a fight”. They also ask her for money every now and then it is difficult to say no to your relatives (balimaya): “If you drunk from the same [mother-]milk, every time you will feel sorry for each other” (February 7th, 2008). Though several of her relatives reside in foreign countries (in Spain, the United States and several people in Ivory Coast), according to Nankan this does not benefit her directly. These relatives send money to her father who uses it for cultivation, food and family-problems. I can imagine that if Nankan has a problem this may also be classified as a ‘family-problem’. In February, the money that she earned through trade was just about enough to be able to afford the contribution to Fayida without asking her brothers for credit. It was especially in the ‘mango-month’ (March-April) that she would sell more than she needed. She did not keep the money that was left but bought other things with it that she could sell later on to have money again because “money does not last like that” (ibid.). In addition to the market-ROSCA and Fayida Nankan Toure is a member of a ton for cultivators. With this group of 27 women they work every Tuesday of the rainy season for people who are willing to pay the group 300 FCFA per person. The president (tonba) is Nankan’s neighbour. She keeps the group’s money till the dry season. They had already bought clothes (a uniform) and would dance to calabash-music at a party they were organizing.

The first time she received the kungoni-fund (same as bolomafara) from Fayida she paid for a party to celebrate her wedding: “When I got married I asked the ton for the fund. This is a long time ago so we only did this with Fayida, not with the four associations. I received the fund on the day of my marriage, they gave me 90,000 FCFA. We ate all the money, some of it I gave to the griots and

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82 Because she uses the money from the market based ROSCA to buy new supplies, the money that is left after these contributions are deducted from her sales is practically her profit.
griottes” (Nankan Toure, December 18th, 2007). Sidi Diabate (who was assisting): “I was there as well, I remember that the food was very good, it was a really big party”.

Nankan Toure is of almost the same age as Umu Traore but their situations are very different. Where Umu’s situation can almost be called ‘classic’, Nankan represents here a group of young women who find themselves in a new situation. She married at the age of 18 which is already much older than Umu and many women like her. She stayed in the same village and can count on intensive contact with her own family and very importantly, her husband pays for the condiments. This implies that she does not have to factor in this expense into her decisions concerning trade and the association. More importantly, it frees a lot of time she would otherwise have spent cultivating, preparing (cleaning, transportation, etc.) and procuring money to pay for this large and regular expense. Umu Traore also married a man from her own village, so both women could remain in close (often daily) contact with the people from the social network they had before marriage. Where Nankan could still contribute a considerable sum to the association after marriage, Umu did not have enough social capital to be able to take this large risk. This difference in opportunities is partly due to the age at which they married. Nankan had already developed economic activities that she could continue after marriage, Umu was practically too young to perform considerable economic activities for herself. Another difference lies in the social capital these women have. Both mostly extend credit to and take it from relatives (this is not the case for everybody). Nankan’s close family, though also greatly involved in agriculture, is much wealthier than Umu’s, giving the former much more opportunity than the latter to develop economic activities that will make her vulnerable to losses but that will also provide her with a chance to generate new wealth. Though the situation of Djené Kante is an ideal, this is still very far away for Nankan Toure. Her eldest son is still only 7 years old so it will take more than ten years before her children will be able to give their mother any money and about 20 until a son may settle with his wife next to his mother.83

When she married, Nankan organized a party and paid for it largely with the money that was given her by members of her association. It is a remarkable and still rare novelty that a bride pays for part of her wedding. A consequence of the development that women are marrying at a later age (see ‘Changing lives of women’ chapter 1) is that they themselves have better access to resources than their younger counterparts. The organization of weddings has always been a matter for the wider family of both future spouses and nowadays sometimes more of their direct parents. Now a new generation of ‘middle-class’ women has the resources at the time of their wedding to organize part of the wedding celebrations themselves.

Nankan Toure is a member of three association, two of them with a ROSCA, and she tries to use all of them for different purposes. She starts by putting the money that she earned by selling various products, condiments and cooked meals, into a market-based ROSCA. She uses the fund to

83 And also for men the age at which they marry is rising.
buy new stock in Bamako. This ROSCA is the main activity of these groups, they are used by vendors to budget because there is normally no clear line between the ‘administration of the business’ and that of the private expenditures; money from gifts may be used to trade with, when a woman is in need of money she may use money she planned to use to buy supplies to revitalize her trade. Like everyone, women are also always in need of money so in order to make sure they will be able to continue their trade they may become a member of a market-based ROSCA. Though the idea of saving up the profits from her trade (basically all she does not put into the market-based ROSCA) sounds nice, 1250 FCFA a week on top of 500 FCFA per day turns out to be almost impossible to procure, except during the easiest months. Therefore she has to ask credit from her brothers regularly, who may not be too happy with her frequent demands, though she later tells us that she always pays them back. Fayida does however keep her from eating her money so that at the end of the day she does have some money to spend even though her trade did not seem to run very well. The association also provides an opportunity for building social relationships that were useful, for example, when she got married. The ‘Association de Cultivateurs’ is only active in the rainy season and does not help its member to procure an income. All money that is earned by working on the fields of somebody from the village is used to organize a celebration later in the year. In the rainy season trade is not very profitable (in this case it is probably does not generate a profit at all) so she does not lose much by working with the association of her elderly neighbour. Working and celebrating with other women, some of them from the same household as Nankan, gives the opportunity to increase her social capital, which improves her chances of being a successful member of a ton with a ROSCA.

Paths to Ton-Membership: Agriculture?
The livelihood of the majority of inhabitants of the town of Bancoumana is based on agriculture (see chapter 1). Activities linked to agriculture are closely intertwined with other social and economic activities that take place in town. The amount of work, the available resources, the place of residence and the ability to travel all oscillate with the passing of the seasons. The rainy season is the most difficult time for everyone, including members of tonw with a RoSCA. When last year’s harvest is nearly depleted and the new harvest is not yet in, many people have to work the land to assure that the new harvest will be successful. Then it all depends on the weather, especially on the timing of the rains. Most of the crops that are cultivated in this season are grown for subsistence purposes. Also for

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84 Groups of this kind have quite standardized ‘prices’. Fatimata Keita was also a member of an ‘association de cultivateurs’, this one was called ‘Saramaya’ (literally beauty). The group would work for a group member or a villager from outside the association every Thursday (many groups have a particular day on which they work as a group). For this work the association received three dishes with a rice meal, three bags of candy and 5,000 FCFA per working day (10 – 16 o’clock) in the rainy season. In the dry season they shelled peanuts: for each member shelling one large tub and a small bowl of peanuts the group would get 300 FCFA. The labour these groups can perform in the dry season is less strenuous and less in demand since work in the gardens, like irrigation is quite an individual affair. The combination of less strenuous work and lower demand leads to a lower price for this particular ton. Many other associations, like the group of Nankan Toure, only work in the rainy season.
those who have other activities instead of or next to agriculture generally face the biggest hardship at this time of year. Food has become more expensive, the number of clients for trading activities is low as there is little money in circulation, most of it has been spent, and farmers are waiting for the new harvest to get some money again. Also many people are out of town to work with relatives elsewhere or they are temporarily living in a hamlet to be closer to the fields. Like their potential clients, most women are called upon by their household head to work with other members of the household on the fields. Since everybody is has similar problems at this time of year, there are rarely relatives or friends who can easily be persuaded to lend or give money to someone in need. The result of this particular agriculture-complex is that the rainy season acts as a bottleneck to participation in a ROSCA because in all associations members commit themselves to contribute a sum that is stable the whole year round. If one can not find enough money, through whatever kind of channel, during the rainy season, the association with a ROSCA remains inaccessible. This rules out a large number of poor women who need to divert all their attention to agriculture at that time of year and do not have the appropriate social capital of relatives or friends that will help them out.

Still, more than half of the female population is a member such an association. This defies the idea that this is a small group of elite-women who have their own way of socialising and using money to exclude others. These are women who have a little more than others, a type of entrepreneurial middle-class. They do not always have much more money than those who can not be a member, there are times they are highly in debt, but their social and economic resources allow for some more space to initiate new potentially profitable activities. Umu Traore’s situation (see above) exemplifies this cleavage most clearly because she is practically standing on the dividing line. She is only just able to comply to the demands of membership and does not have much space to manoeuvre. For her and many others like her taking risks is not an option and it is therefore dangerous to take considerable sums of credit. She knows that in the future she will also not have much money to refund credit so it is wiser to accept gifts from relatives. Like credit from friends or others, gifts are based on reciprocity but the time of giving back is much more flexible as is the form of the counter-gift. Gifford noticed that people in Kampala preferred to lend money to friends instead of to family with the same kind of argumentation. Loans to family could easily become a gift that the donor can not afford to give. In the case money is needed to start a business people usually turn to family for loans. Loans from family tend to be larger, they are more long-term and if the business flourishes it will be of benefit to the family as well (2004: 78). In the Malian urban setting a similar shift from reliance on loan-gifts from relatives to loans from friends and the connected changes in social networks has been described (Vaa,

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85 After the harvests farmers do have more money even though much of the crops are used for subsistence. Some of the crops are sold and with this harvest food does not have to be bought anymore, freeing up resources for other purposes.

86 If one makes money through agriculture it gives relatively large amounts with large and irregular intervals. It seems that another savings system like a micro-finance bank, (wo that were recently started in Bancoumana) is much more suitable than a ROSCA if people want to put this aside as money (instead of usual strategies of investing it in cattle, foodstuffs, building materials or social activities like ceremonies).
Findley & Diallo, 1989). In Bancoumana non-relatives are the prime source of credit for some, others rely fully on the support of members of their household or family if they are in need. Exchanges of money, in the form of credit or gift, are a most important means of consolidating and expressing relations in Bancoumana and much of the wider West-African world (see chapter 1). The sociological workings of RoSCA’s in Bancoumana depend greatly on the idea that money is an important aspect of kinship (and friendship) relations: Firstly it is an important source of the money that is contributed, especially for elderly women (see chapter 4). Secondly, much of the money that is taken from the fund is given or lent to relatives. Thirdly, through exchange in the ton, new positive kinship relations (badenya) are forged between former ‘strangers’ (see chapter 5). Fourthly, ton-members use the association to keep themselves from spending the money for which they worked so hard as soon as they receive it in order to buy larger items or solve more serious problems at a time they choose.

Paths to Ton-Membership: Elderly Women

One group of ton-members does tend to rely fully on gifts from relatives for which no direct return-gift is expected. These are elderly women with well-off adult children. As explained in chapter 1, children in Mande are supposed to take care of their parents. Sons reside at the compound of their parents after marriage and from that time on their wife will replace their mother in her cooking-turn and her responsibility for growing or buying condiments. Both sons who do not live alongside their parents (married or not) and daughters will attempt to send gifts home regularly. Before Tabaski this gift will usually be one of fabric for new clothes, the rest of the year most gifts come in the form of money. Most elderly women receive these gifts irregularly. As a result they can not base their regular ROSCA contribution on this and can not be a member of an association with a high contribution.87 Some women, like Djèné Kante, have children with regular income from salaries or businesses. Sharing this income with parents who have worked hard to raise their children and give them the opportunity to start a business, study, etc. is obligatory. Some elderly women can contribute to the ROSCA solely from the regular gifts of their children. Also classificatory children fall in this category, they often give money to their parents’ siblings. At this age siblings also still exchange a lot of gifts, as they did when they were younger (see Nankan Toure). Now most of them will have some more resources than they did back then because they all get these gifts from their children. Because elderly women do not have to cook anymore they have some time on their hands which they often fill with an activity that also brings in some money. One of these women was Saran Traore. She contributed 1250 FCFA per week to Jigiseme. Her procuring activity was horticulture which is clearly a seasonal activity and does not yield much money. She would sell her produce to local market vendors but in fact the horticulture activities were meant to ‘not sit down in this season’. Like Djèné Kante’s irregular

87 More often than their younger counterparts they are a member of a ton with a small ROSCA-contribution, like 100F or 250F.
peanut-paste trade these activities could never yield enough for year-round ROSCA contributions.

Saran was lucky enough to be in close contact with her brothers from Niagana (‘on the other side of the river’): “They understand very well that I do not have money sometimes. They trade and at times they give me gifts. Niagana is indeed far but it is not difficult to find this money, everybody from here goes to the market in Niagana. I also have friends in Bancoumana who trade, the give me money on credit. My children are cultivators, they also give me sometimes” (February 29th, 2008). There was also a son who had a had a store in front of the family-compound. For elderly women who rely for the most part on gifts of their children, the association and its ROSCA provides a mechanism through which to store gifts they have received. Not all children can do well always, and mothers are regularly asked for money by their sons. Even if they intend to help their children (and thereby maybe also themselves) with the fund from the ROSCA, their money will be much more effective in generating a lasting memory and gratitude as a large gift that will not easily be ‘eaten’. In addition the meetings of tonw are a pleasant past-time where elderly members are almost always present. The situation of elderly women is what women from the younger generations are in the end working for when raising their children and building relationships; taken care of financially by their children^88^, spoken for in the political field by their sons^89^, replaced in household tasks by their daughters-in-law, having great decision power in the family, and finally some free time to do what they like.

Paths to Ton-Membership: Middle-Aged Women

Generation is an important factor in the differentiation of ton-members.^90^ A reason for this is the situation of children who cost their mothers time and money when they are young but will on average give their mother money when they start to gain an income. Another reason is the availability of time. Young women spent much time on reproductive tasks, cleaning, cooking, laundry, subsistence-agriculture, etc. When the first children grow up one by one they will help her and eventually replace

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^88^ Though from the marriageable age of circa 14 the number of girls compared to boys in classrooms drops rather suddenly, having a daughter with a job can be of great importance to a family. A considerable number of girls are allowed to study till the end of middle school and further in a lycée. In my hostfamily it was the eldest daughter who was a nurse in Joila who used to send money home whenever there was an unexpected financial problem (like when the sheep, meant to be slaughtered with Tabaski, died a week before the feast and a new one needed to be bought).

