Building everyday peace

Evaluation of the Contribution of Solidarity Calabashes to Peace in Senegalese communities

Author: Gresa Ferati, University of Basel, Swisspeace Institute

Table of contents

List of abbreviations

AdC: Action de Carême

OPI/OPD: Indirect Partner Organisations / Direct Partner Organisations

SC: Solidarity calabash

EPI: Everyday Peace Indicator

AVC: Anonymous Voluntary Contributions

==Study automatically translated from French==

1 Executive summary

As part of a collaborative project between Fastenaktion and Swisspeace, an ethnographic study was carried out in Senegal from October to December 2023. The aim was to measure the pacifying effect of the Fastenaktion programme. The decision to carry out such a study was prompted not only by feedback from the direct beneficiaries but also from various stakeholders who attested to the effect on the wider community.

The **solidarity calabashes (SC)** are a local system that helps to strengthen solidarity, reduce inequalities and protect against all forms of usury. They are founded on the principles and values of solidarity, transparency, confidentiality and equity. The SC initiative aims to build more resilient communities by promoting a local economy based on solidarity. An endogenous approach based on a Serer ethnic tradition; it is designed by locals for locals. In a nutshell, joining a SC involves meeting once a week around a calabash covered with a white cloth, where each person puts their hand under the cloth, depositing what they can or pretending to deposit something. At the end of the meeting, the money collected is counted and made available to anyone who wishes to take out a loan in complete discretion. The other part of the funds will then be used to make group purchases of goods.

By 2023, the calabashes had almost 73'000 members, of which around 68'600 were women, spread across some 2200 calabashes. Women make up the overwhelming majority, 94% of members, and benefit from all the advantages that this structure offers, specifically access to food, schooling, health services and convenience goods at economic prices. If we account for an average family of 10 people behind each individual member, the approach ultimately increases the resilience of around 730,000 people, i.e. around 4% of the total Senegalese population who benefit directly or indirectly from the groups. Among these people, it is the most disadvantaged who are most strongly represented, as membership of a SC does not require any money. Despite the discretion involved in granting credit, the rate of repayment within the agreed timescale is over 97%. The calabashes are organised into self-governed networks which are increasingly auto financed.

The research question was: "How do SCs help to pacify Senegalese communities? To answer this question, qualitative research was carried out. In all, 22 semi-structured interviews, 7 focus groups and 2 different workshops were used to collect data. The first step was to create an index of everyday peace, grouping under codes the different elements that the respondents considered to define peace in their daily lives. These codes are as follows: 1) being safe 2) having access to basic necessities: food, clothes, care 3) having less financial pressure 4) being clean, living in clean places, having clean clothes 4) personal fulfilment, acquiring knowledge, being autonomous 5) peace is collective, being among ourselves, having good neighbourly relations 7) street lighting, access to drinking water, drains.

After analysing all the data, it appears that membership of a SC has a direct influence on 5 of these 7 codes (2,3,4,5,6). The study also shows that SCs have a peace-making effect on the wider community. By promoting values of collaboration, solidarity, and mutual aid within SCs, while meeting basic needs, this peaceful approach spreads to the whole community. For people used to other collective savings models such as tontines, and threatened by microfinance institutions with high interest rates, SCs have won the trust of users by ensuring that loans are not capitalised. They encourage the empowerment of women, the alleviation of everyday problems and the gradual abandonment of all other money-lending institutions. Virtually every aspect of individual and collective life is enriched by involvement in a SC. Although SCs have an important influence, particularly on personal well-being, material comfort and psychological relief, as well as increasing the links between members of a community, issues relating to state public policy, such as infrastructure and national security, are beyond their capacity. However, there is still a strong aspiration that the revenue generated by SCs will one day be able to support larger-scale projects.

2 Introduction - Internal organisation

Action de Carême (AdC) is a Swiss international cooperation organisation that has been working with people in disadvantaged countries in the Global South since 1961, with the aim of eradicating hunger and building a fairer world. The organisation works in 14 countries in Africa, Asia and Latin America in close collaboration with local players, and currently has some 330 projects underway. As part of their work in Senegal, the "solidarity calabashes" (SC) programme, an approach to empowerment and solidarity-based joint savings, has been a major success for the organisation.

