

MICROCREDIT AND EMPOWERMENT
AMONG WOMEN CLOTH DYERS OF BAMAKO, MALI

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To my deceased parents, Leo and Dorothy Downs,
and the women cloth dyers of Bamako, Mali

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LIST OF ABBREVIATIONS

ASCRA	Accumulating Savings and Credit Association
CEE	Credit with Education
CEFA	<i>Crédit Epargne avec Education</i>
CGAP	Consultative Group to Assist the Poor
CIDA	Canadian International Development Agency
CMDT	<i>Compagnie Malienne pour le Developpement</i>
FFH	Freedom From Hunger
GAD	Gender and Development
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
IMF	International Monetary Fund
JSI	John Snow Inc.
MFI	Microfinance Institution
NGO	Non-governmental organization
ROSCA	Rotating Savings and Credit Association
SAP	Structural Adjustment Programs
UMOA	Monetary Union of the West Africa States
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
WID	Women in Development

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Since the 1990s, microcredit programs have been increasingly marketed as an effective means of poverty reduction. Microcredit programs provide small loans and savings opportunities to those who traditionally have been excluded from commercial financial services. Microcredit programs have also been cited as an effective way to reduce hunger and malnutrition. Health-related issues have been mentioned as a factor preventing poor women from participating in microcredit programs (Evans, Adams, Mohammed & Norris, 1998). In Mali, the research site for this study, some women refer to health issues as their reason for not participating in a microcredit program.

This study's objective is to assess whether or not women were empowered to make behavioral changes as a result of their participation in a microcredit program. Qualitative research methods were used in identifying strategies these entrepreneurial women employed to manage their work and care for themselves and their families. Conceivably, this baseline study will expand our cultural and medical understanding of how Malian families are impacted by disease and illness, and how this impact affects women's economic decision-making. Scholars, researchers and development practitioners need to broaden the present development discourse

about how global health and nutritional issues impact poor women's economic capacity. A broader scope would logically support the need for a more integrative approach using microcredit programs in conjunction with other intervention services as a comprehensive approach in helping to eradicate poverty in Africa.

CHAPTER 1 INTRODUCTION

Research Objective

This dissertation is an assessment of a microcredit program located in Bamako, the capital of Mali, West Africa. Microcredit programs are designed to provide small loans and savings opportunities to those who have been otherwise excluded from commercial financial services. Microcredit programs have also been considered an effective means of reducing poverty (Pankhurst & Johnston, 1999). Within microfinance institutions (MFI),¹ Mayoux (2000) described the three primary approaches used to administer microcredit programs: financial sustainability, feminist empowerment, and poverty alleviation. The financial sustainability approach is the dominant microfinance model used worldwide. This study assesses a microcredit program originating from the poverty alleviation approach. Freedom From Hunger (FFH), a U.S. non-governmental organization (NGO) sponsors Credit with Education (CEE), a microcredit program. This program integrates health and nutritional training as a comprehensive approach to eradicating poverty.

All three approaches will be discussed in Chapter 2. The main objective of my study is to assess whether or not the CEE model has had an impact on women's empowerment, resulting in behavioral changes as an outcome of participants' long-term program exposure. The term "empowerment" refers to a sense of expansion of individual choice in a person's life. Moreover, I use the term "women's empowerment" throughout the dissertation, but prefer the term "self-empowerment" to signify an individual's capacity to acquire the ability to make enhanced

¹ The terms "microfinance" and "microcredit" may be used interchangeably to represent the same services offered within microfinance institutions (MFI).

choices where such ability had been previously denied. A discussion of power and disempowerment will also be explored further in Chapter 2.

In West Africa, women are generally the caretakers in the household. It is the role of women to care for the sick. Some of the reasons given for non-participation in a microcredit program are related to health and illness hardships (Evans, Adams, Mohammed, & Harris, 1998). The CEE participants were chosen as the focus of this study for three reasons: women have been characterized as having less access to financial services; women tend to be more marginalized in society; and women are less sought after as potential clients by MFIs (Johnson & Rogaly, 1997; MkNelly & McCord, 2001). Therefore, this study will also explore how women CEE participants strategize their productive and reproductive work activities to minimize the likelihood of them becoming sick and their families' vulnerability to illness.

My goal in this study is not to present a critique of the MFI per se, which has been done sufficiently elsewhere (Buckley, 1997; Cerven & Ghazanfar, 1999; Evans, et. al., 1998; Hollis & Sweetman, 1998; Hulme & Moseley, 1996; Johnson & Rogaly, 1997). The MFI, more specifically, microcredit programs, are seen as viable interventions in helping to alleviate poverty (Pankhurst, 1999). Future financial increases are projected worldwide for microcredit programs under current initiatives made by the Gates Foundation, Consultative Group to Assist the Poor (CGAP), and international donor agencies² (Iritani, 2006; Mayoux, 2000). As part of the current projected initiatives, I advocate for future microcredit programs to be designed to incorporate issues of gender equity. Other important research issues to be explored should include:

- How can microcredit programs be more dynamic and innovative in their approach to providing necessary services beyond financial ones?

² Consultative Group to Assist the Poor is a major international initiative founded in 1995 after the 1993 International Conference on Actions to Reduce Global Hunger.

- How can programs become more culturally adaptive?
- How can gender issues be best mainstreamed into new and/or existing programs (including gender training for men and women as local program providers and for NGOs)?
- How can programs become participatory whereby clients' objectives are incorporated into program planning and design?
- How has global poverty been affected after nearly three decades of instituting microcredit programs?

My project of assessing gender impact, an area not yet incorporated into microcredit programs, will serve as evidence of the need for the integration of gender analysis as an important and necessary component of all microcredit programs that focus on women.

During the summer of 1999, I visited Mali to explore the feasibility of a research study. I chose Mali because of its historical and economic importance to West African commerce. Mali is noted for its thriving open-air markets that contribute greatly to local and national economies of which entrepreneurial women are major participants. Cloth dyers, the population sample chosen for this study, comprise a substantial and vital economic presence as traders, selling in Bamako and regional markets throughout Mali and beyond. In Bamako, hand-dyed cloth is a potentially lucrative industry for women. It is also a very costly microenterprise to operate. Since this study explores issues of microcredit use, I thought women cloth dyers would be a perfect occupation to explore issues of microcredit use. Even though my sample was selected from a specific group (CEE participants) within the larger cloth dyeing community, NGOs administering microcredit programs do not differentiate among the types of microenterprises to which they lend money. Requirements for participating in a CEE program will be discussed in Chapter 3.

My principal research interests include: (a) how women strategize to allocate their time between productive and reproductive activities; (b) how women's networks function and how

participants benefit from those networks; and (c) strategies poor women use to defy the risk of poor health for themselves and their family? In communities where cash is scarce, it is often the reliance on network ties rather than money that members rely on to fulfill their needs. One of the hypotheses of the microcredit approach studied for this project is that through group-lending, social networks become strengthened thereby empowering its members (Mayoux, 2000). I was curious to what extent that was actually the case for women cloth dyers of the CEE program. Social networks are not a new concept in Mali. Because money is scarce, Malians use social networks as a strategy to meet their day-to-day survival needs. Women also form networks, as a way to gain social power and improve their social situation (Guyer, 1981). With respect to the CEE program, I will explore whether the status of group membership increased the women's ability to make enhanced choices as a result of increased network ties? Another reason I selected cloth dyers as my sample group was because of my interest in hand-dyed cloth. I became intrigued by the skill Malian cloth dyers possess as artists as they express themselves on blank, white pieces of cloth. The *boubous* (long flowing gowns) Malians wear are designed with vivid colors. The hand-made patterns resemble vibrant, moving canvases set against backdrops of urban and rural landscapes. Surprisingly, Malian cloth dyers use no utensils to measure the amount of commercial powdered color applied during the dyeing process. Through trial and error, they learned how to estimate the quantity and how many different colors are necessary to attain a particular hue. Certain dyers are known for their particular skill in mixing the powdered dyes to replicate a color commissioned by their clients. Dyers commented that it takes years of trial and error to perfect such a skill.

During my preliminary trip, I contacted women cloth dyers who sold their wares in the market and also women cloth dyers who primarily worked at home. Cloth dyers who worked at

home, openly spoke of their experience using microcredit. However, during the informal conversations with the market dyers, they never mentioned “microcredit.” I became curious why the market dyers were not using it. I wondered why some entrepreneurial women were well informed and using microcredit, and market dyers were unaware that such a program existed. Were home-based dyers and market dyers part of the same or different networks? What determines their access to resources? Was microcredit marketed to all entrepreneurial women in the same way? I discussed my findings with personnel of a local NGO that administered microcredit in Bamako. However, while only in the field a short time, I was unable to resolve the mystery of the NGOs outreach, an attempt to inform the local community of its services. I was curious to learn why some groups of women were well informed and others appeared left out and uninformed? Additionally, women’s lack of access to resources could be a major obstacle to well-intended development programs, as well as being critical to the success or failure of a woman’s microenterprise. Therefore, this project builds on the idea that women’s networks and access to resources are crucial in increasing women’s capacity for self-empowerment.



Figure 1-1. Map of Mali.

Research Setting: Mali

Mali is one of the largest countries in West Africa. The land surface is flat with northern plains covered by sandy rugged hills located in the northeast and a savanna-type environment to the south. The country is landlocked with a predominantly desert terrain. Mali's neighbors are Algeria to the north, Niger to the east, Burkina Faso, the Ivory Coast, and Guinea to the south, and Mauritania and Senegal at its western edge (see Figure 1-1). The climate ranges from subtropical to arid. Mali has three principal seasons: February to June is the hot and dry season; June to November is the rainy season, which can be humid with milder temperatures; and November to February is the dry season with moderate temperatures. Mali has approximately 11.5 million people living in an area almost twice the size of Texas, approximately 474,764 square miles (Adams, Simon, & Madhavan, 2004).

Mali is home to five major ethnic groups: (a) the *Mande* (52%) which include the *Bamana* and *Malinke*; (b) the *Saracolés* and *Peul* (17%); (c) the *Songhai* (7%); (d) the *Tuareg* and the

Moors (5%); and (e) the *Bozo* (4%). Other ethnic groups (including the Dogon), represent 14% of the population (Ember and Ember, 2001). Each ethnic group is historically tied to a specific occupation. The *Bamana*, *Malinke*, and *Dogon* are farmers; the *Peul*, *Moors*, and *Tuareg* are herders; the *Saracolé* are traders; and the *Bozo* are fishers. However, in recent years, these ties have loosened as ethnic groups seek diverse non-traditional sources of income. Although each ethnic group speaks a separate language, nearly 80% of Malians speak *Bamanankan*, which is also the common language of commerce and the lingua franca of the country. French is the country's official language. In 2003, the literacy rate was 31% (Ember & Ember, 2001). The principal religion is Islam, practiced by approximately 90% of the population, with indigenous beliefs practiced by 9%; Christianity represents 1% of the population (Wing, 2004).

After more than 60 years of French colonial rule, the country gained its independence in 1960, and adopted the name Mali after the ancient Mali Empire that rose and fell between the 13th and 19th centuries (Adams, 2004). A socialist program of development was pursued post-independence until 1968. The one-party state, governed by President Modibo Keita, was overthrown by the military. Moussa Traoré became Keita's successor. However, in 1991, mass demonstrations for multi-party democracy culminated in the overthrow of Traoré. Democratic elections followed in 1992, and Alpha Oumar Konaré was elected president through the country's first multi-party election. The country has since continued to experience more than a decade of relatively peaceful multi-party democratic government.

Mali is one of the 10 poorest countries in the world. Despite increasing migration to cities and towns, almost 70% of the country's population is engaged in activities within the rural sector. Agriculture, livestock husbandry, and other primary sector activities account for 36% of the country's Gross Domestic Product (GDP) (Sardier, 2003). Subsistence farming continues to

be the backbone of agricultural activity, although commercial farming, which involves cash crops such as cotton and cereals, sorghum, millet, and corn, contributes significantly to the national economy (Adams, 2004). Mali has also become one of the fastest growing gold producing countries in the world (Economist Intelligence Unit, 2002). Because of its landlocked topography, the country is greatly influenced by the events of its two powerful neighbors, Senegal and the Ivory Coast. Mali has strong trade relations with these two countries. The violent crisis in the Ivory Coast in 2002 has significantly affected Mali's trade revenue. The 2002-2003 closure of the main import/export route to the port of Abidjan, the capital of the Ivory Coast, affected Mali's already fragile economy. Nevertheless, the doubling of cotton production and double-digit increases in cereal and gold production (third largest in the world after South Africa and Ghana) served to boost Mali's GDP growth from 3.5% in 2001 to nearly 7.4% in 2003 (Sardier, 2003).

Mali's economy has been noted for its large structural trade deficits and remains one of the most aid-dependent countries in the world (Adams, 2004). Since the late 1980s, the World Bank and the International Monetary Fund (IMF) have imposed structural adjustment programs (SAPs) (Adams, 2004). In 2003, U.S. aid assistance reached \$44.2 million. The providers of support included programs sponsored by the U.S. Agency for International Development (USAID); aid to democracy initiatives; and military assistance. The U.S. State Department allocated \$1.05 million to train militaries in the Pan Sahelian region of which Mali is a member.

As part of the country's structural adjustment efforts, the Malian government has been reforming key economic sectors from: (a) cotton from Mali's major agricultural sector; and (b) Mali's infrastructure (energy, transportation, and telecommunications). With the help of development aid, Mali has become one of the leading producers of cotton in sub-Saharan Africa

and the world's eighth largest cotton exporter. Internal problems (i.e., a strike among cotton growers from 2000 to 2001) within the government-owned cotton production plant, *Compagnie Malienne de Développement Textile* (CMDT). This problem has negatively impacted Mali's annual output. Mali has become a major recipient of foreign aid from many sources, including multilateral organizations (i.e., the World Bank and the African Development Bank) and bilateral programs funded by France, the United States (\$44.2 million in 2003), Canada, the Netherlands, Germany, and China (Sardier 2003). The Chinese and Malians have initiated joint venture companies, which have led to the development of a Chinese investment center (BNETD, 2001). China is also major a participant in Mali's textile industry and large-scale construction projects (i.e., the bridge across the Niger River, a conference center, an expressway leading into Bamako), and a new national stadium in Bamako (BNETD, 2001).

The country's economic development efforts also focus on the promotion of its growing informal sector in which women are key participants. As Mali strengthens its political and economic presence within the global economy, women entrepreneurs have increasingly contributed as a result of their increased access to credit. The majority of Malian women's microenterprise activity is small and confined to the informal sector with transactions not captured within national economic statistical reports.

Bamako

Bamako, the capital, is the seat of political and cultural activities in the country. Bamako is home to 1.3 million residents and covers a landmass of 27,600 hectares (BNETD, 2001). Today, Bamako faces problems of high population growth and a weak, unbalanced economy. Approximately one-third of the country's population lives below the poverty level and the majority of its citizens are under 20 years of age. Unemployment is high and access to basic

services is low. Bamako is important to Mali's overall national economy as 24% of the GDP is generated from the city. Bamako's consumption tops 25% and is responsible for 70% of the country's commercial activity (BNETD, 2001).

Bamako is divided into eight *communes*. *Communes* serve as a governing body in neighborhoods designed to mediate residential disputes. *Communes* also administer government programs and information pertinent to each *commune's* inhabitants. Each *commune* oversees an unequal number of *quartiers* (municipal districts), some spatially larger than others. Because of the irregular land size and number of residents living in each *quartier*, some larger *communes* manage more *quartiers* than others. Bamako is comprised of approximately 18 *quartiers*. But because of population growth and urban sprawl, this number of *quartiers* is rapidly changing. The capital city is expanding and residents are moving to newly built neighborhoods as fast as they are constructed. These new neighborhoods are located within 8 to 10 miles of the downtown commercial district. The research site for this project takes place in one of Bamako's older residential districts, a well-established *quartier* of *Magnambougou*. *Magnambougou* is located across the *Pont de Martyres* (Bridge of Martyrs) and approximately 3.5 miles from the heart of the commercial and municipal district. Two neighborhoods are located along the periphery of *Magnambougou*: *Djandijigula I* and *Djandijigula II* (hereinafter referred to as *Djan I* and *Djan II*) where the surveyed respondents for this research project reside.

Djan I and II

Djan I and *Djan II* are visibly two of the poorest neighborhoods in *Magnambougou*. The neighborhoods are divided by a wide unpaved dirt road extending approximately 1.5 miles. A sparse row of one- and two-room bungalows lines both sides of the dusty main road. Tributaries off the main road serve as passageways into the residential neighborhood. At the time of this study, the rocky, dry roads were in poor condition with deep crevasses and large boulders, which

made it almost impossible to cross by car. Few residents owned cars. The majority of the cars seen in the neighborhood were public transport vehicles. The local public transportation system consisted of recycled, dilapidated Peugeot vans (“*Duurunies*”) and old cars used as communal taxis. *Duurunies* and taxis pick up residents and deliver them to local markets, various transport stops connecting to other neighborhoods, or to the central transport yard located in the downtown area of Bamako. The *Djandigigula* market is the second largest in the area next to the central market of *Magnambougou*.³ Neighbors living in other *quartiers* would also buy and trade at the *Djandigigula* market. The convenient location could account for its size and importance to the local economy.

Research Design

As mentioned earlier, Bamako was selected as the research site because of its thriving markets in which women traders play a substantial role as major economic contributors to the local and national economy. Bamako is also headquarters for *Nyesigiso*, the NGO that administered the microcredit model, Credit with Education (CEE), which was assessed for this study. The neighborhoods of *Djan* I and II were selected because the participants of the CEE program all reside in the area. Program participants lived in proximity to each other, inferring that they were members of the same socioeconomic group. Participants were also selected from the same microcredit program to ensure consistency of program curriculum and administrative guidelines. As a stipulation to participating in this study, all CEE participants were required to have taken part in the program for at least one year. Length of time in the program proved to be a crucial element in participants’ ability to recall what they learned. For purposes of this study, long-term exposure means participation in the program for no less than three years. While

³ Regional markets often serve as an indicator of the *quartier* or neighborhood’s prosperity.

interviewing past CEE participants, it became clear that women who had participated for less than one year had forgotten too much of the program curriculum to be used in the study. All CEE participants selected for this study have been in the program at least three years or more.

The CEE program was initially designed to meet women's practical needs (employment, health, education, and sanitation) and certain strategic needs (strengthening women's organizations, increasing self-confidence, and improving the position of women). In recent years, Freedom From Hunger (FFH), the organization that sponsors the CEE program, became interested in issues of women's empowerment and decided to re-examine its existing program. By using FFH's field data from past programs based in Ghana and Bolivia, FFH reassessed its program model measuring empowerment impact on its women participants (MkNelly & McCord, 2001). Freedom From Hunger consulted researchers from John Snow, Inc. (JSI) to conduct a study of empowerment and contraceptive use among members of the Grameen Bank and the Bangladesh Rural Action Committee (BRAC) participants in Bangladesh. The Grameen study documented how group participation had an empowering effect beyond any direct economic impact (MkNelly & McCord, 2001). The JSI researchers who conducted the Grameen study, Schuler and Hasehemi (1993), detailed how women's identification with the group increased their exposure to new ideas, their self-confidence, and their mobility. The study described how the more regimented approach illustrated by the Grameen group (compared to BRAC) seemed to develop a more intense group identification and bond that made it easier for women to resist the restrictions of traditional family life and adopt new family planning norms (Schuler & Hasehemi, 1993).

Building on JSI's study, FFH defined women's empowerment as: (a) women's self-confidence and vision of the future; (b) status and bargaining power within the household; and

(c) status and networks in the community (MkNelly & McCord, 2001). Freedom From Hunger used qualitative and quantitative methods to locate indicators of empowerment from its previous studies in Ghana and Bolivia. FFH interviewed the staff and program participants identifying empowerment indicators appropriate to the local context and relationships being studied (MkNelly & McCord, 2001). The FFH study results described empowerment indicators found at the community, household, and individual levels.

This study uses Kabeer's definition of empowerment (1999), which referred to the process by which a person who has been denied the ability to exercise choice acquires such ability. Kabeer (1999) identified three interrelated components relative to choice: access to resources (including future claims to material, human, and social resources); agency/decision-making (including negotiation, deception, and manipulation); and achievement (well-being outcomes women experience as a result of having access to resources and agency). I will also utilize FFH's definition to explore aspects of CEE participant's enhanced self-confidence, and whether they experienced a heightened sense of status in their community. Empowerment, however, is not a linear progression in people's lives. Schuler & Hashemi (1993) suggested that empowerment begins at the level of a woman's individual consciousness and becomes externalized through greater physical mobility, remunerated labor, a strong role in the household and, eventually, meaningful participation in the larger community. Kabeer (1999) stated that empowerment cannot be reduced to a single process or outcome. MkNelly and McCord (2001) added that impacts on empowerment perceived by outsiders might not necessarily be indicators most valued by the program participants themselves. In Chapter 2, the issue of empowerment and choice will be discussed in greater detail.

Methods of Data Collection

My data source is derived from participants' self-reporting of behavioral changes as a result of their long-term exposure to the CEE program. The methods used included: participant/observation; open-ended and structured interviews; focus groups; socio-demographic survey; photographs; NGO's literature; and published and unpublished studies and brochures. The data collected and results of this study are a combination of qualitative and quantitative research methods.

Sociodemographic Questionnaire

After locating the sample group, the three groups consisted of: 24 CEE participants with long-term program exposure; 21 individual *Nyesigiso* microcredit users (MC); and 27 non-microcredit users (NMC). A total of 72 respondents were surveyed. The questions were developed from information learned during focus groups, observations, and unstructured interviews. The questionnaire was designed to include questions concerning: demographics and socioeconomic characteristics; cloth dyeing history; economic activities; types of income generating strategies other than and including the use of microcredit; other types of affiliated networks; help they receive in case they became ill or a family member became ill; and use or non-use of *tontines* (local credit and savings groups). The questionnaire was pre-tested with five cloth dyers and then revised. I interviewed most dyers in comfortable, familiar surroundings either at the home of a host dyer or in the market. Women arrived in groups and sat patiently until they were interviewed. Everyone was interviewed individually. Most interviews lasted approximately 50 minutes.

After arriving in Bamako, I introduced myself and the research project to every NGO that administered microcredit. I was searching for an NGO that administered a microcredit model that integrated health and nutritional training with a microcredit program. *Nyesigiso*, was the

only NGO in Bamako that administered such a program. After located the NGO, I had difficulty locating a group of cloth dyers who were CEE participants and who also met the time requirement (participated in program for at least one year). The CEE program was designed to target the poorest women in a community. The initial loan amount was for approximately \$50. Since cloth dyeing is an expensive microenterprise to operate, most cloth dyers I interviewed while searching for CEE participants were not interested in borrowing such small loans that also required time-consuming program requirements (i.e., group-lending, weekly meetings, and training). These program stipulations and small loan amounts were designed to discourage financially better-off borrowers. The *Djan* CEE participants were the only group that met the study criteria. Therefore, this sample was neither random nor arbitrary. As a purposeful sample (Bernard, 2002), the group fit the study requirement: CEE participants--cloth dyers with--long-term program exposure. As part of the assessment, I compared the health and work-related survey data of the three groups: CEE participants; microcredit users with no added health training; and the non-microcredit user group. Since all three groups live in proximity to each other and share the same socioeconomic status, I infer that the three groups were equal with respect to their knowledge of health and nutritional matters, except for the control group--the CEE participants. Therefore, groups measuring p-scores of $\leq .05$ and high percentage ratings (relative to the other two groups) will be used as indicators denoting behavioral changes. The microcredit user group chosen for the study were also selected from *Nyesigiso* and abided by the same administrative guidelines as CEE participants. Moreover, the major difference between the CEE participants and the microcredit user group is that the latter does not participate in group-lending. The microcredit user group borrows money on an individual basis using collateral with no additional training. The selection criteria for the microcredit user group included: (a) they

were presently in repayment status, (b) they were in the same occupation of cloth dyeing, and (c) they lived in proximity to the CEE participants. The non-microcredit group had never participated in any type of microcredit program. The only criteria for study participation included: (a) they live in proximity to the other two groups, (b) they had never used microcredit before, and (c) they shared the same occupation of cloth dyeing.

Ethnographic Observations

Wolcott (1999) explained three major ways in which qualitative researchers gather data: (a) participant observation (experiencing), (b) interviewing (inquiring), and (c) studying materials prepared by others (examining). The following section describes the methods used in collecting data for this study.

Participant observation is sometimes viewed as the central and defining method used in field research for anthropologists (Dewalt, Dewalt, & Wayland, 1998). Spradley (1969) used the term “participant observation” to refer to the general approach of fieldwork in ethnographic research. Handwerker (2001) used the term as a general method used by anthropologists. Dewalt et al. (1998) referred to participant observation as a systematic approach to doing fieldwork, calling for focused attention, analysis of behavior, and recording of information (fieldnotes) gained from participating and observing people as they carry out their everyday activities. Additionally, the information gained through participating and observing is as critical to social scientific analysis as more formal research techniques, such as interviewing, structured observation, and the use of questionnaires and formal elicitation techniques (Dewalt et al., 1998). Moreover, participant observation enhances the quality of the interpretation of the collected data.

What was learned about Malian culture came as a result of participating in the lives of these cloth dyers during my field stays. I observed women cloth dyers working alone, as well as in large and small work groups. I spoke with groups about their experience using microcredit,

and I asked open-ended questions about their work activities and the health of their families.

The women openly shared their knowledge about themselves and their experiences. By participating and learning to dye cloth myself gave me an experience of what it is like to create colors and how physically challenging the work of cloth dyeing can be.

One of the interviewing methods used was focus groups. Focus groups were used primarily at the beginning of the study to gather general information to understand more about the domain of cloth dyeing, to observe how women organized their workday, and learn about the overall health of cloth dyers and their families. Weller (1998) stated that the less known about a subject the more appropriate the use of unstructured, open-ended methods can be. Weller added that the initial stages of a project should include a descriptive exploration of the topic being studied. I facilitated approximately 10 focus groups. For the focus groups, several cloth dyers hosted me at their respective homes. I facilitated the focus groups by asking a series of topic-specific, open-ended questions. All focus group discussions were recorded and the tapes transcribed.

Photographs as Memory

Photographs can be powerful records of visual accounts of activities and events. Photographs can be used as primary visual data (Loizos, 2001). For this study, I used photographs as documentation of events that captured the everyday activities of cloth dyers, their work environments, meetings, and their families. The photographs were sometimes used in instances where the taking of notes proved to be cumbersome and distracting (i.e., during focus groups). I documented women in the following circumstances: (a) socializing with friends, (b) at naming and wedding ceremonies where gifts of cloth were exchanged, (c) at weekly microcredit meetings, (d) working alone or in groups, (e) using equipment and supplies in dyeing, and (f) the environment around their living/working space. Often photographs were used as reminders

about people, places, and events. I visually captured recurring themes and images that served as helpful insights about group members and leaders: (a) generations of cloth dyers working together, (b) friends sharing their stories, and (c) women coordinated domestic activities with other female family members as they prepared food and kept their compound clean and orderly. I also gave the camera to my research assistant and told him to photograph scenes he thought were important.

The benefit of shooting with a digital camera in the field was that we were able to view the results right away. At the end of each day, my assistant and I discussed his photographs and particular perspective, what made a good photograph, how to improve the photos, and ways photos could be more effective. For ease in retrieval, I used several methods to categorize the photos: dates, themes, activities, and places.

Photo documentation proved to be a very useful method for this project. I took photos of each respondent for the survey. While interviewing, I realized some women were called by multiple variations of their names (i.e., last names, nicknames). Women using names other than their given names seemed to be a common practice. But as part of the study, it was confusing and difficult to identify each respondent. I learned that some women responded only to their nickname. Sometimes a woman was called by multiple names, depending on her relation to the speaker. To lessen the chance of confusion, I took individual photos of each respondent. I grouped each photo according to their respective group (CEE, MC, and NMC). While administering the survey, I asked each respondent to identify other members of her group and asked if she knew or recognized other women on the page. When I compared fieldnotes to names and respective groupings, this method made clear the connections between women's social and business networks.

