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**Organizing Community Solidarity in Rural Areas . Village
Savings and Loan Associations (VSLAs) in Adéane,
Senegal**

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ORGANIZING COMMUNITY SOLIDARITY IN RURAL AREAS

Village Savings and Loan Associations (VSLAs) in Adéane, Senegal

Village savings and loan associations are relatively small groups. These groups, known as «associations villageoises d'épargne et de crédit» (AVEC) in French, organize collective savings which are redistributed among group members in the form of loans. According to Alfred Hamadziripi¹, VSLAs are financial service organizations that bring changes to the traditional system of rotating savings and credit associations (ROSCAs). They introduce interest rates on loans, statutes (internal regulations), a management office, an archival system, and technical support for members². The first VSLAs in Africa were created by CARE International (Co-operative for Assistance and Relief Everywhere) in 1991 in Niger.

Since then, this associative model has been reproduced and adapted by various organizations such as Solidarité Internationale in Chad and GROW (Greater Rural Opportunities for Women) in Ghana. In Senegal, CARE's model of VSLAs has been duplicated by Oxfam, World Vision, and Plan International, among others. In the Ziguinchor region of southern Senegal, more than 200 VSLAs have been set up and supported by the American NGO ChildFund. Before this, in 2005, ChildFund launched a sponsorship programme for children from families affected by the conflict in Casamance³. The programme was initially centred in the city of Ziguinchor, before being gradually extended into villages and municipalities across the region. To facilitate its interventions, ChildFund then created various associations of beneficiaries⁴. The parents of children sponsored or registered in the sponsorship programme were grouped into different VSLAs.

The present article provides information on the dynamics and structures of the organization of solidarity in these associations. It shows how solidarity structures social relations and socio-economic exchanges in these village associations in general. As part of its system for establishing and supporting VSLAs, ChildFund created an organizational mechanism whose implementation is facilitated by field agents, who act as intermediaries. It uses bureaucratic instruments which are intended to govern practices around solidarity, understood as mutual aid and the exchange of financial resources and/or material and symbolic goods. In VSLAs, this solidarity

1 Alfred HAMADZIRIPI, Village Savings and Loans Associations in Niger: Mata Masu Dubara Model of Remote Outreach, Antigonish, NS 2008, p. 1.

2 Ibid.

3 On the conflict in Casamance, cf. notably Nelly ROBIN, Le déracinement des populations en Casamance. Un défi pour l'État de droit, in: Revue Européenne des Migrations Internationales 22 (2006), no. 1, p. 153–181; Paul DIÉDHILOU, L'identité joóla en question (Casamance), Paris 2011; Mamadou Lamine MANGA, La Casamance dans l'histoire contemporaine du Sénégal, Paris 2012.

4 Cf. Koly FALL, Enjeux et dynamiques de bureaucratisation des pratiques associatives en milieu rural. L'exemple de l'association *bambourang-ba* dans la commune d'Adéane (Sénégal), in: Émulations 37/2021, p. 75–91, DOI: 10.14428/emulations.037.05.

takes both individual and collective forms, creating continuous relationships of mutual exchange between members.

The present article draws on empirical data collected between October 2018 and January 2020 as part of my doctoral research. I conducted qualitative interviews with VSLA members and officials as well as NGO employees in Ziguinchor. I combined these with focus groups, direct observations (during VSLA meetings and customary ceremonies) and documentary analysis. The first section offers an overview of the VSLA model implemented by ChildFund in Senegal. The second section examines ChildFund's strategy for action through VSLAs. The third and final section analyses the organization of savings and solidarity through these associations, before addressing the bureaucratization of practices of solidarity.