^89^ This is another reason for women to invest a lot of time in their sons. This indirect and gendered way of engaging in politics is often seen as a problem by NGO’s and politicians who are involved in the promotion of the ideal multiparty, decentralized, participatory, transparent democratic state. Mande women’s involvement in politics is indirect and largely invisible to outsiders as it seems at rally’s that women are denied a voice. The secretary of the presidential ADP party, Ousmane Traore found that “especially in the Mande area it is very difficult to find women who are willing to speak at rally’s. In other parts of the country this is much easier. Mande women are indeed involved in politics but not visibly, they tell their sons what to say” (Bamako, November 4th, 2007).

^90^ Where tonw as a form of association of people have been around for a long time, associations with a ROSCA only became popular with a large number of women in the early 1990’s. Though there are large differences in the opportunities to find money for members in different generational situations, no one has experienced all these stages as an association-member in her lifetime. Because the groups and their members are constantly changing their ways (see chapter 5), it is unlikely that anyone will ever experience all adult stages of her lifecycle as a member of a single type of ton, in this case that with a ROSCA.
their mother in this (or have their wife do this). Middle-aged women, those who are still of child-bearing age but who also already have grown-up children, have experience and children to help them in their tasks but they also have little children to take care of, to spend time and money on. It is in this generation that most of the women can be found with a very high input in the ROSCA of their association and/or high positions in the boards of the associations. Experience and a history of building a business are important reasons for this, that can be of impact in various ways, other reasons for the success of these women are available time because of their older children, the education that some of these women have enjoyed and the time and money that is freed for some by a new division of financial responsibilities (see also chapter 1). Certainly, the majority of middle-aged women is not in such a privileged position and has to scrape together their contribution like Umu Traore earlier in this chapter, but the women who are successful in their trade and in gaining power in the association are usually from this generation.

Public speaking by nyamakalaw is an activity that is taken up by many who are in a position to do so. With the right family-background, public speaking can be a financially attractive activity. For example, when Ami Camara started contributing to the ROSCA of the ton Konfiansi she searched for new sources of money. Though she did not have a nyamakala jamu she and the people who urged her found that it was enough to have a mother who was a griot and be married into a major griot family. I had the impression, but could not prove it, that there nyamakalaw were over-represented in the membership of associations in comparison to their total share of people in town. This may have been because they could, next to vending or agriculture, resort to public speaking and other activities connected to the status that came with their jamu (patronymic). Mbia Camara was especially active in this field, and was the first speaker at many events which gave her a solid financial base to contribute with to the associations. Like her friend Djenebu Diakite (see chapter 5) she said to never take any credit, therefore she could keep all the money received from the associations’ funds. She extended some credit with it to be able to contribute to the associations with the refunds in the future and used the rest to build her new house, elsewhere in Bancoumana. While Djenebu’s success was greatly inspired by her father who taught her how to trade, Mbia owed more to her husband in this respect. He is a doctor in another village and pays for the needs of the family, including condiments freeing time and financial space for his wife.

There are only a few women who are as successful in trade and ton-membership as Djenebu Diakite and Mbia Camara. Many are muddling through financially and use the association to avoid spending the money they earn instantly on immediate problems and desires that they prefer to leave unsolved in favour of solving large problems, more modest attempts to build relationships and to maintain their trade, in the mean time waiting for their children to grow up and become wealthy. Since this situation is also applicable to young women, I will describe this situation below.
Paths to Ton-Membership: Young Women

Young recently married women were the hardest to get a hold of if I wanted to ask them about their membership of the association or their business. They were practically always working. Nankan Toure and Umu Traore (see above) fall in this category. Especially Nankan was always gone to sell and could only talk to us on the afternoons that she was cooking because only then she was at home. Young married women do not have older children that can take care of their younger siblings or perform household tasks. Women spend much time on these activities, making it hard to combine with trade or other time-consuming income-generating activities. In addition these women do not have a lot of social capital, necessary for establishing a very successful trade, like middle-aged women might have. The recently married women that are a member of an ton with a ROSCA are usually in the rather new position that they come from Bancoumana itself, and therefore do have a reasonable network after moving in with their husband’s family, they get married at a later age, around 20 years old, and their husband pays for the condiments (see also chapter 1). This makes that they have some time and financial space to continue their trade, though it is still difficult to earn any money with it. They have to take a lot of credit and as a return-favour have to credit to others much of what is left of the fund after deducting the refunds. Assitan Doumbia explained how she sometimes had to use half the fund of Badenya or Mardini to pay back credit:

“In difficult times I take credit to be able to contribute to the associations. However, then it may also be difficult to get credit. When I take credit I usually do that with people from my husbands family91 or from friends. I often have to take credit. Often I can refund the credit with the money I earn by selling meat-snacks, but sometimes I have to wait until I get the money of the week. In leaner times it can happen that when you take the fund of the association you have to use half of it to refund credit you’ve taken, sometimes you can keep a lot… You have to refund all the credit you have taken, if you don’t, you’re not free. If you haven’t refunded your credit you can not sleep well. People can knock on your door in the middle of the night to take their money. I use the money that I get from the association also to sell, you have to let your money work” (January 10th 2008, Bancoumana).

Most women who recently got married are not able to join a ton with a high-input ROSCA because they are not able to secure a steady stream of income. For a young married woman there are not many people who are obliged to give her gifts or credit and especially no large amounts like children would. They have to perform all household tasks that have been assigned to them themselves and have not (yet) built up a strong network of clients. Searching for credit and gaining enough with the trade to refund it is a major worry. Without the network of family and friends they had before their marriage, a husband paying for condiments and the extra strength that their age gives them in comparison to other newly-weds, they would not have been able to be an acceptable member of one of the large and strict associations.