The organisation is represented in Senegal by AgriBio Services, an independent development organisation in Thiès, which in turn works with direct and indirect partner organisations (DPOs/IPOs) across the country, covering a total of 11 regions. There are currently 10 DPOs and 8 IPOs. At the national level, there are two networks. The first is a network of target groups, the Réseau National des Calebasses de Solidarité (RENCAS), which brings together all the federal SC networks. The second, the Réseau National des Organisations de Lutte contre la Soudure et l'Endettement (RENOLSE), is a network of partner organisations whose aim is to promote initiatives for autonomous development, to improve the living conditions of disadvantaged people in the long term by strengthening existing structures, and while using and developing local resources.

The aim of the SCs is to strengthen the resilience of communities by encouraging a local economy based on solidarity. In 2023, the SC had almost 73,000 members, of whom around 68,600 were women, spread across some 2,200 SC. At present, the proportion of women is over 94%. It should also be noted that each member represents a family of around 10 people. This approach is helping to increase the resilience of around 730,000 people in all, or around 4% of the total Senegalese population. Among these people, the most disadvantaged are strongly represented, as it is not necessary to have money to be a member of a calabash. The strong presence of women is partly explained by their responsibility for domestic affairs, but also by their greater vulnerability.

Once the desire to create a calabash in a locality has been expressed, the interested organisations (the DPOs and IOPs) contact AgriBio, which then takes charge of setting up the foundations of the structure, through introductory workshops followed by regular monitoring by a technical team, all under the direction of the national coordinator. Organisations with more experience, generally the oldest DPOs, can directly propose and set up projects themselves.

The first phase consists of learning the basic principles of SC and the system of anonymous voluntary contributions (AVC). Inspired by a tradition of the Serer ethnic group, the approach consists, at each meeting, of placing a calabash covered with a white cloth on the floor, into which everyone in turn deposits whatever they can, the main thing being to pass one's hand under the cloth. The other members don't know if the person has given anything and, if so, how much. If a person has nothing to give, they can even throw a pebble into the calabash to make the sound of a falling token. The calabash embodies the social values of abundance and expansion, just like the fruit from which it comes. This approach is unique in the world, an endogenous approach created by the Senegalese for the Senegalese. The money raised is then recorded in notebooks for all to see, including the President, Treasurer, Secretary and ordinary members. Part of the funds will be available to anyone who wishes to apply for a loan in complete confidentiality. The other part will be used to make group purchases of goods. These are the Self-Defence Mechanisms (SDM), where the profits are solely for the benefit of the members, and the Self-Financing Mechanisms (SFM), which are for the benefit of the calabash and the community. Before setting up these mechanisms, it is essential to have a clear understanding of the operating principles, i.e. solidarity in the mobilisation of AVC, transparency in the management of calabash resources, confidentiality of loans and AVC, and equity in access to services and responsibilities. Despite the discretion involved in granting credit, the rate of repayment within the agreed timescale is over 97%. By 2023, more than 16,000 solidarity

loans had been granted. Once the foundations have been laid, the SCs manage on their own, creating self-managed spaces for greater mutual support.

When looking at the country as a whole, there is relatively little conflict compared with its neighbours. According to the 2023 Global Peace Index produced by the Institut d'Economie et de Paix, Senegal ranks 52 out of 163 countries, and has experienced various types of internal conflict, involving different actors, contexts and geographical regions, but all in all it remains a relatively stable country. Nevertheless, the current political crisis in Senegal represents an unprecedented situation in the country's history. Despite this tense political climate, all the players directly or indirectly involved in the SC approach have noted the pacifying effect of the programme on their community. Religious, spiritual and political authorities, as well as indirect beneficiaries, all agree on this. Hence the need for a study of this kind. This peace-building effect of the SC was therefore the focus of the assignment. In order to answer the research question, the study was also based on a previous study of the contribution of SC to pacification carried out by Dr. Aminata Niang, a Senegalese researcher.[1]

3   Development of the methodology

To answer the research question, an ethnographic study was carried out for 2 months, from October to December 2023. Once on site, it was decided that the best way to carry out the research would be to travel to the four corners of Senegal, corresponding to the four agro-ecological zones where AdC's partner organisations work. The research was therefore carried out in Lalane and Ndiobène (ADK), Kaolack (ASDES), Medina Sabakh (FEJAC), Medina Wandifa (ALSE), Ndodol (Recodef) and Séssène (AGRECOL Afrique). The same approach was adopted in each location. The partner organisations gathered around fifteen of their members at the organisation's head office, some of the presidents, secretaries, treasurers or ordinary members met and we began the focus group.