ChildFund's VSLA »system« in Senegal

ChildFund is an American international organization. It began its operations in Senegal, Dakar, in 1985. Its actions revolve around child sponsorship and women's empowerment, among other things. ChildFund and its programmes are present in several Senegalese regions, and it has formed five federative structures, beginning 2009, in Dakar (Pencum ndakaru), Thiès (Kajoor jankeen), Mbour (Fel yook), Diourbel (Federation of Baol), and Ziguinchor (Dimbaya kagnalen). As part of its programme to empower women and increase the economic power of households, ChildFund has set up several VSLAs on a model inspired by that of CARE international.

My interlocutors in Adéane described the implementation of VSLAs as a multi-stage process of »*montage*« (assembly/construction). Their regular use of this term implicitly points out that the VSLAs are an externally designed mechanism, imported by ChildFund. To set it up, ChildFund relies on coaching by a village agent, who is referred to as a »community mobilizer«. Community mobilizers are recruited and trained by the NGO using a standardized guide, which summarizes the stages in the cycle of a VSLA and its components.

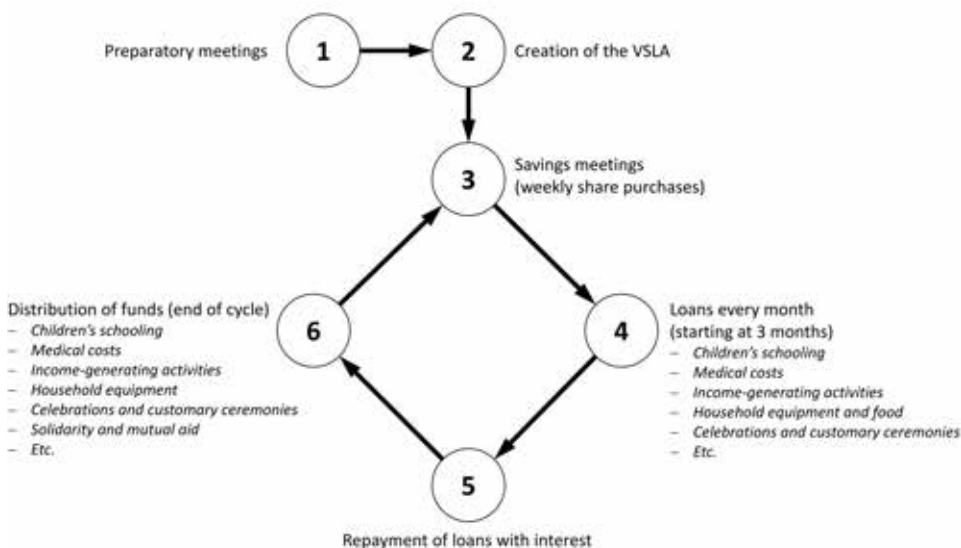


Figure 1: The stages in the complete cycle of a VSLA. Source: Koly Fall, field surveys, 2019–2020. Design: Koly Fall.

According to the »Village Agent's Training Guide«⁵ and the community mobilizers I interviewed, the cycle of a VSLA (Figure 1) begins with a series of preparatory meetings. These are generally aimed at presenting the associative model, sparking community interest, and identifying programme members. In reality, however, this stage was only implemented for the first VSLAs. Very early on, the residents of Adéane began instead to reproduce local forms of organizing collective savings, which emphasize social proximity between members. This approach, based on both individual and collective strategies, led to the reproduction of friendship and kinship networks in these associations. Members of the same concession or household (co-wives, sisters, sisters-in-law, cousins) or residents of the same neighbourhood (with an existing affinity outside the association) form a group of twenty to thirty women and call on the community mobilizer to create the VSLA:

»Je peux dire que c'est moi qui suis à l'origine de la formation de notre association. Quand je suis rentrée en 2015, j'ai vu qu'il y avait les AVEC dans les autres quartiers, Je me suis dit qu'on devrait en former une chez nous aussi. J'ai fait la proposition à mes belles sœurs et mes belles filles qui ont accepté. Ensuite, j'ai convoqué mes amies dans le quartier qui ont aussi validé ma proposition. Après nous avons demandé au mobilisateur communautaire de venir pour former notre AVEC«⁶.