91 She and her family are from Bancoumana itself.
Diversity and Pathways
The ways in which women search for money are varied. Strategies and decisions depend on the individual situation of a ton-member and not only on her age or generation. There are women with much social and economic capital and women with only a little in all generations but they are not evenly distributed. The strength of the social networks and other types of wealth of a woman have a great impact on the range of choice that she has; how much she can ask from her family and how much resources and time she has to set up new activities. Increasingly the chances of success in trade and participation in an association are becoming less evenly distributed for women. The examples above show how, in order to be able to start a successful small-scale business in a relatively prosperous town like Bancoumana, women need to have one or more advantages over those who are fully involved in the agricultural cycle without much opportunity to develop other activities in other times than the rainy season. A supportive father who helps to set up a business, a husband willing to pay for the sauce-ingredients and children’s clothes, a mother who can chip in if her daughter is ill, they can all enable somebody to start a successful business that allows her to join a ton with a ROSCA. I agree with Cornwall (2007: 28) that it is not merely a lack of starting capital that inhibits women’s choices for a ‘career’: “Women’s struggles for success and survival are waged in domains where their positions as agents are relational, situational and, above all, provisional. As members of families, associations and hearth-holds, their abilities to make active, purposive, choices are constantly reconfigured in relation to these others”. This obviously counts for everyone since all actions are informed by the particular knowledge of actors and the constraints of the social system in which the actions take place (see chapter 1). For women in Bancoumana, and many other places in developing countries, this is even more the case since the possibilities to devise a strategy that (on purpose or not) is different from that of others are very limited. Though the environment in which they act does not pose the highest risk possible, an unsuccessful big plans can pose a serious risk which means that long-term innovative strategizing is practically impossible for almost all women. Instead they take decisions one step at a time resulting in a so-called pathway that: “refers to an iterative process in which in a step-by-step procedure goals, preferences, resources and means are constantly reassessed in view of new (unstable) conditions with which the decision-maker is confronted” (De Bruijn & van Dijk, 2005: 9). Women who are a member of an association in Bancoumana, have limited options in their choice of trade, have little time and very low capital input. This results still in a thriving trade but in very little innovation. With every new challenge and opportunity women have to take a decision, the intended and unintended consequences of which inform the next action. However, the final success of their path is for most women on the ways in which they handle social relationships and especially on contingencies. Unintended consequences are of great importance to the success of trade and other economic activities but just as important is to have a little luck; to have a husband that allows you to trade and who is willing to pay for sauce-ingredients, to have good rains the year you decided to start growing rice or to be able to stay in your town when your trade is going well because your relatives
elsewhere are healthy and not in need of you. Once somebody is able to take a first hurdle and set up a successful trade, it becomes less risky to differentiate and expand the activities, as long as there is no major set-back or regular drain on resources.\(^{92}\)

\(^{92}\) Which an association with such a high contribution as in Bancoumana is, according to former micro-finance NGO-director Mahamatou Traore (MASEF: Mouvement d’Actions Sociales pour l’Education et la Formation) (February 2\(^{nd}\), 2008).
Chapter 5
Constructing and Restructuring Tonw

From 2006 to 2008
When I went back to Bancoumana in August 2007 after an absence of one and a half year I expected the situation of the tonw with ROSCAs, especially the large associations, to be functioning more or less the same as they did in 2006. At the time some important new changes had just been introduced and the general sentiment was that although some people had a lot of big plans with the tonw, these would have to wait until the recent innovations had settled. These innovations dealt with ceremonies like name-giving ceremonies and marriages. Members of the four large associations were obliged to give a present of at least 500 FCFA at a ceremony organized in cooperation with their ‘Association des femmes de Bancoumana’. This new rule led to a situation in which more women were organizing these ceremonies (especially name-giving ceremonies) and especially large ceremonies. From the total of 280 obliged gift-givers at least half would actually attend a ceremony which caused these ceremonies to greatly grow in scale. Because a mother could be certain that all these people would give a substantial gift it became possible for more women than before to take the risk, buy lots of food and take rentals on credit and organize a large ceremony. At the time I expected this situation to continue for a while, an expectation that I shared with most of the tonw’s members.

In the 2008/2007 season these large-scale ceremonies had practically disappeared. People said they could still be organized but that it was the unfavourable economic situation that made it impossible for most mothers to organize a name-giving ceremony for their newborn or a bolomafara before their daughter’s wedding. Though the rice harvest of 2007 had failed for many, I do not think the economic situation caused all elite women to cease organizing the large ceremonies that helped them gather enormous prestige among other women. The major reason was that organizing such a ritual had in relative terms become much more expensive. The real costs (of food, rents and gifts) had not risen so much but the rules of the ‘Association des femmes de Bancoumana’ had. In 2006, women were obliged to give a present at the actual site and time of the ceremony, so one could only get such a large pile of gifts\(^3\) if one organized a ceremony which in itself would cost a lot of money as well (see Kühn, 2007: chapter 5). In 2008 this was not necessary anymore. In 2006, after I had left, the four tonw had initiated a new ROSCA with all 280 members participating. They would all contribute 600 FCFA every Tuesday and give the fund to one of the members who was either about to organize a ceremony (the actual goal of the ROSCA), had a reason to organize a ceremony, like a baby or a daughter getting married, but was not going to organize one for the association, or, if there was no one who needed the fund for that, to someone who just asked for it because she was in need of money. Now it was not necessary anymore to invite all members of the four associations to a ceremony to get

\(^3\) Literally. The total amount of gifts usually amounted to 150,000 to 200,000 FCFA.
a gift of 150,000 FCFA. When you do not organize a party you can not expect additional gifts from people who owe you but these gifts would not weigh up against the large costs of organizing a ceremony. So it became much cheaper to take the fund of the ROSCA and refrain from organizing a ceremony. In this way one could get more than 150,000 FCFA without being forced to spend it on an event. The earmark of the fund was followed by many women who spent the money, besides extending and refunding credit mostly on their marrying daughters and usually received the fund for such an occasion. However, they did not organize a bolomafara-event for these marriages but used the money for the trousseau of the daughter, most of which she would distribute to guests in a ceremony at the second afternoon of the wedding celebrations.

The new ROSCA did indeed have 280 members, would take years to finish (certain weeks, especially in the dry season the association would collect a double fund for two members) and was a considerable new expense for the many members that did not contribute a large sum to the weekly ROSCA of their own association. The reason this new ROSCA was set up was that, though gifts at ceremonies should be reciprocated at a next ceremony, these events could only be organized by a small group of women who could take the risk of taking so much credit. With the ROSCA everybody would get the same sum, whether she organized a ceremony or not. The actual result that much fewer people would organize a ceremony because of this was unanticipated but at the same time not seen as a serious problem.

Between 2006 and 2008 some other changes with less impact had occurred. Most associations had raised the cost of a hand and/or introduced other obligatory expenses for the person taking the fund (like the obligation to cook spaghetti to eat at the meeting, to pay the secretary, among others) many had made changes in the ROSCAs or other rules regarding ceremonies and obligatory gifts, a few had changed the location of their meetings, one or two associations were trying to participate in development projects, etc. This all shows that tonw, also those that employ one or more ROSCAs are not at all static. The tonw, in their meaning, as rules are the basis of any ton, in its meaning of association. An organizational focus on these rules in itself does not imply that the associations are ever static though. They change and they do so fast. However in tonw with ROSCAs a second factor plays its role which is that of reciprocity. In a ROSCA, at least in those of the ‘simple’ type (Ardener, 1969) the amount of money that members contribute to the ROSCA equal that what they get from it once they take the fund. For many ton-members in Bancoumana the ability to give members a fund that is exactly what they would contribute (to have a ‘complete’ fund every time) is one of the prime markers indicating a successful association. Because of the demand that one receives what one contributes, changes to the regulations of the ROSCA, like the amount of money that should be contributed, are usually out of the question. However, once the ROSCA is completed, all reciprocal demands have been settled and the system is more or less open for inventions. At that moment the ton is able to welcome new members, existing members are in principle allowed to leave the association. The latter happens rarely because of the avoidance of shame, people do not like to admit they can not
afford anymore to contribute to the ROSCA. It is also rare for members to lower their contribution. On
the whole the membership of all existing associations is very stable.

Leading a Ton

Like the group of members, the composition of the executive commissions\textsuperscript{94} of these associations also
tends to be rather stable. By definition (see chapter 1) a ton is hierarchically organized. Small tonw
tend to be headed by a small committee, sometimes only a president who is also usually the founder of
the association. An interesting exception was Sigidiya, one of the associations of Kajatu Kemenani,
where she had tried to include all members by giving them all a task, up to the fourth aid to the
secretary. This had turned out to be a very unpractical solution because most of the functions were
empty and soon a much shorter list with a few functions was introduced. The executive committees of
the large associations all have a similar shape and their composition does not change very often. Most
of the functions are filled by people who were originally a member at the time the ton was founded
and was still small; most of them started out with about fifteen members:

“We started Jigiseme in the year 1997 or 1998. That was not really a big event. At
a marriage a group of women had decided it would be a good idea to instigate such
a group. On the following Friday-afternoon they had their first meeting at my
house and I was not even there myself. The money they collected was for Djéné
Kante. She became the president because of her age. The week after that we did a
lottery for the other members [to determine the order in which they would take the
fund, E.K.]. Now there are ten or eleven members who do not participate in the
lottery. They are the members of the organization; the president, secretary, advisors
and a few elderly members. They only have this right for their first contribution, if
they give two hands they do the second with the lottery. Also if somebody prefers
to receive the money later on she can choose to participate in the lottery (Niagale
Coulibaly, January 11\textsuperscript{th}, 2008)

The four large tonw all have a similar composition of their committee, headed by a president (the
tonba, mother of the ton, also referred to by the French ‘présidente’) who represents the association
when it is cooperating with the others and sometimes speaks at the meetings of the association itself.
Because the presidents supposed to speak for the whole association and have to choose their words
and opinions very carefully, they actually do not speak much at meetings and do not have a lot of
direct influence at decisions that are taken there. Djéné Kante became the president of Jigiseme
because she was the oldest member. At the same time Niagale Coulibaly, who has good bookkeeping
skills, was appointed as the secretary. As a member of the organizing committee she is a well-
respected member with a lot of influence. Because she does not have to speak for the association at all
times she can let that influence count much more in discussions at meetings and outside of meetings. It
works this way for many people with functions, like the aides who count the contributions and
assemble the fund. However, in the case of Jigiseme, Niagale Coulibaly is in the daily practice of the

\textsuperscript{94} Especially the key positions like the president and secretary. Aides (‘conseils’, advisors, in French) switch
places more often.
group the leader, she makes most of the final decisions. Once, if necessary after a discussion, these turn out to get accepted by all of the members, Djèné Kante performs her role to voice the ‘general opinion’ of Jigiseme and announces a change of rules, a ceremony, etc. This type of task division is common in Malinese associations (De Jorio, 1997: 233, 271). A respected but not necessarily literate person may become president with a ceremonial function while much of the decision-making-power lies with other members of the committee. These other executives often consciously decide to take a position that is formally on a lower level in order to avoid becoming president and having to remain silent. Often the president is of noble birth (not the case in Jigiseme that appointed a president on the basis of seniority) and nyamakalaw\textsuperscript{95} fill the other positions much more often than could be expected from their numbers. This happens partly because they tended to be better educated (when French colonial officials demanded noble families to have their children formally educated they often sent the children of their slaves or nyamakalaw) but especially because public speaking is part of their set of tasks. The only clear exception to this organization principle is Fayida, the largest women’s ton of Bancoumana. Its president, Kamissa Camara, is the strong figure in this ton as well as in the ‘Association des femmes de Bancoumana’. Her central position became particularly visible when she was travelling for a few weeks. Immediately women from Fayida failed to contribute to the ROSCA of the ‘Association des femmes de Bancoumana’. This obviously led to some grand discussions, because this is such a large association based on cooperation and trust between four associations. The moment Kamissa returned the late contributions were quickly brought in and sent to the people who had taken the fund in the weeks before.

Djenebu Diakite and Mbia Camara
Those with formal functions in these tonw are women with much social capital; they know a lot of people through the association and through their commercial activities, are friends with other executives and many perform trades that require more capital input than that of the average ton-member. These are women with influence, and the tonw are an interesting arena to show that power and use it to strengthen social relationships with the large groups of women. The executive with the most flourishing business is undoubtedly Djenebu Diakite, 36 years old. Djenebu is the only president that took that position long after the association was founded. Once the membership of the association Konfiansi, founded by her friend Mbia Camara, grew Mbia stepped down as its president and asked her good friend to replace her.

With support from her father Djenebu had started selling cola-nuts long before she got married. She steadily expanded her business with medicines, fabrics, banana’s and plasticwares and continued doing so after she got married and had children. Nowadays she is a member of three associations (with a total weekly contribution of 3750 FCFA), the president of one of them and the

\textsuperscript{95} And according to De Jorio also wolosomusow, women from slave-families (1997: 271).
only woman owning a permanent store, next to the market, in Bancoumana. Djenepu became the president of Konfiansi when Mbia Camara, another successful vendor stepped down. As a fune (nyamakala-group commonly described as traditional Islamic praise singers) Mbia felt she could be of better use to the group that she had instigated herself if she was not the president (see chapter 5) so she asked her friend Djenepu to replace her. Djenepu has had to opportunity to build a solid client base over a long period of time. Her elder children can take care of most of the household tasks that she is supposed to perform as a married woman. Once a week, on Friday afternoon she hosts the meeting of Konfiansi at her house. She never goes to the meetings of the other associations, to which she was invited by friends, but people know she is a member and that is what counts. Through the associations she has made important social contacts with many women and she has gained a position of power. The main reason she states for being a member of an association is that it helps to deny claims of others with problems:

“Here with us there are too many problems. You cannot take care of everything. If you are with an association you have to give. If you keep your money with you, you will eat and spend it; there are too many problems. With the association we take charge of our problems” (December 18th, 2007, Bancoumana).

When she takes the fund of the association people ask her for it immediately. She uses most of the money to buy materials for her sales activities. She also uses the fund to solve the problems of her family but people who ask for money will only get it in the form of credit, not as a gift. She insists, like other women of her stature, that she never takes credit from others. To be on the demanding site of the extension of credit would harm her good name.

As a wealthy woman, Djenepu has the opportunity to organize large ceremonies. She organized several baptisms with Konfiansi and with her last child even with the ‘Association des femmes de Bancoumana’: “Nobody was ever given more at such a ceremony than I was because at other ceremonies I always give much as well” (ibid.). At this ceremony a large number of women must have been present (a baptism with the four cooperating associations usually draws about 150 women) thereby confirming the prestige Djenepu has as a president and sales-woman. She also received a lot of gifts that more than paid for the investment she made in the party in the form of food and rent of benches, a tent, etc. With the money she had solved problems like health and food problems of relatives and friends. Her predecessor as president of Konfiansi, Mbia Camara, is another wealthy woman who sells perfume from her home.

