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### **Constructs of social security: Modernity and tradition in West Africa**

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## **Constructs of social security. Modernity and tradition in West Africa**

The following story was made up on the basis of contributions from participants from Zambia and Tanzania at a conference on social security (German Foundation 1994) and, I think, symbolizes the problems I want to address: <sup>1</sup>

A man who had been working as a civil servant in urban area, is entitled at the age of 50 to a lump sum payment from a Provident Fund, which after many bureaucratic endeavours is indeed paid in cash, the amount nevertheless being rather low, due to inflation. The wife requests her part, in that she asks her husband to buy her a bicycle and a sewing machine. For it is normal for married people to have separate budgets and, of course, she does not intend to 'retire' but wants to have the necessary productive means at her disposal in order to be able to support herself during old age. In any case, after retirement people have to go back to the countryside, as in town life has become much too expensive. However, what happens is that the husband who - in principle - is supposed to cover the old age security of his wife - gets married to another, younger woman and, given all other social obligations and low profitability of economic activities, the amount received is used up within very little time....

I think, this story shows very well how concepts of modernity - and I think social security is a very important one encapsulating modernity in the sense of provision and guarantee of certain living standards - are used and interpreted in a very different way by State or 'the formal system' (and donors) on the one hand, and people acting in certain contexts on the other. It certainly does show the misunderstanding and mutual differential understandings at this interface situation (Long), leading to a loss of a sense of the 'modern' system of social security as well to an exclusion of a large part of the population, but on the other hand it also shows the "appropriation of Western - "modern" - political and juridical institutions: the different ways in which these are "Africanized" and re-interpreted" - as stated in the programme for a Ph.D. Seminar on Africa 6 - 9 June 1995 Leiden / The Hague on The domestication of modernity: different trajectories (Doornbos/Geschiere 1995, p. 2).

### **1 Methodological reflections: social security as a dimension of social embeddedness of the economy in society in the modernization process**

Thinking about hybridization of modernity seems very useful, as has recently been the case (Nederveen Pieterse 1994), but it is important not to fall in the old trap of, if not adaptation to modernity, symbiosis or amalgamation. This would exclude a lot of phenomena and processes going on in a very specific way. Also I refrain from adopting the counter-position of denying many processes of exclusion and anomic situations, destabilization of living conditions etc. through socio-economic changes and processes considered to be modern. However, it is clearly interesting to see that there are various modernities on the one hand, and no such thing as traditional society on the other. Certainly, the construction of tradition can be regarded as a dimension of globalization (Robertson 1992).

I suggest discussing here social construction of 'tradition' and 'modernity' as an analytical concept, using as the basis discourses on tradition and modernity, and trying to conceptualize the articulation or linking between the relevant fields of action. Indeed, I hold the position that these

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<sup>1</sup> An earlier version of this paper was presented at CNWS University of Leiden, Institute of Social Studies, The Hague, African Studies Centre, Leiden, CERES Ph.D. Seminar on Africa, The domestication of modernity: different trajectories, 6 - 9 June 1995 Leiden / The Hague

dichotomous concepts are very often used by people in many contexts, in order to distinguish their life-world from that of the system/the State, the present from the past. It should also not be forgotten that people often know a foreign researcher is interested in "tradition", and I have been asked on various occasions (especially when I did research on primary health care in Benin and elsewhere, Lachenmann 1982) whether I wanted to hear what was in the past, and what is now. So with regard to this topic, the "codes of communication" (Gnägi 1995) and interaction with researchers (Long 1992), mostly meant to relate in some way to Development Cooperation, are of primordial importance. After having asked this question, people either explain that they need a health centre with a modern midwife paid by the state and a village pharmacy, or they explain there are no midwives but yes of course there are old women in the village who know how to deliver babies.

On the other hand, I maintain that the concept of social security is especially useful to understand the divisions made by many people between their own system and the rest of the world, which so often leads to artefacts of planning and a lack of structuration of society - one theoretical explanation of consensual social and institutional change in many parts of society. It does not mean however, that there are not interface situations, linkages etc., but different logics of action.

For example, in another seminar organized in November 1995 by the German Foundation for International Development<sup>2</sup> in Yaounde/Cameroun on social security (Tamba 1995), with representatives from six francophone African countries, the most striking issue for me was how to convince participants to discuss the matter not only in terms of formal state organized social security being practically bankrupt and one of the favourite resources of the predatory State and, quite naively given the present economic crisis, how to extend coverage to larger parts of the population, but in terms of three different levels and degrees of formalization. Next to the state, one being finally named the "associative approach", the other being the "traditional solidarity", which was taken for granted and not regarded as an interesting subject of analysis.

The normal, general, i.e. 'modern' assumption of national states, development planners and many social scientists - underlying all policies presently designed - is that 'traditional' social security breaks down with modernization of society and market expansion, and that automatically the State has to take over. All African States after independence have based their philosophies - and artefact development plans - on this assumption. Those planners who are conscious of the present crisis caused by structural adjustment of the economy share this assumption and ask for social nets and, although not always institutionalized, social security systems.

On the other hand, Africans of all these categories involved in the debate, take as self-evident that traditional solidarity has always been there, even if they say it with a sigh, meaning that it is becoming a big burden, and is not worth while analyzing, neither in order to understand it, nor to protect it or to give support to creative changes. In this discourse, it is very typical that no

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<sup>2</sup> Lately, German Development Corporation tries to introduce ideas of social policy, including social security, in order to countervail more shortsighted approaches to poverty alleviation, see e.g. Bauer, Hauser, Bearb., 1993; Getubig, Schmidt, ed., 1992; Gsänger, 1994.

F. and K. von Benda-Beckmann and others have very early taken up the question of social security in a wider sense (Benda-Beckmann, F. v. et al., ed., 1988). Recently, they have used the concept of "embedded social security" in the sense of integrated in other social functions (F. and K. v. Benda-Beckmann 1994). The idea lying behind is very convincing, however I personally prefer to use the classical concept of embeddedness and consider social security as one dimension of the embeddedness of the economy in society. The same authors also take up the concept of 'insecurity' which seems to me very useful, having analysed for a long time destabilisation processes leading to insecure living conditions. This concept can be linked to the one of 'livelihood' adopted recently widely in development policy from Chambers (1994). A very early and interesting approach, looking at subsistence strategies including market integration in a 'quest for security' were Elwert, Evers, Wilkens 1983.

change is assumed. In the above seminar, in a smaller working group, a participant woman from Chad, from the national Social Ministry, when I suggested considering bride price as an institution of social security, explained how women get animals and gold and that, fortunately, this does still exist regardless of all disturbances. However, in the plenary, she was not prepared to explain the importance of this example in the present crisis. Another participant reacted very negatively to my suggestion of treating "mutual aid" (entr'aide), saying that this existed everywhere and nothing special.

There are clearly elements or constructs I would regard as modern, which can be captured, remade etc., there are elements which correspond to cultural and social knowledge and structures, there are discourses and negotiations about what is modern and what traditional, there is neo-traditionalism and invention of tradition (especially regarding gender relations) and there are very creative new concepts and solutions, and articulations, combinations, which are nearly completely invisible.

The above story shows, for example, that women (Lachenmann 1993, 1994, 1996, 1997) are not passive recipients of formal social security, as constructed by the system, but active providers of their own concept of social security, also in the sense of reinterpreting it from old age pension to investment funds for productive purposes (in a sense as "mode of accumulation", Geschiere/Konings 1993), from the inherent passive modern role of pensioner to self-evident working definition of old age. