

Women's Participation and Exclusion in Saving for Change Groups in Pastoralist and Migrant Communities in Northwestern Mali



SfC Participants Meeting in Fulani Pastoralist Community of Demba-Demba, Mali

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EXECUTIVE SUMMARY

The following report reflects the results of a qualitative study conducted in Mali in June 2011 to assess the levels of participation of pastoralist and migrant populations in the Saving for Change (SfC) microfinance program for women in Mali sponsored by Oxfam America, Freedom from Hunger and partners since 2005. Research for this study was conducted over a period of three weeks in a total of 14 sites in the project zones of Keniéba in western Mali and Nioro de Sahel, Nara, and Diéma in northern Mali near the border of Mauritania. Building on prior research conducted on the SfC program by the Bureau of Applied Research in Anthropology (BARA) in 2008 and 2009, this study incorporated a variety of qualitative methods that included focus group discussions, key informant interviews, and direct observations of SfC group meetings.

The regions surrounding the circles of Nioro de Sahel and Nara near the border of Mauritania have a high percentage of migration for seasonal livestock herding (transhumance), a livelihood strategy practiced by both Fulani and Maure groups in the region to varying extents. Maure villages tended to have less transhumance and women participating in SfC groups focused their loan use on purchasing and reselling leather skins used to make leather goods, such as decorative cushion covers. For Fulani women participating in the program, commerce activities were less developed and many women reported using loans for consumption rather than income generation.

Pastoralist women have adopted several interesting strategies for ensuring SfC participation during periods of transhumance; for example, the Fulani group in Demba Demba village reported many people from the village migrate to the same area and women are able to hold secondary SfC meetings in this alternate location to collect funds and keep the group functioning until they return to the village after the migration period. These activities are reported to the local replicating agent every 15 days using a mobile phone. Other strategies observed for participating in SfC during periods of absence included women members entrusting savings contributions to a relative in the village or reimbursing the savings contribution to the group fund for the total number of weeks missed after returning from migration.

In addition to Fulani and Maure groups, the study included a village in the Kenieba circle of the Kayes region in which SfC members engage in seasonal migration for gold mining at makeshift sites where gold ore is present in rock layers. While gold mining has existed as an economic activity in Mali for several centuries, its industrial expansion into a major market-based livelihood strategy has occurred more recently over the past five decades since independence. The presence of gold mining activity had a clear effect on savings and loan activities; SfC groups comprised of women gold miners contributed higher amounts of weekly savings to their fund (500 FCFA or 1 USD) than other migrant groups observed in the study.

In addition, Soninke agro-pastoralist groups in the circle of Goumbou near Nara (administered by CAEB) were included in the study. Overall, the most active and thriving

SfC group observed in the study was in the sedentary community of Kabida Soninke located near the town of Nara. Soninke and Maure women members in this group demonstrated a high level of internal organization and cohesion, high rates of SfC lending, varied commerce activities and periodic investment in collective group enterprises. Access to the large market in Nara provides a productive venue for weekly commerce and the technical agent working with the community was extremely dynamic and invested in his work. Further east in the Soninke area near the town of Goumbou, however, the agricultural community of Mamouré exemplified another type of seasonal migration in which residents left their home village during the dry season to live in Goumbou due to a lack of water access. This mobility had thus far impeded the establishment of an SfC group in the community although residents expressed interest in participating.

Overall, the commune of Dilly (Nara circle; administered by CAEB) had the weakest SfC program observed during the study and the highest rate of exclusion for Fulani women. The commune is primarily inhabited by Fulani communities and has a very high rate of seasonal transhumance. The technical agent currently assigned to the commune has no working knowledge of Fulfulde language and is unable to communicate with SfC participants without a Bambara translator. This problem was also observed in other areas where Fulani groups were present in the zones studied. The Fulani women participating in groups in Dilly commune had the lowest rates of weekly savings, number of loans, and use of loans for income generating activities. Many members had never taken loans and those that did reported using the majority of loan funds for household consumption needs. This commune in particular could greatly benefit from further capacity building and recruitment of an agent with Fulfulde language ability.

The report concludes with several key recommendations on expanding the SfC program to better serve pastoralist and migrant populations. In general, the need for agents with appropriate language skills is extremely critical and should be carefully reviewed by Malian NGO partners. Since recruitment generally occurs in Bamako, the majority of field agents are Bambara speakers, and this dynamic creates a serious barrier with Fulani and Maure women in particular who must rely on male translators in the community who can communicate with technical agents in Bambara. Other recommendations include increased expansion efforts in migrant zones on the part of SfC administration in the Bamako Technical Unit and Malian partner NGOs and development of specialized training modules to better prepare technical agents working in areas with a high percentage of migrants. Such modules could specifically address the needs of migrant populations and apply lessons learned from successful practices in other regions of Mali, such as the collective purchase and resale of bulk staple items (e.g., soap bars, sugar, and salt) by SfC groups as a strategy to build funds and introduce collective entrepreneurship early in the program. Finally, NGO-led trainings for women participants involved in SfC to develop marketing and entrepreneurial skills would be useful in expanding the current range and increasing the productivity of income-generating activities undertaken by Malian women with SfC loans.

I. STUDY OBJECTIVES AND BACKGROUND

The purpose of this evaluation was to investigate Saving for Change (SfC) groups located in rural areas of northern and western Mali in the regions of Kayes and Koulikoro in which members engage in varying forms of seasonal migration. The region studied includes pastoralist populations engaged in livelihood systems based on animal husbandry (cattle and camel) and seasonal patterns of migration with animal herds, gold mining activities, agriculture, and small enterprise. SfC groups have been active in these zones for several years since the program's inception in Mali in 2005. Since that time there have not been any monitoring studies to systematically examine the ways in which the program is operating and being adapted to realities of pastoral and other types of migrant livelihoods in the northern regions of Kayes and Koulikoro.

This study employed qualitative research methods to evaluate SfC participation in this zone and to identify possible causes for and consequences of exclusion from the program. Recommendations based on these findings are intended to improve upon the program's accessibility to the most vulnerable populations in Mali.

Field research was undertaken between 6 June – 1 July 2011 for an evaluation of participation and exclusion of migrant populations in Saving for Change groups in Mali.¹ The study was designed in collaboration with the Community Microfinance division of Oxfam America under the direction of Janina Matusezski in Boston, Paul Ahouissoussi in Senegal, the Technical Unit in Bamako with the guidance of Sogoba Soumaila and Moussa Diakite, and three principal Malian NGO partners in regions covered by the study: Fondation pour le Développement au Sahel (FDS), Stop Sahel, and CAEB.

The evaluation focused specifically on areas of the country in which various forms of seasonal migration exist as dominant livelihood strategies for women participating in SfC groups or potential future participants. For the purposes of the study, the targeted areas included the circles of Keniéba and Nioro de Sahel in the region of Kayes, and the circle of Nara in the region of Koulikoro. These areas currently have SfC groups established in villages inhabited by Malinke, Soninke, Fulani, and Maure ethnic groups.

The range of research questions examined in the study included the following:

¹ The research team was led by Dr. Tara Deubel with the assistance of Brian Nowak and two Malian assistants/translators recruited in Bamako: Fatoumata Bocoum and Mahamadou Haddou Maiga. In addition, four Fulfulde translators were recruited locally to assist with French translation (in the villages of Demba Demba, Makana I, Yité, and Demba Tcharki Tara Hambouboukobé).

SfC Operations in Pastoral Zones

- How are SfC groups established and organized in pastoral areas? What particular issues or challenges have technical agents encountered in working with these populations?
- Range of credit access for non-participants
- Types of migration in zones studied
- Demographics of participants
- What are the specific rules (for attendance, savings contributions, annual division of funds, loan amounts and duration, interest rates, penalties for non-repayment) adopted by the groups studied?
- What problems, if any, have groups experienced with loan repayment or resolution of conflicts?
- How does SfC fit into the range of existing savings and credit arrangements available in communities (other MFIs, commercial lenders, *tontines*, etc.)?
- What suggestions from participants, technical agents and coordinators could be used improve the model for the benefit of migrant populations?

Loan History of Participants

- How are SfC members using loans in their communities?
- What is the range of microenterprise investments observed?
- Are larger group investments being made?
- What portion of loan funds, if any, is being used for social or consumption-related needs?

Household and Gender Dynamics of SfC Participation and Exclusion

- How is the program perceived by female participants and male and female non-participants?
- How does participation affect household gender dynamics and decision-making processes between men and women?
- What are reasons for non-participation and/or exclusion from SfC groups?
- Are households involved in nomadic pastoralism or transhumance (defined as seasonal migration with animal herds interspersed with village residence during part of the year) less likely to participate than sedentary households?
- What program adaptations could make the program more accessible to pastoralist groups?
- What are the perceived impacts of the program by women and men at the household and community level?
- What secondary impacts can be observed on household gender dynamics or women's participation in non-SfC activities?

II. METHODOLOGY

The research was based on qualitative methodology following previous studies conducted in Mali by the Bureau of Applied Research in Anthropology (BARA) at the University of Arizona in 2008 and 2009.² The methodology is based on the Household Livelihood Security framework, which seeks to understand the effects of SfC participation and exclusion within broader socioeconomic household dynamics in local communities.

The qualitative methodology adopted in the study followed the six-step structure outlined below:

1. **Initial interview** with regional coordinator of relevant Malian NGO
2. **Community meeting interview** with village chief, elders, and representatives from the local women's association to present the objectives of the study, obtain permission and collect basic data on village demographics, history and infrastructure
3. **Key informant interviews** (3-4 per site) with technical and replicating agents and other community members and opinion leaders able to provide detailed information on migration history and strategies
4. **Focus groups** (2-4 per site) with groups of 5-7 women in SfC groups and groups of 5-7 women and men not participating in SfC groups
5. **Non-random household level interviews** (3-4 per site) stratified by locally identified wealth categories (less vulnerable, average and highly vulnerable) to obtain detailed socioeconomic information on livelihood strategies, savings and credit at the household level and income generating activities.
6. **General observations** of livelihood conditions in villages obtained from guided walks, visits to homes, health clinics, offices of local authorities and schools and recorded with field notes and photographs.

2.1 Study Locations and Data Collected

Final selection of research sites took place in Bamako, Mali in June 2011 in consultation with the Technical Unit and SfC coordinators in the Kayes and Koulikoro regions to determine the most appropriate communities in which a high percentage of pastoralist populations are located. A total of 14 sites outside Bamako were visited for a period of approximately 1-2 days each. Research sites were purposively stratified to reflect the maximum diversity of migration strategies and ethnic diversity in participating and non-participating villages in the study zones.

² Bureau of Applied Research in Anthropology. 2008. Operational Evaluation of Saving for Change in Mali. Tucson, AZ: University of Arizona.

Bureau of Applied Research in Anthropology. 2009. Baseline Study of Saving for Change in Mali. Tucson AZ: University of Arizona.

Table 1 below summarizes the types of data collected in all locations visited during the study (in the order visited), including 9 villages and regional centers where interviews were conducted with the Technical Unit in Bamako and NGO coordinators (in Keniéba, Nioro de Sahel, Diéma and Nara).

Table 1: Research Sites in Mali

| | Site | Zone | NGO Partner | Ethnic Groups | Type of Migration | SfC Groups | Dates Visited |
|----|--|----------------|-------------|--------------------------|-------------------|------------|-------------------------|
| 1 | Bamako | -- | Tech. Unit | -- | -- | -- | 6-9 June; 25-30 June |
| 2 | Keniéba | Keniéba | FDS | -- | -- | -- | 10 June |
| 3 | Kassama | Keniéba | FDS | Malinke | Gold mining | Yes | 11 June |
| 4 | Gold mining site of Sitakili (11 km outside Keniéba) | Keniéba | -- | Mixed | Gold mining | | 12 June |
| 5 | Nioro de Sahel | Nioro de Sahel | Stop Sahel | -- | -- | -- | 14 June |
| 6 | Demba Demba | Nioro de Sahel | Stop Sahel | Fulani | Herding | Yes | 14 June |
| 7 | Gourel Moussé | Nioro de Sahel | Stop Sahel | Maure | None | Yes | 16 June |
| 8 | Diéma | Diéma | CAEB | -- | -- | -- | 17 June |
| 9 | Dilly | Diéma | CAEB | Mixed | None | Yes | 17 June |
| 10 | Makana I | Diéma | CAEB | Fulani | Herding | Yes | 17-18 June |
| 11 | Nara | Diéma | CAEB | -- | -- | -- | 19 June |
| 12 | Kabida Soninke | Diéma | CAEB | Soninke with some Maures | None | Yes | 22 June |
| 13 | Yité | Diéma | CAEB | Fulani | Herding | No | 22 June |

| | | | | | | | |
|----|-------------------------------------|-------|------|---------|---------------------------------------|-----|---------|
| 14 | Demba Tcharki Tara Hambouboukobé | Diéma | CAEB | Fulani | Herding | Yes | 23 June |
| 15 | Goumbou/Mamouré | Diéma | CAEB | Soninke | Seasonal agriculture in hamlets | No | 24 June |

In total, the data set comprised 8 community interviews, 12 focus groups, 18 key informant interviews, and 8 household interviews.

2.2. Challenges Encountered in the Field

Research in the zone presented some considerable security risks. Currently there are active branches of AQIM (Al-Qaeda in the Maghreb) operating in the vicinity of the Mali-Mauritania border zone as noted in US State Department travel advisories. While conducting research in the town of Nara, which is located approximately 40 km from Mauritania, the research team observed a large-scale movement of military personnel through the town in tanks. International and national news agencies later reported that Malian and Mauritanian forces conducted a major raid on an AQIM on 21 June, 2011 based located in the Wagadu forest area outside of Nara, which resulted in a number of deaths and the capture of 9 AQIM members.³ These security conditions indicate the need for further review to assure the safety for personnel of Oxfam and partners during operations and evaluation phases of SfC in the zone of northern Mali along the Mauritanian border.