When the association is created, the members adopt a constitution. Its basic rules are defined by the »Village Agent's Training Guide«. In addition to a schedule of meetings, the organization of savings, and the functions of the social fund, this guide stipulates the election of a management committee. This is composed of a chairperson (who runs the group meetings), a secretary (or record keeper, who keeps the association's various registers up to date), a treasurer (or box keeper; the custodian of the funds), and money counters, who do the accounts for the association at each meeting.

Savings meetings start the first time the group meets after the association is created. After four weeks of savings, the group begins to grant loans, which are payable over three months at a monthly interest rate (from 5 % to 10 %) set by the association. At the end of the cycle (nine to twelve months), funds are distributed among members after loans and interest have been repaid.

In general, each VSLA goes through multiple cycles. After the funds have been distributed, the participants begin a new cycle, which starts with the first savings deposits. This ensures the continuity of the loans in this type of association. During the first cycle, the VSLA receives technical support from the village agent and the community representative. The latter draw on a set of bureaucratic instruments, such as the constitution, the archival system, the establishment of an office, and the use of a stamp to represent the VSLA's identity. ChildFund's NGO model of VSLAs in Senegal is adapted in accordance with particular contexts. The first VSLAs set up based on this model (cf. Fig. 1) began in Thiès, and were then copied in Ziguinchor (2012–2013), Diourbel (2013), Mbour (2013), and Dakar (2014).

5 Hugh ALLEN, Mark STREHL, Village Savings and Loan Associations (VSLAs). Village Agent's Training Guide, version 1.6, 2015. Available online: <https://mangotree.org/Resource/VSLA-Village-Agents-Training-Guide>, last accessed 9 March 2021.

6 »I can say that I was the one who initiated the formation of our association. When I returned in 2015, I saw that there were VSLAs in the other neighbourhoods. I said to myself that we should form one here too. I made the proposal to my sisters-in-law and my daughters-in-law, and they accepted. Then, I invited my friends in the neighbourhood, who also validated my proposal. Then we asked the community mobilizer to come and form our VSLA«. Excerpt from an interview with a VSLA chairperson in Doumassou, in the village of Adéane.

The pilot phase in Thiès was used to produce a consolidated guide, which outlines the basic elements of ChildFund's organizational scheme for VSLAs in Senegal. Their mode of operations sits at the intersection of the tontine model – an informal rotating system of savings and loans based on local solidarity⁷ – and the model of an association, based on bureaucratic tools and a formal, hierarchical architecture⁸. This mixture between an informal savings system and a formalized structure confers legitimacy on the NGO's interventions and helps to ground them in the community. On the one hand, it has enabled ChildFund to organize those targeted by its programmes into associations, which can facilitate targeted interventions. On the other hand, it has led to community recognition and acceptance of the associative model. Communities see VSLAs as a response to the difficulties they face in accessing loans and financing from banks and microfinance institutions. VSLA loans and savings are used to develop income-generating activities, pay for children's schooling, cover medical costs, organize or celebrate ceremonies, etc.

VSLAs, a component of ChildFund's action strategy in Adéane?

In Adéane, ChildFund's activities and programmes are implemented in collaboration with the Bambourang-ba⁹ association that the NGO created in 2009 through its local partner in Ziguinchor, the Dimbaya kagnalen¹⁰ federation. Bambourang-ba is a community association which covers the villages in the municipality of Adéane. Its members are grouped into VSLAs. Initially, ChildFund's VSLA programme was specifically aimed at the beneficiaries of its projects in the Ziguinchor region. This approach did not last very long, however, as different actors strategically circumvented the programme's intended constraints, driven by the desire to consolidate solidarity around networks of friends and relatives:

»Quand j'ai entendu que les femmes sont convoquées chez Katy¹¹ par un certain Badiane¹², je suis allé vérifier de quoi il s'agissait [...]. Durant la rencontre, Badiane a présenté le programme AVEC. À la fin de la réunion, il a demandé à ceux qui voulaient adhérer au programme de s'inscrire dans des listes et de former des groupes de vingt femmes environ. J'ai inscrit mes belles sœurs et mes amies qui n'étaient pas là-bas. Avant ce programme, je ne connaissais pas ChildFund ni l'association Bambourang-ba. Je me suis dit que former un groupe comme nous permettrait de nous entraider et renforcer la solidarité entre les femmes du quartier¹³.«

- 7 Abdoulaye NGOM, *Les mobilisations familiales et/ou individuelles pour la réalisation de projets d'émigration clandestine de la Casamance vers l'Europe*, in: *Sociétés Plurielles*, 2019, URL: <https://hal.archives-ouvertes.fr/hal-02506768>, consulted on 1 April 2020.
- 8 Pierre-Xavier TRINCAZ, *Colonisation et régionalisme, Ziguinchor en Casamance*, Paris 1984; Jean Pierre OLIVIER DE SARDAN, *Gouvernance associative et gouvernance chefferiale dans les campagnes nigériennes*, in: ID. et al. (eds.), *Les pouvoirs locaux au Niger, tome 1: À la veille de la décentralisation*, Paris 2009, p. 15–36.
- 9 »Bambourang-ba« is a Mandinka expression referring to the cloth that women use to cover a child they are carrying on the back.
- 10 »Dimbaya kagnalen« is a combination of Mandinka and Diola words referring to a ritual dedicated to women who have difficulties having children.
- 11 Katy is a community health worker. The women of the village of Adéane regularly organized gatherings to discuss various topics at her home.
- 12 Badiane is a former community mobilizer. He set up the first VSLAs in the village of Adéane.
- 13 »When I heard that the women were invited to Katy's place by a certain Badiane, I went to check what it was about [...] During the meeting, Badiane presented the VSLA programme. At the end of the meeting, he asked those who wanted to join the programme to sign up in lists and form groups of about twenty women. I registered my sisters-in-law and my friends who were not

The first VSLAs in Adéane launched between 2012 and 2013, after the pilot phase in Thiès. Their implementation and operation were supervised by a community mobilizer employed by the Dimbaya federation with the financial support of ChildFund. The community mobilizer is tasked with supporting the Bambourang-ba association in their use and appropriation of bureaucratic tools, the performance of administrative tasks, and overseeing the implementation of ChildFund projects¹⁴. At the same time, they are in charge of VSLAs, and act as an intermediary between the NGO, the Dimbaya federation¹⁵, and the Bambourang-ba association¹⁶. In each village, the mobilizer is assisted by a community representative, a volunteer agent who they designate in consultation with the leaders of the Bambourang-ba association. The representative is responsible for supporting VSLAs in their day-to-day organization, monitoring savings and loans and participating in various meetings.

The establishment of VSLAs in the municipality of Adéane is part of a community anchoring strategy that takes into account local dynamics of organization and solidarity. The first VSLAs in Adéane were set up by the agents of the NGO and the Dimbaya federation. The process then grew more complex, based on individual networks and integration based on affinity (friendship, kinship). During my field studies, I met a number of members who explained that they had joined a VSLA partway through the cycle without the involvement of either the mobilizer or the representative. Some chairpersons present the VSLA as their own initiative, despite the technical support of agents of the NGO and the federation. Others are considering becoming »autonomous« (»prendre leur autonomie«) from these organizations. They consider that they have »accumulated enough experience which allows them to break the link with the NGO and the Dimbaya federation«¹⁷.

Despite these discrepancies between the considerations of field agents and local actors, VSLAs are at the heart of ChildFund's intervention strategy in Adéane in particular. They act as a showcase for the NGO's activities, a means of dissemination¹⁸ that increases the impact of its interventions in villages and at the municipal level. They act as a conduit, facilitating access to communities. In Adéane, indeed, ChildFund's activities are increasingly present in the agendas of VSLAs. ChildFund agents regularly recruit VSLA members to write sponsorship correspondence. Additionally, some members are given training on topics related to childhood and invited to lead awareness-raising sessions in their village or neighbourhood of residence. Their involvement facilitates communication and confers legitimacy on the message, which is transmitted in local languages (Mandinka, Diola, or Wolof).

Moreover, as one community mobilizer underlined during an interview, »when a piece of information is sent to all the VSLAs in the villages of Adéane, nearly 300 women are informed. If each woman communicates the message to another inhabitant, that's nearly 600 people

there. Before this programme, I did not know ChildFund or the Bambourang-ba association. I said to myself that forming a group like us would allow us to help each other and strengthen solidarity between the women in the neighbourhood«. Excerpt from an interview with a VSLA member in Tabanka, in the village of Adéane.

14 Excerpt from an interview with a VSLA member in Tabanka, in the village of Adéane.

15 On relations between the NGO ChildFund, the Dimbaya federation, and the Bambourang-ba association, see *ibid.*

16 The representative receives an average monthly payment of 5,000 FCFA (around €7.62) per association.

17 Excerpt from an interview with a VSLA member in Témassou, in the village of Adéane.

18 Jean Pierre OLIVIER DE SARDAN, *Les modèles voyageurs à l'épreuve des contextes et des normes pratiques: le cas de la santé maternelle*, in: Dolores POURLETTE et al. (eds.), *Femmes, enfants et santé à Madagascar*, Paris 2018, p. 83–102.

whose awareness is raised with little effort¹⁹. This action strategy, pursued unbeknownst to the communities themselves, has acquired its legitimacy through the appropriation of the programmes and the associative model set up by the NGO. This appropriation can be explained by the model's alignment with local community-organized savings practices. Almost all of the VSLA members interviewed have experience of rotating associations, and have participated in at least one tontine – at the market, in the neighbourhood, with friends, among family, or in their religious community, as in the case of *dahira*²⁰. Experiences with these informal savings associations (dominated by an orally defined payment system) facilitate the integration of the VSLA model, with its more or less formalized model of organization and operation.

Saving and/or contributing for solidarity?

During the various interviews that I performed in Adéane and Ziguinchor, the participants described VSLAs as community associations for solidarity. Their activities are built around exchange and mutual aid between the members of a given association. They work through a system of contributions divided into two categories: savings and a social fund. The savings component is conceived as a form of solidarity set up to facilitate mutual aid. It allows participants to take out loans that they can use to cover personal or family needs, financing economic activities which may be seasonal: the sale of fishery or marketing garden products, the launch of rice production operations, the rental of a rototiller to prepare the soil for planting, payment to a youth association for work on the harvest, or the processing and sale of agricultural products such as juice and cashew nuts. Savings are individually contributed, and weekly payments range from 500 to 1,000 FCFA (€0.76 to €1.52) or more, depending on the association. Each participant makes a deposit between one and five times a week. Each VSLA uses various records (individual records known as passbooks, individual notebooks, a central ledger, etc.).

The members' passbooks are divided into two sections: the first records savings, and the second loans (state of repayment, interest). These are sponsored by the Dimbaya kagnalen federation, and they feature its logo, along with that of ChildFund. They are then sold for 500 FCFA by the Bambourang-ba association. This way of organizing and recording savings positions VSLAs as informal and/or mobile banks²¹. Each association's funds are collected in a steel box containing three compartments: one for savings, one for loans repaid with interest, and one for the social fund. The accounts for these funds are kept by the community mobilizer in the offices of the Dimbaya Kagnalen federation. The federation centralizes data from VSLAs in the Ziguinchor region and facilitates the monitoring of the activities (savings and loans) of each member and association.

Like the savings component, contributions to the social fund vary among VSLAs (from 100 to 300 FCFA, i.e. €0.15 to €0.45), but are fixed and mandatory for all members of the same association. The functions and uses of the social fund are specified in the VSLA's constitution.

19 »Lorsqu'une information est transmise à toutes les AVEC du village d'Adéane, c'est près de 300 femmes qui sont informées. Si chaque femme communique le message à un autre habitant, c'est près de 600 personnes qui se retrouvent sensibiliser avec peu d'efforts fournis«. Excerpt from an interview with the community mobilizer in Adéane.

20 *Dahiras* are religious associations built around strengthening unity and solidarity between the faithful of the same brotherhood. Cf. Momar Coumba DIOP, Fonctions et activités des dahira mourides urbains (Sénégal), in: Cahiers d'études africaines 21 (1981), no. 81–83, dossier »Villes africaines au microscope«, p. 79–91, here p. 79.

21 Makarimi ADECHOUBOU, Les banquiers ambulants au Bénin, in: Revue Tiers-Monde 37 (1996), no. 145, p. 59–66 [online], DOI: 10.3406/tiers.1996.5028, consulted on 30 March 2020. Sébastien FAGBÉMI, La Banque Mobile au Bénin: crédit ou pression sociale?, Université de Montréal, Master's thesis in Management, 2006.

The social fund is mainly intended to respond to emergency situations (fire, difficulty paying for healthcare, death of a participant or a family member, etc.), or to support the celebration of a customary ceremony (marriage, baptism) or religious event. If money remains in the fund at the end of the cycle, the money is either shared among members or placed in the box for the following cycle. This decision is made collectively by the participants in the presence of the community mobilizer and the representative. A number of VSLA members presented the social fund as a »kind of insurance« which gives them a sense of security with respect to economic and social vulnerability. It extends their »primary network«²² of solidarity (within the circles of family and kin) in their neighbourhood and peer group.

Savings and solidarity in VSLAs are organized under various constraints that are linked to the use of more or less formalized bureaucratic instruments. These constraints can be observed on several levels. For one, they are based on the use of reference documents (guide, instruction sheets, constitution, and passbooks that serve as a database) which govern the establishment and functioning of VSLAs. They are also manifested in the discourse of actors, who spoke of the »obligatory« and inflexible aspect of the measures involved in organizing these associations' activities. Members thus reject or circumvent various provisions defined in the constitution of their VSLA. Fines are not always paid, and are negotiated within the friendship or kinship networks which are reproduced in the VSLAs; and the monetary support favoured at the start of the programme is abandoned in favour of forms of material assistance (kitchen utensils, household equipment, food) that members deem to be more useful and more significant.

In a VSLA, each member has an individual identification number (from 1 to up to 30, depending on the number of members). The numbers are assigned in ascending order, beginning with the management committee, and in particular the chairperson, the secretary, and the treasurer, who are respectively assigned the numbers 1, 2, and 3. This creates a hierarchy within the association and depersonalizes relations between the VSLA members, on the one hand, and the mobilizer and the community representative, on the other. During meetings and fund-sharing sessions, the mobilizer and the representative identify the members by their numbers. In an interview, one former mobilizer said that he found it easier to identify VSLA members by their number rather than their name. Members, in contrast, seem to emphasize personal affinity by using names during meetings.

Solidarity, a structuring logic of social exchanges and relations in Adéane?

In Adéane and in rural Ziguinchor more generally, when people (whether or not they are members of a VSLA) celebrate a wedding or a baptism, or organize a family funeral, they receive multiple types of support in kind and/or in cash. This support can be both collective and individual²³. It takes the form of aid and gifts. In a VSLA, collective support is provided through the association to which a person belongs. The members release an amount from the social fund, and in accordance with the VSLA's constitution, it is given to the recipient in cash, expressing the group's solidarity.

Today, this form of »bureaucratized solidarity« is the target of various criticisms within VSLAs. It is accused of being unequal and of benefiting only a part of the membership. During the group discussions held in Adéane, some members confirmed that they had received sup-

22 Bernard PISSARRO, Réseaux en santé et approches communautaires, in: Dossier VST–Vie sociale et traitements 2004/1, no. 81, p. 49–56, p. 53.

23 Koly FALL, Organisation et dynamiques de solidarité en milieu rural: l'exemple des associations villageoises d'épargne et de crédit (AVEC) à Adéane (Sénégal), in: Repères. Revue scientifique de l'Université Alassane Ouattara, 1 (2021), no. 1, p. 213–241, p. 231–232.

port from their association, whereas others pointed out that they had not received any at the last ceremony they organized. These reactions are indicative of the unequal nature of collective solidarity, which often leads to latent conflicts within VSLAs. On some occasions, for example, members left a meeting before the end of the savings.

Moreover, these observations highlight the difficulties associated with external attempts to bureaucratize local forms of solidarity. To address these constraints, a number of VSLAs decided to suspend or readapt the formulation of collective solidarity in the constitution and the training guide. In some associations, social fund contributions are shared equally among members at the end of the cycle. In others, members use the funds in the box – contributions to which are always compulsory – to purchase kitchen utensils or other items, which are also distributed at the end of the cycle.

These forms of group solidarity are practiced at the same time as individual forms of solidarity. When there is a socio-cultural ceremony (marriage, baptism, funeral) or an inhabitant of the village (or neighbourhood) is struck by a disaster (such as a fire), friends, neighbours, and extended family²⁴ show compassion and solidarity by providing various forms of support, depending on the event. These individual forms of solidarity predate associations, be they VSLAs, tontines, *dabiras*, or any other type of association, in rural areas in particular²⁵. However, they can be also practiced within such associations; and indeed this often occurs. They are written down in individual records.

The use of paper records of individual support does not, at first glance, express a logic or manifest attempt to formalize or bureaucratize solidarity. However, the practice of writing and recording has become a sort of commonly employed rule in Adéane. For each act of support, the beneficiary writes down the identity of the donor and the nature of the gift on a sheet of paper. Individuals then consult this sheet each time they are invited to a wedding or baptism, to check that the person who invited them is on their list. If so, they provide support which is at least equivalent in amount or value to what they previously received.

During my fieldwork in Ziguinchor, I observed that these practices of solidarity are quite frequent in rural areas. To celebrate a wedding or a baptism, the members of the same association (VSLA, tontine, *dabira*) meet on the eve of the event. Each member brings an individual record and checks whether the organizer's name is there. Members who cannot read ask their peers, or someone from outside the group, for support. Each act of support is presented publicly: the person who is collecting the gifts cries out the name and amount (or value) of the gift. This way of exchanging gifts ensures a certain continuity of relations of solidarity in rural areas. The recording of support and gifts in written records entails an »obligation to reciprocate«²⁶. To »save face«²⁷ with respect to those who have given to them and to other members, the women keep their records for several years.

The gifts exchanged during these ceremonies create an interaction between »a donor in the position of a creditor, and a recipient in the subordinate position of a debtor forced to honour the contracted debt«²⁸. These positions, established by relations of solidarity, are temporary, and change depending on whether an individual is the organizer or a guest at the ceremony.

24 On the concept of kinship, see Camille KUYU MWISSA, *Parenté et famille dans les cultures africaines*. Points de vue de l'anthropologie juridique, Paris 2005.

25 It can (and often does) happen that these individual forms of solidarity lead to collective forms of solidarity through the creation of an association. This is the case with *tontines*, for example.

26 Marcel MAUSS, *Essai sur le don. Forme et raison de l'échange dans les sociétés archaïques*, Paris 2012 [1925].

27 Erving GOFFMAN, *Les rites d'interaction*, Paris 1974.

28 Alain MARIE, *Une anthropo-logique communautaire à l'épreuve de la mondialisation: de la relation de dette à la lutte sociale (l'exemple ivoirien)*, in: *Cahiers d'études africaines* 42 (2002), no. 166, p. 207–255, p. 210.

Failure to recognize the mutuality of this relationship can lead to various forms of punishment. This may be a simple verbal reproach. In this case, the reproach may be delivered individually, by the former donor, or collectively, and may lead the individual to experience a sense of embarrassment or shame towards the group and their peers. Punishment can also take the form of a temporary or (in rare, extreme cases) definitive break in the chain of solidarity. This reaction occurs when the group considers that the creditor is refusing to honour a debt towards at least one peer after multiple ceremonies²⁹.

In addition to exchanges of gifts, I noted other forms of support and individual contribution: cleaning the courtyard of the house, washing bowls, bringing chairs, preparing a meal, or temporarily hosting guests from surrounding villages. These forms of solidarity that I observed during my fieldwork are not limited to »simple exchanges or symbolic transfers of goods or services between individuals who are a priori independent«³⁰. They are built on structuring logics that form the basis of social relations and of cohesion between members of the same group, and beyond. In VSLAs, *dahiras*, and rotating associations such as tontines, each gift exchanged is a contract that creates or prolongs a relationship of solidarity between donor and recipient. Here, solidarity takes the form of a moral obligation³¹ of support and mutual aid, structuring exchanges between family members or neighbours.

In October 2018, I noted that in order to organize funerals, some families list support received from relatives and neighbours in a notebook that acts as a »family register«. These types of techniques highlight tendencies towards a bureaucratization of practices of solidarity and social relations between members of the same community (family, kinship circle, association, etc.) in rural areas. The systematization of writing and the use of bureaucratic instruments (individual and family records, among others) situate these exchanges in a more or less formalized framework. In Adéane in particular, this dynamic of bureaucratization of solidarity in village savings and loan associations was established by the NGO ChildFund. This international organization established solidarity as a norm structuring social exchanges and relationship between members of an association.

Conclusion

The observations presented above highlight ChildFund's influence on VSLAs in Adéane. This NGO takes a progressive, top-down approach wherein participants construct a model of solidarity that is governed by a set of bureaucratic instruments: passbooks, a constitution, an archival system, etc. This bureaucratized model of solidarity encounters local dynamics and different actors' strategies for bypassing its constraints. It is subverted and/or readapted by VSLA members, favouring less formalized forms of solidarity that they consider more suitable. These remarks raise questions about the difficulties with formalizing/bureaucratizing solidarity.

In all cases, these forms of collective solidarity coexist with forms of individual solidarity. The latter are practiced between members of a given association, but also beyond it. They are expressed particularly in the context of socio-cultural ceremonies, and take the form of a social norm structuring individual exchanges. To offer or reciprocate a gift in these ceremonies is a moral obligation, a requirement. Failure to fulfil this duty can lead to various social sanctions.

29 FALL, Organisation (as in n. 23), p. 235.

30 Irène THÉRY, Transformations de la famille et »solidarités familiales«. Questions sur un concept, in: Serge PAUGAM (ed.), Repenser la solidarité. L'apport des sciences sociales, Paris 2001, p. 147–168, p. 156.

31 MAUSS, Essai sur le don (as in n. 26).

The entry of village savings and credit associations into Adéane led to the adoption of bureaucratic models, notably through the very creation of VSLAs; but it also showed that local actors did not always entirely accept these attempts to bureaucratize solidarity, especially when they were perceived as being orchestrated from the outside. Moreover, the study shows that solidarity is a structuring logic of social relations in village associations in general, which conditions the exchange of gifts and donations with relatives, neighbours, and within associations. Finally, the participation of large numbers of women in these associations highlights the need for an up-to-date examination of gender relations in rural areas.