Published Material

Freedom From Hunger (FFH), the U.S. based NGO, designed and sponsored the CEE program. The FFH Bamako Office Director, Boubacar Diallo, provided training manuals and reports (published and unpublished) about the CEE program in Mali. I used the training manuals as references, helping to better understand the content of the CEE training. Additionally, I used online journal articles from multiple sources. While visiting other NGOs in Bamako that administered microcredit programs, I received literature and several website addresses, where I gained a better understanding of the health issues urban Malian women face for themselves and their families.

Summary

The research objective for this project is to assess women's empowerment and behavioral changes as a result of their participation in a microcredit program. A woman's work strategies used to limit her and her family's vulnerability to illness will also be explored. This dissertation moves away from attempts to measure economic impact according to financial indicators (i.e., income, repayment, or widespread microcredit use). It instead focuses on behavioral shifts women have chosen to make as a result of access to informal health and nutritional education.

In Chapter 2, I discuss relevant theories and literature relative to gender and development, power, microcredit, women and children's health issues in Africa, and women's networks. I also discuss current theories and approaches used within microfinance institutions (MFI).

In Chapter 3, I continue the microcredit discussion focused specifically in Africa/Mali and the three primary approaches used in the industry with a brief discussion comparing the Grameen Bank and village banking models to the CEE program. I give an overview of *Nyesigiso*, the local NGO in Bamako that administered the CEE program, integrating microcredit with health and nutritional training and how it works in the Bamako context. I describe the importance of

field agents to the success of a Credit Association. Field agents represent the bank and facilitate all CEE meetings and training. Lastly, I offer highlights of women's comments about their experience participating in the CEE program.

In Chapter 4, I describe how a segment of the hand-dyed cloth industry in Mali went from using plant-based dyes to importing commercial powdered dyes from Europe by way of the Ivory Coast and Sierre Leone. I discuss the techniques used in the industry to create designs and vibrant colors that Malian cloth dyers have popularized throughout the region. I give examples of the operating expenses necessary to manage a cloth dyeing microenterprise. I profile three women cloth dyers, detailing the lives of each, and I discuss their microcredit use, vulnerability to health crises, and their social and business networks.

In Chapter 5, I provide a qualitative discussion of the quantitative data. I discuss the difficulties of measuring social change over time, and examine and compare the higher percentage scores of the CEE participants to the other two groups. I use the categories of health-related and work strategies or networking denoting behavioral changes in these areas. In conclusion, I make an assessment of the CEE program and whether or not participants experienced empowerment as a result of their long-term exposure to the health and nutritional training. Lastly, I make several important recommendations: (a) supporting the need for varied microcredit programs to accommodate women's varying needs for other intervention services in conjunction with microcredit programs; (b) that programs designed to address poorer women need to be subsidized; and (c) the need to incorporate women's strategic gender needs into microcredit program design, research and microfinance policy guidelines.

CHAPTER 2 THEORETICAL PERSPECTIVE AND LITERATURE REVIEW

. . . that without a structural transformation of the lives of the poorest and most oppressed sections of all societies, there can be neither development nor equity.

(Kabeer, 1994, p.18)

Introduction

My study utilizes gender theory as a framework to better understand gender relations in the lives of entrepreneurial Malian women. In particular, my study employs gender analysis in assessing the impact Credit with Education (CEE), an integrated microcredit and health-training program, has had on women's empowerment. Kabeer (1999) defined empowerment as the process whereby those who have been denied the ability to exercise choice acquire such an ability. Pertaining to choice, three inter-related areas will be explored: (a) access to resources; (b) the processes of decision-making; and (c) the sense of well-being as a result of acquiring access to resources and agency. For this project, I explore empowerment as it relates to the choices participants made as a result of their long-term exposure to the CEE program.

Since the mid-1990s, "empowerment" has sometimes been used as a catch-all phrase attached to projects involving women, gender, health, education, and development (Cheater, 1999; Kristmundsdottir, 1999). However, more than a catch-all expression, empowerment can also be a powerful position where behavioral change happens. With the latter in mind, I prefer to use the term "self-empowerment." I argue that the CEE program or any other development-based program does *not* "empower" people *per se*, but that women participants themselves choose which elements of the CEE curriculum best supports an improved quality of life for themselves and their families. Later in the dissertation, I draw on ethnographic accounts and a qualitative interpretation of quantitative data to best situate Malian women cloth dyers as a result of their program participation.

Theoretical Framework: Gender and Development (GAD)

From scholars to development workers, gender theory has greatly influenced discussions about relations between men and women. Starting with the seminal work of Boserup (1970), *Women's Role in Economic Development* investigated the impact development projects had on women living in developing countries. Boserup discovered that most of the development projects of the period ignored women as a viable economic resource. Projects that required technical training were reserved for men, which resulted in most development projects improving opportunities and technical skills for men. But women were overlooked and denied access to such advancements (Boserup, 1970). Furthermore, she pointed out that women had been left out of development even though they were major participants in national economies.

Feminist scholars, activists, and women development workers involved in international development from the United States brought this evidence to the attention of U.S. policymakers (Boserup, 1970; Tinker, 1990; Maguire, 1984). These women challenged the assumption that modernization--the idea that development is measured by developing countries adopting Western technologies, institutions, and values--would automatically result in gender equality. Moreover, out of the lobbying efforts of advocates of women's inclusion in development, the term "Women in Development" (WID) was coined. The term was then adopted as a development approach that brought attention to women as an untapped resource. If integrated into policy and program planning, women could make a vital contribution to the market, improve national economic efficiency, and bring about equity for women (Moser, 1993; Reddock, 2000).

Initially, the WID approach narrowly focused on the needs of women exclusively. The promotion of access to credit and employment became a conduit to better integrate them into the development process. However, as scholars, feminists, and activists grew increasingly interested

in issues of gender, the idea of women as a category became only half the development story. Since men and women play different roles, which are shaped by society's historical, religious, ethnic, cultural, and economic norms (Grosz-Ngaté, 1989;¹ Whitehead, 1979), it became necessary to critically rethink how development impacts the lives of women. Therefore, the Gender and Development (GAD) approach grew out of the limitations encountered from WID.

The GAD approach evolved by not only encompassing issues of inclusion of women, but also by examining and critiquing unequal social relations between men and women in the workplace, as well as inequalities found within societal norms. The GAD model adopted a two-point approach to the study of women and development: (a) to investigate women's material conditions and class position, and (b) to study the structures of inequality and the norms that define and maintain women's disadvantaged status (Reddock, 2000). Moser (1993) stated that the GAD approach is an attempt at a holistic model, treating development as a complex process influenced by socioeconomic and political forces.

Within the GAD approach, Molyneaux (1981) made a clear distinction between women's interests, as a biological category, and gender interests, which are socially constructed roles both men and women practice in society. Molyneaux described two types of gender needs relevant to development: the practical and strategic needs. Practical gender needs include providing food security, shelter, education, and health care. Strategic gender needs are those needs which help in confronting women's subordinate position to men in their society. Strategic needs vary according to particular societal contexts. They may relate to gender division of labor, power and control, legal rights, domestic violence, equal wages, and women's control over their bodies. Strategic gender needs seek to challenge women's unequal position in society (Moser, 1993).

¹ For an analysis of Bamanan gender construction in Mali, see Grosz-Ngaté (1989).

Therefore, when approaching a problem (i.e., gender inequality) from a particular framework (WID or GAD), one identifies a certain set of problems and arrives at certain types of strategies and solutions. The WID approach tends to focus on practical needs, but a GAD approach focuses on both practical needs and strategic gender needs (see Table 2-1). The GAD is also interested in addressing the root inequalities (gender and class) that create many of the practical problems women experience in their daily lives (Connelly, Li, MacDonald & Parpart, 2000).

Table 2.1. Practical and Strategic Needs

WID	GAD
<p><i>Practical needs</i></p> <ul style="list-style-type: none"> • Tend to be immediate, short-term • Are unique to particular women, according to the roles assigned to them in the gender division of labor in their society • Related to daily needs: food, housing, income, health, children, safety • Are easily identifiable by women • Can be addressed by providing specific inputs: food, hand pumps, clinics, etc. 	<p><i>Strategic Needs</i></p> <ul style="list-style-type: none"> • Tend to be long-term • May be viewed as being relevant to all women (i.e., all women experience some degree of inequality relative to men, however, the degree varies by class, race, religion, age, etc.) • Related to disadvantaged position: subordination, lack of resources and education, vulnerability to poverty and violence, etc. • Are not always identifiable by women (i.e., women may be unaware of the basis of disadvantage or potential for change) • Can be addressed by consciousness-raising, increasing self-confidence, providing education, strengthening women's organizations, fostering political mobilization, etc.
<p><i>Addressing Practical Needs</i></p> <ul style="list-style-type: none"> • Tends to involve women as beneficiaries and perhaps as participants • Can improve the condition of women's lives • Generally, does not alter traditional roles and relationships 	<p><i>Addressing Strategic Needs</i></p> <ul style="list-style-type: none"> • Involves women as agents or enables women to become agents • Can improve the position of women in society • Can empower women and transform gender relations and attitudes

Source: Connelly et al., 2000 p. 142 (based on Moffat et al., 1991).

As discussed in detail in Chapter 3, the planning and the design of the CEE model seek to address participants' practical needs (health, income, children, food), and address certain strategic needs (increased self-confidence, education, strengthening women's networks) without

paying attention to transforming gender relations. The tendency of development to avoid issues of social norms and inequalities is defended by Burkey (1993) later in this chapter.

Overview of Microcredit Programs

After the drought in Mali (1972 to 1974), international aid began flowing into the country. Microcredit programs started, in Mali, in the late 1980s. The programs were initially designed to assist entrepreneurs with preparing business plans and bookkeeping to eventually gain access to formal financial services (Webster & Fidler, 1996). The loans ranged in size from \$4,000 to \$100,000. The central goal was to help move viable mid-size small businesses from the informal to the formal sector. During this period, more informal credit programs were also introduced. These programs were designed to assist civil servants leaving the public sector to start their own business (Webster & Fidler, 1996). Also introduced during this period were programs such as the village-banking model, which combined credit with savings, and members borrowing against their accumulated savings as collateral. In the mid-1990s, after the country's second democratic elections, international development aid continued to increase. During this growth period, new microcredit programs were introduced focusing on small-scale entrepreneurs within the informal sector, but they offered limited to no financial training. Microcredit was being promoted nationally and internationally as an important poverty alleviation strategy enabling poor women and men to cope with the adverse economic and social impact of Structural Adjustment Programs (SAPs) and globalization (Mayoux, 2000). Structural Adjustment Programs were designed to reduce government debt and increase the power of the financial market in developing countries' economies, thereby increasing productivity and efficiency. Where SAPs were imposed, major economic declines resulted in decreases in individual and household income, as well as severe cuts in government social expenditure programs and reductions in food subsidies.

As a result of the devastation caused by SAPs, development programs were instituted to help developing countries begin rebuilding their economies (Reddock, 2000).

As a development inclusion strategy, microcredit programs emphasize women's economic contribution as a way to increase overall financial efficiency within national economies. The GAD approach provides an analytical framework from which to assess the impact the CEE program has had on its participants and their empowerment. However, in all fairness to FFH, women's empowerment was *not* a focus in the initial design of the CEE program. The CEE program started in Bamako in the mid-1990s. In 2001, FFH began examining issues of empowerment within their CEE program (MkNelly & McCord, 2001). I became interested in the CEE model because of its integrated health and nutritional training combined with microcredit. The integrative approach seems to be a more comprehensive model toward poverty alleviation. I was also curious to learn whether or not CEE participants experienced enhanced choices resulting in behavioral change as an outcome of long-term program exposure. The program assessment will be discussed in Chapter 5.

During the 1990s, scholars have increasingly referred to microcredit as an effective means of poverty reduction (Cerven & Ghazanfar, 1999; Rekha, 1995; Pankhurst & Johnston, 1999). Microcredit programs provide small loans and savings opportunities to those who have traditionally been excluded from commercial financial services. Evans et al. (1998), cited health-related issues as a factor preventing poor women from participating in microcredit programs.

In Mali, I interviewed a number of women who chose not to participate in microcredit programs. They cited several reasons for their lack of participation. Some stated they had yet to build a sufficient client-base on which to rely. Others cited seasonally slow periods making

repayment risky. Some women explained that family health responsibilities prohibited them from consistently working to sell the volume necessary to repay the loan. As major caregivers, women sometimes are not able to work when their husbands or children become ill, making repayment difficult. Among the cloth dyers interviewed, family health issues proved to be a major element in women's decision-making as to whether or not to participate in a microcredit program. Another objective of this dissertation is the exploration of CEE participants' work strategies to lessen their vulnerability to health-related incidents.

Since the 1990s, microfinance institutions have addressed issues of sustainability, participation, and empowerment. These issues have been researched and debated by donor agencies, NGOs, feminists, and activists (Johnson & Rogaly, 1997; Kabeer, 1999; Mahmud, 2003; Mayoux, 2001; Razavi, 1997). However, underneath these shared concerns lie three fundamentally different approaches to microcredit: financial sustainability, feminist empowerment, and the poverty alleviation. All three microfinance approaches have different goals coupled with varied perspectives on how to incorporate gender into microfinance policy and programs (Mayoux, 2000).²

First, the financial sustainability approach, promoted worldwide since the 1980s, seeks to create financially self-sustainable microcredit programs designed to increase local access to microfinance services for a large number of poor people with an emphasis on the inclusion of women. This approach seeks financial sustainability for local NGOs operating within developing countries. The goal is for local NGOs to eventually operate independently of outside donor assistance. Within this approach, client participation is perceived to increase market efficiency by supporting women's work efforts through access to credit and the reliance of

² For an in-depth analysis of the three approaches, see Mayoux (1999, 2000).

women's intra-group solidarity for self-help. This approach has two major objectives: (a) to give loans to the poor and (b) to maintain financial sustainability of its operation. No additional services are offered to its constituents, male or female. This approach maintains that other necessary services in combating complex issues of poverty (i.e., education, sanitation, health, and nutrition) must be addressed through other means. The financial sustainability approach assumes: (a) women will automatically be empowered as a result of their access to credit, (b) women's income will automatically increase significantly, (c) women will be in control of their loans, and (d) women will inevitably be better able to negotiate decision-making within the household. But with no additional intervention or change in gender relations at the micro or macro levels of society, these assumed outcomes could be realized minimally, at best.

Second, the feminist empowerment approach is rooted in the development of earlier microcredit programs in the Southern Hemisphere, such as Self-Employed Women's Association (SEWA) and the Working Women's Forum (WWF) in India. This approach is concerned with gender equality and women's human rights. Under this approach, microcredit programs are promoted as a means to a wider strategy for women's economic and socio-political empowerment. This approach focuses on integrating gender awareness into programs and organizing women and men to challenge and change gender inequalities. For clarity, the term "feminist empowerment" is not to be confused with "women's empowerment." Feminist empowerment is a term coined by Mayoux (2000), which refers to one of three microcredit approaches used worldwide. Women's empowerment, for this research context, refers to the ability to make "choices" where the ability had been previously denied. For this study, women's empowerment indicators are behavioral changes CEE participants chose to make as a result of their long-term participation in the CEE program.

Third, the poverty alleviation approach seeks sustainability through partnering with local institutions committed to community self-reliance and self-determination for the poor.

Participation is seen as an end in itself, culminating in the development of self-managed people owning their own microenterprise. According to the poverty alleviation approach, women's empowerment will be realized at the individual, household, and community level as enhanced well-being. These benefits are construed as impact outcomes. Using the poverty alleviation approach, this project assesses the impact of an integrated microcredit and health education program called Credit with Education (CEE). The CEE program is discussed at length in Chapter 3. Table 2.2 illustrates the major differences between the three approaches.

Table 2-2. Three Approaches to Microcredit and Their Commitment to Empowerment and Sustainability (Mayoux, 2000 p.3)

Approach	Financial Sustainability	Feminist Empowerment	Poverty Alleviation
Basis for approach	Presently the dominate approach used and promoted by donor agencies	Gender awareness and feminist organizing	Integrates development programs with poverty-targeted communities
Reason for focusing on women	High female repayment history; inclusion into national market economy	Gender equality and human rights	Higher levels of female poverty; responsibility for household well-being
Main focus	Financially sustainable credit programs for poor people	Gender awareness and feminist organizing	Access to credit as part of poverty alleviation strategy; increase well-being of poorer families
Empowerment	Expansion of individual choice and self-reliance; economic empowerment	Transformation of power relations throughout society	Community development and self-sufficiency
Sustainability	Financial sustainability of program	Development of self-sustaining participatory women's organizing as a conduit to wider women's political movement toward a transformation of gender relations	Establishment of local participatory institutions to ensure long-term community self-reliance and determination for the poor

Regardless of the approach, not much attention has been paid to gender disparities in micro-lending. In the field of international development, there is a tendency to view gender as a cultural issue and *not* a matter for outside intervention.³ Therefore, studies about gender impact, as it pertains to microcredit programs of any kind, have been limited. Instead of focusing on gender relations, most gender studies available focus primarily on measuring financial data: (a) the numbers of loans to women, (b) repayment rates, (c) activities for which loans were given, (d) background information on women, and (e) the effectiveness of focusing on women. Most other studies are short gender-impact assessments commissioned by NGOs and donors. These assessments use inconsistent indicators and limit information of empowerment to questions concerning: increased confidence; degrees of civic involvement; strength and variety of social networks; control over loans; loan use; and control over income in the household (Goetz & Sen, 1996; MKNelly & Lippold, 1998; MKNelly & McCord, 2001). Despite the few studies measuring gender impact, it is not possible at this stage of the development of microcredit programs to draw conclusions about the effects of women's empowerment as a result of microcredit participation.

Moreover, within microfinance institutions, major contradictions stem from how the term "empowerment" has been used. Presently, no clear definition or uniform discourse exists about empowerment and how best to integrate it into development programs. The term is frequently used in connection with a multi-dimensional definition of poverty alleviation. The term "women's empowerment" is oftentimes viewed as too controversial and political and should be

³ In a guide to participatory development, Burkey (1993) wrote: "Is it the role of international development agencies to fight for women's liberation in the Third World? Wouldn't that be cultural imperialism at its worst? It isn't necessary to campaign for women's liberation; it is necessary that agencies make sure that their programs and projects do not make the situation for women worse. Secondly, a crucial step would be to ensure that women do have at least equal opportunity to participate in development projects with men. If rural women have genuine opportunities for participating in their own development, then they will take care of the 'when' and 'how' of liberation" (Mayoux, 2000).

avoided (Mayoux, 2000). Poverty alleviation and women's empowerment are seen--within the development domain—as intertwined. The assumption is that women's access to microcredit will lead to their increased contribution to household income. The increase in household income, coupled with other interventions, will translate into improved well-being for the family, and women will bring about the necessary changes in gender inequalities. However, given no additional assistance other than access to credit, this outcome is highly unlikely. But even with the possibility of increased income, women's spending patterns would most likely remain the same having little, if any, effect at countering gender inequalities at the micro or macro levels and may even continue to disadvantage girls. As an example of a gender inequality at the micro-level, daughters, in particular, may be withdrawn from school to assist in their mothers' increased work-load (Mayoux, 1999; USAID, 1989).

Background on Microcredit and Women

The advocacy of poor women's access to credit originated within the nations of the Southern Hemisphere. In the early 1970s, women's movements in several countries became increasingly interested in poverty-focused credit programs for women. The problem of women's lack of access to credit was first given a global platform at the International Women's Conference in Mexico in 1975. This conference led to the founding of the Women's World Banking Network that produced publications about women and credit (Hillhorst & Oppenorth, 1992). The 1980s witnessed the beginning of international donor, government, and NGO-sponsored credit programs, established as a component of the international women's agenda at the 1985 Nairobi Women's Conference (Mayoux, 1995). In the 1980s, the Grameen Bank of Bangladesh⁴ adopted as its paramount goal the use of microcredit programs to aid in the

⁴ In 1983, Muhammad Yunus founded the Grameen Bank of Bangladesh. Yunus's solution to world poverty is based on the belief that credit is a fundamental human right whereby donors loan poor people money on terms that

alleviation of women's poverty. International development agencies conceive of microcredit programs as a strategy to assist the poor in generating and accumulating assets. Because of higher levels of female poverty and women's time-consuming household responsibilities, some microcredit programs were designed specifically to target women. The aim in attracting women entrepreneurs as clients was to assist in raising household income. Moreover, empirical evidence has shown that women, as a group, are consistently better at promptness and reliability of loan repayment (Johnson & Rogaly, 1997; MckNelly & Dunford, 1996). Furthermore, targeting women as clients of microcredit programs has been a very effective method of ensuring that the benefits of increased income accrue to the general welfare of the family and particularly to children. At the same time, women themselves benefit from the higher status they achieve when they are able to provide new income to household resources (Mayoux, 2000).

All the attention paid to women and caring for their families through access to credit is commendable. However, access alone does not insure any dismantling of inequitable gender relations. Moreover, this level of enthusiasm about targeting the poor and women is in direct contrast to the findings of recent research into the working of microfinance institutions in several countries (including banks, NGOs, and government schemes). Current studies suggest that microcredit brings far more benefit to people just below the poverty line than to those far below it (i.e., CEE participants). Furthermore, studies imply that the poorest clients have in some cases been made worse off (Hulme & Mosley, 1996). Additionally, women do not necessarily benefit from loans disbursed in their names, especially when their growing need for cash to repay debts creates additional tension in the household (Goetz & Gupta, 1996).

are suitable to them--teach them a few sound uncomplicated financial principles, and they will help themselves. To date, the Grameen Bank has provided \$3.8 billion to 2.4 million families in rural Bangladesh. Today, more than 250 institutions worldwide operate microcredit programs based on the Grameen model. In 2006, Mohammed Yunus and the Grameen Bank was awarded the Nobel Prize for his contribution in helping to alleviate poverty worldwide.

This investigation does not directly analyze or focus on the *economic* impact of microcredit programs, per se (i.e., whether or not microcredit actually alleviates poverty). What is important to this discussion is whether or not program participants have empowered themselves as a result of their exposure to the CEE program. Specifically, did women participants retain and adopt any of the health and nutritional practices taught in the training sessions? Has their program participation expanded their access to greater resources?

Few studies have documented economic impact using microcredit (USAID, 1989). Berger (1989) asserted that the preference for microcredit programs has developed despite little evidence of a positive economic impact that these programs have had on poverty. However, the benefits provided by small working capital loans may include: (a) the ability to buy larger quantities of stock at lower prices, (b) access to working capital for uninterrupted business operations, (c) increased product diversity and inventory volume, and (d) an alternative to more costly sources of informal moneylenders. Moreover, in the short term, program participants generally experience moderate increases in income and increased income stability. Perhaps more important than the amount of income is whether or not the added funds help poor households reduce their vulnerability through greater diversification of income sources and/or accumulation of assets. In addition, even small increases in a woman's income can be useful for medical expenditures, investment in improved sanitation, the payment of children's school fees, reduction of women's labor burdens, or other nonfood-related changes that enhance the nutritional status of household members.

Income

The literature on economic impact of microcredit programs reports that when women have better access to credit, the entire household benefits (Johnson & Rogaly, 1997; Mayoux, 1999). Women are better prepared to handle unexpected crises. In Africa, women usually dedicate a

larger proportion of their earnings to nutritionally beneficial items, such as food and medicine (Guyer, 1980). Even when women's earnings may be small compared to the total household income, their impact may be more significant than their financial contribution would indicate. In Mali, young women's nonagricultural income, while small relative to the total household income, had a positive effect on children's nutritional status while no such effect was found for the overall household income (DeGroot, 1994).

Furthermore, a poor woman's time can be as important an economic asset as income. It is possible that the primary benefit of a microcredit program for women may be that they can earn the same or slightly more income in less time, freeing them to perform other duties (e.g., preparing more nutritious food and paying closer attention to children's health and well-being), or getting much needed rest and more leisure time (Berger & Buvinic, 1989).

Empowerment

Women's empowerment is a multi-dimensional process of change in power relations. Within microfinance institutions, there are multiple and competing definitions of empowerment. The financial sustainability approach defines empowerment in terms of economics, expansion of individual choice, and the increased capacity for self-reliance. The feminist empowerment approach defines it as a transformation of power relations throughout society. The poverty alleviation approach defines empowerment as having increased well-being, community development involvement, and a sense of self-sufficiency. The financial sustainability and the poverty alleviation approaches do not address issues of gender relations. They give no clear indication as to how shifts in power will take place. The financial sustainability approach seems to assume empowerment will automatically happen as a result of women's mere access to microcredit. The poverty alleviation approach seeks to promote sensory attributes (well-being, self-sufficiency) of empowerment yet again this approach does not address gender relations. The

feminist empowerment approach seeks a transformation of unequal gender relations throughout society. The feminist empowerment approach is the only approach that directly addresses the issue of women's inequality within their society. The underlying assumption of this approach is that women's empowerment requires strategic guidelines at the macro-level of development. It also requires support for women participants in challenging gender inequalities at the micro-level. I will next discuss other definitions of empowerment made by researchers without regard to any particular perspective or approach to microfinance.

Mayoux, an independent consultant, has been writing about empowerment and microfinance since the late 1980s. Her research has influenced this study in providing an analysis of the various aims of the different microfinance approaches and how women's empowerment is viewed in each of the standpoints (Mayoux, 1999; Mayoux, 2000). She posited four points that promote women's empowerment: (a) women need to articulate their own aspirations and strategies for change, (b) women need to develop the necessary skills and acquired access to the necessary resources to achieve their aspirations, (c) women need to examine and articulate their collective interests and to link their interests with other women and men's organizations for change, and (d) women need to change the underlying inequalities of power and resources that constrain their aspirations and their ability to achieve them. Mayoux (2000) warned that women's empowerment cannot be assumed to be an automatic outcome of participating in a microcredit program regardless of the approach. Mayoux (2000) emphasized that women's empowerment needs to be strategically planned as an integral part of a development program design. She added that unless empowerment is strategically integrated into the design process of a program, it is likely to have only a limited impact on participants of a microcredit or any other development program.

Kabeer's (1999) definition of empowerment referred to those who have been denied the ability to make choices and then to acquire such abilities. As already mentioned, the three determining areas to examine choice include: (a) access to resources, (b) agency (a process of decision-making), and (c) achievement (the satisfaction from gaining access to resources and agency). Kabeer's definition of empowerment will be used in this study to assess the impact of women's empowerment as participants in the CEE program.

Freedom From Hunger (FFH), the sponsors of the CEE program, defines empowerment as: (a) a sense of self-confidence and a vision of the future, (b) enhanced status and bargaining power within the household, and (c) the ability to interact effectively in the public sphere (MkNelly & McCord, 2001). I found the FFH definition difficult to assess or measure. However, I do incorporate examples of FFH's CEE participants' sense of confidence and enhanced bargaining power in the women's productive lives.

These definitions all have in common the notion of choice. The type of power referred to in this study refers to the ability to exercise choice in contexts where that ability had been previously denied. To disempower, therefore, is to be denied choice. Moreover, Kabeer (1999) posited that some choices have greater significance than others, especially in terms of the consequences in people's lives. She makes a distinction between strategic life choices and those of a less consequential nature. Strategic life choices are essential for people to be able to live the life they want (i.e., choice of job, marriage partner, size of family, or whether or not to have a family). Strategic choices provide a framework for the other less crucial choices, which may be necessary in addressing the quality of one's life, but these choices do not define it. Having the ability to make strategic choices changes social relations. Empowerment, therefore, refers to the expansion in a person's ability to make strategic life choices in a context where this ability was

previously denied to them (Kabeer, 1999). In the next section, I discuss behavioral change as an indicator of empowerment.

Behavioral Change as Empowerment

Microcredit programs alone have not been shown to provide a significant improvement in household nutritional status without the integration of education that specifically promotes nutritionally important behavioral changes. Additionally, women's empowerment alone is unlikely to directly improve household food security and family nutritional status without prior education, which leads to behavioral changes that are important economically and nutritionally. MkNelly and Dunford (1996) believed that the empowerment of women can make them "ready for learning," and women's economic resources can enable them to take action on what they have learned. As outcomes of a rural Malian impact study participants reported that they learned about health and nutritional matters, such as how often, how much, and when children should eat (MkNelly & Lippold, 1998). Without providing non-formal educational training, which promotes behavioral change, improvements to household nutrition would most likely not have occurred. However, with the integration of a non-formal educational program, the potential of microcredit programs to improve family health and nutritional practices is greatly increased. Without education, microcredit may have only a weak positive effect on household food security and little, if any, impact on improved nutritional status.

The behavioral changes previously illustrated addressed changes to improve participants and their family's nutritional status, which is important. However, Kabeer (1999) offered empowerment as a method to address inequalities in relations. In utilizing the *Djan* CEE program, this study assesses women's empowerment, using behavioral change as an indicator. Because longitudinal data do not exist, women's self-perceived health status and behavioral changes will be assessed and discussed in Chapter 5.

Integrative Approach

The advantages of integrating microcredit programs with health education include: the combined use of solidarity group meetings as a forum for collective group and individual empowerment, participatory non-formal health and nutritional education, and financial training. Within such a model, participants simultaneously have access to networking and shared health information, as well as increased financial resources. Such a strategy aims to enhance food security and nutritional impact while maintaining the financial sustainability necessary for widespread program expansion (MkNelly & Lippold, 1998).

Furthermore, I found no microcredit assessment studies conducted from the clients' perspective analyzing the conditions in which women's empowerment led to health or nutritional behavioral changes among its participants within an urban context. Explorations--within such a context focusing on the needs of urban poor women client--can prove to be quite different and apart from studies based on the needs and experiences of participants in a rural context. Urban West African women have greater access to varied types of microenterprises. The demands on their time and productive resources are increased. Also, the types of network ties may be increasingly more varied in such an environment. Therefore, exploring participants' behavioral changes, as a result of an integrated microcredit with health and nutritional training within an urban context, warrants closer scrutiny.

Yes or No to Microcredit?

Women in the Sahelian region constitute one of the poorest groups in Africa (Pankhurst & Johnston, 1999). Measuring the impact of microcredit and intervention services is crucial. The risk of illness or business failure is more likely to provoke a livelihood crisis for the poor than for financially better-off borrowers (Johnson & Rogaly, 1997). However, some poor women may choose not to further increase that risk by using microcredit. Other reasons poor women opt not

to use microcredit or default on existing loans have been shown to include: (a) ongoing personal and/or family health crises; (b) lack of time to attend weekly meetings; and (c) lack of education which may compromise the ability of potential clients to understand the advantages of microcredit programs (Hulme & Moseley, 1996; Noponen, 1987; Pitt & Khandker, 1996).

Illness can make participation in a microcredit program sometimes difficult and risky. Since women are often caretakers of their household, when they or family members become too ill to work, it may make repayment an additional hardship. Soaring medical costs can also prohibit women from participating in microcredit. In Africa, a survey of microcredit participants found that 95% had trouble paying medical bills, 77% had trouble paying for funerals, and half had difficulties finding money to look after orphaned children whose parents died of AIDS (Economist, 2001).

Non-participation may also be simply a function of a group or individual decision that deems microcredit to not be in a woman's best short- or long-term interest. Although credit is not a new concept in Mali, some women prefer to use more traditional and familiar methods of generating money and/or resources. Some women customarily go to their husbands, older brothers, moneylenders, or retail cloth merchants for short-term credit advances. In addition, some women preferred to continue using rotating credit and savings associations (*tontines*) in which group members make regular contributions to a fund that is given in whole or in part to each member in rotation. This system constitutes a more familiar method of budgeting and saving money, which in turn can be used for business improvements or as insurance against family crises (Ardener & Burman, 1995; Kane, 2001; Lewis, 1976; Little, 1970; March & Taqqu, 1986; Meillassoux, 1968; Wipper, 1995). This more informal method of credit and saving also appeals to traditional, social, and religious obligations of helping kinsmen, neighbors,

or co-workers in times of emergency. Members have been known to adjust the order of rotation to allow an unlucky member to receive the “pot” out of turn in times of crisis. This more traditional credit system may offer benefits of solidarity not present in the more recently acquired ways of borrowing money or microcredit loans. Moreover, the speed--with which informal savings associations usually react to their members’ needs--can be more meaningful than a formal transaction of a loan advance (Ardener & Burman, 1995). The surveyed cloth dyers tended to use microcredit while simultaneously participating in one or several neighborhood *tontines* or savings group. This multiple resource strategy will be discussed further in Chapter 3.

Anthropological and Interdisciplinary Literature

Women’s Associations

Women’s associations in West Africa link individual and group needs, and they are a major resource for networking and collective organizing. For this study, the term “association” will refer to voluntary and involuntary groups that meet regularly. However, informal networking individuals (ties) are also included as resources (i.e., market dyers and other traders in the marketplace and ex-members of associations who remain in contact as resources for one another). Relevant networking associations include: women’s solidarity groups; work collectives; women’s groups organized in support of their microenterprise; and credit and savings associations (*tontines*) (Kane, 2001; Schulz & Hashemi, 1993; Wipper, 1995). Mistakenly, Geertz (1962) predicted that rotating savings associations would fade away as more developed financial institutions replaced them. However, anthropologists today have disputed such claims (Ardener & Burman, 1995; Kane, 2001).

An administrator of *Nyesigiso*, the non-governmental organization (NGO) used in this study, was instrumental in introducing me to a Credit Association of cloth dyers. The association consisted of multiple solidarity groups, and was formed as a stipulation of the CEE

program for participation in a microcredit program (more about solidarity groups and Credit Associations in Chapter 3). This association was unique in that its solidarity groups all shared the same profession: cloth dyeing. NGOs, as administrators of microcredit programs, typically place no requirement on the type of occupation or microenterprise the potential client may operate in order to qualify for a loan. But because the Credit Association of *Djan* was comprised of all cloth dyers who had been participating in the CEE program for more than a year, the association fit the research criteria and became the sample group used for this study.

Mayoux (2000) argued that the strength of women's networking lies at the core of microfinance schemes. Popularized in the late 1990s, social capital--the gains one acquires through social relations--became a popular concept of group-lending for risk management in microcredit programs (members serve as guarantors of each other's loans). Participants of the CEE program gain social capital through membership and participation in their solidarity group. Within microcredit programs, solidarity groups serve multiple purposes: (a) members are guarantors for each other in case of default, (b) some dyers work collectively with other members, (c) dyers are encouraged to share information learned in the weekly health and nutritional training, (d) dyers as CEE participants are taught to problem-solve among themselves, and (e) social networks offer general support and encouragement to each other.

Women's formal and informal networks in both urban and rural contexts provide a means for members to gain social power and agency. Networks, although useful, may or may not lead to the formation of an association. However, associations have been known to provide members with access to needed material resources, as well as practical, emotional, and cognitive support (Adams et al., 2004; Kane, 2001; Mayoux, 1988). March (1986) stated that some of these women's associations actively strengthen the economic position of women. Associations are

frequently used as networks from which women learn about work and find jobs. Additionally, women may forge alliances for both economic and political power in their communities (De Jorio, 1997; Leis, 1974; March & Taqqu, 1986; McKee, 1989; Mikell, 1997; Modic, 1994). From different perspectives, the studies of Caughman (1981), De Jorio (1997), and Vaa, Findley, and Diallo (1989) document the various ways Malian women create networks of cultural, economic, and political spheres of influence. Although Caughman's study (1981) addressed a rural context, it mirrored women cloth dyers of urban Bamako, in that women networked to fulfill their basic economic needs and strove for better access to productive resources. Vaa et al. (1989) emphasized the migration of individuals from rural areas into Bamako and the use of gift-giving strategies to lessen social and economic difficulties during their transition into urban life. Vaa used network analysis to illustrate the importance of social linkages and the flow of resources within the observed group. Wery's study (1984) is relevant in this context because of the communal group nature of shared economic contributions made by members living together in the same domestic compound in Bamako. The study explored urban women's access to resources, exchange relations, decision-making, and division of responsibilities and resources within each domestic unit. Wery's conclusion was not surprising in that she discovered that salaried women with jobs felt they had the most control over their lives, as compared to women dependent on their husbands or other adult males living in the same compound and shared resources. DeJorio (1997) explained how women's formal organizing constituted powerful political lobbies working between state officials and local citizens. The author discussed how political events were influenced using women's organized group rituals and economic activities.

Clark's (1994) ethnographic account of the Kumasi Central Market, located in Kumasi, Ghana, focused primarily on market commodity groups--informal sets of stall neighbors and

competitors--which seemed to be more sustainable by local traders than formal groupings of a hierarchical nature. However, within these commodity groups were traders at the upper end of the strata who accumulated significant capital by local standards relying heavily on their customers. Traders on the lower end depended more on collective, personalized relations with other market traders to help cushion marginal enterprises from possible risks of economic or personal downfall. Lewis (1976) discovered that organizations of market women operating in the *Treichville* market, located in Abidjan, Ivory Coast, have proven far more difficult to maintain than the many voluntary associations organized within local neighborhoods. The study observed activities of varied associations inside and outside the market. The study also examined the impact that women's different cultural backgrounds made in defining strategies by which to accomplish shared economic goals. Kane (2001) discussed rotating credit and savings groups and women organizing within local markets of Dakar, Senegal. His research emphasized how *tontines* are culturally embedded within intricate systems of reciprocity and social networking. Whether networking together in urban or rural markets or working individually from small stalls perched along the shoulder of the road, West African women play a key role as participants in the informal sector.

Women's Participation in the Informal Sector

Research over the past 30 years demonstrates how vital the informal sector is for the economic survival of poor women (Berger & Buvinic, 1989). Worldwide, more than 80% of workers in developing countries and 40% of those in middle-income countries are employed in the informal sector, both urban and rural (Rekha, 1999). Through this sector, women make a significant contribution to their national economies. Moreover, in West Africa, the informal sector provides more consistent economic opportunities for women than the formal sector (Robertson, 1986). With few wage jobs available and access to education scarce, urban West

African women are often self-employed as traders and artisans working within the informal sector (Clark, 1994; Kane, 2001; Robertson, 1986). For some, trade can become highly profitable; however, for most women, petty trading is a survival strategy rather than a profit-making enterprise (Robertson, 1986). Even in parts of Africa with rapid industrialization, economic development in most African countries has failed to create enough employment opportunities to absorb the abundant labor supply (Berger, 1995). Furthermore, when technology is introduced, accompanying changes tend to undercut conventional informal activities. In these situations, men are often provided with alternative occupations and training, whereas women's skills simply become obsolete (Tinker, 1995).

In examining classifications of work, women may be classified as “housewives” and thus considered outside the labor force accounting system (Mies, 1982; Prugl & Tinker, 1990). But very often these “housewives” are engaged in a range of supplemental income-earning activities. Among female-headed households, women are commonly forced to rely on marginal subsistence strategies in order to fulfill their financial obligations (Tinker, 1990). This is certainly the case in Mali. It is common to see “housewives” hire young girls from rural areas to work as domestics while they themselves are busy managing their microenterprise from home or in the nearby neighborhood market. In talking with CEE participants, they described how they worked at home while simultaneously caring for their children. However, some cloth dyers enlisted the help of their younger sisters or female relatives to help care for sick family members or manage the cleaning and the cooking of meals, usually in exchange for lodging and meals.

The cloth dyers I surveyed often reported that the money they earned was a significant contribution to their household revenue. Moreover, women's informal work often compensates for the lack of income from a husband or unemployed adult household members (Vaa, 1995).

Working at home also facilitates women's needs for flexibility and less formal work restrictions. However, access to formal sources of credit is almost impossible for most micro-entrepreneurs operating within the informal sector.

Much has been written about health care in Africa. Reports have focused on inexcusably high infant and mother mortality rates, HIV/AIDS, sanitation, nutrition, and a host of other human rights crises. Adams et al. (2004) examined the relationships between social networks and modern contraceptive use among Bamanan women in Mali. Her study demonstrates not only that social networks influence women's health and reproductive choices, but also women gain power through their group participation. Gray's (1990) study informed this project in explaining how his rural primary health research addressed some of the key health issues that continue to plague rural, illiterate Malian women and their households. Dettwyler's (1995) study of traditional infant feeding practices and their effect on childhood growth also helped in identifying possible relevant issues and conditions of childhood health in urban Bamako. Wallace's edited volume of health care of women and children in developing countries also provided a needed context of the historical and present-day conditions of health and nutrition of sub-Saharan peoples. The Simard and DeKoninck (2001) article highlighted women's responsibilities for the health and welfare of family members.

Summary

This chapter outlines the main theoretical discussions, which serve as a framework from which to understand issues of women's empowerment in the context of their participation in a microcredit program. The discussion broadly describes the process of implementing development programs into Mali since the late 1970s. I offer several rationales of microfinance institutions and their motives for including women in microcredit programs. Within MFIs, I describe the three different approaches to microcredit: (a) the financial sustainability; (b)

feminist empowerment; and (c) poverty alleviation. Also discussed are the varying perspectives and definitions of women's empowerment and examples of ways in which it functions. Also important to this discussion is how women's networks and associations are an integrated part of life in a West African context. Chapter 3 on Microcredit expands the discussion of the fundamental differences in the approaches to microcredit and the adaptation of women's social networks as a vital component to group-lending, and, in particular, the CEE model of microcredit programs.

CHAPTER 3
MICROCREDIT AND HEALTH
TRAINING IN BAMAKO

If you plan for one year grow rice
If you plan for 10 years, grow trees
If you plan for 100 years, educate women.

An anonymous proverb

We want only courageous, ambitious pioneers in our
microcredit program. Those are the ones who will succeed.
Muhammad Yunus (1999)

Introduction

During my preliminary visit to Bamako in 1999, most market dyers I interviewed had not participated in a microcredit program, and many were not familiar with them. After returning three years later to conduct fieldwork, each market dyer I interviewed had either used microcredit herself or knew of someone who had participated in a microcredit program. Microcredit programs are primarily funded by international donor agencies. Funding services are predicted to expand even more throughout West Africa in the future (Mayoux, 2000; MkNelly & Kevane, 2002). As part of a global effort to eradicate poverty, microcredit programs have helped otherwise ineligible borrowers qualify for loans for their microenterprises.

As discussed in Chapter 2, there are primarily three systems governing microcredit programs: (a) financial sustainability; (b) feminist empowerment; and (c) poverty alleviation approaches. The financial sustainability approach focuses primarily on providing sustainable financial services as its primary strategy in helping to alleviate poverty. The feminist empowerment approach sees microcredit programs as an entry point from which to begin explicit support for women in challenging gender inequality, beginning at the micro level. The poverty alleviation approach views access to microcredit as part of an integrated program in helping to alleviate poverty and increase well-being for the poorest households. The microcredit program

assessed for this study, the CEE model, was designed using the poverty alleviation approach. This study assesses whether or not women's empowerment and behavioral change, if any, were the result of their participation in the CEE program. The positive aspects of microcredit, the CEE program, as well as its shortcomings, are discussed throughout this dissertation.

In Mali, cloth dyeing can be a very expensive enterprise to operate. Using the popular imported cotton cloth, *bazin* (damask), buying the imported dyeing supplies, and applying the intricately handmade designs can be very labor-intensive and expensive to produce. Therefore, cloth dyers typically need larger sums of money, than other female-dominated businesses, to operate their microenterprise.⁵ As mentioned earlier, as a strategy to secure the needed revenue for their microenterprise, some women dyers go to their husbands, older brothers, or local moneylenders to acquire loans. Occasionally, male cloth merchants have been known to give cloth on credit. Some dyers participate in a local *tontine* (credit and savings groups), as an investment strategy, and, in turn, receive a lump sum.⁶ A market dyer commented that she was a member of a market *tontine*. She explained that the market *tontine* that she belonged to was organized among cloth dyers who operate their business within the market in proximity to each other. These social relations in turn can create trust and reciprocal bonds that can be as important as the money that circulates. Of the CEE participants, 71% of its members belonged

⁵ In Mali, items sold in the open market or street vending are generally gender-specific. Women typically sell hand-dyed cloth, dried fish, fruits and vegetables, handmade soap, beauty products, prepared food, and small crafts in the local markets throughout the country. In conjunction with less expensive goods, men sell higher profit items, such as imported electronics and accessories, large and small appliances, computers and computer supplies, office and photocopy equipment, office and residential furniture, houseware items, small crafts, books, stationery and paper supplies, hardware, building and plumbing materials, new and used tires, cars, auto repair parts and accessories, imported and locally manufactured cloth, new and used clothing.

⁶ Rotating Savings and Credit Associations (ROSCAs), and Accumulating Savings and Credit Associations (ASCRA) or *tontines* are voluntary savings groups whereby each member deposits an agreed upon sum of money routinely. Each month (or designated time period) in rotation a different member of the group receives the collected sum deposited until each member has received the accumulated sum. For further discussion of ROSCAs and voluntary savings groups, see Kane (2001); Ardener and Burman (1995); and Smets and Bahre (2004).

to both their neighborhood *tontine* while simultaneously participating in a microcredit program, thereby receiving multiple lump sums spaced throughout the year.

The cloth dyeing profession poses a particular challenge to microcredit lenders. Typically, the poverty alleviation approach to microcredit employs group-lending. The CEE model utilizes solidarity groups of small self-selected members who act as loan guarantors against member default. However, in the case of larger loans, microcredit banks (credit unions) require collateral from the individual borrower. Since cloth dyers need large sums for operating capital, some higher income earners have been able to provide the collateral required (i.e., refrigerators, TVs, car title papers) guaranteeing their individual loans against default. The CEE participants, as poorer borrowers, usually own no collateralizable items. They therefore are not eligible for the larger loan amounts needed to make a quantifiable difference in their ability to garner a recognizable profit. The guidelines for administering microcredit loans via a CEE program will be discussed in the following section.

Microcredit in Mali

Mali is a member of the Monetary Union of the West African States (UMOA), an organization comprised of various savings and loan institutions, mostly cooperatives or credit unions. The organization is responsible for enforcing regulatory policies and guidelines for all microcredit institutions operating throughout the country. International donors have funded microcredit projects worldwide for more than 30 years (Begum, Bhuiyan, Davis, Ogusky & Ziemba, 2000). Undoubtedly, it is the financial sustainability of MFIs that enables lending institutions to lend greater amounts of money to more borrowers. The vast majority of microcredit programs in Mali use the financial sustainability approach. Prior to 2003, several credit unions administered microcredit programs with varied services (i.e., health, literacy, numeracy, sanitation). Because of reported financial hardships and loss of international donor

support, local credit unions could no longer continue to offer additional services. In Mali, microcredit services have been in existence since the mid-1980s. In 1989, Freedom From Hunger (FFH), a California-based NGO, began sponsoring programs in rural Mali. Its first program was *Centre d'Appui Nutritionnel et Economique aux Femmes*, which provided credit and savings services to rural residents; at the time, 90% of the borrowers were women (Colleye, 1996). In 1996, FFH began *Crédit Epargne avec Education* (CEE). The CEE program has been integrated into the credit unions of *Nyesigiso* and *Kafo Jiginew*. FFH sponsored other programs in Burkina Faso, Ghana, and Benin. However, by 2002, the year of this study, *Nyesigiso* was the only credit union in Bamako administering a CEE program.

Although the Malian constitution assures gender equality, in both the marriage code and the commercial code limit the rights of Malian women, especially married women, when it comes to conducting business. The marriage code stipulates that a woman may in principle have separate activities from her husband (Colleye, 1999). However, certain articles of the code contradict this right. Article 34 states that the husband is the head of household. Article 35 mandates that a married woman who has a separate profession from her husband is required to contribute to the payment of household bills. Article 38 sets forth that a married woman cannot deal in commerce without her husband's authorization. The commercial code further adds to the constitutional restrictions on a woman's economic activities, requiring a married woman to obtain her husband's authorization before participating in commercial activities. A Malian woman also needs written authorization from her husband to get a visa or to travel. In addition, Malian law prohibits a married woman from opening a business without explicit authorization from her husband (U.S. Department of State Dispatch, 1994). The Malian constitution has been revised since the early 1990s, assuring the protection of all Malians without regard to race,

language, sex, or religion. However, established laws and cultural practices often function as barriers prohibiting women from exercising their rights under the constitution (Colleye, 1999). Moreover, in some cases Malian women cloth dyers through their microenterprises are contributing substantially to their household income. Yet, women remain restricted in the types of jobs they are able to do because of the gender defined values are so resistant to change (Kristmundsdottir 1999). As discussed further in Chapter 4, with women's increased access to microcredit caused a saturation of cloth dyers and hand-dyed cloth in the market. This saturation is also due in part to the gendered division of labor limiting the types of jobs available to women within the cloth dyeing industry. Granted Mali's is emerging from a historical past, which dictated specific roles governing what was considered women's work and men's work. As a result of these gendered defined values, women today, continue to be restricted in their economic pursuits.

In 2002, *Nyesigiso* was represented in six regions of the country: Segou, Kayes, Koulikoro, Sikasso, Tombouctou, and with programs and its headquarters located in Bamako. The USAID and the Canadian International Development Agency (CIDA/DID) fund *Nyesigiso's* CEE program. There are 46 neighborhood credit unions or branch banks (*Caisse d' Epargne*) located throughout the country, providing convenient credit and savings services to urban and rural communities. Aside from its CEE/CEFA program, *Nyesigiso* offers varied lending services, such as loans for general consumption, agriculture, and mortgage (*Reseau Mutuale des Caisses d' Epargne*, 2005). Women were nearly half of *Nyesigiso's* clientele: 49.9% were female and 38.5% of loans went to women (*Reseau Mutuale des Caisses d' Epargne*, 2005). Within *Nyesigiso*, the CEE program is a small yet lucrative service offered to its poorer clients. By the end of 2002, USAID/FFH completed its funding contract for the CEE program, expecting

Nyesigiso to be able to manage its program in a financially sustainable fashion. *Nyesigiso* continued receiving financial support from CIDA/DID through 2005, CIDA/DID extended financial subsidies until the end of 2006 (*Reseau Mutuale des Caisses d' Epargne*, 2005). In 2005, as a result of unstable financial support for the CEE program, *Nyesigiso* experienced a decrease in CEE client participation. However, in an attempt to increase financial stability, *Nyesigiso* implemented operational fees in addition to the already substantial interest charged to all CEE loans.⁷

In 2003, *Nyesigiso* introduced the *Crédit Epargne des Femmes d'Affaires* (CEFA) program to enable former CEE participants' access to larger loan amounts (*Reseau Mutuale des Caisses d' Epargne*, 2005). The only different to the client between CEFA and the CEE program is the size of the loan. Both programs use the group-lending method.⁸ By the end of 2003 and my field stay, *Nyesigiso* administrators were desperately seeking new supplemental funding sources for their CEE/CEFA program. A detailed discussion of *Nyesigiso*'s CEE program is presented in the following section.

Microcredit and Health/Nutritional Training (CEE/CEFA)

The CEE microcredit program is somewhat of a hybrid of the Grameen Bank and village banking methods. The first CEE program began in 1996 and sought to serve the poorest women in a community. Until the past two decades, poor people have been considered unsuitable borrowers and virtually ignored by formal lending institutions. To address this need, the

⁷ *Nyesigiso* instituted additional operational fees to its CEE clients. In addition to charging interest rates of 30%, CEE participants are required to pay additional new operating costs including: \$30 for training, \$20 refundable guarantee, and \$20 security fee.

⁸ With respect to the *Djan* Credit Association assessed for this study, all participants were initial borrowers of the CEE program. But, at the time of this study, some participants had advanced to borrowing larger amounts, therefore becoming CEFA (*Credit Epargne avec Education*) clients. Throughout this dissertation, I use the terms "CEE/CEFA" interchangeably referring to *Djan* CEE and CEFA borrowers.

Grameen Bank and village banking are models that target poorer borrowers. The differences between the CEE model and the Grameen and village bank models will be discussed below.

Although the Grameen model and village banking have become quite similar over the years, there are still important distinctions between the two. The Grameen approach is as follows:

- screens clients on the basis of socioeconomic characteristics with preference given to the poor
- organizes members into solidarity groups, then combines several groups to form one large group
- gives loans only to a few members at a time to demonstrate repayment performance before others receive their loans
- elects officers from the group, and performs all the necessary recordkeeping for the entire group.

The village banking model approach is as follows: (a) does not use a screening process, (b) extends joint liability throughout the entire group (approximately 20 to 40 members) although loans are disbursed individually, (c) requires that all loans are due at the same time, and (d) holds the village bank responsible for the collective loan, which must be paid back before other loans can be made.

I noted only slight differences between *Nyesigiso's* CEE program and the Grameen and village banking models. The CEE Credit Associations (several local solidarity groups combined) do not use a screening process per se. A field agent, a representative of *Nyesigiso's* credit union, is sent into a new neighborhood and interview local community leaders as to the character of potential women clients who expressed an interest in borrowing money. After considering all the information about potential clients, the field agent makes a determination as

to who will be invited to join, keeping in mind how group cohesiveness is invaluable in creating a successful Credit Association. No socioeconomic measures are used in the selection process. Like the village banking model, all CEE solidarity members are given individual loans at the same time without having to wait and demonstrate their repayment ability. Moreover, for poorer women, another issue becomes one of default. Poorer participants are particularly vulnerable to family crises and market fluctuations. For the “poorest of the poor” loan default can be difficult and sometimes unfortunately unavoidable. Theoretically, with the CEE/CEFA model, the responsibility lies within each smaller solidarity group to cover the repayment amount for the defaulted member. An actual case of default among the *Djan* Credit Association will be discussed later in this chapter.

The CEE program’s Credit Association meetings were fashioned after *tontines*, local informal credit and savings groups. Of the CEE participants, 79% participated in a *tontine* while simultaneously using the CEE program. As with *tontines*, the Credit Association members all lived in proximity to each other. All members knew each other, either as relatives, friends, or neighbors. Trust is a major factor in establishing a committed *tontine* or Credit Association. As with *tontines*, Credit Association members elect officers as record-keepers residing over meetings. A description of the local operation of the Credit Association will be described in the following section.

Women participants in CEE programs are considered to be the “poorest of the poor.”⁹ One characteristic of the CEE program, which differs from national credit unions, is its potential to

⁹ Unlike the Grameen Bank model, the CEE program has no screening process. In Mali, most cloth dyers interviewed were not interested in participating in CEE programs. They commented that the loan size was too small, and they were not interested in the training the program was offering. A market dyer commented, “That the amount of time one has to devote to receive such a small loan was not worth the trouble.” However, poorer women, typical CEE participants without access to other resources, use the initial loan (\$50US) to create or supplement their microenterprises. The CEE program makes no stipulation as to the type of microenterprise their clients operate.

better reach relatively poorer households with credit services (Nteziyaremye & MKNelly, 2000). *Nyesigiso's* CEE program does not use wealth-ranking criteria for client selection, as does the Grameen model. To attract the poorest women, the CEE program stipulates that all initial loan amounts are small, approximately \$50US, and are to be repaid over a 16-week period. In addition to small loan amounts, the program requires participants to attend weekly meetings and join a solidarity group in which members serve as loan guarantors. Solidarity group members are self-selected. Women participants understand they must select the members of their group carefully. Solidarity groups are therefore comprised of members who know and trust each other and are willing to act as guarantors on each other's behalf. Such stipulations as borrowing small loan amounts and mandatory weekly meetings are discouraging and of little interest to women who are relatively better-off financially. The next section discusses how the CEE program operates.

Nyesigiso/CEE/CEFA

The overall goal of the CEE program instituted by Freedom From Hunger (FFH) is for every person to have adequate nutrition and enjoy a full quality of life (Von der Bruegge, 1999). To meet FFH's goals, CEE programs provide informal educational training in health, nutrition, family planning, and financial education with the aim of strengthening household survival skills, improving members' self-confidence and decision-making abilities, and helping to increase income and experience in developing and managing their own microenterprise (FFH, 1999). This section draws on empirical and interview data collected from field agents, CEE participants, and the FFH's *Field Agent's Operations Manual*. A description of CEE training will be discussed later in this section.

Based on the FFH model, *Nyesigiso's* central office in Bamako administers training to all 83 *animatrices* (field agents). As a job requirement, all field agents, in addition to speaking

Bamanankan, must read, write, and speak French. *Nyesigiso* employs and trains only women as field agents. A field agent's salary is equivalent to approximately \$254US per month. The salary can be augmented as much as \$95US per month based on performance. The field agent helps to facilitate the financial success of its Credit Association. Success is measured by Credit Association member's ability to increase their loan amount and advance to the CEFA status. Field agents are highly motivated and financially compensated, which acts as a built-in incentive for field agents to support CEE members in learning ways to earn more money and elevate their group status. Yet, simultaneously, the field agent is also motivated to promote a member's continued indebtedness to the credit union/*Nyesigiso*.

An officer of *Nyesigiso* explained that having same-sex field agents helped facilitate informative discussions among its women CEE participants. Topics covered during training sessions include: health, nutrition, financial issues, and sharing experiences during the weekly participatory Credit Association meetings. The field agents are responsible for learning how to investigate, promote, and organize new Credit Associations. At the time of this study, *Nyesigiso* employed approximately 22 field agents serving Bamako. Field agents are assigned to neighborhood credit unions located throughout Bamako, as well as servicing peripheral communities within approximately a 10-mile radius of the commercial downtown area.

I asked *Nyesigiso's* CEE Program Coordinator, Awa Fofana, if I could attend and observe the training sessions designated for field agents. But because of the financial vulnerability of the program during the period of my fieldwork, no new field agents were hired and no training were scheduled. Therefore I was unable to observe what was covered as part of the field agent training. I was also not allowed to attend the once-a-week field agent's meetings held at the *Nyesigiso* head office.

Spatial logistics can compromise and add to the challenge of access to microcredit services for the poor. Field agents are equipped with motorbikes as part of *Nyesigiso's* outreach efforts. Being mobile allows agents to identify and reach potential clients living in inaccessible communities without access to credit union services. Field agents, in addition to availing microcredit services to otherwise non-accessible populations, they can offer financial services to women who work at home.



Figure 3-8. Field agent and CEE/CEFA participants repaying their microcredit loans.

Working with Credit Associations

I accompanied several field agents to their various weekly Credit Association meetings within their assigned *quartier*. As a strategy to keep program delivery costs low, the field agents were trained to conduct multiple tasks. In addition to the duties discussed above, the field agents were representatives of the neighborhood credit union and program facilitators. It was informative getting to know different field agents and learning how they managed their assigned Credit Associations.

Dependent on the field agent, the weekly Credit Association meetings varied greatly in terms of productivity. Awa, one of the field agents I accompanied, was initially reluctant to

allow me to observe her working with her association. My assistant later revealed that Awa suspected I was hired to spy on her and to report back to her supervisor. Through much reassurance, my research assistant was able to convince her that my work was in no way connected to *Nyesigiso*. She finally agreed to allow me to observe one of the Credit Associations under her jurisdiction. Awa, a married woman in her late 30s, remained cautious and aloof during our time together. She would often arrive late, unorganized and unprepared to facilitate the weekly association meetings. The Credit Association members commented on her general lack of focus. As a result of Awa's inattentiveness, the members also showed a disinterest: coming to meetings late and some would leave the meetings early.

The weekly meetings are mandatory for all participants. But Awa's association meetings had a high rate of repeat absenteeism, approximately 4:18. As a rule, when someone is absent, a co-member brings the absentee member's payment to the meeting and states the reason for her absence. During the month while observing one of Awa's Credit Association meetings and after the loan repayments were completed, the members often spent the remaining time complaining about other members. I observed certain vocal members rallying for support to vote other members out of the Credit Association for the next loan cycle. After much discussion, the group conceded that certain members were slow in repaying their defaults and needed to be excluded from participating in the next loan cycle. After a month of weekly visits, I asked Awa why there had been so few training sessions. She commented that the Credit Association was coming to an end of a difficult loan cycle. The members were frustrated and discouraged. Business had been slow with meager profits, and finding money for loan repayment had been hard. The association members disclosed that they sometimes had other income-generating activities. Some members made soap, sold fruits, vegetables, and managed an array of different activities in an attempt to

augment their scarce incomes. Awa added, “When money is scarce during the hot and into the rainy season, it’s difficult for everyone.”

I observed Credit Associations managed by several field agents before locating one that met the research criteria for this study: CEE members who were cloth dyers and had participated in a CEE program for at least one year. Finally, in *Djandijigula*, I found a Credit Association comprised of long-term CEE participants. All members were also cloth dyers. Fatoumata, the field agent, facilitated the Credit Association. Fatoumata was a married 41-years old woman--mature, confident, and very professional. She arrived at the Credit Association meetings on time and was consistently well organized. She mentioned often how much she enjoyed her work. Because of her facilitation of the *Djan* Credit Association, she became well known and respected throughout the *quartier, Magnamabougou*. During my initial visit to the *Djan* Credit Association meetings, Fatoumata introduced my research assistant and I to the group. She encouraged me to ask questions. With my assistant’s help in translating, she explained the research project to the Credit Association members. After my second visit to the site and observing the *Djan* Credit Association, I asked if the members would participate in the study. All the members of the Credit Association unanimously agreed to participate in the research project.

Field Agent and Outreach into a New Community

A field agent initiates several steps in starting a Credit Association in a new area. First, she becomes familiar with the community. She then promotes Credit with Education (CEE) services and benefits. Finally she organizes Credit Association groups.

The field agent first determines whether or not the community is in a good location for a Credit Association, which may be based on past successes of other Credit Associations located in adjacent outlining areas. For the purpose of this discussion, I define “community” as a group of

people linked together having a shared commonality, which includes, yet not limited to, the residents of *Djandijigula*, including market dyers and home-based dyers. To become familiar and assess the *Djan* community's infrastructure, the field agent draws a map similar to the sample diagram of Figure 3-1. In the case of the *Djan* community, she would draw common locators pertinent to the neighborhood, pointing out all roads leading in and out of the area (noting those which may be dangerous during certain seasons making access difficult). The field agent also includes bridges and streams, and notes the weekly regional markets, health center or clinic, school, distance to the municipal or community center. Other important details may include: main roads, smaller tertiary roads, the distance between other communities with existing Credit Associations and travel time between them. She also includes the surrounding communities in the area and makes visits to neighboring communities. She notes major features of each community (i.e., mosques and distinct or historic buildings). She also studies the area in question, making frequent visits to the location. She gets acquainted with local community organizations or groups that exist and notes the services offered by the government or local NGOs. She becomes familiar with the physical environment and determines if travel to the community would be possible year around. She learns about non-agricultural economic activities, and she estimates the population size of the overall commune district, as well as the local neighborhood community. She learns who the commune administrative leaders are and if they have any experience with microcredit loans and/or access to formal credit systems. She also assesses the status of community relationships: the cohesiveness between the local leadership and potential clients. Fatoumata, who lives in *Magnambougou*, was already familiar with the officials of the commune and other local organizations. The CEE training curriculum also encourages participants to make use of the services and opportunities located within and around

their community (i.e., taking part in community meetings, elections, joining local civic organizations, and planning activities together).

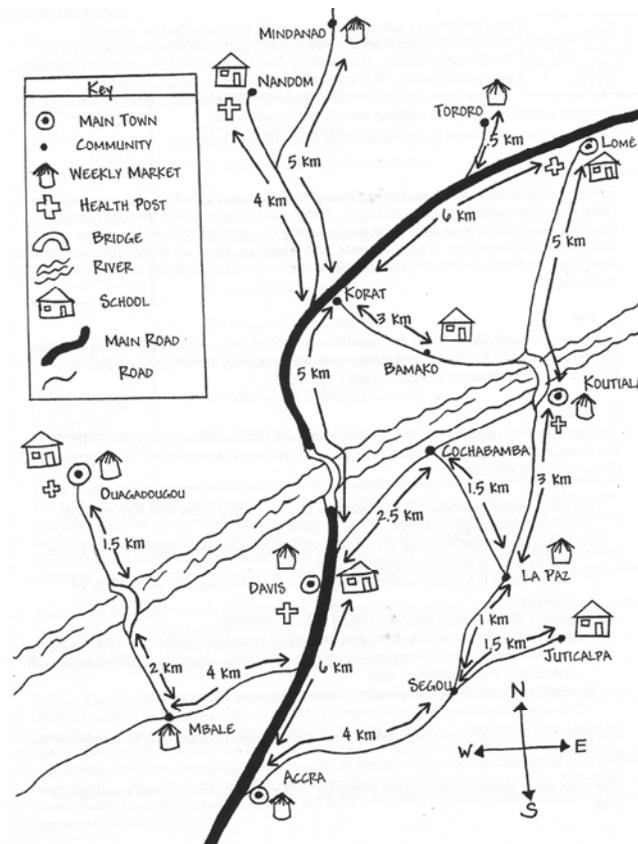


Figure 3-1. A field agent’s community map showing markets, schools, clinics, roads, and bridges. Von der Bruegge and Stack (1999). *Credit with Education: Field Agent Operations Manual*. Freedom From Hunger, p.16.

Promotion of the CEE Program

After the field agent determines a location to be potentially viable, the agent identifies three steps in promoting a Credit Association in the community. First, she identifies the community leaders (i.e., commune administrators or representatives, local neighborhood elders). If she does not already know them, she asks someone to make the appropriate introductions. In meeting with community leaders and other non-official leaders, the field agent gets to know them and they get to know her. She explains the CEE program at length (i.e., how it is

organized, how it functions, and the benefits of joining). The field agent responds to community members' questions and concerns.

Second, the field agent asks leaders to sponsor a meeting among women members of the community to explain how the program works, membership benefits, the purpose and nature of organization and function of solidarity groups, and how a Credit Association is formed. Third, in the meeting of interested female members, the field agent makes contact with women interested in forming a solidarity group (five women). The field agent explains how the solidarity group works and the responsibilities of joining. All members are evaluated for their potential for success at generating income and making timely loan repayments. Each member guarantees each other's loan repayment (principal and interest) in case of default.

This procedure was described in discussions with multiple field agents. However, Fatoumata's situation was somewhat different. She was introduced to the neighborhood first by her friend, the wife of the chief of *Djandijigula*. The chief's wife, Kadiatou, was very active in her community and was also curious about microcredit. She knew other women traders from the local market who had experience using microcredit. Kadiatou hosted a meeting for Fatoumata to meet with local women in the neighborhood and learn more about the microcredit program. The second meeting took place at the commune representative's office; other interested community women were invited. Kadiatou and a few friends attended the second meeting, wanting to learn more. The women began telling their friends and the interest grew throughout the neighborhood. Several of the interested women had friends who had previously used microcredit. Interested women were encouraged to form their self-selected solidarity group among those they trusted and respected. The field agent made a list of all potential solidarity group members. Initially, the field agent asked varied community members about the women who were interested in

forming a solidarity group and joining the credit union. The goal is to seek character references by asking if the potential members are honest, hard-working members of the community. The community references gave additional reassurance that the members selected will work well together in guaranteeing each other's loan.

Organizing the Credit Association

The field agent combines four to six solidarity groups to create one Credit Association. Ideally, a Credit Association has between 25 and 30 members. Because of the size of the group, some communities have more than one Credit Association. Initially, two CEE groups were formed in the *Djandijigiula* community (*Djan I* and *Djan II*). The Credit Association of *Djan I* started in 1997 and *Djan II* in 1999. In 2002, the members of *Djan II* decided to disband. Soon after the disbandment, the members who wanted to continue decided to combine members from both associations to form one Credit Association hereinafter called *Djan*. Now that the market was inundated with cloth dyers, the price of hand-dyed cloth fell, which resulted in the cloth dyers earning less profit. The cloth dyers of *Djan II* decided that using microcredit became too risky. Paying back their loans at high interest rates and fees, amounting to approximately 33% annually, decreased their profit even more. The members of *Djan II* felt using microcredit was no longer in their best interest and the group disbanded.

CEE/CEFA Training Sessions

Nyesisigo's CEE Program Coordinator, Awa Fofana commented that the two key components of a strong CEE program are motivation and training. She stressed that,

field agents need to be energetic and dynamic, believe in the capabilities of the Credit Association members, and be good facilitators, communicators, and motivators.

She emphasized that,

a good field agent needs to be patient, diligent in her supervision of the Credit

Association, and be attentive in identifying possible challenges of the group early on. The field agent needs to cultivate an environment where members become skilled problem-solvers within their community.

The CEE participants met weekly for 17 consecutive weeks. The initial week of the loan cycle was for conducting administrative business and loan disbursement. The following 16 weeks would combine consecutive training and loan repayment. Annually, the Credit Association meets for three consecutive cycles or 51 weeks. After each year of operating, the Credit Association votes whether to continue meeting or disband.

The Credit Association of *Djan* met weekly in the same location, the yard compound of a CEE participant. The compound consisted of several one-room adobe bungalows forming a semi-circle. Each adult family member shared her one- or two-room bungalow with her spouse and children. The bungalows serve as a sleeping and storage room. The wife and children spent their day working and socializing outdoors in the communal yard. All meals were prepared over an open flame in the courtyard. The courtyard was equipped with a well and outdoor latrine. Before each weekly meeting, women of the host family would be in the courtyard quickly finishing their morning chores. Some women were washing and hanging clothes to dry on the clothesline, washing pots and utensils from the morning breakfast, or collecting water from the communal well. All morning chores took place before the nine o'clock meeting.

As the members arrived, they would sit in the designated area of the yard in a semi-circle around a small table with several chairs reserved for the field agent and the Credit Association officers. Colorful, locally manufactured mats were spread on the ground around the table for members to sit on. As members arrived, they greeted each other and exchanged the local news. The meeting started shortly after the field agent arrived. The meeting would start by the elected

Credit Association president and treasurer. The treasurer assisted the field agent in taking attendance and in collecting the weekly loan repayments.

Ideally, the CEE model fosters a self-management component whereby the group's elected officers keep all records of individual loan repayments and savings transactions. However, Fatoumata, the field agent, closely monitored the Credit Association officers, who were also senior members of the group. There were approximately four literate, senior Credit Association members who rotated and shared leadership roles throughout the year. A senior woman may also substitute for an officer if one or both could not attend a meeting (i.e., weddings, naming ceremonies, or funerals) or if they were traveling.

Due to the success of a senior member, Kadia, a few of the other Credit Association members had since begun planning to travel to sell their hand-dyed cloth in other markets in Dakar. Kadia explained that solidarity group members may sometimes work collectively to augment her cloth inventory to sell in Dakar, then split the profit once she returned. Furthermore, in recent months, Credit Association members have established trade relations with Malian market traders, living and working in Dakar who, in turn, would sell the Credit Association's dyed cloth throughout the year in exchange for a small profit.

The Credit Association of *Djan*, at the time of this study, there were approximately 40 to 44 participants, however, only 32 members were presently active. The remaining members attended the weekly training but maintained a non-active status, meaning, they were not presently repaying a loan. Assistou, a non-active member commented that as a result of the educational training, she learned a lot about how to care for her family when health and financial issues arose. The non-active members voluntarily continued to participate in the weekly training sessions and depositing money into their savings accounts.

Fatoumata was trained to facilitate the topics for all the sessions: financial, health/nutritional, and self-confidence training. For the informal educational training, Fatoumata drew on members' personal experiences in teaching the lessons to the primarily illiterate group. She told situational stories about a chosen topic then posed "what if" questions to encourage the members to share their experiences about the issue or problem. When Fatoumata was confident the members understood the topic or problem, she would personalize the topic by asking if the situation had ever happened to them.

While observing the sessions, I realized the members had repeated the training sessions multiple times, yet some seemed less familiar with the stories than others. The responses varied. In addition, the experienced senior members were more vocal and demonstrated a clearer understanding of most topics covered. In contrast, some members seemed vocal with certain topics (i.e., financial information) and less vocal or sure of themselves with other topics. Fatoumata admitted to often varying the story details slightly. She stated that altering the story--but maintaining the core premise--challenged members to create new and different possible outcomes. Sometimes this strategy worked and members were able to respond given the directional shift; sometimes they did not respond. Changing the plots also helped keep the members engaged. She would routinely call on quieter, less responsive members, those who were shy and participated less frequently in the discussions.

Fatoumata realized that if the training sessions were to be effective in initiating behavioral change, participants must be encouraged to reflect on their problems, ask questions, and gain the necessary knowledge to make informed decisions. It was interesting to note sessions where members would describe what they would do if they found themselves in a similar situation. Their responses often demonstrated an understanding and retention of the material covered from

the previous week's training. One member might draw on her own personal experience, which I inferred to mean that members had been adapting the learned behavior into her everyday routine.

Health Education Training

In 1992, the United Nations Children's Fund (UNICEF) announced children's health goals to be attained by 2000. The health goals were: (a) eradication of polio; (b) elimination of neonatal tetanus; (c) a 90% reduction in death due to measles; (d) achievement and maintenance of at least 90% coverage of 1-year-old children and tetanus in women of childbearing age; (e) halving of child deaths caused by diarrhea and a 25% reduction in the incidence of diarrhea diseases; (f) one-third reduction in children's deaths caused by acute respiratory infections; and (g) elimination of guinea worm disease. In joining UNICEF's efforts, the World Summit for Children conferred with governments and agencies of the United Nations in considering feasible and financially affordable goals for the future decade (Wallace, 1995). The FFH adopted three key components of UNICEF's vision: (a) reduce infant mortality; (b) improving nutrition; and (c) child health and protection for girls and women. These topics were incorporated into the curriculum design of FFH's integrated CEE program. This section discusses the health and nutritional training of FFH's educational program and its efforts to educate poor women. As a result of the informal education, CEE participants then empower themselves with the ability to make enhanced choices with respect to their health and the well-being of their families. The term "enhanced choice" refers to the participants increased ability to make informed choices as a result of their long term exposure to health and nutritional trainings.

As an integrated program, the CEE health and nutritional training were delivered in conjunction with financial credit services to the *Djan* Credit Association during the mandatory weekly meetings. Integrating services and using field agents taught to facilitate all the training sessions kept the training costs to a minimum. Integrating the services (i.e., health, sanitation,

nutrition, and financial) meant that the Credit Association members did not have to go to multiple sites for other services. The services, therefore, posed less of a burden on members' already overtaxed time. As previously mentioned, the duration of the loan cycle was 17 weeks. The first week the loans are disbursed and the training sessions start the following week. The subjects covered consist of seven to eight health and nutritional sessions, followed by three to five business development sessions, and then self-confidence development.

The topics covered in the health and nutritional training focused on: how to detect and treat diarrhea in children. Diarrhea prevention was taught because the illness is the second leading cause of infant and child deaths worldwide (FFH, 1999; Wallace, 1995). However, if caught early, diarrhea and its associated illnesses can be treated. Oral re-hydration solution (ORS) is a low-cost, simple method of preventing dehydration, the most dangerous aspect of diarrhea, which can otherwise lead to death or child malnutrition. Breast-feeding is taught to be preferable to bottle-feeding. Fatoumata explained that breast-feeding was covered in the training because breast milk is the most nutritious food a baby can have. She also mentioned that breast-feeding protects the baby against diarrhea and other common illnesses. Feeding an infant only breast milk during the first six months is also a natural method of birth spacing. The participants learned that bottle-feeding, especially in poor countries, can be a serious threat to the lives and health of millions of children. Bottle-feeding can cause illnesses such as diarrhea unless the water is boiled and the bottle is sterilized before each use (FFH, 1999). Infant and child feedings were a focus of the training because the wise use of locally available foods can be the best and least expensive medicine to prevent hunger and malnutrition. Family planning, birth spacing, and limiting family size were also session topics. Birth spacing and timing were discussed because they are the most powerful ways of improving the health and nutritional status of

women and children (FFH, 1999). Child immunization was covered in the training because it protects a child against some of the most dangerous childhood diseases that can also lead to hunger and/or malnutrition. Awareness and prevention of HIV/AIDS were also covered in the health training sessions. The topics covered in the health and nutritional training emphasized the caring for children and mothers of childbearing age. The median age of the *Djan* Credit Association members is 43 years old. Many members commented that although most of their children were young teens or adults, the health training was helpful in teaching members how to discuss the information with their family, as well as learning to care better for their children's children.

While observing multiple Credit Associations, I noticed some agents seemed empathetic toward their group members, sometimes staying around after the meetings to discuss unresolved individual or group issues. Some agents were lenient with the mandatory attendance rules and excused members as long as their repayment for that week had been collected. One field agent reported that,

when a member was unable to pay, she was shamed and loss face. She left the group before the loan cycle ended.

The agent expressed remorse because she did not know where the defaulted member lived (agents are required to know where all members live). In the case of the *tontine*, which microcredit solidarity groups are modeled after, mutual trust and closeness of its members for decades has served as an effective means of social control and assurance against default (Kane, 2001). However, the difference between microcredit and popular financial arrangements of local *tontines* may be that an institution cannot duplicate the type of close bond and trust that develops between *tontine* members. In the case of *tontines* all monies originate from members and not from an impersonal lending institution. In the case of a microcredit solidarity group's inability to

cover their member's default, the larger Credit Association is responsible and pays the defaulted amount.

Fatoumata managed a cohesive and responsive Credit Association. None of the other Credit Associations I observed had been together longer than the *Djan* group. Several factors may have contributed to *Djan's* longevity:

- Members seemed to get along relatively well in a group setting
- All members shared the same profession, cloth dyeing
- Fatoumata socialized and attended ceremonies hosted by Credit Association members
- Members trusted Fatoumata's advice; she was valued and respected by the group
- 42% of the members of the same solidarity group (usually family members) worked together and earned money collectively

The members' vulnerability to economic and health risks could also have created a bond, offering a sense of security. Other associations I observed did not seem as focused or cohesive. Because of the varied occupations of most association members, groups did not typically work together. The *Djan* Credit Association members seemed well suited. However, occasionally incidences brought disagreements and chaos. Different group dynamics will also be discussed later in this section.

Fatoumata's dedication and commitment to the group resulted in the Credit Association expressing its confidence in her. Members would confide in her about personal matters having nothing to do with her capacity as their field agent. She was known to stop by on non-meeting days to check on a member in crisis. Fatoumata also encouraged members to learn from each other. She reminded the Credit Association that the senior members had several years of experience with the health-training curriculum. She encouraged the less experienced junior members to call on these senior members during the week if a health crisis arose. For example,

if a mother detected her infant child having a runny stool, she might call on a senior Credit Association member for help if she is unsure about what to do.

In facilitating the informal health and nutritional sessions, the training sessions were taught by discussing the curriculum topics. During the session, Fatoumata would remind participants of their immediate resource--each other--as well as encourage the members to use the local health clinic. Fatoumata also told members to develop good relationships with clinic workers. Fatoumata was technically available only one day a week; members were encouraged to solve their own problems by helping each other.

Observations of the CEE/CEFA Program

Fatoumata was a highly motivated field agent, but from week to week the overall productivity of the meetings was at times inconsistent. For example, if during a slow season cloth dyers were experiencing a financially difficult period, it was not uncommon to spend most of the meeting completing the financial business of loan reimbursement. As a result, members became distracted and restless, rendering the remaining meeting time unproductive and unfocus. During those times, if Fatoumata failed to intervene by setting the group on a directed path, she would lose control of the group and members would begin to chatter among themselves; some members would often leave before the meeting was officially over. Administrative problems (i.e., resolving default issues) also seemed to cause morale problems, and members became divided and judgmental. Once Kadia, an elected official of the *Djan* Credit Association, spoke up, "We cannot pay for others' mistakes." It seemed many of the members began siding with Kadia and started withdrawing their support for the defaulted member. It was not clear if the dissension was directed at the default member specifically or if the group members, in general, felt too financially vulnerable and frustrated in their inability to cover the default.

In a situation such as guaranteeing the loans of others, trust is an important issue. Safiatou, 24, a single mother added, “They [*Nyesigiso*] tell you that if one of you does not pay, the group will pay and you sign a paper. If one of you is sick, or passes away, they don’t care about the reason. You still have to pay. Sometimes, if one of us fails, it pulls the rest down.” Mamou, 45, agreed, “If one person makes progress, it helps everyone. If you’re doing well and your friend isn’t, it’s like you’re doing nothing.”

Some members from the same solidarity group seem to have a closer rapport among themselves than with other members of different solidarity groups within the same Credit Association. There may be many reasons why members share a strong rapport. West African women, Malians in particular, use the solidarity of their network ties to meet social and professional needs. The organization of women’s groups predates the colonial era in Africa. Within the context of microcredit programs, members come together around common goals of social learning, the exchange of information and ideas within a network (Kohler, Behrman & Watkins, 2001). Microcredit solidarity groups, in principal, select friends and family members. They have a sense of each other’s financial abilities. However, since a Credit Association consists of several solidarity groups, and as complex human groups, members of different groups may not always feel compelled to extend themselves financially to the larger association in which they may or not share as close a bond.

Within these institutionally configured groups, trust can be difficult to sustain, especially after multiple member defaults. However, it is the field agent’s responsibility to continue to foster an environment whereby members continue to recognize and support their intra-group dependence. Maintaining intra-group dependence may be difficult given the financial vulnerability of CEE/CEFA participants. Additionally, some smaller solidarity groups seemed

more financially stable than others. Kadia, 42, said that her solidarity group was stronger financially at certain times of the year more than at other times. Oumou, 43, Kadia's co-wife, explained, "We can count on each other, everyone else is not the same." Sustaining group trust also seems difficult to sustain because Credit Association membership can be fluid and always changing. Even with the *Djan* Credit Association, the junior members had been participating for a minimum of three years, but some were not always active in every loan cycle. Some of the original *Djan* Credit Association members withdrew from participating in the CEE/CEFA program for various reasons. Some moved from the area, some stopped selling on a regular basis, and cloth dyers new to the community would join the group. One CEE participant left the Credit Association at the end of a cycle because her husband decided to move the family to another area.

According to FFH guidelines, the field agent is ultimately responsible for the record-keeping of all loans dispersed to each CEE participant. However, as part of the program's goal of self-reliance, the Credit Association's elected officers were to be trained by the field agent to manage their own organization. In theory, passing on the record-keeping tasks solely to the Credit Association officials to manage for themselves sounds practical. But while observing the *Djan* weekly meetings, the four able Credit Association officials had limited arithmetic skills. It appears unlikely that the members could manage the record-keeping tasks successfully without assistance. Moreover, as part of a complex web of poverty, poorer women surveyed from this community had little or no formal education. The likelihood of the "poorest of the poor" some day being able to manage the record-keeping of its Credit Association--without numeracy or literacy intervention services--seemed doubtful.

During one of the weekly meetings, I witnessed a member default on her loan repayment. She also did not attend the Credit Association's meeting that week. Fatoumata sent a member of her solidarity group to her house to collect her payment. The solidarity member returned without the payment. The solidarity group she belonged to was then expected to pay the default. But that week the solidarity group was unable to cover the repayment amount. Fatoumata then insisted that the Credit Association was required to help make the repayment. Eventually after much discussion, the Credit Association reluctantly paid the default.