III. FINDINGS

Research findings presented in this section are divided into three major case studies: (1) nomadic and agro-pastoralist communities (Fulani and Maure populations in the project zone of Nioro de Sahel and the circles of Nara and Dilly in Diéma zone); (2) gold mining communities (Malinke populations in the Keniéba zone); and (3) agricultural communities that migrate away from their villages during the dry season due to a lack of water access (Soninke populations located in Goumbou circle in the Diéma zone). Each case includes a description and analysis of the types of migration observed within the dominant livelihood strategies, followed by a discussion of how SfC groups in the zone have adapted the model to accommodate for migrant participants, barriers to program success, and suggestions for improvement.

³ <http://www.english.rfi.fr/africa/20110625-mauritnia-claims-have-destroyed-al-qaeda-camp-mali>.

3.1. Case I: Nomadic and Agro-Pastoralist Communities

Pastoralism in western Mali's Sahel belt comprises a diverse range of lifestyles that are best understood in the context of community history and social organization. Former pastoral and sedentary lifestyles have been disrupted due to the rapid increase of recent climatic and environmental change in the greater Sahel. Animal herding as a livelihood strategy takes on many forms based on the changing needs of individual families in different communities throughout Mali.

Most pastoralists in the western region of the country are Fulani and all have experienced differing degrees of shock from lifestyle changes in the past three decades. Some exclusively pastoral families have experienced severe herd loss (up to 50-75% of herds) due to drought cycles forcing them to take on alternative survival strategies. The same drought cycles have led other Fulani families, who primarily practiced agriculture in the recent past, to try herding animals more intensively. The role and function of migration and pastoralism in Fulani society is dynamic and represents patterns of social organization that influence how communities adapt to environmental degradation and intense poverty.

Other herding groups in the area include some Haratine Maures that have settled in the Mali-Mauritania border area (located west of Nioro and east of Nara) after gaining their freedom from former relationships of indentured servitude to Bedani Maure families of Arab descent. Some Bedani Maures migrate from Mauritania and continue south into Mali with large herds of animals to take advantage of the available pastureland in Mali early in the rainy season before the rains begin further north in Mauritania.

It is important to consider social classes, livelihoods, and village history in order to understand migration patterns and pastoral livelihoods in western Mali. Four distinct lifestyle choices organize Fulani livelihoods: (1) nomadic pastoralists, (2) seasonal transhumance, (3) "navettanas," and (4) agro-pastoralists. On the village level, communities are more heterogeneously organized and household-level decisions about migration may vary from season to season. Several examples of dynamic combined strategies follow the 4 basic livelihoods outlined below, which describe individual choices and adaptive survival practices.

3.1. Types of Migration Among Pastoralists



Maure and Fulani herders gathering near well located outside the town of Nara



3.1.1. Nomadic Pastoralists



Pastoral Fulani compound in Makana I village

There are numerous families native to the Niore de Sahel and Nara regions that live a completely borderless, nomadic existence to the point that individuals can only identify with these regions as a place where they are from, but not necessarily a place they call home for any duration of time. Nomadic families move with their herds all year round, some returning for annual holidays, others spending years in other regions, or even other countries, on a semi-permanent or even a more or less permanent basis.

Difficult to precisely count in the national census and identify due to their absence, nomadic families depend completely on their animal herds for survival. Thus, water and pastureland dictate the location and duration of camps, with consideration for socio-economic conveniences like access to markets and relations with neighboring communities. Due to the fact that these individuals live out of the region for most of their lives, these nomads challenge many standard concepts of international borders, state taxation, and national identification and often do not have access to educational and health services from the state. Similarly, Bedani Maures and Haratine Maures from Mauritania seasonally migrate south into Mali to meet the early rains that move northward as the season progresses. These communities are an example of international pastoral migrants that did not originate in the area.

Nomadic families, both with and without origins in western Mali, are excluded from virtually all development activities sponsored by the Malian state and national and international NGOs in the area. This pattern of exclusion is largely due to logistical problems in targeting and monitoring populations engaged in frequent migration with sporadic visits to the region.

3.1.2. *Transhumance*



Fulani household in Demba-Demba where inhabitants practice seasonal transhumance

Transhumance is a pastoral strategy that relies on migration for part of the year and village residence for the remainder. Regular cycles of seasonal migration differ in duration, direction, logistics and strategy with several variables ranging from herd size and composition to socio-economic status. There are two basic patterns of transhumance migrations observed in northern Mali. Dry season transhumance includes staying in the village for the rainy season and then migrating south for the dry season from around the beginning of November to the beginning of July. These migrants may consist of nuclear families, mixed family units, or groups of male herders traveling without women.

Intensive transhumance includes the same patterns as dry season transhumance with the addition of a migration north towards Mauritania during the rainy season. Migrants return south to the village for a couple of weeks around harvest time in October, and then migrate further south for the long dry season. Composition of groups traveling North with the animals are usually male members of a household, a mixed-family arrangement, or a group of unrelated herders.

Dry season Transhumance

Dry season transhumance includes keeping herds in the general vicinity of the village during the rainy season and migrating to the south for the dry season after the harvest. Most families make individual decisions about where, when and who goes on transhumance based on an assessment of seasonal variation, food security, and personal preference. Some families travel together each year, while for others it is only the men or young men that migrate during the dry season. Also, those who participate in transhumance may change from year to year according to livelihood strategy changes based on food security or insecurity each year.

In terms of women's transhumance, the family's history with semi-nomadic lifestyles and the animal herd's compositions and importance to the household economy usually determine if women travel with their husbands. Among the families who travel every year together, there are also women who may simply take a season off or stay home to care for a sick family member for part or all of a season. A case observed during the study in which a widowed woman left for transhumance each year with her brother and nephews, demonstrating the flexible nature of herding groups.

Most families practice a variation on two kinds of dry season transhumance regardless of group composition:

- 1) Herders travel to the same general area or along a fairly standardized route (linear or circular), selling animals for daily food and living expenses on an as needed basis. Before leaving for the rainy season in the village, herders sell animals to stock up on grains to use for consumption until the next harvest and to use as animal feed in the absence of available pasture. Occasionally, families on transhumance originating from the same area set up camp in the same general area, regularly meeting each other at weekly markets.

- 2) Herders set up stock points along a general route to allow migrants to buy supplies in bulk, use while in the area, and carry with them for the return trip. This strategy allows animal owners to sell animals and buy grain while it is cheapest, right after the harvest period. Families generally camp in a radius around the grain stock. Families generally reported having around 4 key points of migration that they visit on the trip south after the harvest and then again north on the trip back home.

A common practice to allow for opportunistic farming is to have some members of the group participating in transhumance return to the village early before the rains to plant. Some stay with animals while others continue north to the village fields to dry plant millet and wait for the first rains to plant sorghum.

Some pastoralists also use hired herders to allow livestock to graze at maximum capacity. For example, Amadou Ba of Demba-Demba village divides his sheep herd in groups of one hundred with a couple of herders (sons, relatives, as well as hired herders) assigned to each group of hundred sheep. The smaller herds graze over a larger area preventing pasture degradation while maximizing the animals' daily consumption. Compensation for hired herders ranges from provision of a large animal at the end of the season to a small animal (goat or sheep) for every month of herding. Experience, family relation, herding route and herd composition all factor into arranging rates of compensation.

Intensive Transhumance

Intensive transhumance includes mainly males migrating north to take advantage of the rains in Mauritania and then returning to the village for harvest. After regrouping for the harvest, families with members returning from Mauritania will decide on a migration strategy for the dry season. Migrating north to Mauritania is a response to a decrease in pastureland in western Mali and an increase in population and agricultural fields in the recent past. Responding to these climatic and social changes has forced more pastoralists to remove animals from the area during the rainy season to take advantage of the short green season over the border in Mauritania.

Herders return to the village with their livestock herds at the end of the rainy season to take advantage of any opportunistic farming harvest they may have left behind as well as taking advantage of the lowest grain prices of the year. The rest of the year typically resembles one of a variety of dry season migration patterns both in terms of group composition and strategy.

The northward migration reduces conflict between animal owners and farmers (by avoiding animal damage to farmland) and maximizes the time herds spend in pastureland. By moving herds out of the area some families focus on a livelihood based on livestock, while others take advantage of the increase in agricultural field space with opportunistic farming. Herders adjust herd composition to take advantage of different

markets and herd building strategies, which sometimes influences the decision to take animals north for the rainy season.

For example, Amadou Ba (from Demba-Demba) adjusted the composition of his herds to focus on sheep. Cows and goats stay near the village during the rainy season while the sheep herd goes north to Mauritania. Amadou would entrust his minor cow/goat herds to a brother, and more recently with his oldest son, to care for around the village so that he could focus on grazing his bread-winning sheep herd to the north.

Sheep can typically produce 2 offspring a year and earn a better price at the market than goats. However they are more finicky eaters and are larger, and therefore consume more vegetation than goats. Souleyman Camara, of Makana 1, also uses a large sheep-herd to meet most of his needs by selling the sheep at markets to the south with higher livestock prices.

Souleyman, like Amadou, will take his sheep north to graze for a full rainy season, return to his village fields around harvest time so that animals can forage in the field scrubs. Finally, the herd moves towards the hayfields to the south during the dry season. Here, he sells a group of individual animals after several months of constant grazing. Souleyman has increased the area of his herds' pastureland and personal migration patterns while focusing animal sales on town markets to the south and in Bamako. In more desperate years, he may send the sheep north with a son or relative so that he could take some animals south for a quick sale to make it through the difficult "soudure" period of the rainy season, the few months preceding the harvest.

Note in Table 2 below that livestock prices in the local Dilly market as of May 2011 were significantly lower than an important town market to the south (Darol) and in Bamako.

Table 2: Livestock Prices in Dilly market, May 2011

| Animal | Price at Dilly market (f/m) | Price at Darol and Bamako (f/m) |
|--------|---|--|
| Goats | 10,000/15,000cfa [\$20-\$30] | 20-25,000/25,000cfa [\$40-50/\$50] |
| Sheep | 15-20,000/25,000 [\$30-40/\$50] | 35-40,000/60-65,000 [\$70-80/\$120-130] |
| Cows | 100-125,000cfa/200,000cfa+ [\$200-250/\$400+] | 200-250,000/~400,000cfa [\$400-500/~\$800] |

3.1.3. "Navettanas" – seasonal labor migration

Class divisions play a role in the strategies families develop. *Maccube*, the former slave class of Fulani society, are less associated with pastoralism than the noble class. From the lowest class, several *Maccube* villages have adapted migrant-labor work as a

strategy for survival. Rather than going on a full season of exode, *navettanas* earn extra money by engaging in menial labor. The label *navettana* comes from the French term “navette,” or shuttle, because they go back and forth from their village to towns to work as laborers. Although mostly male, there are also examples of women engaging in labor activities such as pounding grain, water collection, or doing laundry.

Men that migrate make ends meet during the dry season by selling wood, making adobe bricks, or doing wage labor adobe construction both in the immediate area or after migrating to another area to find work. Shorter trips often turn into longer opportunities for work. Some *navettanas* will adopt this pattern as a lifestyle, traveling seasonally to work away from home during the non-farming season.

Some men travel to Mauritanian towns often to do jobs like washing clothes, selling bread, bringing water to houses, collecting straw for animals, bringing animals to water holes, and collecting firewood. Those that go to Dakar often herd for commercial livestock vendors. In Cote d’Ivoire, men usually gain employment by washing clothes or working for the animal trade in some capacity.

Male heads of household generally decide if *navettana* or migrant work is a strategy the household should adopt and to what extent. Normally a father will start sending a teenage son when he has enough other children capable of working in fields and/or caring for animals, so that losing one worker will not negatively affect the productive workforce in the household. Some migrant laborers stay for shorter periods, others work for most of the year and come back to visit for a short period of time, others go after the harvest and only return to farm during the rainy season.

3.1.4. Agro-pastoralists

Agro-pastoralists focus on agriculture, using animals to supplement household economics to varying degrees. On one extreme, a dedicated herder may have a small herd of goats or sheep, to use as a safety bank, to sell when crop production fails to meet a family’s annual needs. Other families give equal importance to farming and herding to subsist throughout the year.

Community-level concepts of agriculture and pastoralism, and how families regulate and balance their fields and herds, demonstrate that agro-pastoralist decisions are diverse and unique to each region, social class, and family. Survival mode in many communities resulted in changes to family livelihood strategies influencing individuals to expand their means for acquiring basic subsistence needs and sources of revenue. Among Fulani populations, there are both cases of farmers developing herds as well as pastoralists heading to the fields to farm.

Several frustrated farmers explained how crop failure over the years forced them to develop animal herds that became vital to the household economy. As herds become

too large for the local water supply or the available pastureland, these former agriculturalists are leaving with their herds for transhumance each year. Former farmers do not want to move around with the animals and dream of the day when they can simply farm.

Most families that used to practice exclusive animal husbandry changed to a mixed livelihood strategy after suffering severe herd loss from intense droughts, especially in 1973 and 1984. Never able to reconstitute herds to a capacity sufficient enough to meet basic needs, herders started opportunistic farming and many have shifted to lead more sedentary lives.

Maccube families of low social status have a more pronounced agricultural system in place than the noble families that have a long history of herding. *Maccube* women will usually take a small place in her husband's field for her own crop. She has a separate storage granary for her grain that she is free to sell. A husband can take a grain loan from his wife if the family supply runs out, but he will either have to repay in grain or buy the grain from his wife.

Herds for agro-pastoral families are used to store wealth in a non-liquid form, increase household assets, and provide access to money, just like more nomadic families, but herds are usually smaller in size and based more on smaller animals (goats and sheep). Larger cowherds are traditionally a long-term commitment since establishing and maintaining herds is more challenging considering the animals' size and 12-14 month gestation period.

3.1.5. Combined strategies

Many families suffer from chronic poverty and combining strategies by dividing labor among members of the nuclear or extended family commonly helps diversify sources of food and access to money or animals. The most ideal family structure for combining strategies are disproportionally male, so that a man's older sons and/or different brothers are all available for different livelihood strategies. When farming, brothers may farm the fields together with the help of their sons rotating fields until they are all complete. Brothers may arrange a situation between themselves and their sons to combine herds to split the herding and agricultural work between members of the extended family.

For instance, in the village of Yite, near Dilly, two brothers meet up on their way back from their migration south to combine herds so that one brother can return to the village early to plant for both herders. The animals will return later and the other men and boys will return in time for the arduous task of weeding.

Another man provided his older brother with his son to help to accompany the animals to sell. These two brothers arranged herding or agricultural work between themselves

and their families in order to free up one adult that could travel to a distant town market to sell the animals for a good price during a time of need.

A nomadic family may have a family member working in a town, or with the animal market, while the rest of the family is herding. Or a family focusing on farming may entrust herds with nomadic relatives to remove the burden of the animal care during farming season. For many families, finding a balance between agriculture, raising animals, and migrant labor requires fine-tuning to regulate the right combination of strategies based on fluctuating season-to-season weather patterns, market prices, food security, family composition and workforce, market trends, and family-level economics. Maximizing variation in livelihood strategies with the labor force of the nuclear and extended households demands constant planning and reworking.

3.2. SfC Participation in Pastoralist Communities in Niore de Sahel, Nara, and Dilly

The regions surrounding the circles of Niore de Sahel and Nara near the border of Mauritania have a high percentage of migration for seasonal animal herding (transhumance), a strategy practiced by both Fulani and Maure groups in the region to varying extents.

The Maure village included in the study (Gourel Moussé in Niore de Sahel zone and Yérééré commune) had less transhumance than neighboring Fulani villages and Maure women participating in SfC groups focused their loan use on purchasing and reselling animal skins used to make leather goods, such as decorative cushions, and straw items, as pictured below.



Maure women in Gourel Moussé weaving straw basketry to sell (left) and displaying decorated animal skin cushion covers for sale in Nara market (right)



From top left (clockwise): SfC members and Maure painted houses in Gourel Moussé village; SfC members displaying cured leather animal skins and straw products; Maure women selling goods in Nara market

The 20 SfC participants of Maure ethnicity interviewed in Gourel Moussé ranged in age from 15-50 with 0% literacy. Their group is called “Bismillahi” and was founded in June 2010 by a technical agent. A second group was recently formed in the village in June 2011. Women reported the following livelihood activities as strategies of income generation: agriculture, market gardening, production and sale of straw and leather goods, sale of *melhafa* cloths imported from Mauritania, cloth embroidery, collection and sale of wood used as a source cooking fuel, sale of condiments for cooking (e.g, salt, Maggi bouillion cubes and cookies), and hair braiding. The following table demonstrates the average prices reported for inputs and profits from some of these activities:

| Activity | Purchase price | Sale price |
|-------------------------------|---|--|
| Sale of wood for cooking fuel | Collected at no cost at a distance of up to 4km from village center | 1 donkey cart of wood is sold for 2000-2500 FCFA (4-5 USD) |
| Straw bowl covers | Straw collected at no cost | 1000 FCFA (1 USD) per cover (at Nioro market) |
| Sale of cured leather skins | 300 FCFA (.60 USD) per sheep/goat skin from butchers | 1500 FCFA (3 USD) for cured skins used to make cushions, bags and other goods. |

| | | |
|---|--|---|
| Cloth embroidery | Cloth purchased in Nioro for 600 FCFA/meter (1.20 USD) and thread for 300 FCFA/spool (.60 USD) | 3000-3500 FCFA (6-7 USD) per 2 meter embroidered <i>pagne</i> |
| Sale of <i>melhafa</i> cloths from Mauritania | 3000 FCFA (6 USD) per cloth purchased across the border in Mauritania | 7000-10000 FCFA (14-20 USD) resale value in Mali |

For the Bismillahi group, members save 100 FCFA (.25 USD) weekly and loan a set amount of 5000 FCFA (10 USD) at 10% monthly interest for a one-month duration. The group does not practice multiple arms for savings contributions. All members had taken loans and the group has not experienced any problems with reimbursement. Women reported that the purchase of animal skins is the most common activity undertaken with loans. Three examples of women selling leather demonstrated a monthly profit range of 5000-20000 FCFA (10-40 USD) from this activity. Livestock are generally not purchased due to the loan limit. At the annual division of funds in May 2010, each member received a total payout of 8200 FCFA (16.40 USD). Women in Gourel Moussé stated that they liked the SfC program because, as one woman remarked, “We have a chance to meet and discuss our common problems. We are able to save our money and divide it and this is very helpful in the village.” In addition, they reported completion of the malaria training from the technical agent but did not receive bednets. Other activities that Maure women would like to try include cloth dyeing, soap production and expanded market gardening, which would require a repaired well and fencing materials.

The Stop Sahel technical agent who works in the Nioro de Sahel zone (covering the communes of Nioro de Sahel, Yérééré, Diarra, and Gogui) reported working with Sarakollé, Fulani and Maure ethnic groups since 2009. He has experienced three refusals to initiate the program: one by a Sarakollé village in which men disagreed with the concept of charging interest on loans, one by a Fulani village in which women said they had no funds to contribute, and one by a Fulani village with frequent transhumance in which women were too mobile to start a group. Other difficulties that he mentioned included the limited size of villages in the zone (many have less than 200 inhabitants) which restricts the number of SfC groups that can be formed; severe lack of water access in Diarra and Gogui communes that necessitates traveling 5-7 km to collect water; and a general lack of funds to invest in savings and loan activities. For certain Sarakollé groups that have expressed reticence in using loan interest, the agent commonly recommends that the group make a collective purchase of a wholesale product, such as soap, that can be resold at retail price to group members at a small profit. In terms of program amelioration, his key recommendations included the addition of a parallel assistance program in tandem with SfC to provide water access and market gardening inputs.

For Fulani women participating in the program in both the Nioro de Sahel and Diéma zones included in the study, commerce activities were less developed and many women reported using loans for consumption. The village of Demba-Demba (Gavinané commune; Stop Sahel) has a population of approximately 3000 people living in over 100 households. Livestock are held by all classes in the village (nobles, craftspeople and former slaves), with cattle raised for sale and goat, sheep and chickens raised predominantly for household consumption. Men are engaged in agriculture and herding while women's activities are generally limited to housework and occasional petty commerce. Families that engage in transhumance generally own 40-50 animals while those that stay in the village own less than 30. During migration periods from October-June, each family goes to their own separate location and change locations every 2-3 months. By September, most families have returned to the village and there is an annual community festival and a large number of marriages that take place at that time.

SfC started in Demba-Demba in 2008 and there are currently 3 groups that exist. All three require a 100 FCFA (.25 USD) savings contribution per member and provide loans of 5000-25,000 FCFA (10-50 USD) at 5% monthly interest for a maximum of three months. One of the three groups was present in the village at the time of the study and the other two replicated groups were absent due to migration. Fulani women in the first group that participated in a focus group during the study reported that all members are from two extended families in the village (the Sow and Diallo families). Women use loans to buy and resell condiments, batteries, tea and sugar and for consumption needs, such as *pagne* cloths and soap for laundry. Loans are repaid with profits from selling straw fans and calabash and bowl covers at the weekly market in Nioro de Sahel. Some women also practice *embouche* and repay loans by raising baby animals and selling them once they are mature. This is most common after the annual division of funds when women have enough money to purchase an animal. During the most recent division of funds in 2011, each member received 8110 FCFA (16.22 USD).

Prior to SfC's arrival, women took loans from friends and relatives who had recently sold livestock or relied on selling their own livestock for household cash needs. Despite the increased availability of loans through SfC, many women are afraid to take them due to fear that they will be unable to repay their debt to the group. Interestingly, men in Demba-Demba are allowed to request loans from the group even if their wives are not SfC members. Men generally use loans when they need cash for emergency needs and do not have enough time to sell livestock. They repay loans after a period of 3 months with money from livestock sales. Some men also request loans before leaving for seasonal migration with herds in order to have cash on hand for food consumption needs. For example, before the 2011 migration season, 5 men borrowed a total of 50,000 FCFA (100 USD) in loans from the group. Thus male loans are not generally used for investment in enterprise activities. Men in Demba-Demba have requested technical assistance to initiate their own SfC group but were informed by the technical agent that only women could formally participate in the program.



Fulani women selling straw goods in weekly Dilly market

Interesting strategies were in place for ensuring SfC participation during periods of transhumance. For the 2 absent groups in Demba-Demba, many people from the village migrate to the same general area (Hamdallaye near Lagamani) and women are able to hold secondary SfC meetings in this alternate location to collect funds and keep the group going until they return to the village. These meetings are generally organized in Hamdallaye every week if possible or sometimes they meet after several weeks and contribute the aggregated savings amount for the number of past weeks. The replicating agent in Demba-Demba (Tata) plays a key role in supporting absent groups. Each SfC president calls her by mobile phone every 15 days to keep in touch and report on meetings and activities in absentia. This way, the group remains accountable even when they are far from their home base. Other strategies observed for Fulani women participating in SfC during periods of absence (for example, in Makana I village in Dilly commune) included leaving money with a relative in the village or paying for the total number of weeks missed after returning from migration.

Tata stated that she has never observed any conflicts in the village resulting from SfC participation. She noted that, “The program has brought a big change to the village. It has improved women’s behavior and understanding. Now they know how to count and keep track of their loans and they don’t lose their money when selling things at the market.” She explained that the greatest difficulty for the project is that women have so few activities to undertake with loan funds. Her recommendation, similar to that of the other Stop Sahel agent, was to partner with a project that could provide fencing materials, seed inputs and improved wells for the development of women’s market gardening.

The commune of Dilly (Nara circle; administered by CAEB) had the weakest SfC program observed during the study and the highest rate of exclusion for Fulani women. The commune is primarily inhabited by Fulani communities and has a very high rate of transhumance. The male technical agent currently assigned to the commune has no

working knowledge of Fulfulde language and is unable to communicate with SfC participants without a Bambara translator. This problem was also observed in other areas where Fulani groups were present in the zones studied.

The Fulani women participating in groups in Nara and Dilly communes (Diéma zone; CAEB) had the lowest rates of weekly savings, number of loans, and use of loans for income generating activities. These communes in particular could greatly benefit from further capacity building and recruitment of an agent with Fulfulde language ability. In general, the need for agents with appropriate language skills is very critical and should be carefully reviewed by Malian NGO partners. Since recruitment occurs in Bamako, the majority of field agents are Bambara speakers, which creates a serious barrier with Fulani and Maure women in particular. For the CAEB program, for example, out of 10 technical agents only 2 agents have any knowledge of Fulfulde and one has limited knowledge of Soninke and Hassaniyya obtained through his work in the field.

In the village of Makana I (Dilly commune), the team conducted a focus group with members of one SfC group that has 27 members. They started in 2009 with a weekly savings amount of 50 FCFA (.10 USD) per member, which has since increased to 100 FCFA (.20 USD) per week. Loans are available for amounts between 2500-7000 FCFA (5-14 USD) for two months at 5% interest per month with a possible extension of another 2 months. Other women in the village have refused to form other SfC groups and it became apparent that this unwillingness was rooted in village level conflicts between certain families. The existing group is comprised of members of 6 total families but 1 family had 7 members and another family had 10 members. Other women in the community viewed these two families as controlling the program and did not want to be part of it.

Women in the SfC group Makana I reported that before the arrival of the program they were involved in a local tontine that no longer exists. They took loans from each other and from their husbands without interest in times of need. Unlike the example in Demba-Demba mentioned above, women in Makana reported that they do not extend loan privileges to men in the village; however, conflicting information was obtained from several men in the village who stated that they have been able to access loans from the group. These were most likely cases in which women members were taking loans and giving them to their husbands at home. Men had a favorable impression of the group and supported its existence.

At the time of the study, 5 of the 20 group members were out of the village on transhumance and they had left their savings contributions behind with a female relative in their respective families to pay for them. Binta Diallo, a 35 year-old woman member of the group, explained some aspects of her simultaneous involvement with SfC and transhumance. She generally leaves the villages for 2-7 months per year with her husband and 4 children and their herd of 20 animals and returns to practice agriculture in the summer months of the rainy season. The family migrates toward the area of Koirra on the road to Bamako. In Binta's case, she sold a rooster for cash in order

to leave her savings contribution with the SfC president during her recent absence. She has taken three loans from the group to buy food for her family and repaid the loans by selling chickens (for between 2500-5000 FCFA, or 5-10 USD per chicken). The examples of the SfC groups studied in Demba-Demba and Makana I illustrate two key points with Fulani participants: they are devising alternative strategies to assure continued participation during migration periods and they are generally using loans for consumption rather than investment purposes, which impedes the long-term viability of the program.

3.2.1. Case II: Gold Mining Communities in Keniéba



Male and female miners working at Yatiya gold mine near Keniéba, Mali

Traditional gold mining (*orpaillage traditionnel*) is a well-developed activity in several regions of Mali that has existed for several centuries. In the context of this study, gold mining activities were observed in the commune of Kassama (located on a rocky plateau) in the circle of Keniéba. A majority of SfC groups operating in this area have women participants who engage in gold mining as a part-time labor activity for all or part of the year. Women leave their villages to work in gold mining sites for periods of time ranging from one day at a time (when sites are located nearby) to several months or years at a time (when mines are farther and women move to the site temporarily). The activity involves strenuous manual labor and poses significant risks to women's health, namely from exposure to sexually transmitted diseases in settings where promiscuous sex and commercial sex work are common.

The research team visited Yatiya, a traditional gold mine (known as a *placer* in French) located 12km from the village of Sitakili (approximately 15km outside of Keniéba) to observe men and women laborers at the site and conduct informal interviews. Miners had been exploiting the site for approximately two months at the time. The site is open

to everyone regardless of race, ethnicity, or religion. Due to the presence of the mine, the population of Sitakili has also been increasing with migrants moving in to the area. During the rainy season, a large percentage of miners return to their villages for agricultural work but some laborers from outside the area stay to work in between rainfalls. This period of the year entails added considerable added risk due to the risk of mine collapse from wet, crumbling soil.

Aminata, a female miner who is 30 years old and a mother of five children, has worked in gold mines since the age of 10. Since 2006, she has relied almost exclusively on gold mining to meet her financial needs. Last year she collected 43.6 total grams of gold, which she sold at 17,000 CFA francs (34 USD) per gram (totaling 741,200 fcfa, or 1482 USD). Her other main source of income is petty trade in condiments, which she sells at home and earns about 100,000 FCFA (200 USD) per month in additional income. According to Aminata's estimate, approximately 80 percent of women from the village of Sitakili work in the mines.



Aminata, mine worker in Yatiya and SfC group member in nearby village of Sitakily

In April 2011, Aminata recently initiated a spontaneous SfC group in Sitakily after hearing about the program from a man working in the mine whose wife was an SfC member in another village. This mode of transmission also indicates how gold mines serve as loci of social networking. The contribution of the group members is 500 fcfa (1 USD) per week, which is a higher rate than commonly observed for new SfC groups in Mali (BARA 2008 and 2009). Meetings are held on Monday evenings when women return from the mines and late arrivals are fined 100 fcfa (.25 USD).

3.2.2. Communal Organization of Labor in Gold Mines

The choice of a gold mine location is generally determined by the first person who discovers gold at the site. This person is known in Bambara as the *damantigi* ("owner of the hole") in Bambara. This person, who is generally male, becomes the owner of the area and determines how many individual holes will be dug to search for rocks containing gold ore in the surrounding area.

In one example of a gold mining team observed in Yatiya, the *damantigi* benefited most

by claiming ownership of half of the total 100 kg sacks of ore that are amassed each week. The mining team can fill nine to ten sacks of ore per day. The work team is comprised of men who dig trenches (generally between 3 to 25 meters deep) and descend into the hole to collect rocks and place them in sacks tied to ropes, men and women who take turns pulling the rope to haul up the sacks, and men and women who crush pieces of rock by hand in metal mortars. The rock sacks are watched at night by guards. Workers known as 'Americans' are temporary male day laborers who come and go at the site and do not work on a regular basis.

All payments to members of the mining team are made by the *damantigi* in rock sacks. For example, if 20 sacks are collected in a week's time, the *damantigi* generally keeps 10, gives 5 to the men working inside the mine and splits the rest between men and women hauling the sacks, crushing and washing the rock and providing food and water to the team. Since women who are involved in the mining enterprise are structurally excluded from owning mines or digging trenches, they earn much less income from their involvement than men and it takes women a much longer period of time to benefit financially from their work.

From a 100 kg sack of rocks, miners reported that approximately 1 to 5 total g of gold powder can be extracted. The extraction process incurs significant input costs. Transporting a sack to the river for processing costs 2000 FCFA (4 USD) per sack. Crushing a sack of 100 kg by machine costs 4,500 FCFA (9 USD) plus the addition of a chemical product that costs 3000 CFA francs (6 USD) per 10g. As of June 2011, the price of gold was worth 17,500 FCFA (35 USD)/g for wholesale purchase by national and international gold dealers working in Mali. In general, miners reported that a prospector in the area of Sitakily can expect to earn an annual income of at least 500,000 FCFA (1000 USD) to 1 million FCFA (2000 USD) from mining, which is roughly triple the average rural Malian household income.

In addition to miners there are petty merchants at the site selling items like sugar, milk, tea, canned goods and prepared food. One of the most lucrative occupations in the mine is that of the blacksmiths who construct iron hand tools used for digging and rock extraction. On site we observed blacksmiths who had set up shop to make pick-axes to sell to miners. The blacksmith can produce about 5 to 20 pick-axes per day, which are sold for between 500 – 1000 FCFA (1-2 USD).



Mining activities require extensive manual labor in poor conditions at Yatiya gold site

3.2.3. SfC Participation Among Women Gold Miners

Despite the risks involved in gold mining activities, women in Kassama reported significant contributions to their annual income from participation in gold mining. Their weekly contribution to the SfC groups in the village started at 500 fcfa (1 USD) and many women contributed multiple shares of 1000 fcfa/week (2 USD) or more. Women who left the village seasonally for gold mining reported sending money back to contacts in the village to pay SfC contributions on time. The presence of gold mining thus appears to increase women's level of financial participation in SfC. However, the technical agent in Kassama also reported that communities that live in more isolated villages in the region with difficult road access (due to the rocky, elevated terrain) have much more limited opportunities to invest SfC funds in income generating activities. In general, this would be a fruitful area for further research on the impact of gold mining on SfC.



SfC group members in Kassama village



Rocky plateau of Kassama

3.3. Case III: Seasonal Migration for Soninke Agriculturalists

Another type of migration observed in the region of western Mali was seasonal movement away from home villages during the dry season. This was a trend found in the communes of Goumbou and Ouagadou, which are populated by Soninke communities. Many of the Soninke families in these areas leave their home villages during the dry season to inhabit larger nearby towns, such as Goumbou, where they have better access to water sources and other state services when village wells run dry and adequate water is not available on a regular basis.

3.3.2. SfC Participation in Agricultural Communities with Seasonal Migration

The female technical agent from CAEB who was interviewed in Goumbou currently works in 15 villages in the zone with a total of 52 SfC groups (38 of which were formed by replicating agents and 23 of which are functioning independently of a technical

agent). The savings amount in these groups varies between 50 and 250 FCFA (.10-.50 USD) and over 87% of women have reported taking loans. The major activities undertaken with SfC loans for women in these groups are the sale of condiments, sugar, and cloth *pagnes* and *embouche* (raising baby livestock to resell). In one case, women in Nimabelebougou planted a collective peanuts field and transformed the peanuts harvest into peanuts butter to sell for profit. Women in this village have also organized collective activities to clean up the village (*journée de salubrité*) and plant trees.

During the study, the community of Mamouré (located 11km from Goumbou) was selected in the commune of Ouagadou as an example of seasonal agricultural migration. The community consists of approximately 1050 people (60 total households). The situation of Mamouré, as explained by 8 men (ages 24-84) present for the community interview in Goumbou, demonstrates some key factors in the patterns of seasonal agricultural migrants. As of June 2011, all inhabitants of Mamouré were living outside the village where they generally spend the dry season in the town of Goumbou for approximately five months (February-June). Domestic animals are left behind in the village and watched over by Fulani shepherds who are paid by Soninke farmers.

The main reason that men cited for the seasonal migration was the lack of available water in Mamouré. Although there are 2 borehole wells in Mamouré that were established by the Malian government under the National Rural Infrastructure Program (*Programme National d'Infrastructures Rurales*), one well is in complete disrepair and the other does not provide sufficient quantities of water to serve the population in the dry season. In addition, there are no schools, health facilities, state services, or other externally funded services or projects present in Mamouré. Access to credit is limited to informal loans from relatives and friends and loans from local merchants at high interest rates.

Although the CAEB technical agent in Goumbou has not been able to establish an SfC group in Mamouré as of yet, residents were aware of the program and have expressed interest in forming an SfC group when they return to Mamouré in the fall. Mamouré residents have already established 2 women's associations, a men's association to manage village activities, and a youth association (with 37 members), which participates in stockpiling grains post-harvest in a local cereal bank to resell during the dry season when grain prices rise. The objective of the youth association is to use profits to fund repair of traditional hand-dug wells.

The activities led by the women's associations indicate that SfC is likely to be successful in the village. One association consists of 50 members who contribute 100 FCFA (25 cents) per month to a common fund that is used to purchase wholesale soap bars to resell for profit. Profits are shared after the soap is sold and each woman usually receives 2000 FCFA (4 USD). This commercial activity is only practiced in Mamouré and not during the dry season residence in Goumbou. The second women's association is organized solely to help women in the village with social expenses for marriages,

baptisms, funerals, and family illnesses. Women make contributions to a common fund to distribute to members for these purposes.

The current situation of Mamouré is a clear case in which provision of better water sources and administrative services for the village (notably an elementary school and a community health center) would facilitate greater geographic stability and favor the subsequent development and multiplication of SfC groups.

IV. RECOMMENDATIONS FOR SAVING FOR CHANGE GROUPS IN AREAS SERVING MIGRANT POPULATIONS

4.1. Increased Expansion of SfC in Migrant Zones

It is important to emphasize that the presence of SfC in zones with high levels of migration has added an important new livelihood strategy that is benefiting women involved and offering new opportunities for engagement in petty commerce at the local level. Although particular difficulties are presented by women's transience in these zones, participants consistently demonstrated a positive reception of the program and determination to make it work even in challenging circumstances. Concerning the overall program coverage in Mali, pastoralist and migrant zones remain highly underrepresented. Therefore, the first recommendation is to expand program visibility and outreach to specifically target more areas inhabited by Fulani, Tuareg, and Maure pastoralists and other migrants involved in activities such as seasonal gold mining and agriculture in hamlets outside their villages. For example, each Malian NGO partner could set a program goal of reaching a certain number of migrant villages per year as part of its annual strategic plan. This would help ensure that migrants are more systematically included in SfC growth as it continues to spread through Mali.

4.2. Specialized Training for Technical and Replicating Agents Serving Migrant Populations

For the most part, technical agents (TAs) working with migrant populations are learning by individual experience to adapt the SfC model when working in areas where pastoralism and other forms of migration are commonplace. However, agents commented that they did not feel adequately prepared to serve these specialized populations with the general job training they received from their respective NGOs. Several agents proposed devising a specialized staff training component (in addition to general job training workshops) that would target TAs and replicating agents (RAs) working with migrants to assist them in better adapting the program model to realities of women engaged in pastoralism/transhumance, gold mining and seasonal agricultural migration.

This additional training could include, for example, developing formalized module or set of modules to be used in the SfC training that would present common strategies that women are using to handle situations of migration, such as: (1) leaving funds behind with a family member to pay in their absence; (2) relying on a friend or family member to pay dues in the person's absence and reimbursing the loan upon return; (3) taking a leave of absence; and (4) creating a smaller, interim savings group offshoot with other women migrating from the village to the same area for part of the year.

Another key strategy to develop further is the systematic use of mobile phones in reporting activities of SfC group members back to replicating agents in villages during periods of migration. By meeting regularly with other agents working with migrant populations, there would be greater support for dealing with particular challenges faced and opportunities for agents to share effective strategies with one another and engage in collective "troubleshooting." Another suggestion offered by several TAs was to provide financial remuneration for RAs from sponsoring NGOs in order to ensure appropriate compensation for their time investment and longevity in the role for the benefit of the community.

4.3. Recruitment of SfC Technical Agents with Appropriate Language Skills

One of the greatest barriers observed during the study was the lack of appropriate language skills of SfC technical agents working with Fulani populations. There are currently no agents with competency in Fulfulde language and this is a major shortcoming in field operations. Fulani women participants demonstrated the lowest level of mastery of program concepts and least amount of entrepreneurial activity. In some cases, male community members (including village chiefs) were called to weekly meetings to serve as Bambara-Fulfulde interpreters for women members. This created an uncomfortable dynamic in which messages were altered in translation and the male figure present often took opportunities to scold or lecture women members for not adhering to certain SfC protocols.

Given the obstacles posed by language barriers between predominantly male, Bambara-speaking technical agents and female, Fulani SfC members in these critical zones, it is absolutely necessary to recruit regional Fulfulde speakers to engage with these highly vulnerable populations to maximize women's potential to fully comprehend and implement the model using their native language. In speaking to NGO coordinators in regards to this observation, they pointed out that since recruitment generally occurs in Bamako, the applicant pool is limited to candidates with networks in Bamako and availability to travel there for mandatory interviews.

Consideration of alternate regional recruitment strategies may be one avenue to avoid the Bamako urban bias and Bambara ethnic bias in hiring staff. While in the field, we had no problem recruiting local French-Fulfulde translators and observed that there is a large pool of capable technical agents living in the areas studied that has not been

tapped. Furthermore, as recommended in previous BARA reports, systematic efforts to increase recruitment of Malian women to serve as technical agents is advised to reflect the program's overall goal of increasing gender equity in Malian society. At present, the majority of technical agents working with all Malian partner NGOs involved in the SfC program are male. In this study, only one female agent was encountered out of 7 active SfC sites studied.

4.4. Specialized Training Modules in Entrepreneurship and Marketing

Development of complementary training modules in entrepreneurship and marketing is especially critical for Fulani women who do not have a long history of small business enterprise in Mali. For most Fulani women interviewed in this study, the sale of milk and other dairy products (such as butter and dried cheese) and fabrication of straw calabash covers were the only type of commerce that they were familiar with before beginning involvement in SfC. For this reason, women showed reticence in trying new entrepreneurial activities and often preferred using loans for household consumption needs. Without effective pre-existing commercial niches, as observed with Maure women's involvement in selling leather skins and leather products such as pillows, Fulani women in particular are more at-risk of abandoning the program or going into debt by using loans for non-business purposes. This poses a serious challenge to the overall success of SfC in these areas, which can be mitigated by designing more targeted training for women in need of basic business, marketing and accounting skills to launch new income generating activities that are locally appropriate and feasible.

An example of an NGO technical agent-led activity that worked well for women with limited business skills mentioned earlier in this report consisted of pooling SfC resources to buy a staple product wholesale at a larger nearby market (such as soap bars, sacks of loose salt, Maggi cubes used for food seasoning, or sacks of sugar), reselling the products at increased retail prices to local village residents, and contributing the profits back to the SfC fund. This low-risk business activity was well received by women in SfC and provided a starting point from which to launch other independent enterprise activities.

In conclusion, the rapid expansion of the SfC program throughout Mali over the past six years has begun making critical inroads in areas of the country populated by pastoralist and migrant groups that have previously been excluded from microfinance institutions due to their geographic mobility. Examples highlighted in this report from Fulani, Maure, Malinke and Soninke communities in northwestern Mali demonstrate that the program has been integrated to a varying extent by groups that lack the long-term stability that characterizes more agricultural-based communities. However, more outreach is needed to serve marginalized Tuareg nomadic pastoralists in northern Mali.

The particular challenges posed by frequent migration have led these groups to adapt innovative strategies to keep SfC functioning at times when not all members are

physically present to meet, such as using substitute lenders and reconstituting SfC groups in alternate locations for part of the year. Considerable obstacles to program success included the lack of commerce experience and enterprise activity among Fulani women and the need to recruit more qualified NGO trainers fluent in critical local languages used by migrant populations (Fulfulde, Tamasheq, and Hassaniya Arabic).

In general, the severe infrastructural deficiencies in pastoral zones, including the lack of regular access to water resources and state services for health care and education and difficult access to markets and roads are underlying issues that contribute to chronic vulnerability and food insecurity. Such factors limit the ability of partner NGOs to reach these communities. To fulfill the mission of reaching the most vulnerable populations in Mali, it is critical to continue expanding current efforts to further integrate pastoralist and migrant communities into the SfC program.