This qualitative method, a facilitated group discussion on a predefined topic, seemed to be the most appropriate for variousreasons. Firstly, it enabled the group to start thinking about the subject of peace before beginning the individual interviews. Secondly, it allowed a round of introductions to break the ice. To establish a relationship of trust and a climate of sharing, it was vital to take the time to explain the reason for and purpose of the research.

In the first part, we tried to establish what peace means to them and how it manifests itself in everyday life. The aim was to let the participants speak freely, redirecting the discussion if necessary if we strayed too far from the subject. The aim of this definition exercise was to create an Everyday Peace Indicator (EPI), by grouping the responses from the different groups under codes and then analysing which of these categories is influenced by the fact of being a member of a calabash. The need to create a specific indicator stems from several different observations. A well-known criticism of peace indicators is that they are mostly based on a top-down approach, i.e. they give an institutionalised definition of what peace or development represents, for example. Peace, as the absence of violent conflict, is defined by the Global Peace Index (GPI) by variables relating to militarisation and securitisation: they refer to a state understanding of the definition of peace. Finally, this bottom-up indicator also reflects the lack of a sociological methodology for assessing the level of peace. But in concrete terms, peace at the level of the individual often manifests itself in very diverse ways beyond state conflicts. This indicator was developed in response to this reality.

---

[1] Niang Aminata, Rapport provisoire 2023, La contribution de l'approche calebasse de solidarité à la pacification des communautés locales.

4 Methodology

In all, 7 focus groups, 22 individual interviews and 2 FOCOMO (Formation - Communication - Monitoring) workshops were used to carry out this study. Participant and non-participant observation was also used, depending on the context. The focus groups varied in size, with the smallest having just 8 members and the largest having some 25 members. Of the 22 interviews, 3 were male and 19 were female. In terms of age, the average was around 30; the youngest interviewee was 23 and the oldest around 50. The FOCOMO workshops were very useful in terms of understanding the organisation of the SC network; attending the workshops as a simple observer meant that we could learn about the principles of SC operation at the same time as the people involved. It was also an opportunity to hear all sorts of stories about the SC experience, and to identify what was working well and what was not so well. The partners' meeting also took place during this visit, in December, when AdC's Senegal programme manager and representatives of all the direct and indirect partner organisations met in Thiès.

The focus groups lasted around 2 hours, while the individual interviews lasted between 30 minutes and 1 hour. As the meetings were generally held at the organisation's head office, this meant that most of the respondents also had to travel from their respective villages to the head office. The respondents were present throughout the period from the focus groups to the individual interviews, so the meetings lasted approximately 4 hours in all.

To create this Everyday Peace Indicator (EPI), the same questions were asked of all the focus groups. This discussion format allowed for group conversations in which participants could react and bounce back on what was said. The main aim was to define what peace means to them and how it manifests itself on a daily basis. After a round of ice-breaker presentations, the questions were as follows:

- Present your SC: Name, number of members (gender), year founded, frequency of meetings

- What does peace mean to you?

- What does it look like on a day-to-day basis?

- What kind of conflicts do you have in your village/SC/households?

- How has being a member of a SC changed your habits?

- What advice do you have for opening new SCs?

After determining with the local people what peace meant to them on a daily basis, the next question was to determine how being a member of a SC could contribute to maintaining, or even increasing, this daily peace. This time, the results were based on individual interviews. The semi-directive interview grid was as follows:

- Introduce yourself: name, age, marital status, level of education, occupation, number of people living in the same household, etc.

- Who looks after your finances?

- When and why did you join your SC?

- How has it changed your daily life?

- What are your main concerns/problems?

- Have you ever solved problems with your SC?

- Have your relationships with members changed?

As the semi-structured interview remains a discussion between two people and is moderated by an external person, the grid serves as a guide and is therefore not exhaustive. Depending on the responses and their content, the questions asked may have been modified or reworded.

5 Results

5.1 Everyday Peace Indicator

Having collected and analysed all the data, we can present a local definition of peace as follows. Firstly, in view of the tense international context with the conflict in Palestine and Ukraine, the question of **security** was paramount. Unsurprisingly, **the absence of violent conflict** and war, and being able to feel safe were naturally among the most frequently given answers. The freedom to exist in one's own country, to be able to move about without fear and sleep safe from bombs are all fairly expected manifestations of everyday peace.

In addition to physical security, **a** second code covers **physical independence**, in the sense of **being self-sufficient** and **being able to eat to your heart's content**, all things that are ultimately linked to the adage **"a healthy mind in a healthy body"**. The general population also seems to be very active. In towns and cities, it's not uncommon to see groups of all ages doing physical exercise together, and public parks are often equipped with self-service sports facilities. In the villages too, due to the very active lifestyle of the majority of farmers, it goes without saying that the body is the main working tool. Maintaining it is therefore vital, not only as a means of earning a living, but also because maintaining mental wellbeing goes hand in hand with maintaining physical wellbeing.

Halfway between these two concepts is a code on **cleanliness**. All the groups stressed the need to be clean to be in **good health**. Also in line with Islam, good hygiene, of which the practice of ablutions 5 times a day before prayer is the pinnacle, is one of the good habits to have in order to avoid the spread of disease. Being able to show that you take care of yourself and your possessions, such as your clothes, also plays the role of a social demonstrator, proving to others that you have the means to look after yourself. So, by going out with nice **clean clothes** we send out a message and show our status. For women in particular, who are in charge of household affairs, access to soap not only enables them to take care of household chores, but also to take care of their appearance in front of their peers. Having clean clothes allows them to go out without fear of social devaluation.

To be able to live properly today, it is also essential to be able to take on the **financial burden** that meeting one's needs entails. Buying food, soap, and other goods, as well as enrolling children in school and providing them with the materials they need for a successful education, are all costs that have to be met by the average parent. The **financial pressure** resulting from basic necessities alone is enough to push some young Senegalese·e·s to migrate aboard perilous pirogues in the hope of finding a better life in Europe. Senegal also has more than 50% of its population under the age of 19 and 39% under the age of 15, with a slight majority of men. As for the job market, there is a real mismatch between supply and demand, partly explaining the lack of prospects felt by young Senegalese·e·s. This financial burden is also exacerbated by large families, with the average household size varying around 10 people depending on the area. Being able to not worry about how much money someone has and what they'll spend in a day is therefore also a sign of peace.

One of the points raised repeatedly is also everything to do with **state public services**. The presence of suitable public infrastructure such as drains, access to drinking water or street lighting are all shortcomings which, if they were available, would increase the well-being of the respondents.

If we look at the discourse for a moment, the omnipresence of the notion of peace in everyday discussions is quite surprising. In Senegal, when someone enters a room, it is customary to greet everyone in Arabic with "Assalamu alaykum", which translates as "peace be upon you". The concept of peace is central to every religion, but it becomes all the more so when it penetrates language too, becoming an unconscious part of everyday life. If we pay attention to the language, or at least to the most widely spoken dialect in the area, which is Wolof, the word "diam", which means peace, is also omnipresent in everyone's lives. In basic greetings, if we want to know if someone is well, we ask them if they are at peace, literally "mba yangui si diam". This shows that the notion of peace, as multifactorial and complex as it may be, is ultimately reduced by the way the word is used to its most direct reality: being at peace, feeling good. The very name of the SC often represents an element linked to peace. Some SCs bear the names of influential and respected people in the community, but many bear names that relate to peace and community, such as the name of a tree around which people gather.

Not having to worry, having the freedom to do what we want, to go about our business as we please, to have a serene and peaceful mind during the day are also among the signs of daily peace. Beyond personal tranquillity, the quest for **self-fulfilment**, **personal fulfilment** and **empowerment** are all quests that reflect a certain degree of peace and that are regularly returned to. Particularly for women, who make up the majority of SCs.

But while many of the responses revolved around inner peace, with an emphasis on the individual alone, being at peace was also correlated with being together, being among each other. From the very first minutes, each group stressed in one way or another that **peace is above all collective**. Many exclaimed that if there were no peace, we could not come together in this way to answer questions. **The centrality of the community** and the general **solidarity that** can be observed on site partly explain this point. Over and above the spirit of Teranga, that exemplary Senegalese hospitality, if someone needs any help they will often be told "nio far", which translates as "we're together". Mutual aid, solidarity with others and the predominance of the group over the individual are all values that can be observed by anyone visiting Senegal. To be at peace is to be at peace with oneself in order to be at peace with others, which is what being a member of a SC not only enables but reinforces. SCs are therefore a means and an end to peace, a driving force and an end.

Here is a list of the responses grouped into codes for an indicator of everyday peace (IPE) that is contextualised and specific to the research field in Senegal.

1) Being safe, sleeping without fear, walking the streets without fear, no conflict
2) Access to food, healthcare, and clothing → A healthy mind in a healthy body
3) Less financial pressure
4) Being clean, living in clean places
5) Personal development, acquiring knowledge, being independent
6) Peace is collective, being among each other, having good neighbourly relations
7) Street lighting, access to drinking water, pipes

5.2   Catalysts for peace

This second part of the answers covers all the points that explain how the SC contribute to community pacification. It is clear from the outset that the SC do indeed have an undeniable pacifying effect on the groups in which they operate. This effect, observed by the members themselves, can be explained by several factors that act as catalysts for peace in these groups. The strengthening of solidarity links within

the SCs, but also community actors (non-members of the SCs), village chiefs and customary, traditional and religious authorities, as well as development actors, all attested to the effect of the calabashes on community pacification.

In addition to the financial aspect, in which SC plays a significant role, i.e. in **helping** its beneficiaries to **meet their basic needs**, it is above all the **social aspects** that the members emphasise first and foremost. The practice of SC, as a positive associative circle, tops the list of its benefits. For most of the women, it is their husbands who give them the daily budget for household needs. Very often, the expenses are much higher than the budget allocated by their husbands, so they find themselves obliged to find the missing money in one way or another. In addition to the responsibilities of being a housewife, such as looking after the children, sometimes caring for in-laws, and providing food and work in the fields for women farmers, they are also obliged to engage in petty trading in order to meet the family's needs. Meeting basic needs is the first step towards a fuller life. Coming together in such circumstances with positive goals *ultimately* empowers these women and relieves them of the day-to-day problems that politicians are incapable of managing.

The **frequency of meetings, the size of the groups and the geographical proximity of** the members all help to strengthen the social fabric, and neighbourhood ties are thus reinforced. While some SCs group together by trade, most are simply formed by neighbourhood. The geographical proximity of the members means that someone can turn up even in the middle of the night to ask for a loan in an emergency. Accessing ATMs to withdraw money or taking out a loan, on the other hand, very often involves travelling far from home, having a bank account, knowing how to read and write, and having to pay interest on loans, for example.

The approach is firmly **rooted in Senegalese culture.** In fact, in addition to the Serer tradition that inspired this voluntary emanation of the SC, the operation of this solidarity economy initiative echoes Senegalese society in the broadest sense in several respects. Its roots in Senegalese culture can be seen in a number of ways. The dried calabash half-shells are familiar to every Senegalese, for example, but the very structure and operation of the groups also follow the lines of Senegalese society. Joking cousins, respect for elders and traditions, the gender dimension and the religious aspect are all elements that are aligned with Senegalese values. Dr Aminata Niang's earlier study tells us that "*in each locality, members of the SC must respect the organisation and the social and traditional rules established by their ancestors and perpetuated by the village chiefs, the kings (in the Diola environment), the Djaraafs, the committee of wise men (including a mature woman leader, the 'ndiitël djigéen ńi'), the imams and the priests.(...) The identity dimensions associated with age, gender, lineage (Pulaar and Serer), religious affiliation, whether or not one has been initiated (southern zone), whether one is married, the father or mother of a family, and whether one is 'indigenous' (belonging to one of the founding lineages of the village), are all criteria that condition the choice of and participation in mediation in our different societies.*" p.30-32

In a highly Islamic society, the **almost exclusive presence of women** means that they are freer to speak out. The effect that the presence of a single man has on the dynamics of the focus groups was observable, for example: women are less comfortable speaking and even less comfortable dancing or singing. Conversely, in women-only environments or in the company of men whom the women knew, such as the PO coordinators, for example, we were able to witness relaxed moments of dancing, singing and laughter. The fact that the meetings are held almost exclusively by women also empowers the women, encouraging them to strengthen their capacities and creating a space conducive to fruitful exchanges. The training courses offered by the organisations in soap making, bleach production and vegetable broths are all examples of how members can develop their technical skills for profit. As a space that is virtually self-managed after a certain period, SCs also build leadership and organisational skills. More and more frequently, key contactpeople from certain SCs are running for political office. When each SC is set up, for example, a women's committee is set up. These are generally women who are respected and influential in their communities, and most of the time they are also of a certain age, which gives them wisdom and respect from others. They are responsible for resolving potential conflicts and promoting

peace. They are also the ones who work with other resourceful members of the community, religious leaders and the authorities.

One of the reasons for the success of SC compared with other pooled savings institutions is the **principles of transparency, fairness, confidentiality and solidarity**. These principles are so well applied and understood that all members can quote them without difficulty. More than just principles, they have become a **philosophy**. By applying these principles to conflict resolution too, communities emerge more peaceful. It has often been reported that if someone came to the SC meeting with a problem, the problem was solved the same day, discreetly. The person would then go home smiling after having had a good time in the company of friends. This discreet approach, known *as* "*suttura*", is symbolised by the white cloth covering the calabash, known as "*lekket*", but also by this very way of working. In addition, the bonds of solidarity that are created between people have also been defined many times as **family ties**. Before the creation of certain neighbourhood SCs, for example, certain neighbours didn't know each other, whereas now if one of them is missing, they'll worry about the other.

The creation of these close ties also explains the success of the SC. By **increasing mutual support and feelings of familiarity**, members know they can rely on the calabash when they need it. Problems are dealt with internally and amicably, and communication is paramount. Everyone's dignity is preserved by the confidentiality of the process. What's more, by strengthening the community, each person's responsibility towards the others is also reinforced. Unlike vertically organised institutions, the **horizontal nature** of the process ensures that people are more accountable and more involved with each other.

The positive results of their investments in the SC mean that, despite the apparent female majority, there is no shortage of **support and indirect involvement from men.** Not only the men who support them, but also the local and religious authorities support them and congratulate them on their benefits. In a landscape dotted with microfinance institutions taking advantage of the most destitute during lean periods, the SCs on the other hand have a proven track record of goodness, dating back 20 years in the case of the oldest calabashes. It is also for these reasons that the SC have finally succeeded in establishing themselves in a wider context than just calabashes. Direct members sign the SC charter, but indirect members also subscribe to it indirectly. The charter against waste, for example, advocates shorter celebrations and greater attention to the amount of food offered. Thus, everyone present immediately knows what being a member of a SC entails and abides by it.

As for the impact on the resolution of pre-existing conflicts, Dr Aminata Niang's study goes into more detail on this subject. We can simply add that in the logic of the positive associative circle, it has been reported several times that the SCs have **enabled people who were not on good terms to reconcile** and re-frequent each other. Sometimes even after several years without speaking to each other. Even within the same family, co-wives who were not on good terms work together within the SC, one buying soap and the other oil, for example.

Finally, we can establish that SCs do indeed have a non-negligible impact on a large number of elements that define everyday peace. Being a member of a SC has a direct impact on 5 of the 7 codes that define everyday peace. Almost all the elements of everyday peace that relate to the individual and the community are therefore strengthened by membership of a SC. The impact on public policy issues such as sewerage and national security is beyond the capacity of SCs. Yet there is no shortage of ambition that SC revenues could one day be used to carry out projects on a much larger scale.

6 Conclusion

After analysing the data collected during this two-month field study, it is also clear that the SCs have a pacifying impact on the community as a whole. By promoting values such as collaboration, solidarity and mutual aid within the SCs, while meeting basic needs, this peaceful approach extends to the whole community. Unlike microfinance institutions that charge interest rates and other collective savings models such as tontines, SCs have demonstrated over time that their objectives are distinct. They have facilitated the empowerment of women, alleviated day-to-day problems and gradually displaced other types of institution.