After the incident, Fatoumata told me that the wealthier Credit Association members pay the majority of the infrequent defaulted loans. As a policy of group-lending, if the solidarity group is unable to pay, and if the Credit Association does not repay the default, the group would be banned from ever borrowing money again from *Nyesigiso*. Fatoumata later added that at the end of the loan cycle, the financially stronger members left the Credit Association. This was a bittersweet outcome.

When members became financially stronger as a result of increased access to resources (i.e., microcredit, business training, and/or increased business revenue), they tend to need less support from group-lending. Once members became wealthier, and gained access to collateralizable assets, they preferred borrowing individual loans. In cases such as this group-lending may become less attractive for two reasons: (a) training takes too much time away from productive or reproductive activities; and (b) the financial strain of being expected to pay for less able members was no longer attractive. Unfortunately, when they leave the group, they also take their expertise with them. Fatoumata explained that when a member had a "good week," she would ask that member to share with the association what she did that made her outcome a financial success. As with Kadia, her first trip to Dakar selling her hand-dyed cloth proved to be

a profitable venture. She returned home to Bamako excited with possibilities of future trips. Upon her return, she shared her experience with her solidarity group. The good news spread. After the second trip, other members began talking about wanting to take trips. However, some members' husbands did not think it was safe and refused to allow their wives to travel so far. Moreover, a Malian woman needs written authorization from her husband to get a visa to travel (U.S. Department of State Dispatch, 1994). Kadia explained the trips were not without problems. The trip from Bamako to Dakar, by train is two-days long. At Kayes, a town at the Malian border, customs officers searched her bags and after discovering her inventory, they would silently demand a bribe. If she refused, they threatened to take her merchandise. She remarked,

having to pay something to officials going to Dakar and again on the return trip to Bamako [traveling with merchandise bought in the Dakar markets] meant less profit.

Experienced market dyers made their business by traveling back and forth to neighboring countries selling hand-dyed cloth and other merchandise. They were therefore not as excited about the venture as the newcomer, Kadia. Some dyers told stories of having their merchandise stolen. The bribes would sometimes increase dramatically, making the venture sometimes less than profitable. The experienced dyers explained how traveling to sell their wares could be a very risky business. They could sometimes sell their cloth in Senegal for more than a 100% mark-up, depending on the time of the year. One market cloth dyer commented, "After subtracting expenses, some trips you can be lucky and make a good profit and other times not. The experience with every trip is different."

Members Discuss Their CEE Program Participation

During interviews and informal conversations with CEE participants about what they learned in the educational training the wealthier members openly talked about their financial

successes. Oumou, 43, a senior member of the *Djan* Credit Association, learned of the CEE program through a neighbor, Kadiatou, the wife of the chief of *Djanguilia*. She has five adult children and takes care of one of her grandchildren. She is the first of three co-wives. Her mother-in-law taught her to dye cloth 18 years ago. She works in a collective of 10 dyers, three of the members are her daughters. In addition to her savings as an active CEE participant, she belongs to two *tontines*. She is building a house from the profits of her cloth dyeing business. Her husband lives and works in France. Oumou commented that the microcredit loans were helpful, yet difficult. She cited the repeated complaints made by other Credit Association members: (a) the payback period began too soon after receiving the loan; (b) interest rates are too high; the maximum loans available are too small; and (c) the maximum loan amount is too small (equivalent to \$600US). When I asked her to give specifics from the training that she found useful, she quickly said, "Having a savings was a benefit." As a senior member and as her savings grew, she was eventually able to use it as collateral to increase the size of her microcredit loan. She also said, "[I was] happy to learn to cook food for my grandson." She also mentioned that she is paying the school fees for her grandson.

Mariam, 28, is a younger, inexperienced cloth dyer and member of the Credit Association since 2001. Her mother taught her how to dye cloth 13 years ago, however, she only began selling hand-dyed cloth since joining the Credit Association. She is married with two children. She works collectively with six other women. She said, "My son does not cry like before. I feed my children porridge." The type of porridge served was a food suggested in the nutritional training as a locally grown nutritious food that is cheap and easy to prepare. She mentioned she stopped feeding her newborn soft food during the first six months and returned to giving the infant only breast milk.

The Credit Association proved to be an important networking resource for members to learn from each other. Mariam said the senior members told stories and encouraged younger members about the importance of putting money aside. Mariam added, “I learned to grow my savings.” Ramata, 43, said her sister-in-law taught her to dye cloth 20 years ago. She comes from a family of five dyers. She is the first of two co-wives and has 10 children. Ramata belongs to a *tontine*. She learned about the CEE program through the field agent coming to *Djan* to discuss the program. She joined the CEE program six years ago. As a senior member, Ramata said, “We learned a lot. The training showed us a lot of things about health care and how to take care for our families. In return, we shared what we learned with our sons’ wives. The children had fewer incidents of diarrhea.” Ramata explained that through the years of participating in the Credit Association, she realized she missed fewer days from work for herself or from family illnesses. She commented,

It also taught us to create our own business to support ourselves and how to pay back the loan. Now the problem is that the *bazin* we sell--the price has dropped. It used to be more expensive. But now there are more dyers and the market is full of *bazin*, the selling price dropped which means less of a profit for us.

An angry member spoke up,

The Department of the Environment wants us to dig a hole and get rid of the used chemical dye water. We are saving money to get the work done, but if we decide to work, we have to give the officials something on the side to keep from having to pay \$100,000 CFA (\$200US) fine. Because we cannot eat all our expenses, we are unable to work. Now we just sit around. These are the expenses that keep us from paying back the loan that the bank does not know about.

Another Credit Association member commented that she was the only market cloth dyer selling in an unlikely section of the market. She became secretive and would not mention the exact location or specify which market. She did not welcome competition from other cloth dyers staking a claim to her newly discovered spot in the market.

Summary

In this chapter, I discussed the history of microcredit programs in Mali and how the majority of the country's NGOs that administer microcredit programs subscribe to the financial sustainability approach. *Nyesigiso* was chosen for this study because it was the only NGO in Bamako during the time of my field-stay that administered an integrated health and nutritional training combined with a microcredit program, the CEE model. In the CEE programs, the trained field agents play a pivotal role in the success of a Credit Association. They are trained to motivate, encourage, and educate CEE participants. Participants themselves have mixed emotions about their CEE program. Some complained about the interest rates being too high, the payback period starting too soon after loans were dispersed, and the loan amounts too small. Due to the saturation of cloth dyers in the market and with the price of hand-dyed cloth plummeting, some low-volume dyers decided microcredit borrowing was no longer in their best interest and decided to disband. In Chapter 4, ethnographic accounts illustrate whether or not CEE participants experienced enhanced choice and behavioral changes as a result of long-term exposure to the program.

CHAPTER 4 DYEING AS A WAY OF LIFE

It's the kiss of the Bamako sun that makes Mali a good place for cloth dyeing.
Madame Cissé, a prominent cloth dyer

Introduction

To enter an open-air market in Bamako is to experience an awakening of one's senses to the boldness of color, sound, and the lively atmosphere of the hustle and bustle of everyday commerce. The market aisles are full of many men and women draped in vividly colored *boubous* (long flowing gowns) made of the popular imported cloth, *bazin*, an embossed polished cotton manufactured in Europe and China. Other women traders can be seen wearing colorful cotton fabric of wax-print designs. *Tissu Alley* (street of cloth) is the name of the section in Bamako's central market, *Marché Rose* where women traders place their stands of cloth at the opening and along both sides of the narrow alley. Their individual stands overflow with high piles of folded, neatly pressed, hand-dyed *bazin*, wrapped in protective plastic packets. The packets of colorful cloth are displayed in huge round aluminum tub containers ready for immediate sale.

Male cloth retailers with large inventories sell the popular African print cotton fabric manufactured locally in Segou by *Compagnie Malienne de Textiles* (COMATEX), as well as the more expensive quality--imported wax prints from Holland and elsewhere. In the marketplace, women traders interact with diverse customers, including traders from neighboring countries who return home to resell the popular hand-dyed cloth for profit. Walking through the market, a passerby can hear the sounds of the predominant language of Bamako, Bamanankan, intermingled with other languages, such as Pulaar, Songhai, Saracolé, and French.

Cloth dyeing is a large and potentially lucrative industry for Malian women. Some cloth dyers have earned reputations as skilled artisans and highly respected entrepreneurs. Women

cloth dyers have a substantial commercial presence in *Marché Rose*. They can also be found selling their wares throughout the commercial districts of Bamako, as well as in markets throughout the country.

Today, Chinese manufacturers are major textile exporters to Mali. The Chinese make an imitation *bazin* that looks identical to the European premium, first quality *Bazin Riche*. But because of its affordable price, China's second and third quality *bazin* is very popular. Moreover, the vast majority of *bazin* worn, in Mali, is of the less expensive second and third quality. Prominent dyers are quick to remark that the color and durability of the cheaper *bazin* is not as good as the first quality cloth imported from Europe. Some home-based dyers tend to counsel their clients against buying the third quality, particularly when placing a custom order for an intricate, labor intensive, expensive design. They warn their clients that the third quality does not wear well, the cloth does not thoroughly absorb the dye, and the colors eventually fade. Madame Basse, a prominent cloth dyer, confidently asserted, "To have an intricate, labor-intensive design made with inferior quality *bazin* is a waste of money."

Urban and rural Malians wear the hand-dyed cloth to funerals, weddings and naming ceremonies, important political meetings and other special occasions, and national holidays (i.e., Tabaski, an Islamic holiday). For such occasions, some give cloth as a gift. Bintou Touré, a prominent dyer, explained, "Cloth is the most important thing money can buy." Some Malians wear *bazin* of all qualities as part of their everyday attire. A prominent dyer described, "It does not matter how poor you are, if you love something, you will always find a way to get it. When there is a celebration, some clients will do anything to get their *bazin*." Another cloth dyer explained, "Days approaching a celebration, we really make money because at that moment everybody wish to have new clothes made from *bazin*." Because of the popularity of hand-dyed

cloth, rich and poor alike wear it. However, it is not necessary that all hand-dyed *bazin* is expensive or has an intricate design. Moussa Ba, a senior prominent wholesale and retail cloth merchant, remarked,

Wearing *bazin* gives value to people. Can't you see? Now all our leaders wear it? They have left their European jackets, coats, and nylon ties for the benefits of *bazin*. It started more than 30 years ago with Moussa Traoré, a former head of state, wearing *bazin*. Nowadays, we can see on TV, leaders of Gabon, Congo, and Nigeria wearing *bazin*.

A prominent dyer, Aminata Sawane, explained that Malian women like to wear bright, bold colors with vibrant and complex patterns, while men tend to favor darker, muted, solid colors without designs. She believes that color and design are key elements the majority of customers consider in evaluating the cloth. Unless otherwise stated, the focus of this study is on hand-dyed *bazin* (of varying qualities).



Figure 4.1. Cloth dyer displaying her inventory in *Tissu Alley*.

The Cloth Dyeing Industry

Mali has a long history of cloth dyeing (Hodder, 1980; Roberts, 1984). For centuries, dyers used plants, mud, and kola nuts for dyeing cloth (Polakoff, 1980; Rovine 2001). However, most present-day cloth dyers use synthetic materials, such as imported powdered dyes, to create a broader range of colors and hues. Hydrosulfate and caustic powder are used to set the color. The cloth dyers discussed in this study use the popular commercial powdered dyes.

In Bamako I heard stories of the distant past that Malian women traveled to other places to learn different techniques of cloth dyeing that are presently used in Mali today. I met Aminata Sawane, an older, well-established prominent cloth dyer. Aminata described how she left Mali in the mid-1960s with other cloth dyer friends and traveled to neighboring Sierra Leone to learn to work with commercial powdered dyes. During this period, Sierra Leone was gaining a reputation throughout West Africa for its beautifully dyed and woven cotton fabric. At the same time, Sierra Leonean cloth dyers brought their wares to Mali to sell in the open-air markets of Bamako. Aminata recalled how popular the Sierra Leonean hand-dyed cloth was among Malians. While in Sierra Leone, Aminata met other Malian dyers who also worked as apprentices to advance their dyeing skills. After several years of working as apprentices, Aminata and friends returned home to Bamako. They immediately put their newly acquired skills to good use. They began working almost exclusively with commercially manufactured powdered dyes and sulphur-based chemicals. Aminata recalled how the use of the commercial dyes paid off well for her and her friends. Since that time, with the use of commercial dyes, Malian cloth dyers have broadened the spectrum of colors and hues, which opened the door to new designs and techniques.

Miriam Coulibaly, another prominent dyer, explained how difficult it was during the mid-1970s in Bamako to find imported commercial powdered dyes. As Miriam explained, when the

Malian textile manufacturer COMATEX began operating in the early 1980s, the imported commercial powdered dyes became widely available in the local markets. Before that time, Malian businessmen traveled to the Ivory Coast buying imported goods from local traders along the seaports of Abidjan. They returned home with an array of imported products, including limited amounts of the imported commercial powdered dyes. During the 1980s, when Miriam was a young girl, she learned to dye cloth from her grandmother. She initially learned to dye using indigo, a plant-based dye. She commented that the new commercial imported powdered dyes were easier and more convenient to use. These new developments have helped to expand Mali's hand-dyed cloth industry. Today, Malian cloth dyers enjoy a reputation throughout West and Central Africa as skillful dyers and innovative designers of hand-dyed cloth.

The economically profitable industry of cloth dyeing employs a variety of occupations: pattern makers, pounders (pounding the cloth is a type of ironing), market scouts, sellers of commercial powdered dyes and chemical supplies, wholesale and retail cloth merchants of undyed white, imported cotton cloth, market traders selling cloth dyed by others, and cloth dyers themselves selling their own wares. For some women, cloth dyeing is a seasonal occupation. The seasonally slow periods vary. The slow period generally is at the end of the hot season during late April and May, and also in the rainy season during the end of July through September. Since the majority of the work of cloth dyeing happens outdoors, dyers are unable to work when it rains. Many cloth dyers engage in other activities to earn an income during the rainy season. During the slow season, some make and sell handmade soap, imported toiletries, incense, women's apparel, and other items to make money.

Because of the industry's popularity and income potential, some experienced dyers have organized formal classes for young rural girls who come into Bamako with the intent of earning

money to send back to their villages to help their families. Two prominent senior cloth dyers described these young girls as “apprentices” who pay to learn the skill (the varying arrangements will be discussed later in this chapter). After learning to dye cloth, these rural girls start working at the bottom of the industry as traders selling the inventory of other cloth dyers or working as scouts in the market. Atou, a young market trader, explained how she perceives her work today as a steppingstone to one day owning her own inventory of hand-dyed *bazin* and having young girls working for her.

Malian cloth dyers are respected artist. A Senegalese trader, buying *bazin* to resell in the markets of Dakar commented, “The beautiful colors and creative designs are what Malian women give to West Africa.” A wholesale cloth merchant said, “The women are gifted in that way. They have been dyeing cloth for hundreds of years.” The Malian dyers themselves modestly credit the environmental conditions for their success. Niamoyé, a prominent older cloth dyer, commented, “The water in Mali contains more salt than other nearby regions. The sun is also stronger here, which has an effect on the dyeing process.” Cissé, another prominent dyer, said, “It’s the kiss of the Bamako sun that makes Mali a good place for cloth dyeing.” She continued, “It’s the intensity of the sun that helps make the colors vibrant.” Madame Basse, a prominent, senior dyer, asserts,

We pass as leaders in dyeing because we have more devotion, more courage than others. We are always trying to go forward by searching ways and means. But, if you ask someone from Sierra Leone or someone from Guinea, she will say that our water suits dyeing and that there is much sunshine in Mali. This is not true. The reality is that Malians are more skillful.

In Mali, the art of cloth dyeing has taken years to cultivate by experimenting with new colors and design combinations. Mixing color is a skill cultivated by multiple attempts of trial and error. Even today, an unfamiliar ingredient (i.e., a different brand of manufactured dye) can

alter the process and render the result a different shade from what was originally intended. Typically, cloth dyers do not write down ingredients or use calculated measurements when mixing color. They visually estimate the amount needed as they pour the powdered color dye into the heated water. The amount of powder determines the intensity of the color. Too much powder may render the color too dark; too little powder can cause the color to fade too quickly. To create a desired shade, a dyer blends several colors in varying amounts. Balancing the hue intensity with complementary colors is the essence of the artistry of cloth dyeing. Often a client will bring to a dyer a piece of undyed white *bazin* along with a swatch of color to be matched. Only a very experienced dyer possesses the skill to be able to match the color. Madame Basse, a senior cloth dyer, said that the first quality *bazin* absorbs the dye better than the other qualities and lasts longer. She remarked, “I have worn *boubous* made from the first quality *bazin* for more than 10 years with the color as vibrant as the first day I wore it.” Dyers continue to “push the envelope,” innovatively combining design techniques of wax stamping, hand or machine stitching, and tie-dyeing.



Figure 4-2. A pounder/*gosili kela* (method used to iron cloth).

Dyeing Techniques

In West Africa, cloth dyers use numerous design techniques to enhance the attractiveness and value of their products (Perani & Wolff, 1999). Hand-dyed cloth can be as recognizable as a person's signature. Some experienced senior cloth dyers explained that if they saw someone on the street wearing hand-dyed cloth with a pattern, they could recognize their own designs and the work of their friends. This is quite a feat given that there are hundreds of cloth dyers in Mali. Assa Touré, a senior cloth dyer, explained, "It's like recognizing your own handwriting or that of a friend." Moreover, cloth dyers are creating more and more designs every year. The designs have names: *patiana* (dance), *jege-kolo* (fish bone) and *sugaro kise* (sugar cube). Sometimes the designs are inspired by and named after a famous Malian *griot* (storyteller), a celebrity singer, or the name of the originator of the design. It is a common practice to replicate the designs of others. Miriam said, "If a dyer copies one of my designs, it is a compliment. We do it all the time."

Most of the cloth designs are created from dyeing methods called "resist dyeing" (Sieber, 1972). Resist dyeing is a general term used to describe a method by which cloth resists the dye due to varied techniques applied during the dyeing process. To create a design, Malian cloth dyers use multiple techniques, such as tying knots, stamping wax, and placing stitches systematically on the fabric. The cloth is then immersed into the dye solution, rinsed, hung out to dry, untied, and finally returned to its natural shape. The resist pattern is now exposed as a contrast to the darker dyed surface. Pressure exerted by the tools used in the process, thread or cord, rubber straps, or clamps secure the wrapped sections from making contact with the dye solution (see Figure 4-3). In a sense, the memory of the shape remains imprinted on the cloth (Wada, 2002).



Figure 4-3. Cloth tied to create a tie-dye pattern.

Cloth dyers in many parts of the world, including China, Japan, India, Indonesia, the Middle East, and North and West Africa, use tie-dye to create beautiful designs on cloth (Polakoff, 1980; Wada, 2002). The tie-dye design is a favorite among Malians. To create the design, a piece of cloth is spread out, and sections of the fabric are gathered up into clumps and tightly wrapped and tied with a strong cord. If the desired pattern has multiple colors, the lightest color is applied first. After the cloth has been dipped in the dye solution, rinsed, and hung out to dry, the cord is cut and a beautiful starburst pattern is exposed.

Batik is also commonly used in West Africa. In Mali, this method employs a hot waxy paste made of flour, corn, cassava, starch, or commercial wax applied to the cloth by brush or a long-handled stamp. The handmade stamps are carved wood made into a variety of different motifs. After the stamp is dipped into the hot wax, the motif is stamped onto the cloth. The paste then dries and hardens into a wax. The cloth is then dipped into a hot dye solution. Resistance of the waxed areas to the dye solution creates the design. As the cloth is immersed over and over to insure that the solution saturates it, some of the hardened wax cracks, and the dye seeps through onto the fabric. The cloth is then removed from the solution, rinsed in clear water, sun dried, and rinsed again. During the last rinse, all the remaining wax is removed. The

fabric now reveals the stamped design made even more interesting by the variations created by the dye solution seeping through the cracks of the hardened wax.

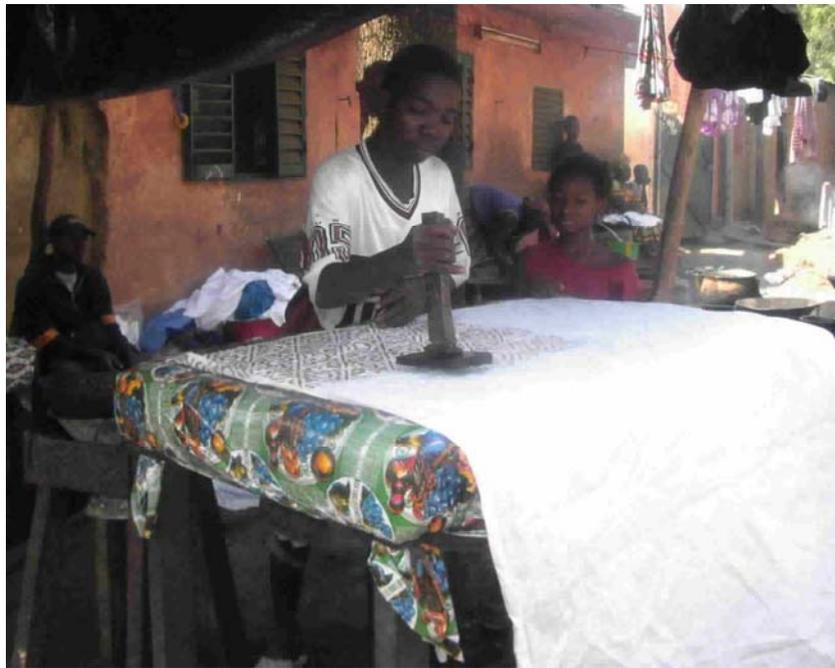


Figure 4.4. Stamping a design on *bazin*.

In Mali, hand or machine stitching is another popular and frequently used technique for creating a design for cloth dyeing. Raffia string or cord is used for the hand stitching. The dyeing process is similar to the resist methods previously described. The cloth is folded, pleated or gathered, and stitched in sections so that the dye cannot penetrate the stitched areas. After the cloth has been dipped in the dye solution, the string or cord is removed, and the sewn areas that resisted the dye reveal a two-tone pattern of dots and/or dashes, which creates the design. The dyed surface serves as a background to the stitched area. Many of the designs use intricate stitching patterns and multiple colors. Some designs can take one month or more to complete.



Figure 4-5. Dyed cloth with a hand-stitched pattern drying on the line before stitching is removed.



Figure 4-6. Using a razor to cut away the stitching to reveal the pattern.

The Expense of Beauty--Dyeing Cloth

On streets anywhere in Mali, one observes people dressed in both Western-style ready-to-wear clothing, as well as handmade attire sewn by local tailors. Having one's clothes made by a tailor involves several steps. The first step is to select the cloth. The customer goes to the market and selects cloth from a large array of imported or locally manufactured fabric.¹⁰ After

¹⁰ The fabric referred to in this section and used in dyeing cloth is usually imported, white 100% cotton--not to be confused with the African printed cotton fabric manufactured locally by COMATEX, located in Segou and the imported version manufactured in Holland. Although both are very popular cloth, the Holland imports do compete in popularity with the imported hand-dyed *léger* and the lesser quality *bazin* is due in part because of its durability and colorfastness.

the cloth has been selected, it is taken to the dyer to be dyed and then taken to the tailor to be made into an outfit. In this section, I discuss the process of dyeing cloth and the costs involved in operating such a microenterprise.

The dyeing methods detailed in the previous section can be applied to various types of cotton cloth sold in the regional markets throughout Mali. Cloth dyers prefer using only 100% cotton cloth because the natural fibers absorb the color better than synthetic fabrics or cotton blends (fabric content less than 100% cotton). Absorption is important because predictability and control is necessary to create the desired color. If the cloth absorbs the dye poorly, the hue becomes difficult to control. Therefore, if a dyer rejects using certain types of cloth, it is usually because the desired outcome cannot be guaranteed.

The two popular types of machine-manufactured, imported undyed white, 100% cotton preferred by dyers are: *léger* (light in weight) and *bazin*. *Léger* is beautiful and popular among Malians. Dyers comment how easy it is to dye. Because of the hot, dry desert climate, *léger* is comfortable and practical to wear. At the market, buyers can choose among dozens of designs of *léger*. Some home-based dyers have a small inventory of undyed and dyed cloth on hand for sell. The limited inventory of undyed *léger* from a home-based dyer may be convenient for customers, saving them a trip to the market. But to make such a hefty investment of inventory is possible only after a dyer accumulates enough profit to then reinvest in her business. The price of *léger* is approximately \$2.50US to \$3US per meter. *Léger* typically has a raised woven design, and for this reason the resist techniques are not always suitable for this type of cloth. Dyers have commented that *léger* is best dyed a single color. To dye *léger* a solid color costs approximately \$2US to \$3US per meter.

Bazin is imported from Europe and China. The premium first quality, *Bazin Riche*, is imported from Germany. A cloth merchant commented, “The second and third qualities are imitations of the first quality *bazin* and imported from China.” A male market cloth retailer estimates, “China began importing *bazin* to West Africa in the early 1970s.” To the unskilled eye, the quality of *bazin* can be a mystery. I asked cloth dyers if they were able to distinguish the difference between the qualities. I received mixed responses. The poor CEE participants, who worked primarily with the second and third qualities, said they were not able to see a difference. Some customers said they can easily distinguish between the various qualities. For a novice, it can be difficult to detect the difference between the varied qualities of *bazin*. Basse, a prominent dyer, warned,

People need to be careful buying *bazin*. Everyone cannot tell the difference between the first and second quality. Market dyers are known for using lesser quality *bazin* and adding more starch to increase the fabric’s luster and weight to resemble the first quality. They misrepresent the lesser quality as first quality trying to maximize their profit.

The three qualities of *bazin* are: *Bazin Riche*, the premium first quality; Super Riche, the second quality and third quality. There is an enormous range in price depending on the quality. The first quality, *Bazin Riche*, costs between \$10US and \$12US per meter. Super Riche, the second quality, is approximately \$3US to \$4US per meter, a third of the price of the first quality. The third quality costs between \$2US to \$3US per meter. After *bazin* is dyed, it is made into tablecloths, napkins, bed covers, and Western-style clothes catering to Westerners living in Mali and tourists. However, most Malians typically use *bazin* for making *boubous*. For a woman’s *boubou* outfit (gown, skirt, and scarf), six meters are required; for a man’s grand *boubou*, 10 meters are needed.

Calculating the costs of dyeing cloth can be complicated. Whether you dye *bazin* or *léger*, the cost is the same, ranging between \$2US and \$2.50US per meter per color. The dyeing cost varies depending on quality and quantity of the powdered dye. If the first quality *bazin* is used, it is necessary to use more dye because the premiere quality absorbs more of the powdered dye than the other qualities. Using the first quality, dyers tend to use a better quality powdered dye. When using *bazin*, selecting a design requiring multiple colors increases the cost. The intricacy of the design also affects the cost. Some very intricate designs can take up to one month to create, and therefore cost more to purchase.

Having an inventory is very important for market dyers, but not for home-based dyers. A dyer who rents space in the market gains the attention of customers by displaying her inventory of 50 to 60 pre-measured packets. Market dyers have remarked that the majority of their customers are women, therefore the majority of the inventory are packets containing pre-cut *bazin* for a woman's three-piece outfit: *boubou* (dress), *pagne* (skirt), and a *foulard* (head scarf). Packets of *bazin* for women are usually multi-colored and adorned with designs. For men, the packet (10 yards) consists usually of solid colors. A well-stocked market dyer also carries many packets of dyed *léger* for both women and men. Whether a market dyer or home-based dyer, having an inventory may help a client to impulsively shop or buy the cloth just before a holiday or a ceremony. Some customers may prefer to buy cloth already pre-packaged, so that they do not have to wait the four to five days for an order to be custom dyed.