Even though tonw with a ROSCA do not usually have a permanent common fund and thereby avoid the risk of embezzlement (Konfiansi being the only one that did, it was supposedly stored at the house of the treasurer), women with more access to money than others, are seen as good candidates for positions in the organizing committee of a ton. A major reason is that these leaders are supposed to lead, their wealth in access to money and social relations (that are closely intertwined, see chapter 1) shows that they are strong women and will probably be strong in leading the ton. This is particularly
important because the *tonw* are based on rules and can only function if the committee is able to get all members to follow these rules.

Sometimes the members of an executive committee can gain something concrete from their work for the association as well. In Jigiseme and several other large associations they can choose to get one of the first positions of the list of the ROSCA and thereby refrain to take part in the lottery. In other associations they may get some money every week (250 FCFA) in exchange for their work. Secretaries or their aides who call out the names on the ROSCA-list in particular may receive such a payment which is deducted from the ROSCA’s fund. In associations where this is not the rule the person taking the fund may sometimes give them a similar amount voluntarily.

Informal Leadership

The executive committee of a large association is not a power block. Different people take part in it, often they are friends but they derive their contributions from different sources with their own dynamics, they are usually from different families and have different groups of friends. In addition, even though *tonw* are hierarchical organizations, they are not the only ones who have an influence on the decisions of the association. The hierarchy within an association can not be seen from the positions people take in the executive committee only. This could conclusion could be derived already from the position of the president vis-à-vis other committee members but the hierarchy does not merely involve the members of the committee. Others without an official position in the committee may actually have much more influence on the decisions of the association. In the *ton* Konfiansi that was mentioned earlier, Mbia Camara is such a person. She does not have an official role in the committee but she has a lot of decision making power, power that is recognized by others as well:

> “When I started Konfiansi I had gotten the idea for that and brought people together. If it is your calling you will get a lot of people. In the beginning we were with fifteen people who all contributed 250 FCFA per week. This happened with a lottery that determined the first to the fifteenth place. Now there are eighty-five people who all contribute 1250 FCFA per week. In time the weekly contribution was raised little by little. The contribution was raised because then if you take the fund there will be more money. If you receive the money you can do a lot with it. In the beginning I was the president of Konfiansi but now I’m not the president anymore. I gave that task to Djenebu Diakite, my sister from another family, because I am nyamakala. Nyamakalaw can be president but it is better if they are not. If there is a problem a nyamakala should speak and a president does not say much. If there is something now with Konfiansi they do nothing without me, if there is a celebration I announce it” (Mbia Camara, December 14th, 2007, Bancoumana)

In some way Mbia Camara is a special case. She founded Konfiansi and stepped down as its president later when the association had grown because she felt that as a *nyamakala (funė)* it was better for her and the association to not be president. It is rare for a president to resign. It is however a common practice that women from *nyamakala* families who founded an association do decide to refrain from
becoming president for similar reasons. It is interesting to see that Jigiseme’s president Djéné Kante is *nyamakala*. She was appointed because she was the oldest member of the new association. She might have accepted because as a Kante she is not from a griot or *fune* family but from a family of blacksmiths, meaning that public speaking is not the first of their tasks. Becoming the president may have been the way to gain the highest position attainable for her at the time. Mbia is far from the only one who had the opportunity to become president, or get another function in a committee, and decided to refrain from demanding such a formal position. Members without a function in the committee are often referred to as ‘free members’ and here lies the major reason for the preference for a such a position. As a member without an official position in the committee a woman does not need to speak for ‘the whole of the association’ and for the rest of the committee as well. These two opinions may not be the similar as women who are in the committee are often well-off and with a wide and strong social network. A ‘free member’ does not have to consult anyone in particular, though every woman with influence is eager to keep the social credit that she has built up and can not afford to voice opinions that do not have a serious chance to get accepted by the committee and the association as a whole.

Every association that I encountered has some members who do not have a formal function in the committee but who do have to be reckoned with if decisions are to be made. Women come into this position for a reason, most of them are *jeli* or *funemusow*, others like Mbia Camara and Kajatu Kemenani (who was officially or unofficially the secretary of several of her associations) have been involved in the instigation of the association. Sometimes it is the host of the meetings, like Sali Doumbia with Beinkan, at other times a member can put herself in this position if she is a member of the committee of another association.\textsuperscript{96} Because the members of the committee may in some ways be quite estranged from the rest of the membership there is a general need for people who can bridge this gap. *Nyamakalaw* and especially *jeli* and *funemusow* are in a very good position to do that. Public speaking and diplomacy is part of their traditional package of tasks which fit very well with these activities. Many associations have a *tonjeli* in their committee, the official griot of the association. In this capacity he or she will mostly have tasks concerning contacts with other *tonw*, for example if they should be invited to an event or when there is a conflict between associations. This *tonjeli* does not necessarily involve herself more than others as a public speaker when there is a conflict within her own association, also because it is expected that she speaks for the whole committee more than a free member does.

\textsuperscript{96} Many members of the committee of one association are a member of other associations as well, though usually not as a committee member. This does not mean automatically however, that one will have a more influence than others in the association where one is a free member. Aramata Camara for example is the very influential secretary of Konfiansi (she is the only literate member and has a salaried job), in Fayida however she rarely visits and does not intervene when there is a conflict, the same holds true for Niagale Coulibaly from Jigiseme who is a member of Ben ka di.
How to Change Tonw

So then, how do tonw respond to the demands of their members and what do members demand? It has become clear that tonw are a social system that, though based on a certain structure of rules, does contain several different agents of change. A ton is by definition hierarchically organized, as is the whole of Mande society. But as is true for all hierarchies in Mande, people act within several of such hierarchical constellations at the same time. Actors may have power over each other based on hierarchies of age, gender, kinship, patronymic, wealth in money and/or social relations and generosity, political position like that in a ton, etc. These hierarchies may very well contradict each other and are therefore open for people’s creativity to make them work to their own advantage. The ability to do so and to convince others of the (temporary) pre-eminence of one hierarchical system over the other in itself depends on the social position of the actor and the respect she receives as somebody who is successful in performing these positions.

Especially in the larger tonw with high contributions and many members there are many people with high interests in the workings of the ton, people’s way of life literally depends on it (see chapter 4). At the same time there are many who have been able to gain influence in the association, people who may speak up if they feel the association and its regulations are not moving in the right direction. These people who do not form a close-knit group are the president and other members of the committee, other educated members, active nyamakalaw, and sometimes others who have gained such a position because of their position in another hierarchy like that of age or wealth. These people who can gain power among women do however not form the majority of members of an association. Most people are like Umu Traore or Nankan Toure (see chapter 4), they work hard to collect the money for the contribution like most others and are a regular free member without real individual power do change things in their association. Would they stand up during a meeting to introduce a new idea, they would not be taken seriously and in practice they would also never do that. This does not mean that they are powerless. They are involved in the everyday politics of their association but they do so behind the scenes, as women usually do with regard to public politics (see chapter 1).

The tonw are a great aspect of many women’s lives in Bancoumana and are one of the major topics of conversations among them. Tonw and the practices surrounding their ROSCA’s and celebrations are a great source of gossip, they are a cooperation between many women in a small town where many people are known but are not necessarily close friends or family, they are based on rules and reciprocity and every week somebody receives an uncommon large sum of money: “What will she do with the money, who is going to the name-giving ceremony this Sunday, did you hear Fanta did not contribute last week, Sitan just ran by she will probably get a fine for being late with her contribution, again”. I certainly had no problems to bring myself in everyday situations where I could hear people talk about tonw outside the meetings and celebrations of the tonw themselves. It is in these everyday low-key conversations that members of tonw, free and committee members alike, express and develop their ideas about their ton and what the association and its members should be doing. It is however
also the place where one can see the difference between many of the committee members and free members with influence. As I said above committee members’ friends are usually in a similar position so they will not encounter free members with few resources as often as other members do. For free members who may perform as a public speaker because of their nyamakala or founder status and some of the committee members who are easily approachable (usually the strong woman of the association like the secretary) this is another matter. Their prestige depends for a large part on their ability to speak up at meetings with remarks that voice the opinion of many members of the association and that lead to actual change of practices. One can have a status as nyamakala or founder of the ton but this will only become of importance to other members and lead to one’s recognition as an influential figure if that status is used in actual practice from time to time. Women who are regularly speaking up at the meetings of an association may be approached by other members who are relatively close to her in order to pass on the message. These free members who generally do not speak in public would usually already have discussed the issue with others. However, since most issues in associations do not come up unexpectedly during a meeting, women with influence will usually have heard about a certain problem or idea while informally talking with other members. When they are sure they will receive enough support on the issue, like for example a new ROSCA or the too high (or low) number of celebrations that is organized with the association, they will go on to introduce the idea at the meeting of the association shortly before the change should ideally take effect. Because it has been discussed among a large group of members, suggestions brought in this way are rarely ignored.

Through this detour ideas can reach the members of the committee even though their interests may be different than those of the free members making the suggestion. If the members of a committee want to continue being successful in its tasks and accepted as legitimate leaders they will have to respond to the demands of the free members and keep the ton open to regular adjustments. Kamissa Camara, president of Fayida, had understood this but did try to keep the whole association under her control, without major influence from other members of the committee or free members. She is the president but also decides on fines, counts the contributions (but does not keep the administration) and suggests ideas for change. In the case of Fayida, members with a problem or suggestion would go to her directly. She was the one who suggested to organize the bolomafara-ROSCA of the ‘Association des femmes de Bancoumana’ (see above). In this enormous ton she plays a similar role as in Fayida but she has to reckon with more influence from the presidents of the other three associations than other members have in Fayida.

The new bolomafara-ROSCA of the ‘Association des femmes de Bancoumana’ was introduced at a time that there were a great number of name-giving ceremonies organized by mothers in cooperation with their association. Modibo Diabate was very happy with this; his chair rental

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97 Kamissa Camara is also name as the instigator of this ton that was organized as an attempt to create positive social relationships (badenya) among the four large associations that had been involved in a bitter conflict after they had tried to outdo each other with the cost and number of their uniforms at a celebration (probably Tabaski), some years ago.
business had totally flourished at the time, every week there were several women’s groups, small and large, that had come to rent his chairs. For women who organized the ceremonies this was mostly a positive development, they gained respect and were given obligatory gifts by the members of their association. However, those without the social capital needed to be able to take the risk of taking much credit could not benefit and in addition, had to spend no small sums of money regularly on gifts for others who had enough resources to organize a celebration. This surge in ceremonies probably took place shortly after I left Bancoumana in 2006. By the next season many associations had stopped their bolomafara-list \(^98\) or had cut back the size of the obligatory gifts. \(^99\) The ‘Association des femmes de Bancoumana’, in the person of Kamissa Camara, on the other hand introduced a new bolomafara-list. This did indeed make the obligatory gifts of name-giving ceremonies and marriages more reciprocal, thereby responding to the worries of members without ceremonies to organize, but it also lead members to reduce the size of the celebrations or to not organize them at all (see above).

An Unsuccessful Attempt at Change

Not all attempts to change the rules of the ton, and thereby the ton itself, succeed. Every association consists of a diversified membership, each woman with her own economic activities, social network and other interests and preferences. All members, with a function in the committee or not, will generally try to only suggest adjustments to their ton that will be accepted smoothly, in order to avoid shame. However, it does sometimes happen that changes to a ton are suggested and turn out to be unacceptable to the other members. Shortly after I arrived in august 2007 this happened at a meeting of Jigiseme. The reason the suggested change (to the bolomafara-ROSCA of Jigiseme) did not get accepted was that it was to take place during the ROSCA when reciprocal exchanges still had to be completed and that it was suggested by only two women (though only one of them, who is a fune, spoke), both of whom were a member of the committee. Although I could not always understand what people were talking about, it made for an interesting evening:

On august 24\(^{th}\), 2007, shortly after the Friday afternoon prayers I arrived at the house of Niagale Coulibaly, secretary and hostess of Jigiseme [see chapter 3]. Every week this association has a meeting at which members collect the contributions for the ROSCAs, but today would be slightly different. It was the start of a new cycle and members who wanted to join in the new ROSCA (a condition for membership) are supposed to be present in addition to bringing in money. Therefore the number of attendants, fifty-five, was relatively high. In comparison to the last cycle the women had decided on an important change, i.e. to double the weekly contribution because of the large number of

\(^{98}\) Like Badenya, see quote from Fatimata Keita, chapter 3.
\(^{99}\) At a name-giving ceremony organized by a member of Konfiansi, her association of fifty members had collected 20,500 FCFA for a collective gift from the association which was handed over to the mother during the ceremony.
members. From now on a hand (a place on the list) would equal a contribution of 2500 FCFA every Friday.

Collecting the contributions seemed to go smoothly at first; for all names that are called someone comes forward to the two women on the mat who are counting and organizing growing piles of money. When Marietou Keita, who was learning to be a secretary as a kind of apprentice of Niagale Coulibaly, who has done this for the past twelve years, comes to page 46 she runs into problems. Many names that were written down when the women held their lottery to establish the order of takings in the next cycle had already been crossed. Others were deleted now because no one handed over the required 2500 FCFA. The strategy of shortening the cycle by increasing the weekly contribution had worked, the current cycle only counted 61 names on the list and should end on the 24th of October 2008. The two women counting the money concluded that the fund was complete; the first person on the list was about to receive 152,500 FCFA. That first person is not just anybody. Because she is the president of Jigiseme, Djéné Kante has the privilege of receiving the money first at every new cycle. In the coming 60 weeks all other contributors will receive the fund once. Because Djéné is ill Niagale will bring her the money and following ton regulations deduct 1000 FCFA from the fund to give to the woman who made the tea and 250 FCFA to give to Umu Camara, the funemuso who shortly sang praise to Djéné Kante while showing the plastic bag full of money to her audience.

After this round of contributions women had started to drink tea together and eat the snacks that a few of them are selling. Then the second eldest lady (after Djéné Kante) of the association stands up to talk to Mamu Camara (funemuso) who had been counting the contributions shortly before that. She speaks on behalf of the president, thanking the members for their gifts. Niagale went into her hut to get another notebook which contains the administration of another ROSCA of Jigiseme. This ROSCA is known as the bolomafara (support) list. Everybody who was a member of Jigiseme at the time the cycle started contributes 500 FCFA every week but the allocation of the fund is not based on a lottery but on demand (see chapter 3). However, since this is the rainy season there are hardly any ceremonies and everybody is short in money so the ton has decided to not collect this ROSCA every week. This week is such a week, but some people who had not contributed the week before when they were supposed to are publicly demanded to contribute today. In the end four people do so.

Niagale talks to Mamu Camara for a long time, who responds with a lengthy monologue. There is a difference of opinion about the bolomafara list. Mamu and her friend Marietou Keita, the future secretary, are of the opinion that the association should not collect late contributions like this...

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100 The previous cycle Jigiseme had had 113 names on its list, resulting in a cycle of 114 weeks (the last week of a cycle this association collects full contributions of 2500 from all members, also those who usually contribute one hand together, for the common fund that is used for the organization of a celebration after Tabaski). There were members that had waited for their money for more than two years and it was decided that this was too much. With a doubled contribution many members teamed up with one or more (usually three or four) others so they could split a hand amongst each other. At the moment this group (represented on Jigiseme’s member-list by one name) receives the fund they will split this as well (see also chapter 3).

101 Except for the marriages that are celebrated shortly before the start of Ramadan.
while Niagale wishes the procedure to remain the same. The problem is that about eight members of this ROSCA have ceased from contributing, others (about four every week) give their money late. After Mamu had finished speaking it seemed like a bomb was exploding. Everybody got up and to scream at Mamu and Marietou and then also at some other members who did not agree. Most members seemed to have reached consensus about the fact that they do not agree with the proposal made by these two members of the associations leadership but that was no reason not to defend this opinion. After ten minutes of shouting Umu Diabate, one of the most active griots in town, almost succeeded in hushing the situation. Still more than twenty women kept yelling at each other in the middle of the circle of benches, two other smaller groups did the same around Mamu Camara and Marietou Keita. In total it had taken half an hour for the arguments to cease. Afterwards Niagale told me that in the end everything was paid so there was no problem anymore.

After the older women have chatted and made fun of each other for a while I accompanied Niagale Coulibaly and her friend Sitan Toure to the house of Djèné Kante. There they gave her the bag with money and told her about the meeting without going into detail. At 5pm an eventful afternoon came to an end.
Conclusion

To women in Mande, their tonw with ROSCAs are of great importance, much more so than men’s tonw are to their membership. Unlike men, women in Mande do not live with their kin but with their affines and need to find other ways to build the necessary supportive and enjoyable social relationships with people living close by. Tonw are based on the principle that members are unrelated even though the discourse (like a president that is called the ‘mother of the ton’, tonba) has to be that of kinship because in Mande all social relationships are expressed in kinship terms especially if the relationships are positively valued (badenya). In a ton, relationships are not taken for granted, it is not only a club of friends, one has to do something to be a member of the group. Members have to follow the rules of the ton. It is following the rules of the ton that shapes the bond between members, action is required because these relationships are not a given, like it close kinship relationships. Therefore it does not come as a surprise that those rules that, once followed, make certain people a group are referred to by the same word as the group, i.e. ton.

By definition tonw have a focus on rules and regulations. Therefore they may be perceived as static in academic literature (eg. De Jorio, 1997) although it is clear that there are many different types of associations that were all referred to by the same term. The same applies to the ROSCA, a savings system that is used by many women’s tonw in Bancoumana. Though the rules are strict and not contributing to the ROSCA is unacceptable, tonw and their ROSCAs are in reality not static. During the ROSCA cycle no real changes can be made because it is based on full reciprocity but once everybody has received the fund and there are no outstanding debts or credit within the ROSCA, members can try to adapt the rules and regulations to their personal situation. Like with most novelties in Mande, the way associations use ROSCAs and the way members may try to change their associations, follow particular socialities. At meetings, fune- and jelimusow praise the person who takes the fund and women with a jamu indicating nobility are in the committee. Tonw and all the activities surrounding them are an important topic of conversation for all involved. Also outside of their well attended meetings, tonw with ROSCAs have become a very important aspect in everyday life in Bancoumana.

In this society money is whimsical and most of the time (especially when earned through trade\textsuperscript{102}) it cannot be kept because there will always be a relative or friend who needs it desperately and claims it. At the same time money has become absolutely necessary for physical but most of all for social survival. The ROSCAs of tonw are instrumental in changing the properties of money and making them durable through prolonged efforts to collect a large sum instead of earning small amounts of money regularly. Even though the demands made on members are high, in the height of their contributions as well as on their short intervals, ton-memberships are generally very diverse even

\textsuperscript{102} Because in trade money is earned through buying things and selling it for more money, thereby not adding any real value.
when they are aimed at a particular group. For example, groups based on ethnicity (Bamana or Fulbe) have many members that are not of said ethnicity but join because they have friends in the ton, even among the those who are the intended members diversity in age or wealth can be great. Tonw are used to develop more and thicker social relationships, to save money for ceremonies or consumer items, as part of a business’s unwritten administration, etc. Not only is there great heterogeneity among the membership, which obviously excludes some but still involves over half the female adult population of Bancoumana, there exists also a considerable wide spectrum of tonw; there are small and large groups (which determines the length of a ROSCA cycle and thereby the time members have to wait to take the fund), groups meant for specific ethnic or occupational groups or neighbourhoods, some do more about ‘development’ than others, again other groups are famous for the celebrations they organize after Tabaski.

In tonw with ROSCAs women from Bancoumana have found what they needed in the past few years. It is however impossible to say how long this will last. Already changes are taking place at a great pace without too many unintended consequences that members do not want to go along in. The disappearance of the large name-giving ceremonies that I observed in 2006 came as a great surprise to me but people did not really seem to care much about it. At this moment women are willing to go at great length to comply to the rules of their association(s). They work extremely hard to get their trade to make a profit, they build up social capital to ‘insure’ themselves for tough times that may be ahead so that when that time comes they have enough people from whom they could claim support. The other response to the high demands with sometimes unintended consequences of the associations is to induce the committee of their ton to actually change the demands and thereby change the social system.
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