Most CEE participants do not have an inventory per se. In contrast, Niamoyé, a prominent home-based dyer, has a room she designates for inventory of approximately 250-plus packets of hand-dyed cloth. Niamoyé explained that the room was combined with unsold inventory, as well as packets held in lay-away. Using the lay-away system, the customer gives a deposit and makes

periodic payments on a selected packet. Niamoyé keeps the packet in her possession until the balance is paid in full. This is a particularly common practice, especially with packets of the higher priced, first quality *bazin*.

In Mali, since the late 1990s, the technology for processing photos has become cheap and fast (one-hour photo labs). Since that time, cloth dyers began using photo albums that illustrate hand-dyed designs modeled by women. The customer picks the style she wants from a photo. These photo albums are used by both market and home-based dyers.

Earlier in this chapter, I discussed the costs and qualities of imported cotton cloth used in the dyeing process. But many factors determine the operating costs for a cloth dyer to competitively manage her business. Moreover, because the majority of supplies used for dyeing are imported, the prices vary according to quality and availability. Moreover, the supplies made from recycled metal containers are also made using plastic. Plastic is cheaper, although less durable. For example, many different buckets are needed during the multiple stages of dyeing cloth. The bucket used to apply the color to the cloth is usually made of metal. Because boiling hot temperatures are necessary when the cloth absorbs the powdered dye. However, the process for rinsing the dyed cloth calls for cold water and the buckets are usually made of plastic. The majority of supplies used by most cloth dyers are made of plastic. Plastic supplies come in many varieties, sizes, colors, and styles. They are imported from the Ivory Coast, Burkina Faso, Senegal, and locally produced products from Mali. For example, the plastic products from the Ivory Coast are customarily more expensive and of better quality. The popular brown plastic buckets used in dyeing cloth come in a variety of sizes. From the Ivory Coast, the price for a large bucket is \$25US compared to the same bucket manufactured in Burkina Faso, Senegal, or Mali, which costs \$7US. For a busy cloth dyer working five to six days a week, the products

from the Ivory Coast can last for approximately one year, but the cheaper products last a week to a month. While working, a busy cloth dyer uses a minimum of three buckets and a durable pair of gloves at \$5US per pair, compared to the cheaper gloves at \$2US. The expensive gloves last for three months, the cheaper ones last approximately one day to one week.

As mentioned earlier, the quality and absorbency of the cloth is an important consideration in dyeing. The commercial powdered dye is also important because of better absorption. The powdered synthetic dyes are expensive. They are imported from Germany, which significantly adds to the dyers' production costs. The quality and quantity used of the powdered dyes also varies. With denser colors more powdered dye is needed. If the hue is light (i.e., a pastel color), a better quality powdered dye can be used, therefore, requiring a lesser quantity. Since the home-based dyer caters to a financially better-off clientele, she tends to use better quality products. A market dyer, catering to a less discriminating clientele, can keep the costs low by using the cheapest powdered dyes available and the minimum quantity. However, using a lesser amount of dye will result in the color fading after repeated washings. The cheaper quality powdered dyes are usually less dense at the outset. Additionally, the market dyer uses second, and sometimes third quality *bazin*. The commercial powdered dyes are sold per kilo (2.2 lbs.). The price varies according to the density of the color. For example, the dense colors of maroon reds and deep midnight blues are the most expensive colors (and very popular) at \$70US (1.5 lbs.), enough to make four women's *boubous*. Using powder dyes of lighter pastel colors costs from \$20US to \$30US (1.5 lbs.). Additionally, the quantity of the powdered dye used is partially determined by the quality of *bazin* being dyed. Since the first quality absorbs the most color, it also lasts the longest without fading. The design selected also affects the quantity of powdered color used. If the *boubou* is predominately red or blue, more powdered dye is required. But if

these colors are complementary to the design, then this combination also affects the final cost of the cloth.

The following price breakdown illustrates what goes into the cost to hand dye cloth for a woman's *boubou* (six meters). If red is the principal color and the design requires two additional colors, red, the base color cost \$18US; the two complementary colors cost \$6US for each color dye. To create a certain color, it sometimes takes a combination of several different colors. For instance, it takes four to five small amounts of different powdered colors to create a shade of gray. To help the color absorb (set) into the cloth fibers, hydrosulfate and caustic soda are used. The quantity used is similar to the rule for using powdered dyes: the more powder used, the more chemicals needed to set the color. Denser colors require more hydrosulfate and caustic soda. Hydrosulfate and caustic soda are sold in pre-measured sachets. For a women's *boubou*, two sachets of hydrosulfate are required at \$.80US each; one sachet of caustic soda costs \$1.20US.

Labor is also part of the operating costs. Cloth dyers require the help of many skilled people. Dyers as employees earn approximately \$2 per day. The intricacy of the selected design will determine what other types of labor are required. Some tasks may include workers to sew, tie, stamp, or brush the design onto the cloth. For this job the labor cost varies depending on the intricacy of the design, \$1US to \$2US. per piece; the pounder (ironing technique) charges \$.50US per piece. The next section discusses the challenges of cloth dyers in operating their businesses.



Figure 4-7. Hand-dyed *bazin*.

Cloth Dyers of Bamako

Cloth dyers present a particular challenge to local microcredit lenders. For example, women in the CEE program are not selected based on the type of microenterprise they operate. A woman entrepreneur selling vegetables in the market is as eligible to receive a microcredit loan as a woman cloth dyer. Because of the high operating costs required to manage a cloth dyeing business, dyers in particular need more operating capital than other women-operated microenterprises.

Because of relatively high operating costs, volume selling becomes very important. The vast majority of dyers work in and around urban areas. Bamako is a particularly active and prosperous region for selling hand-dyed cloth. Although selling in rural areas is less lucrative than in urban regions, hand-dyed cloth can be found in regional markets throughout Mali, either made locally or transported from urban areas into rural markets.

The majority of cloth dyers in Bamako sell their wares in the markets. They tend to be less experienced dyers and/or without a large enough client-base to make a living. Some dyers work collectively. I interviewed market dyers who took shifts selling in the market while their co-

worker, usually a relative or trusted neighbor, worked at home dyeing cloth. However, many market dyers said they primarily worked alone, dyeing the cloth at home. On alternate days they travel to the market to sell their wares. Unlike home-based dyers, market dyers usually do not have a client base of repeat customers, making most of their transactions anonymous in nature. During an interview, a market dyer commented, “You have to be quick to make a sale. Because of the competition, it is difficult to make a profit.” Another dyer remarked, “The cloth and supplies are expensive. You have to be smart to make money in this business.” Moreover, some market dyers have a reputation for using inferior dyeing practices such as, using insufficient amounts of powdered dye. In addition, customers often mentioned that market dyers would sometimes skimp on the yardage, selling less than the customary six yards required to make a woman’s *boubou*. Since the hand-dyed *bazin* is usually purchased in prepackaged bundles of six yards, detecting the yardage shortage can be difficult. For market dyers, making a sale is imperative; reputation may not be as great a priority.

The market dyer and the home-based dyer have access to microcredit and many of them use it. The two categories of dyers have very different work strategies and ethics, which may impact their economic empowerment. Home-based dyers, generally mature in age and with years of experience dyeing cloth, have garnered a reputation. Some can rely on their sizable clientele of repeat customers and word-of-mouth referrals. They work and sell from home and often work collectively. They typically teach their young daughters, nieces, and female neighbors to dye. This work strategy maximizes their labor output, and the work does not cease when a member becomes ill and unable to work. Moreover, since dyeing is such a physically demanding job, older women are sometimes unable to do the work themselves and tend to oversee their younger laborers. Reputation is important to home-based dyers and customer

service is valued. One home-based dyer declared, “I take pride in my work; that’s why my clients come back.” Many of the more prominent dyers told me they made a substantial living from cloth dyeing. Some boasted of having built their homes, regularly paid their children’s school fees, and sent their older children to universities in Europe and the United States, as well as helping family and friends in financial need.

Profiles of Three Women Cloth Dyers

The profiles of three women cloth dyers are intended to highlight the diverse ways in which Malian cloth dyers strategize their time and resources within their respective activities. The social position these women occupy (based on education, years of experience as an entrepreneur, access/or lack of access to resources, the span of their networks, their age), and the ways they manage their lives will be explored. Acknowledging these standpoints are crucial components of a complex socio-cultural web through which one can begin to appreciate Malian women’s livelihood challenges. Such standpoints are discussed below. The first cloth dyer profiled is Ramata Diallo, the most financially vulnerable. She is a CEE participant and an elected officer of her Credit Association. The second cloth dyer is Mariam Coulibaly, a mid-range income earner, user of microcredit, and association leader in her community. The third cloth dyer is Sira Ballo, the most affluent cloth dyer and past microcredit user, who presently uses formal banks for commercial loans. These profiles offer illustrations of Malian women’s productive lives and their experiences working within the largest industry for women’s economic advancement in Mali today.

Ramata Diallo. I met Madame Diallo in 2003 while working with the women of the *Djan* Credit Association. At that time Madame Diallo was vice president of her Credit Association with approximately 30 active members. She had been a member of the association since its inception in 1998. She learned of the CEE group from her sister-in-law. Through the years,

Madame Diallo became a top producer in the group. The CEE program starts all association members with the same loan amount of \$50US. After establishing a consistent track record, members become eligible to increase their loan amounts incrementally. Some members increased their loans slowly and deliberately, not wanting to borrow more than they felt they could pay back. Over the years, Madame Diallo and other senior association members increased their loan amounts to ultimately receive the maximum loan amount \$600US per loan cycle.

Madame Diallo is a market dyer, a 43-year-old married woman with eight children ranging from 8 to 23 years old. Her oldest four adult children are married. The three adult married girls do not live in the area. Madame Diallo's adult married son lives in the family compound with his wife and their two small children. Madame Diallo's smaller children and her co-wives and their children also live in the compound with their husband. Madame Diallo is the second wife of her husband who works as a truck driver in the wholesale yard near the central market. The market is located in the commercial district of Bamako. At 18 years old, she learned to dye cloth from a woman market dyer. Before becoming a cloth dyer, she worked as a scout in the market, escorting potential customers to *Tissu Alley* and encouraged them to buy from the cloth dyer who employed her. In exchange for directing customers to her employer's stand, she earned a commission on the purchases made.

Today, she sells her own hand-dyed cloth in the competitive *Marché Rose*. Since she has no market stand, she carries around five to six packets as inventory in a plastic shopping bag. Other market cloth dyers make their stands from a stool used as a table top from which to display their bountiful inventory averaging 60 to 70 packets.¹¹ Without a substantial inventory, Madame

¹¹ It can be difficult to know how much of the displayed inventory belongs to an individual cloth dyer. Dyers sometimes work with a friend or relative and pool their inventories together. Dyers understand how important having a varied selection of color and designs can be in order to satisfy their customers. Some market dyers are willing to display and sell the smaller inventories of other dyers simply to give the appearance of prosperity.

Diallo sells her packets of hand-dyed cloth among a cluster of other women cloth dyers selling in the market without stands of their own. At the mouth of the overcrowded market entryway, clusters of cloth dyers stand hoping to attract customers en route to *Tissu Alley* or other areas of the market where women sell their hand-dyed cloth. When the pathway becomes too saturated with sellers, Madame Diallo roams the market searching for a less congested place to set up. Madame Diallo may sell three or four packets a week. However, due to fallen prices and market saturation, selling less than three packets makes for a difficult week financially. Selling two packets means she can barely replace what she sold and repay her microcredit loan with little or no money remaining. Because business is seasonal, some weeks can be slower than others. An event or holiday can also change the spending patterns of market customers. Madame Diallo said that during the week before Tabaski, an Islamic holiday, she has sold as many as three to five packets a day. She dyes using third quality *bazin*. She explained, “My customers do not know the difference between the qualities. *Bazin* is beautiful and lasts a long time that is what’s most important.”

Madame Diallo recently traveled by train to the open-air markets of Dakar, Senegal, to sell her merchandise. Near the end of my field stay in December 2003, Madame Diallo was preparing to make her third trip to Dakar. She used the money from her microcredit loan to buy the necessary supplies to make the amount of inventory needed to sell in Dakar. She took her first trip December 2002. She usually stays a week or less, depending how long it takes to sell her inventory. While in Dakar, she stayed with a cousin of a friend from the *Djan* community. The woman living in Dakar is a Malian market trader who moved to Senegal with her husband many years ago. When Madame Diallo travels, her co-wives care for her young children.

Her second trip was the week before Tabaski when the Senegalese and Malians tend to dress up and spend money on clothes. She also takes cloth made by other dyers in her Credit Association and receives a commission on all merchandise sold. She boasted of making more money selling her cloth in Senegal than in Bamako. She commented, “The Senegalese are richer than Malians and can afford to pay more for the cloth.” She also said the Senegalese regard Malian hand-dyed cloth as something unique and different from the local Senegalese version. To maximize the benefits of her trip, she reinvested her earnings, buying merchandise found in the markets of Dakar (women’s shoes, perfume, women’s Western-style clothes) to resell in Bamako. Despite all her efforts, Madame Diallo remains economically vulnerable while achieving success as a role model among her CEE peers and neighborhood community.

Madame Diallo mentioned she did not like working as a group activity. She preferred to work alone. She commented that,

In the market, there are too many dyers and too little customers. I often lower my profit to make a sell. This is no good for business. I come home having too little profit to share.

On the other hand, she also mentioned how difficult it was to work alone. She recalled that when her husband became ill, she was obliged to stop her work and share in the responsibilities of caring for her husband. Being unable to work posed a financial hardship for her and made repayment of the microcredit loan difficult. She commented that, “when family members get sick, life comes first.” In general, Madame Diallo spoke of life as being difficult and full of risks. She explained,

Sometimes it is necessary to sell the cloth on credit. The cloth dyeing business can be good, especially at the holiday season and special ceremonies when people want new clothes. Other times, business is slow and unpredictable. You have to do what you can to sell the cloth, even give credit sometimes.

Madame Diallo acknowledged how risky it was to give credit. She said she only gave credit among the women living in her neighborhood. She remarked, “I sometimes felt I had to give it.” Madame Diallo said she initially thought microcredit would greatly improve her life and “grow her business.” But in 2002, after years of using microcredit, the second Credit Association in the *Djanguilia* neighborhood, *Djan II*, disbanded because dyers were having difficulty repaying their microcredit loans. At the end of 2004, the initial *Djan* Credit Association also decided to disband. Madame Diallo and other *Djan* Credit Association members were no longer profiting due to their indebtedness and fee increases imposed by *Nyesigiso*. Madame Diallo further commented that the bank was profiting more than its members, charging high fees and interest rates (approximately 33%) and demanding too short a period in which to begin repayment. She explained,

They [*Nyesigiso*] would give a big loan, but the money wasn't helping us. Why? Because behind the money was something else and the consequence was that even before you could start to work with the money, you had to begin paying it back. Money has to breathe in your hands, to help you pay it back. If it doesn't breathe in your hand, how can you pay it back? We had to use the loan money we received to pay back the money. These situations made us feel trapped.

As previously stated, the *Djan* Credit Association decided at the end of its loan cycle in 2004 to stop borrowing money. The members had become discouraged and decided they needed a rest from the pressure of repayment and wanted to reassess how they wanted to move forward.

Madame Diallo explained that the cloth dyeing business is difficult, yet with no formal education, she felt she had few options. She recalled in previous years making a good living dyeing cloth before the industry became overrun with more cloth dyers. In recent years cloth dyeing has become increasingly competitive among the older, well-established market dyers and the newcomers. She explained that she knows no other work that offers such financial promise for women in Mali as cloth dyeing.

Miriam Coulibaly. A woman in her late 40s, Miriam Coulibaly is a home-based dyer living in Hamadallaye, one of the larger and older *quartiers* of Bamako. She is tall, stately, and physically strong with a quiet, confident demeanor. I observed Madame Coulibaly working as she patiently explained the dyeing process while answering her clients' questions. Dyers, particularly home-based dyers, gain a reputation for a particular skill they do especially well. Some dyers are known most for their innovative design and color combinations. Others may be exceptionally skilled in creating vibrant colors never seen before. Some are known for their intricate machine-stitched or hand-stitched designs. Madame Coulibaly's customers described her as skilled and confident in creating beautiful, vibrant colors. Madame Coulibaly said she attributes her success to simply listening to her clients and working to give them what they want. However, she said that many clients do not know exactly what they want or have difficulty describing what they envision for themselves. To help in the color selection process, she shows them sample color swatches. "When clients describe what they want, I listen closely, then do my best to match their description."

Madame Coulibaly learned cloth dyeing from her grandmother at age 14 and has worked as a dyer for more than over 30 years. She is married with five children. She has one adult daughter, 20 years old, who is married and lives in France. She has four children at home. Madame Coulibaly shares a cement house with attached roof, electricity, and separate rooms for co-wives and their children. All co-wives own their own refrigerator, electric fans, upholstered furniture, television, radios, and cell phones. Madame Coulibaly's family house also has a landline telephone. Madame Coulibaly works in front of her house with her two teen-age daughters, two co-wives, and three paid workers. During my field stay, her husband had been ill for several years and was not working. He is a businessman and worked in the nearby Dibida

market until he became ill. He was receiving treatment in France. She proudly stated that it was through her cloth dyeing efforts and that of her co-wives that their husband was able to seek medical treatment abroad. Madame Coulibaly taught her two co-wives to dye cloth.

Madame Coulibaly and her co-wives are financially responsible for a household of more than 30 people. Generally speaking, each wife has her own clientele and works separately. Yet for large, time-consuming orders they pool their resources together and work collectively to speed production. If Madame Coulibaly has a large job (more than 10 orders requested at the same time), and her co-wives are not busy, they will help her. They work collectively to get the job done as quickly as possible, especially weeks before a holiday. When they work with her, it is customary not to pay her co-wives with money directly for the work they completed. Instead, Madame Coulibaly buys them gifts and vice versa. If Madame Coulibaly helps one of them, they in turn buy gifts for her. However, if Madame Coulibaly has a large order and her co-wives are also busy with their own orders, they hire additional help. Madame Coulibaly belongs to an association of cloth dyers, and finding extra help is not difficult.

When clients place their order, they bring their cloth or sometimes select from Madame Coulibaly's modest inventory. She said, "When business is slow, it is too expensive to keep an inventory." Depending on the time of the year, Madame Coulibaly stocks inventory. During festivals, or if she recently finished a large order and has money on hand, she may invest in restocking inventory. I visited Madame Coulibaly for several weeks, and often during a two-year period, to observe how she managed her cloth dyeing activities. The wives hired two young girls who worked as domestics for the family, washing the clothes, tending to the children and grandchildren, running small errands for the family, and keeping the compound clean. The wives contribute to pay for the domestic help. Even with domestic help, the three wives alternated

doing the cooking for the family. Madame Coulibaly mentioned that when she is ill and unable to work, her co-wives manage her affairs; likewise, when a co-wife falls ill, Madame Coulibaly takes over for her. As co-wives, they share the responsibility of caring for their sick husband. However, each wife takes care of her own children. Madame Coulibaly mentioned that her children were in good health. We spoke about life, her future plans, and her health. She has many dreams for herself and her family. With the profits from her cloth dyeing business, she hoped to someday leave her current house and build her own home for her family. A note regarding relations between co-wives: I do not assume that all unions between co-wife(s) maintain mutually cooperative relations as exemplified here in the case of Madame Coulibaly. These unions, for multiple reasons, can be complicated systems, which may include human traits of jealousy, distrust and envy. In the case of the co-wife(s) exemplified in this study the relations coincidentally were of a mutually beneficial nature.

Cloth dyeing is very strenuous and physically demanding work. The dyers wear heavily stained work clothes resembling a painter's smock covered with splattered color. They use large heavyweight rubber gloves and wrap plastic bags around their feet to decrease the direct contact with the harsh chemicals of the dye solution. In climate with temperatures that sometimes tops 100°F, the group works dunking endless yards of heavy, wet fabric up and down until the cloth becomes saturated with color. Often they work from early morning to dusk bent over large buckets, coloring, rinsing, and then preparing the wet cloth to dry under the hot, blistering sun. During the busy season, around holidays and ceremonies such as Tabaski, Ramadan, Christmas, naming ceremonies and weddings, Madame Coulibaly and her family work six and seven days a week. The wet cloth is spread out on clotheslines extending the length of the front of the house

and beyond sometimes occupying both sides of the street. Colorfully draped, hand-dyed cloth also serves as local advertisement throughout the neighborhood.



Figure 4-9. A young dyer rinsing dyed *bazin*.



Figure 4-10. Drying *bazin* on the clothesline.

To get start-up capital for her business, she repeatedly relied on her husband for financial help in the earlier years. Later, she began participating in microcredit programs of group-lending and eventually began borrowing money using collateral as an individual borrower. Today, Madame Coulibaly said she uses short-term microcredit loans when she has very large orders to fill. She said, “The money comes in very handy.” She continued,

How can you hang the beehive in the tree without a rope? The bank for us is the rope. For instance, if I get a big order, I might not have all the money needed to do the order. Instead, I would go to the bank, and they trust me. I've been a customer since the mid-1990s.

She explained that sometimes she might get the money upfront from her well-established client, but arranges to get reimbursed later. Madame Coulibaly stated, "So you get a loan so you do not lose the order. Some of my customers, I have been dyeing cloth for them for over 10 years." Madame Coulibaly takes the loan individually, but works collectively with her co-wives to quickly repay the loan with minimal interest. She mentioned that when she receives profit from her larger jobs, she reinvests her money into her business. Depending on the time of the year, she may stock up on inventory, especially before the next holiday or wedding.

She does not keep records of how much she sells per week. She said, "Every week is different." The time of the year also affects volume. She keeps no records or organized account of her business (i.e., cost of materials month to month, monthly operating expenses, timetable of slow periods). A large order would be "an order over 30 packets." During the time I interviewed Madame Coulibaly, she received a large order from a client, a Malian women's association in France that has a big party annually. They ordered 130 packets of first quality *bazin*. Madame Coulibaly dyes the cloth for the association members' matching outfits. Usually a deposit is given when the order is placed. Madame Coulibaly does not set a standard deposit amount as a requirement, for it depends more on relational ties and trust. The advance deposit is negotiated. For long distance clients, cloth dyers use Western Union or money sent through an intermediary, possibly a Malian returning to Bamako from France. After the order is completed, Madame Coulibaly sends the finished order via airmail. Madame Coulibaly stated that over the years her business has grown and she has acquired many customers presently living in Europe.

I asked Madame Coulibaly if she was familiar with the CEE program. She said she was not interested in borrowing such small amounts nor did she need the additional health and nutritional training. She remembered that in the earlier years when she took out her first microcredit loan, she had organized a solidarity group of relatives and friends and borrowed their initial microcredit loan collectively. But after establishing a reliable payback record with the neighborhood credit union and having collateral assets (i.e., a refrigerator, papers to the family car, a savings account, or a sewing machine), she no longer needed to borrow using group-lending as co-guarantors. She recalled, “Through the years, business has been profitable.” She explained that all the children are attending private schools and she and her co-wives are able to easily pay their school fees. She added, “Everyone has plenty to eat every day, and they are able to take care of family illness when it arises.” She commented that because of the success of their business, she and her co-wives have been blessed to build a life for themselves and their family.

Sira Ballo. Sira Ballo, a 50-year-old married woman, is a prominent cloth dyer and successful entrepreneur. She owns and operates a commercial cloth-dyeing factory in Bamako. Madame Ballo told me that the “*Centre de Formation Teinture Artisanale* was the first cloth dyeing factory in Bamako.” I visited hundreds of cloth dyers in their homes where they worked. Madame Ballo’s establishment was the only work space used exclusively for cloth dyeing that I knew about. The factory opened in April 1998. She calls it a “factory” because it was commercially built and designed specifically for her business operation. The large cement outdoor structure consists of an airy work area and a covered roof. The building is marked with sections signifying different areas for different dyeing tasks. An area for dyeing the cloth contains metal containers of boiling water. Plastic tubs of cool water used to rinse the cloth, and

plastic tubs used in applying the starch mixture to stiffen the cloth, which also makes it shine. The cement floor is slightly tilted, helping the dye solution to exit through the drainage system.

Her customers sit comfortably on upholstered seats in her factory showroom, and her assistants help the clients place custom orders and collect the required advance deposit. Other customers stop by throughout the day to make payments on their packets in lay-away. On one wall of the showroom is a large framed mural displaying Madame Ballo's photographs of her at exhibitions in Europe, Asia, the United States, and countries in West and Northeast Africa. She described being invited to functions given by government departments of Tourism, Ministries of Culture, NGOs, and promoters who organize international exhibitions. She is also credited with creating hand-dyed cloth designed for statesmen, dignitaries, and international celebrities. She has customers in Europe and the United States.

She has successfully established a track record borrowing commercial loans from a local lending institution, the Malian Development Bank (BDM). This is unusual for Malian entrepreneurs male or female. Few Malian businesspersons can qualify due, in part, to the small size of their microenterprises and their informal business practices. Moreover, less than 5% of Malian entrepreneurs use the formal banking system for borrowing money (Diallo, 2004).

Years ago, as a graduate of *École Centre Industriel Commerce Administration* (ECICA), Madame Ballo was unable to find work. The ECICA is a professional school. She majored in business. As an adult, she learned to dye cloth from her husband's mother as a back-up profession. Madame Ballo also explained how important it was for her to help young girls receive an education and learn skills necessary to make a living. In 1999, in addition to dyeing cloth, at the same location she began a school. One of her assistant taught reading and basic arithmetic. Her students were the young girls who worked for her in the factory as cloth dyers.

Today, the school has shifted its focus and now serves also as a training facility. In 2003, she mentioned the school had 12 students: 5 apprentices, 2 experienced students, and 5 workers. All students and apprentices pay for their training, which takes approximately two years. However, she explained that the student's employer pays for their training. The experienced cloth dyers work as apprentices to enhance their cloth dyeing skills. These experienced cloth dyers train 6 to 12 months, depending on their level of skill. Madame Ballo also has paid workers who do miscellaneous jobs, which may or may not include cloth dyeing. To date, Madame Ballo has trained 24 people, and more than 130 women have worked as apprentices to improve their cloth dyeing skills.

To further her own education, Madame Ballo has participated in management training programs for women entrepreneurs. The Department of Craft Industry and the Ministry of Women Training in Management sponsor these programs. In the early 1990s, Madame Ballo belonged to a professional association of well-respected women cloth dyers. They met monthly to exchange news and information. During the earlier years of the group one of the members, Madame Basse had a relative who was a director of a local NGO. According to Madame Basse, because of their inside contact, the association became one of the first women's associations to begin using microcredit in Bamako.

I observed Madame Ballo as she managed her daily activities. She oversees and manages the work of other dyers. She no longer does the physical labor of cloth dyeing herself. On a typical day she arrives early to the factory, before her clients to make sure the showroom was orderly and ready to receive customers. Although the factory manager supervises the day-to-day operations and the labor force, Madame Ballo works with her manager handling the urgent issues of the day. The manager, Atou Haidara, is a woman in her late 50s, who has worked with

Madame Ballo for more than 20 years. Madame Ballo explained that Madame Haidara is a color expert and that it takes years of practice to perfect the art of mixing and creating colors. Madame Haidara trains special apprentices in developing the skill of mixing color. Madame Ballo commented that color is the most important aspect in selling cloth.

Madame Ballo also employs four young women assistants who typically work directly with the customers to handle custom orders. The assistants help customers look through photo albums of models displaying Madame Ballo's latest hand-dyed designs. Madame Ballo explained that it is much easier for customers to pick a design from photos than for customers to describe a design they may have seen elsewhere. She also mentioned that her customers have been her best advertisement and that her business has grown primarily through word of mouth. For example, a potential customer may see a woman at the market or on the street wearing one of Madame Ballo's designs. She asks for Madame Ballo's contact information, where she lives, or a phone number. Since Madame Ballo routinely takes photos of all her designs, replicating any design using photos becomes simple. The assistant can then easily handle the details of the order (i.e., color scheme, dimension of design) from start to finish without Madame Ballo needing to be present.

Access to Credit/Resources

This section is divided into three categories: Credit Availability, Vulnerability to Health Crises, and Networking. The categories contrast life strategies used by these three dyers from different socioeconomic levels describing how each dyer negotiates between the public and private spheres.

Ramata Diallo, Miriam Coulibaly, and Sira Ballo were all microcredit users at one time, and all three benefited from its use. It may be that, Madame Coulibaly and Madame Ballo's greater access to resources and their work strategies enable them to maximize their access credit

use. But because of the vast differences in education, access to resources, including, but not limited to, credit use, and their socioeconomic status, this is not an exercise in comparison, but rather an appreciation for their respective successes.

Madame Diallo experienced varied degrees of economic success over time, as did other CEE/CEFA participants. As a result of her participation in the CEE/CEFA program, she became a top producer and served as a role model for her community. She advanced her business and borrowed more money than other CEFA participants, invested in inventory, and traveled to Dakar to sell her wares.

However, after the *Djan* Credit Association disbanded, she felt the microcredit terms put her at a disadvantage. She needed to continue borrowing money to use as operating capital. No longer a part of a solidarity group, she had difficulty qualifying for an individual loan. As an individual borrower, she needed collateral in case of default. But she had no collateralizable assets--no motorbike, sewing machine, or electrical appliances-- nothing of a sizable monetary value to offer as a guarantee. Madame Diallo stated she had no other resource from which to borrow cash other than her neighborhood *tontine* (informal credit and savings group), which was not a substantial financial source. Because the member's individual deposits were small (\$5US), she was not able to borrow the amount of money she needed from the *tontine*. Madame Diallo was at a juncture in her business career where she had possibly outgrown the stage of group-lending, yet she had not built the asset base to qualify for an individual loan.

As a result of the drop in prices for hand dyed cloth, some market dyers had difficulty maintaining an adequate profit margin, or at least those market dyers that there were already financially vulnerable. This was the case with the *Djan* Credit Association. Members of the *Djan* Credit Association collectively felt they needed a break from the loan cycles of microcredit

use. At the end of the *Djan* Credit Association when the market became saturated with cloth dyers, resulted in the association members experiencing increased difficulties in repaying the loans. Madame Diallo commented that joining a new Credit Association meant taking on new risks. But at the time of the *Djan* disbandment, no other Credit Associations were located in her immediate area. At the end of my field stay, Madame Diallo's situation remained unclear as to whether or not she decided to search for another Credit Association outside her community. Traveling to another area to join a new Credit Association meant taking hours from her productive and reproductive activities. Nonetheless, she was dependent on microcredit loans for operating capital, yet unable to figure out how to guarantee an individual loan. Although the matter of collateral is still unresolved, individual lending appears to be the better of the two options.

Miriam Coulibaly and Sira Ballo both had a substantial amount of labor support at their disposal. Madame Coulibaly had her family and Madame Ballo used the labor of her paid assistants, as well as the help of her apprentices. Madame Diallo worked alone, even though she had support. She has co-wives and other CEFA members with whom she appeared to have close relationships. On the survey she listed her husband and her adult children as helpful during times of illness.

Both Madame Coulibaly and Madame Ballo have established a resource of repeat customers and new clientele. Madame Diallo vies daily for customers at the overcrowded, competitive market alongside many other market dyers selling virtually the same merchandise. Even though Madame Diallo remains dependent on the use of microcredit to operate her business, she mentioned she had been in a better position to financially contribute to her

household. While working, she was able to pay school fees for her younger children, which she had difficulty doing before having access to credit.

The increased availability of microcredit programs in the Bamako economy may have contributed to the present market saturation of hand-dyed cloth. In 1999, there were many cloth dyers selling in the market. While interviewing them in the market about microcredit, few had any experience or knowledge about how it worked. However, in 2003, the number of sellers had visibly increased. I saw women everywhere in *Marché Rose* selling hand-dyed cloth, and the majority of the market dyers interviewed, at that time, had used microcredit or at least knew about it. Unfortunately, flooding the market makes it difficult for cloth dyers to gain a profit. On the other hand, neither Madame Coulibaly nor Madame Ballo mentioned market saturation or an overall lull in their respective businesses. Despite the increased competitiveness of the market and because few other job outlets are available to women, cloth dyeing may continue to be viewed by new, inexperienced women entrepreneurs as a lucrative, promising business opportunity.

Within microfinance institutions, expanding women's access to resources is an assumed benefit of microcredit use. However, in terms of access to resources, evidence suggests that most Malian women cloth dyers, due to the gender division of labor, had access to limited types of income-generating activities. In Bamako markets, I documented men controlling the wholesaling and retailing operations of the two popular imported fabrics used for cloth dyeing (*legér* and *bazin*). In interviews with several male wholesale cloth merchants in the market, I asked about absence of women wholesalers and/or retailers of *bazin*. Boubacar Konè, the son of one of Mali's oldest families of *bazin* wholesalers, remarked, "A woman cannot be trusted to travel abroad and conduct business. European businessmen would take advantage of her." He

continued, “Wholesaling is men’s work; dyeing *bazin* is women’s work.” Mr. Camara, a prominent, senior cloth merchant, smiled and said, “Women are not suited to doing business with Europeans. That is not women’s work. I would not permit my wife to travel.” I asked cloth dyers if there are women wholesale or retail *bazin* merchants. Niamoyé Ba, a well-known and respected senior dyer, replied, “Selling *bazin*? That’s men’s work.” She continued, “I buy *bazin* from them [men]. My daughters and I, we dye it and sell it. That’s my job.” This gendered division of labor makes it difficult for women cloth dyers to venture into new positions within an industry they are credited with making so vastly popular. The issue of creating access to certain types of resources will be explored further in Chapter 5.

Vulnerability to Health Crises

After years of CEE participation and strengthening of networking ties, Kadia still remained quite vulnerable to inevitable incidents of ill health, whether her own or that of a family member. Her health training has helped her in early detection and responding to frequent family members’ illnesses, such as children’s bouts with diarrhea, headaches, and stomach upset. Most importantly, the fact that she works alone keeps her in a category of high risk. Moreover, it seems doubtful that her business could continue if she were unable to work if she fell ill. During our interview, she stated that when her husband fell ill, she had to stop working and had great difficulty making ends meet as a result of lost revenue. However, when she was ill, she said her husband was a great help. In the survey, I asked questions about her health, for example, “Did you have any illness within the last year?” Her response was, “General tiredness.” She explained, “Tiredness is always with me. But it is not a reason not to work.” She said she often worked while she was ill. She explained, “I cannot afford to be sick.” Madame Diallo said she also benefited from the health training. She commented, “I learned which kind of foods to give

to my children.” She said even though her children were older, her family’s health improved as a result of learning about better nutrition.

Madame Coulibaly and Madame Ballo have family and/or employees so they are able to keep their businesses going during times of health crises. Madame Coulibaly stated,

If one of us [wives] gets ill, the main worker will take over our work, even manage with our customers from abroad. In case I became ill or had another emergency which requires my presence, we would have an experienced assistant to take over and not have to worry about the work. Like today, it is my turn to cook. First I have to cook and then work on the dyeing. If my helper does not show up on the day I’m cooking, and we have a rush order, in this case, this is a difficult situation. But each time, we [wives] try to organize ourselves to deal with each problem.

Networking

Although some market dyers had few repeat customers and often hand out their business cards in hopes that a customer returns, the number of sellers makes it difficult to develop customer loyalty. Moreover, because of the competitiveness of some of the market dyers, loyalty among market dyers seemed difficult to cultivate. Nevertheless, market dyers were reliant on one another. The information flows through multiple networks within the market (dyers, cloth merchants, money lenders, customers, and market officials). Networking can be useful in learning of news about internal or external market activity, price fluctuations, new sources of materials and supplies, new credit sources, bartering, and changing market regulations and fees. Such information is crucial to staying abreast of marketplace news and information, which can affect the livelihood of all cloth dyers.

Madame Diallo, as a CEFA member, had access to a built-in networking system--her smaller solidarity group and the larger Credit Association. She also had an extended network of cloth dyers at the market where she worked and other members of the *Djan* neighborhood who were not cloth dyers. Madame Diallo stated she enjoyed helping members with their sick

children. Because of her long-standing membership within the Credit Association, the other members looked to her as someone who had participated in multiple cycles of the health training--more than most members, and therefore she was well suited to give health advice. Members' network ties are not always as obvious as observable categories of relations in the productive and reproductive spheres. Although Madame Diallo worked alone, her immediate family network supported her in other ways. As mentioned in Chapter 3, Madame Diallo and her co-wife served as guarantors for each other in their solidarity group. Her solidarity group members were also her friends and relatives. Madame Diallo said she shared local community news, dyeing techniques, or new designs. She cited her two co-wives as helpers with her children when she attended funerals, weddings, and went on business trips to Dakar.

I met Madame Coulibaly at the beginning of my fieldwork in 2002. During that time she was participating in a network of credit association members, *tontine* members, and other dyers. As a favor to me, she organized a focus group at her house. Since that time the association has broken up. They remain, however, a part of her active network, exchanging information about the cloth dyeing industry or other related news. During slower seasons, her local productive activities decrease, she contacts clients in other countries, such as Rwanda, France, and Spain. She described how Malian females living abroad form associations. The orders from these groups help sustain her during financially slow periods. For special annual events, the associations hire Madame Coulibaly to make enough *bazin* for the group to make matching outfits.

Madame Coulibaly, Madame Ballo, and many other home-based dyers I interviewed work to foster long-term relationships with their customers. Satisfied customers tell others and expand the dyer's client pool and networks. As described earlier, this is not the case with market dyers.

They tend to regard each sale transaction as anonymous, even though they give their business cards to customers. Market competition makes it difficult to cultivate a clientele of repeat customers.

In 1999 market dyers repeatedly mentioned Madame Ballo's name. Many dyers and wholesale cloth merchants asked if I had interviewed her and referred to her as an example of successful entrepreneurship in Mali. As with most of the women I interviewed, Madame Ballo belonged to a woman's association. When we met, she showed me an enlarged photograph of her association. These entrepreneurial women got together monthly to exchange information and resources. It was through her network ties that she was first introduced to microcredit. She also described that she participated in a government-sponsored management training program. Madame Ballo mentioned that during slow seasons, she traveled doing exhibitions. Because of her high productivity and visibility, her networking extends considerably further than Madame Coulibaly or Madame Diallo's.

In observing these three women, I realized they were all very busy and resourceful, and they no longer appeared reliant on formal women's association meetings to make a living. However, Madame Diallo has not been able to break free of group-lending. Since networking is such an integral part of how things get done in Mali, their strength and success lies in their ability to stay socially connected and to continually look for opportunities to extend or enlarge existing networks. The three cloth dyers profiled all seem to call on their networks as needed. Poorer cloth dyers, such as Madame Diallo and other CEE participants with less access to resources may need to rely even more on their work and credit-based networks for support.

Empowerment

Kabeer (1999) posited empowerment as a process by which those who have been denied the ability to make choices acquire such ability. According to MckNelly and McCord (2001), the

FFH defined empowerment as: (a) a sense of self-confidence and a vision of the future; (b) status and bargaining power within the household; and (c) the ability to interact effectively in the public sphere. The three cloth dyers profiled exemplify ways Malian women have empowered themselves. Madame Diallo, as a result of her participation in the CEE program, became a very knowledgeable resource in her community helping and advising association members as to proper health care and nutrition. As mentioned in Chapter 3, because of her increased business confidence and success selling cloth in Senegal, she became a role model not only among her association, but in her neighborhood community as well. Madame Diallo also served a leadership role as vice president of her credit association, another position of service to her community.

Since graduating from group-lending, Madame Coulibaly used microcredit periodically. She used it for special orders requiring additional cash, as opposed to relying on it for daily operating capital. Since she did well throughout the years with the help of microcredit, she now envisions a future with the goal of building a home for her family. She, too, was an active leader in her community.

Madame Ballo began using microcredit when it was first introduced in Bamako. She has since graduated to using commercial banking services. She explained that microcredit was too expensive and does not need to rely on it anymore as a source for operating capital. Her national and international entrepreneurial experience enhanced her bargaining power within public and private spheres. Madame Ballo supported her community as a successful role model and by educating young women apprentices, and helped them to provide an income for themselves and their families.

Madame Diallo spoke of her ability to help her family and friends with their health problems. However, during the slow seasons she spoke most often of despair and scarcity, mentioning that the secure feelings of having enough and well-being were only memories. Again, for Madame Coulibaly and Madame Ballo, the pressures were not the same.

Summary

In Mali, the cloth dyeing profession, whether market or home-based, is a popular and sometimes lucrative occupation for women. This chapter described the dyeing techniques and the operating expenses necessary to competitively operate a cloth dyeing microenterprise. By profiling three cloth dyers, this study does not claim to represent the complex nature of all Malian women entrepreneurs. However, these three cloth dyers illustrate how microcredit, coupled with varied work strategies and access to associations and other networks, is an integral part of their daily lives, and empowering themselves in their communities. Concurrently, because of the growing saturation of the hand-dyed cloth market, some dyers' ability to earn a living and enhance their economic empowerment has been greatly compromised. In Chapter 5, I assess some of the behavioral changes CEE participants made as a result of their long-term exposure to health and nutritional training.

CHAPTER 5 AN EXPLORATION OF WOMEN'S EMPOWERMENT

Introduction

This chapter explores data generated from a sociodemographic survey of the *Djan* community. The survey was administered to three groups of women: 24 CEE participants (CEE); 21 microcredit users (MC); and 27 non-users of microcredit (NMC). A total of 72 women cloth dyers were surveyed. When the survey was administered, both the microcredit user (MC) and non-user groups (NMC) had no known prior health or nutritional training. All the groups were initially from the same socioeconomic level. They shared the same occupation, cloth dyeing, and they lived in proximity to each other. All three groups represent the *Djan* community of cloth dyers. Among the CEE participants, the study assesses whether or not the program had an impact on women's empowerment and self-perceived behavioral changes in their productive and reproductive lives, as a result of their program participation. The study also assesses whether or not these behavioral changes helped to minimize the risks of illness for CEE participants and their families. In addition to administering the survey, data were also collected using participant observation, semi-structured interviews, and focus groups. Results of the collected quantitative and qualitative data will be part of the analysis discussion.

The sociodemographic survey covered issues such as: (a) personal history; economic activities; (b) whether or not participant belonged to a *tontine* (rotating savings and credit association); (c) participation in a microcredit or CEE program; (d) personal and family general health status (e) demographic information; (f) a health quiz (based on the curriculum from the CEE health and nutritional training. This chapter also assesses whether or not the program Credit with Education (CEE) met participants' practical and strategic gender needs.

Before the discussion of the research findings, a brief review of the health and nutritional curriculum follows. As part of Freedom From Hunger's (FFH) integrated microcredit and health program, the health and nutritional training sessions were primarily designed to meet women's practical gender needs (i.e., food, housing, income, health, children, safety), but some strategic gender needs were also addressed (education, strengthened women's organizations).

The health and nutritional curriculum topics included: (a) early detection and prevention of diarrhea in small children, (b) the importance of vaccinating children, (c) focus on infant and child feeding in preventing illness, hunger, and malnutrition, (d) the dangers of bottle-feeding infants, (e) the importance of breast-feeding newborns, (f) family planning (birth control), and (g) HIV/AIDS prevention. Whether or not the CEE program actually met women's practical or strategic needs will be explored later in the assessment section of this chapter.

For this project, I examined CEE participant's behavioral changes as indicators of the women exercising enhanced choices as outcomes of their health trainings. An explanation follows as to how the quantitative and qualitative data were organized and interpreted.

For assessment purposes, the quantifiable questions were separated into two categories: health-related behavioral changes and work strategies/networking. The health questions explored the following topics: (a) whether or not the respondent had ever visited a clinic, (b) if their children had been vaccinated, (c) if they used bottles for infant feeding, (d) breast-fed their infant for the suggested length of time (two years), (e) practiced birth spacing, (f) practiced birth control (no pregnancy before age 18 and after age 35), and (g) whether or not they practiced limiting pregnancies and family size. For work strategies and networking questions, I asked the following questions: (a) When you are ill, do you continue to work? (b) When you are ill, who helps with your children? (c) Do you work collectively? (d) Do you belong to a *tontine*? (e) Do

you belong to multiple *tontines*? and (f) Do you have co-wives? Some of the questions were designed for respondents to elaborate on their responses. This type of response served two purposes: (a) in working with illiterate respondents, elaboration provided ample opportunity for them to demonstrate their knowledge especially on the quiz section of the survey, and (b) elaboration gave a better insight as to respondent's point of view (beyond giving a yes/no response). Although unable to quantify such responses, they were particularly insightful, especially with inconsistent responses given for the nominal (yes/no) type of questions. Examples of such inconsistencies will be illustrated in the work strategy/ networking section.

Since this is not a longitudinal study and data had not been collected *before* the CEE participants began the program, I inferred that the higher survey scores of the CEE group, compared to the rest of the *Djan* community (the other two groups surveyed), indicate behavioral change within this network of cloth dyers. For example, making sure CEE participant's children were vaccinated was part of the curriculum covered in the health training sessions. Therefore, if the other two groups indicated a lower percentage of their children had been vaccinated and the CEE participants scored a higher percentage of vaccinated children, then I inferred that the higher percentage scores indicate CEE participants chose to change their behavior compared to the rest of the *Djan* cloth dyeing community.

The statistical software used was SPSS 10.0.5 (1999) and SYSTAT 10.2.1 (2002). The statistical analysis using chi-square indicates that five variables had a p -value $\leq .05$. This means that for five variables there is a significant association between group membership and behavioral change. In other words, belonging to a group (CEE, MC, or NMC) measured a significant relationship pertinent to certain variables relative to behavioral change. The five variables are: (a) clinic visits, (b) children vaccinated, (c) birth spacing, (d) co-wives, and (e)

belonging to multiple *tontines*. The first three variables will be discussed in the health section; the last two will be covered in the work strategy/network section of this chapter.

Finally, statistical data should be recognized for what they are: simple windows into complex human interactions. The decisions CEE participants made are complex cognitive processes, which involve more than what quantitative indicators can capture. Nevertheless, the power of numbers in establishing patterns cannot be ignored. Moreover, such data may point to indicators within the decision-making process, but numbers themselves tell us very little about the subtle negotiations that happen among people. For example, a difficult topic of birth control and how the CEE participants negotiate such a private, complex issue with their husbands cannot be revealed using numbers. Although discussed in greater detail in the birth control section, the fill-in style survey questions made it possible for the women to provide descriptive, multifaceted insights that could not be revealed by quantification alone. Consequently, statistical summations may underestimate the informal decision-making agency, which these women undoubtedly exercise.

In the analysis section below, I grouped the data into two main sections: health data, including health-related behavioral changes, and Work Strategies/Networking. I conclude with brief comments and project recommendations.

Health Data

Clinic visits

This variable represents whether or not the respondent has ever visited a clinic for treatment. Examining the variable clinic visits, Table 5.1 shows that the number of respondents who visited a clinic was significantly different for all three groups. In the MC group, 100% reported having visited a clinic; the NMC group reported at 96%, while the CEE group reported

that 50% of its group members had visited a clinic. Contrary to expectations, the MC and NMC groups had nearly doubled the group members who had visited a clinic than the CEE group.

Table 5.1 Question 1: Have You (Respondent) Ever Visited a Clinic?

Group	Y/N	Frequency	Percent
CEE	Y	12	50.0
MC		21	100.0
NMC		26	96.3

The MC group lives in the same general vicinity as the other two groups: on the periphery of the *Djandijigiula* neighborhood bordering *Magnambougou*. Initially, the MC group members were a part of the same socioeconomic level. Through surveying I discovered that approximately 30% of the MC members were graduates of the CEE program, that is, they had prior exposure to the health and nutritional training. The fact that 30% of the MC group had participated in a CEE program infers two important points. First, CEE participants are categorized as “poorer-borrowers” (the poorest of the poor), and must participate in solidarity groups to qualify for microcredit loans. Past CEE graduates, who are presently members of the MC group, have elevated their financial status enough to be eligible as individual borrowers of *Nyesigiso’s* microcredit program, meaning they own collateralizable assets. Second, this 30%, who had once been CEE members, with high percentage scores may be the result of their past CEE health training. The MC members with past CEE training could have influenced the remaining MC group, resulting in a behavioral change.

Vaccinations

The vaccinations variable represents the percentage of women who have had their children vaccinated. The variable illustrated in Table 5.4 indicates that participation was quite high for all groups. The MC group scoring 100% demonstrated that all school-age children in their families had been vaccinated; the CEE group at 92%; the NMC group at 78%. This was not a surprising

outcome for CEE group members. One possible explanation for such high scores overall may be that all group members have ties to the same community network and share helpful information. It is also possible, at some point in the past, that there may have been a health service NGO working in the neighborhood sponsoring workshops, distributing information, or providing health and nutritional training to residents. However, during my field stay, I did not learn of any such organization while working in the vicinity.

Table 5.2 Question 2: Have Your Children Been Vaccinated?

Group	Y/N	Frequency	Percent
CEE	Y	22	91.7
MC		6	100.0
NMC		21	77.8

Birth Spacing

The birth spacing variable represents women electing to space their pregnancies at least two years apart, giving them recovery time before becoming pregnant too soon. Table 5.5 illustrates that CEE participants had the highest percentage of members practicing birth spacing at 58.3%; the MC group at 9.5%; the NMC group at 33%. It appears the CEE participants engage in the birth spacing practice more than the other groups. Therefore, I inferred this outcome to be a behavioral change among CEE participants. In the next section, I discuss the question of spacing births along with other related birth control variables in further assessing attributes of behavioral change.

Table 5.3 Question 3: Do You Practice Birth Spacing?

Group	Y/N	Frequency	Percent
CEE	Y	14	58.3
MC		2	9.5
NMC		9	33.3

The next group of responses was intended to indicate CEE participants' self-perceived health status as a result of their long-term exposure to health and nutritional training. Participants rated themselves in terms of their present and past self-perceived health status. In the health section of the survey, the variables were labeled: Present General Health and Your Health Compared to a Year Ago. The survey question was: In general, would you say your health is: Very Good, Good, or Poor. Of the CEE participants, 70.8% rated their present health as Good. The question was also asked: Rate Your Health Compared to a Year Ago: (1) much better than a year ago; (2) about the same as a year ago; and (3) much worse than a year ago. Of the CEE participants, 66.7% perceived their health was (1) much better than a year ago. However, during informal conversations about health, several CEE participants initially stated they seldom missed work due to illness. Probing further, they disclosed they worked while they were ill. Some CEE participants said that although they and their children seemed healthier and their household benefited as a result of CEE training, they felt more tired and their already demanding domestic workload had increased. Some CEE participants cited traveling to distant clinics for themselves and their children as adding to their fatigue. Often participants reported knowing someone working at a clinic in another community, and felt more comfortable traveling to where they knew someone, as opposed to going to a clinic where they had no referral or relational ties to anyone there. In addition to the increase in local travel, household chores increased and additional time was needed for CEE meetings, all contributing to less time available for productive activities or rest.

Table 5.4. Question 4: How Do You Perceive Your General Health?

Group	GOOD	Frequency	Percent
CEE	Y	17	70.8
MC		9	42.9
NMC		18	63.0

Table 5.5. Question 5: Do You Consider Your Health to Be Much Better than a Year Ago?

Group	Y/N	Number	Percent
CEE	Y	16	66.7
MC		7	33.3
NMC		13	48.1

Table 5.6. Health Quiz Scores.

Group	Highest Scores	No. of Members	Percent
CEE	21-24	5	20.9
MC	24-29	5	23.9
NMC	24-27	6	22.2

The last section of the survey was comprised of fill-in questions based on the health and nutritional training. The responses were scored like a quiz, designed to test the knowledge of the health curriculum for all three groups. The highest possible score was 30 points. Table 5.8 ranks the higher scores for each group. The MC group with five members scoring the highest points ranged from 24 to 29 points, representing 23.9% of the overall group. The NMC group ranked second with six members scoring between 24 to 27 points, representing 22.2% of the group total. The CEE group scored lowest with five members ranging from 21 to 24, representing 20.9% of the overall group. These outcomes are not easy to explain. The score advantage for the MC group may be a result of 30% of its members had graduated from the CEE program, therefore familiar with the health curriculum. However, the NMC group also scored higher than the CEE participants, demonstrating familiarity with the curriculum. The evidence may indicate several possibilities: (a) the CEE and MC groups may have shared their health and nutritional information openly among all group members; (b) MC and NMC members better understood the quiz questions; and/or (c) during another period, there may have been a health-related NGO in the area possibly providing health education services to the *Djan* community members.

Health-related Behavioral Changes

The assessment in this section is a descriptive analysis of the quantitative data. For purposes of analysis, higher percentage scores will be used to illustrate instances of CEE participants exercising enhanced choice in behavioral change. Variables discussed will include: (a) limiting pregnancies, (b) birth spacing, (c) methods to avoid pregnancy, (d) bottle-feeding, (e) stop breast-feeding, (f) and respondents perceived their general health as good compared to a year ago.

The CEE health and nutritional training curriculum covered the topics listed previously. In this section, the first variables examine questions about birth control: timing, spacing, and how to avoid getting pregnant. The training suggests: (a) limiting the number of pregnancies to a total of four in an effort to control family size, (b) spacing births at least two years apart to promote healthier lives for mother and child, (c) and avoid getting pregnant before age 18 and after age 35 because having children too early or too late can cause health complications for mother and/or the child. Survey questions tested respondents' knowledge about such topics. The results comparing CEE participants' answers with the other two groups are illustrated as percentage breakdowns in Tables 5.9 through 5.12.

Table 5.7. Question 6: Is It a Good Idea to Limit the Size of Your Family (limit pregnancies)?

Group	Y/N	Frequency	Percent
CEE	Y	12	50.0
MC		8	38.1
NMC		11	40.7

Table 5.8. Question 7: Do You Practice Birth-Spacing? [see Table 5.5]

Table 5.9. Question 8: Is It a Good Idea to Avoid Becoming Pregnant Before Age 18 and After 35?

Group	Y/N	Number	Percent
CEE	N	23	95.8
MC		19	90.5
NMC		21	77.8

As mentioned previously, analyzing the data to determine whether or not participants experienced behavioral change with respect to birth control can be difficult and misleading, using only quantitative data as indicators of compliance or behavior change. The CEE participants, given their higher percentage scores, made enhanced choices with respect to the principles covered in the training. Fifty-percent of the CEE participants agreed that limiting pregnancies to four was safer; 58.3% said spacing births was a good idea. The CEE participants were the oldest group surveyed with a median age of 43 years; for the MC group, the median age was 40, and for the NMC group, the median age was 27 years old. For the fill-in questions located in the health section of the survey, indicators of behavioral changes among CEE participants were compared to the nominal data (yes/no answers). The CEE participants demonstrated an enhanced ability to decide what they perceived to be in their family's best interest. Kadiatou, 46, commented, "If your husband is poor, spacing the pregnancies is very important. But if your husband is rich, you can make a child every year without any problem." Kadia, 53, explained, "If you don't have much money or you have problems to find food, you have to space the pregnancies. But if you have money and don't have food problems, you can make a baby whenever you like." Sitan, 43, noted, "It [birth spacing] allows the parents to educate their children perfectly without financial problems." Niaré, 56 said, "It [birth spacing] is important because the husband won't spend a lot on medicine, and the wife can take a little rest before having a new child." These CEE participants demonstrated they understood the principles of limiting pregnancies and spacing births. Moreover, they layered their understanding to include their cultural values of having larger families. This understanding is also evident in their responses to the question: to avoid becoming pregnant before age 18 and after 35. The CEE training suggests to stop having children after age 35. The CEE participants scored highest with

95.8% of its members *not* agreeing to avoid becoming pregnant. This was congruent with their previous culturally-based comments concerning birth control. Moreover, the other two groups also scored high, *not* agreeing to avoid becoming pregnant, therefore, negating the training principle, in favor of larger family size.

Bottle-feeding and breast-feeding were also variables CEE participants scored higher on compared to the other two groups, demonstrating the CEE group’s behavioral changes:

Table 5.10. Question 9: Do You Bottle-feed Your Baby?

Group	Y/N	Frequency	Percent
CEE	N	19	79.2
MC		12	57.1
NMC		18	66.7

Table 5.11. Question 10: Is It a Good Idea to Stop Breast-feeding Your Child at 2 Years of Age?

Group	Y/N	Number	Percent
CEE	Y	21	87.5
MC		13	61.9
NMC		16	59.3

In the nutritional training, CEE participants learned that bottle-feeding is dangerous, unsanitary, and not advisable. The CEE participants were encouraged to continue breast-feeding their infants well into the infant’s second year with the explanation that breast milk is nutritious and necessary for newborns. The idea of bottle-feeding was rejected by 79.2% of CEE participants. However, some survey fill-in responses indicate some participants’ inability to always breast-feed their infants, and the convenience of bottle-feeding on occasion was necessary, in spite of the training’s warning of its danger. Ramata 43, reported, “I use it [bottle] when I have to leave to go to town.” Kadia, 57, said, “I don’t use it. It is for rich people; we cannot afford to use it.” Fatoumata, 38, explained, “If I don’t have much milk in my breast, I use

a baby bottle.” Kadiatou, 46, added, “I used a baby bottle to feed my first baby because at that time I went to school.”

Work Strategies/Networking

Women’s networks are the principal work and social strategy used between the CEE participants. In this context, I define a network as the range of individuals with whom someone interacts. Women form and use networks as a means to gain social power and improve their life circumstances. As discussed in Chapter 4, cloth dyers’ networks span many different spheres (family, community, market), and serve many purposes such as financial, work, emotional, social, and educational. Some of the CEE participants became elected officials of their Credit Association. Others gained social status and were admired in their communities as successful businesswomen. The solidarity group’s main purpose was to provide financial network and a labor network of support for its members. Some women worked together as members of the same solidarity group, they also joined the same *tontine* expanding their networks to include other women (non-cloth dyers) within their community.

Some members formed work groups as a strategy to maximize their labor output. These work groups were an added insurance that the work did not stop if someone fell ill and unable to work. At the market, dyers networked among other dyers to share and exchange the latest industry news. Chapter 4 demonstrated how women formed and used formal associations that restricted membership to other invited cloth dyers. The women organized for social as well as business purposes. The section below discusses the variables pertaining to work and networking strategies.

This section examines data collected from the survey, as well as from empirical and qualitative methods. Survey variables related to work and networking were put into question form such as: (a) Do you miss work when you are ill? (b) Do you miss work when your children

are ill? (c) Do you miss work when your husband is ill? (d) When you are ill, who helps with your children? (e) Do you think your child's health has improved as a result of your CEE health training? (f) Do you work with a group of other dyers? (g) Do you have co-wives? (h) Do you belong to a *tontine*? (i) Do you belong to more than one *tontine*? (j) Did you profit from participating in a microcredit program?

As mentioned earlier, some of the CEE participants worked collectively with other cloth dyers, family members, or friends from the same solidarity group. This section examines the type and reasons cloth dyers employ work strategies: (a) collective work to make them less vulnerable to work stoppages; (b) to maximize their production output; and (c) for reasons of solidarity. As part of women's work strategies, CEE participants' varied savings options will also be examined.

Co-wives

The co-wives variable represents the possibility of mutually reproductive and productive support. Table 5.2 shows the number of respondents having co-wives was quite different for the three groups. The CEE group recognized and utilized their co-wives as a resource within their Credit Association network and work strategy. The CEE group reported 79% of the married women were co-wives, while occurrences were half that for the other two groups--the MC group at 29% and the NMC group at 37%. The population of Mali is 90% Muslim and the practice of polygyny is common, therefore, the percentages from the two groups (MC and NMC) at first glance appear questionably low. After closer examination of the MC and NMC data, the percentage of monogamous marriages appears unpredictably high. Monogamous marriages for the MC group were 66% and 9.5% were widowed; the NMC group at 40.7% monogamous and 22.2% were single. Moreover, those in the NMC group are the youngest members surveyed and

have fewer marriages of all three groups. The Venn diagram below illustrates the variable of co-wives as a potentially important resource among CEE participants.

Table 5.12. Question 11: Do You Have a Co-wife?

Group	Y/N	Frequency	Percent
CEE	Y	19	79.2
MC		6	28.6
NMC		10	37.0

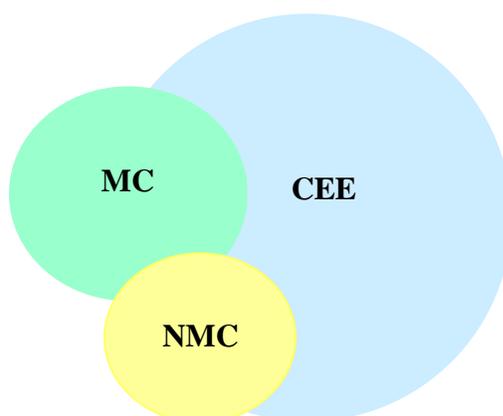


Figure 5.1. A networking strategy: The importance of co-wives for each group.

Multiple *Tontine* Membership

The Multiple *Tontine* Membership variable represents the percentage of respondents who belong to more than one *tontine* at the same time. Examining the variable for multiple *tontine* membership, Table 5.15 illustrates that in the MC group, 52.4% of its members belong to more than one *tontine* simultaneously, followed by the CEE group at 33%, and the NMC group at 15%. The CEE participants reported that participating in more than one *tontine* was to maintain multiple savings and to collect multiple lump sums of money, spacing pay-outs throughout the year.

Multiple *tontine* members appear to be financially better-off, signified by possessing collateralizable assets and possibly having slightly more disposable cash than the other two

groups. Moreover, *Nyesigiso* does not mandate that MC members maintain a savings account. However, in the CEE program, all participants maintained a savings account while repaying a loan. In addition to having a program with a savings account, 91.7% of CEE members belonged to at least one *tontine*. Therefore, the 33% of CEE members who belonged to multiple *tontines*--while also in repayment--may have more disposable cash or fluidity than those CEE members who chose not to belong to more than one *tontine*. Moreover, all three groups agreed that socializing among members was an important part of membership to their community *tontine* (CEE group at 70.8%; MC at 90.5%; and NMC at 70.4%), which also provided a forum for networking, solidarity and the exchange of information.

Table 5.13. Question 12: Are You Participating in More Than One *Tontine*?

Group	Y/N	Frequency	Percent
CEE	Y	8	33.3
MC		11	52.4
NMC		4	14.8

Moreover, Figure 5.3 illustrates multiple savings strategies used by each group. The heavier black arrow indicates a higher percentage of usage per group. From the diagram, we can see that the CEE group utilizes all three strategies. The NMC as a savings strategy utilizes only *tontines*, making them the most financially vulnerable group. Even though the MC group members do not have a mandatory savings stipulation to their loans, they scored highest in multiple *tontine* usage in conjunction with their microcredit borrowing.

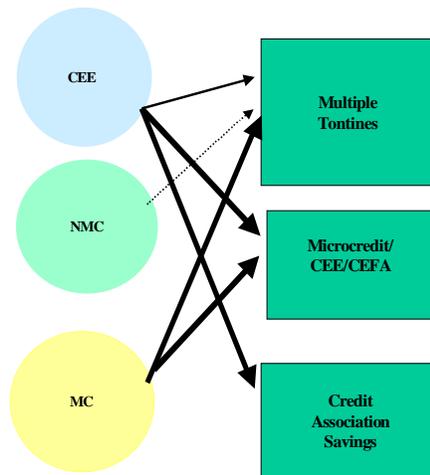


Figure 5.2 Networks and access to credit or savings.

Women reported that working collectively assures production will continue in case a member falls ill and cannot work, or if she needs to be absent to care for a sick family member, especially during seasonally busy times. From the CEE group, 58.3% worked in groups, compared to MC at 47.6% and NMC at 63%. However, Table 5.16 illustrates that 70.8% of CEE participants stated they missed work when ill.

Table 5.14. Question 13: Do You Miss Work When You Are Ill?

Group	Y/N	Frequency	Percent
CEE	Y	17	70.8
MC		11	52.4
NMC		21	77.8

Table 5.15. Question 14: Do You Miss Work When Your Children Are Ill?

Group	Y/N	Number	Percent
CEE	Y	11	45.8
MC		13	61.9
NMC		18	66.7

Table 5.16. Question 15: Do You Miss Work When Your Husband Is Ill?

Group	Y/N	Number	Percent
CEE	Y	10	41.7
MC		13	61.9
NMC		20	74.1

During informal interviews, while discussing the use of microcredit, CEE participants repeatedly mentioned how members felt they had no choice but to work while they were ill; they had the pressures to meet their repayment obligations. Moreover, the women used significant words describing themselves as “lucky” or “blessed” in having enough work to occupy a seven-day workweek. In addition, compared to the other two groups, CEE participants reported missing *less* work when their children and husbands were ill. This may be due to the support of their network ties and high percentage of families with co-wives and strategies of collective work coupled with repayment pressure. When asked about help with ill children, 70% of CEE participants stated they received help from family members. In the case of ill husbands, since 70.8% of CEE participants were in polygynist marriages, the care of their ill husbands may rotate between the co-wives leaving the other wife free to manage other productive or reproductive activities. With the MC group, 66.7% are in monogamous marriages, and 47.6% worked collectively; as a result, 61.9% reported they missed work when their husbands were sick.

Kadia, 45, explained, “My children’s illnesses affect my work, but it doesn’t stop it. If my husband’s illness is not very serious, it doesn’t affect my work, otherwise, I have to stop my work and take care of him.” Aissata 60, stated, “My husband’s illness doesn’t affect my work because my children help me.” Ramata 43, asserted, “My children’s illnesses do not affect my work because I work at home and take care of them at the same time. My husband’s illness doesn’t affect my work too much because the co-wife can also take care of him.”

Evaluation of the Descriptive Data

The descriptive data assess women’s empowerment by exploring ways the CEE program improved a participant’s ability to make enhanced choices with respect to: (a) access to resources; (b) decision-making and the ability to take action on those decisions; (c) and a sense

of achievement as a result of realizing increased access and agency. This section explores issues of behavioral change in the area of health and women's work strategies. Because the issues are interrelated, the data may tend to overlap in that several variables may relate to more than one category. The data will be explored from multiple perspectives. Before discussing the outcomes of the collected data, it is relevant to discuss some of the challenges I encountered with respect to methodology.

Measuring Social Change

Relying on a respondent's recall in determining behavioral changes over time was difficult to capture. A stipulation of the study was that all participants must have participated in the CEE program for at least one year. The current members of the *Djan* Credit Association had been together for more than three years. However, sometimes a respondent's recall appeared inconsistent. For example, when asked about vaccinating their children, 91.7% of CEE participants reported their children had been vaccinated. Yet after asking the same respondent if her children had ever visited a clinic, often her response would be "no." During my field stay, I accompanied several CEE participants to the local clinic as their children or grand children were vaccinated.

Establishing a causal relationship between the health and nutritional trainings and behavioral change involves knowledge of the health and nutritional status of each respondent and family member before starting the CEE program. I realize that without longitudinal or baseline data it would be impossible to compare health status after program participation. As mentioned earlier, impact studies of microcredit programs tend to focus on income impact almost exclusively. The availability of baseline survey data measuring health impact is rare, as a result of integrated microcredit and health training services. Moreover, studies designed to measure gender issues, such as women's empowerment using the CEE model, were not found. I was able

to find one study that applied empowerment indicators to a CEE group from which data had already been collected (MkNelly & McCord, 2001). Furthermore, this *Djan* study does not make any claims or attempts to measure whether or not health training improved a CEE participant's health status.

The study objective is an assessment of the ways in which CEE participants have or have not enhanced their ability to make choices, resulting in behavioral changes that can lead to preventive measures and healthier outcomes for themselves and their families. In the conclusion, I discuss some indicators of behavioral changes. Again, I inferred behavioral change indicators to be CEE participants receiving higher scores as a group compared to the other two groups surveyed. However, the question remains whether or not these indicators of behavioral change were the result of a CEE participant's exposure to health training. If other intervention services were available in the community prior to or during the CEE program, it would be virtually impossible to identify the impact of the health and nutritional training.

Third, it is difficult to determine what behavioral changes might have happened had the CEE program's health and nutritional training not been available. Judging from past decades and the absence of intervention services, the likelihood of poorer women experiencing an enhanced array of choice with regard to improved health or nutrition is unlikely.

Conclusion

Assessment of Women's Empowerment

Assessing women's empowerment involved examining CEE participants' enhanced ability to make choices that had been otherwise denied her. In this context, choice pertains to having an expanded access to resources, agency/decision-making, and achievement. The sense of achievement results from realizing expanded access to resources and an increased capacity for decision-making. As an outsider, I realize the indicators used in this study would not necessarily

be the most valued attributes of empowerment to CEE participants. Nevertheless, I argue that acquiring an enhanced ability to make choices previously denied them could be empowering when applied to their own ascribed attributes.

The data and analysis discussed in this chapter suggest that the CEE program helped, as predicted, in making inroads toward meeting women's practical needs (i.e., food, housing, income, health, children, safety). The program emphasized the importance of: (a) vaccinating their children, (b) birth control methods, (c) how to monitor and prevent diarrhea in small children, (d) importance of *not* bottle-feeding an infant, and (e) how to increase their savings capacity.

As a result of long-term exposure to health and nutritional training, CEE participants did make behavioral changes compared to other cloth dyers of the same community. These behavioral changes occurred at the individual, household, and group or community levels. At the individual level, despite the clash between birth control interventions and cultural norms, CEE participants demonstrated and exercised their ability to make alternative choices as a result of their understanding of the practice or intervention of birth control. They then made decisions based on what they perceived to be best for themselves and their families. The CEE participants' attitudes did not always reflect those of the health intervention curriculum. The CEE participants chose to side with strongly held cultural values favoring larger family size when the family had the resources to support more children. Even though contrary to the desired healthy outcomes, this study demonstrates how beliefs and the strength of cultural values are not easily changed. At the household level, a high percentage of CEE participants' children were vaccinated. Participants were also able to maintain multiple savings accounts, which provided increased financial security benefiting themselves and their household.

At the individual level, CEE program provided improvements as to meeting participant's strategic gender needs (increased self-confidence, education, improved position in their community, strengthened women's organizations). Although the behavioral changes made by the CEE participants do not address strategic life choices (i.e., choices that have the power to define one's life), the advancements made are nonetheless important for women's self empowerment.

As a result of acquiring access to microcredit, group-lending supported the women in strengthening their network ties. As mentioned earlier, forming associations and sharing information is nothing new for Malian women. They had been participating *tontines* and participated in social learning long before microcredit came to Mali. Mayoux (1999) further described how microcredit solidarity groups were modeled after women's informal credit and savings groups.

The participants improved their already adept problem-solving skills. Senior CEE members who had participated in multiple cycles of the health trainings, became quite knowledgeable in detecting and treating early signs of certain types of illnesses. When CEE members or family members became ill, senior CEE participants were able to help treat the sick members.

Many senior CEE participants, because of their increased borrowing capacity, made enhanced business and networking decisions. Even though the Malian economy is tenuous, some of the cloth dyers elevated themselves from group-lending. One *Djan* member, as a result of her business success, began traveling to Senegal to venture into untapped markets. At the same time, members of the Credit Association organized themselves and produced inventory to give to the traveling member to sell in the markets of Dakar. As a result of group organizing and

pooling their resources, they all profited. Over the years the confidence of the members grew as a result of expanding their business and gaining status within their communities as successful women entrepreneurs. The members also boasted of being able to regularly pay their children's school fees, buy necessary food, medicine, clothes for themselves, re-invest in their business and maintain a savings account. There were things CEE participants were unable to do before have consistent access to credit. Even though the CEE program had little effect on empowering women's strategic life choices, program participation showed great potential for enhancing women's ability to exercise decision-making within the household, community, and individually.

Recommendations

The financial sustainability is the microcredit approach used most often worldwide. However, microcredit approaches should not be limited to generic models, which focus on financial sustainability alone. The three microcredit approaches mentioned in this study have different intention (i.e., financial sustainability, feminist empowerment and group emphasis). As demonstrated in this study, urban women are varied income earners with diverse needs. As poorer women clients, Credit with Education (CEE) participants did benefit from the health and nutritional training. Relatively wealthier women may be best served by the financial sustainability approach--offering individual loans for operating capital. Other women may benefit from integrating other intervention services from numeracy and literacy training to microcredit programs. Diverse microcredit programs that address the practical, and strategic needs of their clients ideally should be viewed as a comprehensive approach to the alleviation of poverty. Moreover, the microcredit programs that target poorer clients with integrated intervention services (i.e., CEE/CEFA programs) should be subsidized, at least in part, as are other development programs (i.e., health programs). The *Nyesigiso* CEE/CEFA program in Bamako is a good example of what happens when donor support ceases. Predictably, in this

case, the deficit was added on to the CEFA loans, making already vulnerable borrowers unable to meet the increased repayment demands.

Finally, microcredit programs need to incorporate a gender component into its programs. Likewise, research employing gender analysis and impact assessments into development programs and policy could benefit entire societies. For generations to come, gender relations and the necessary outcome of women's increased ability to make enhanced choices are important steps toward improving the lives of women, their families, and their national economy.

APPENDIX A

SOCIODEMOGRAPHIC QUESTIONNAIRE OF WOMEN CLOTH DYERS:
THEIR WORK HISTORY, MICROCREDIT USE, AND HEALTH PRACTICES

Introduction: I want to thank you very much for participating in this study. Excuse me if these questions seem obvious and repetitive. As an American, I am very interested in learning more about your life and your opinions about certain topics. I am particularly interested in learning about your skill as a cloth dyer, your economic activities, and your health practices for yourself and your family. Again, your patience and cooperation is greatly appreciated.

Name: _____ Age: []

Personal History of Cloth Dyeing

1. Who taught you how to dye cloth? How old were you?

2. Are there any cloth dyers in your family? How many?

3. How long have you been dyeing cloth?

Economic Activity

4. Production: What activities do you do to earn money? Indicate: Full time/or part time:

5. In the last six months, have you done *additional* kinds of work to earn extra money?
Yes [] No []
If yes, what? _____
6. From selling cloth, what do you buy with the money you earn?
Examples: Does it pay for the daily household meals? Y [] N []
Rent? Y [] N [] Children's clothes? Y [] N []
Children's school fees? Y [] N []
Miscellaneous items, explain: _____

7. Do you work alone? Yes [] No []
 If no, who works with you?

8. Are you a member of a work group/collective? Yes [] No []
 If yes, how many members? []
9. How long has the group/collective been working together? []
10. Are there benefits of working in a group?

11. Did you experience any difficulty working in a group?

Tontine (Rotating) Savings Association

12. Do you belong to a savings group/*tontine*? Yes [] No []
 If yes, how many members are in your group? []
If the answer to this question is no, skip this section.
13. Who told you about the *tontine*? Did you know many of the members before joining?
14. Do you belong to more than one *tontine*? Yes [] No []
15. What type of items do you buy with your savings?

16. How much money does each member contribute? CFA []
17. Who collects the money? _____
18. Is this person a group member or an outside person?
 Member [] Outside person []
19. Do you get together for regular meetings? Yes [] No []
 How often? Weekly [] Bi-Weekly [] Monthly [] Other/Explain:

20. What happens if a woman cannot contribute when the money is due?
If she's late? _____
21. What happens in case of an emergency (funeral, illness, etc.)? Can a member borrow from the collective pot out of turn?
Yes [] No [] Please explain:
22. Do you socialize with any of the group members outside the meeting? Y [] N []
] What do you do together? _____

Microcredit Program

(Briefly explain what a microcredit program is when surveying non-users)

Description: When someone individually or as a group borrows money from a *caisse* to help with their business/enterprise. The group meets regularly to repay the loan. If the loan is successfully paid back, the group can choose to borrow a larger amount.

23. Have you heard of microcredit? Yes [] No []
24. How did you learn about microcredit programs? Please explain.

25. Have you ever participated in a microcredit program? Yes [] No []
If no, why not?

This section to be completed by women who have participated in a microcredit program before. (non-participants skip to the next section)

26. The name of the *caisse* you borrowed money from (which *quartier*)?

27. Are you currently repaying a loan? Y [] N []
How long ago did you borrow money?
1-5 months [] 6-10 months [] One year ago/or longer: I cannot remember []
28. Date you first borrowed money?

(If she does not remember, ask the name of the *Animatrice*/or *caisse*)
29. What did you spend your loan money on?

30. Has your business benefited from your participation in a microcredit program?
Yes [] No []
If yes, how?
Increased inventory? _____
Hire additional help? _____
Diversified products sold? _____
Other/Explain: _____
If no, please explain?

31. Did your microcredit program have a savings plan? Yes [] No []

32. Did microcredit participants meet in a group? Y [] N []
If yes, how many members in your group? []
How were the members of the group selected? _____

Were there officers: President and/or Treasurer? Y [] N []
How often did the group meet? Weekly [] Bi-weekly [] Monthly []

Was the responsibility of repayment on the group or on each member?
Group [] Individual []

This section to be completed by participants of a CEE/or CEFA Program;
(non-participants in CEE or CEFA skip to the next section)

33. How long ago did you participate in the CEE program?
Presently participating [] 6 months ago or less [] Years ago []

34. How many members in your association/group? []

35. The date you started participating in CEE program?
(If she does not remember, ask the trainer/or caisse)

36. Do you know others (friends or family) who participated in the CEE program before you?
Y [] N [] If yes, who? _____

37. How much did you receive for your first loan?
CFA _____. The maximum you received: _____

Was the health/nutritional training helpful? Y [] N []

If yes, how was it helpful?

If no, why was it not helpful? _____

38. What were some of the topics covered in the health training?

39. Are there things you learned in the health training that you are now using?

40. As a result of the training, would you say the health of your children improved?
Y [] N []
If yes, please explain?

41. Since the health training, what are you doing differently to take care of your children?

42. In your opinion, did your business benefit from your participation in the CEE Program?
Y [] N []

43. Did you have any difficulties with the program?

Household Health/Illness History

44. Have you had any illnesses in the last month?
Yes [] N []

45. Who helps you when you are ill?

46. Who helped you with your children while you were ill?

47. Have you ever gone to a clinic? Yes [] No [] (if no, skip to no. 51)

When? _____

Where _____

What were you treated for? Explain.

48. When you are ill, who paid for your treatment/medicine?

You [] Spouse/Partner [] Children [] Someone else? Explain.

49. When you are ill, how does your illness affect your work?

51. Did you receive help in these situations? Y [] N [] If yes, from whom?

52. Have your children ever gone to a clinic (give response for each child)?
 Yes [] No []
 When? _____
 Where is clinic located? _____
 What were they treated for? Please explain.

53. When your children are ill, who pays for their treatment/medicine? You []
 Spouse/Partner [] Children []
 Other? Explain. _____
54. When a child becomes ill, do you miss work?

55. Has your husband/partner been sick in the last month?

56. Did he receive help? Y [] N [] If yes, from whom?

57. Has your husband/partner ever gone to a clinic? Yes [] No []
 When? _____
 Where is it located? _____
 What was he treated for? Explain.

58. When your husband/partner became ill, who paid for his treatment/medicine? You []
 Spouse/Partner [] Co-wife []
59. When your husband/partner becomes ill, how does his illness affect your work?

Sociodemographic Data

60. Marital Status: _____
 [] Single/never married [] Married:
 [] Polygamous: [] Monogamous:
 [] Divorced [] Widowed [] Other (explain) _____
61. Does husband/partner live in the household? Y [] N []

Polygamous wives answer 61 and 61a, all others skip to question 62.

61. How many co-wives in household? [] 61a. What number co-wife are you? []

62. Do you have any children? Yes [] No [] How many? [] Give their age.

63. In what *quartier* do you presently live?

64. Where did you grow up (town/village)?

65. What year did you come to Bamako? _____
66. Your ethnicity: _____
67. Your religion: [] (indicate 1, 2 or 3)
 1) Islam 2) Christian 3) Other (explain) _____
68. Education: Have you ever attended school? Y [] N []
 What was the last grade completed? _____
 Have you had any training? Y [] N []
 If yes, how long was the training? 6 months [] 1yr
69. What language did you speak as a child? _____
 Do you speak any other language? Bamanankan [] French: [] English []
 Others (list): _____
70. Do you listen to the radio? Yes [] No []
71. Do you watch television? Yes [] No []

Questionnaire of Cloth Dyers
Health Practices Covered in CEE/CEFA Program
(Questions to Be Asked to all Respondents)

Information was gathered during interviews with NGOs that administer a health-nutritional training program (CEE/CEFA) in addition to data gathered during the focus group sessions based on health-nutritional information.

Your Personal Physical and Emotional Health

1. In general, would you say your health is:
Very Good () Good () Poor ()
2. Compared to one year ago, how would you rate your health now?
Much better than one year ago ()
About the same as one year ago ()
Much worse now than one year ago ()
3. In the past month have you had any problems with work as a result of your health?
Y [] N [] If yes, did you:
a. Spend less time working? Y [] N []
b. Accomplish less than you would have liked? Y [] N []
c. Have difficulty performing your work or other activities? Y [] N []
4. In the past month, have you had any emotional problems (i.e., depression or anxiety) that interfered with your work? Y [] N [] If yes, did you:
a. Spend less time working? Y [] N []
b. Accomplish less than you would have liked? Y [] N []
c. Have difficulty performing your work or other activities? Y [] N []

Your Family's Health

5. What is diarrhea?
6. What would be one way to prevent your child from getting diarrhea?
7. What would be an early sign of your child having diarrhea?
8. What is *keneyadji* /ORS? What is it used for?
9. Name two ways to prevent diarrhea?
10. What food should you give your newborn baby? Why?
11. Why is breast-feeding important?
12. What age should you stop breast-feeding your child?

13. Do you use baby bottles to feed your baby? Why?
14. How many times a day do you feed your child/children?
15. Is it a good idea to feed your child a variety of foods? Why?
16. Is bottle-feeding a safe practice?
17. Are your children vaccinated? Why or why not?
18. Is it a good idea to vaccinate your children? Why?
19. What are two dangerous childhood diseases?
20. Do you practice spacing your pregnancies?
21. Is it a good idea to limit the size of your family? Limiting pregnancies to how many?
22. What is the earliest age to begin having children?
23. At what age should you stop having children?
24. At what age should you stop breast-feeding your child?

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Maxine Downs was born in Los Angeles, California. She received her Bachelor of Arts degree from California State University Long Beach in Criminology. She completed her Master of Arts degree in Cultural Anthropology from the California Institute of Integral Studies in San Francisco. While doing fieldwork for her master's degree in Senegal, West Africa, she became interested in the field of international development and how development programs affect the lives of women. She decided to further her studies earning a doctoral degree in Cultural Anthropology from the University of Florida. Her doctoral studies were interdisciplinary combining Cultural Anthropology, Women's Studies, and the Africa Studies.

Her research interests include social networks, women's health, and poverty. She looks forward to a career working in international development on issues concerning women, microfinance, and health. She also enjoys socializing with friends, cooking, yoga, jazz, independent films, and amateur photography.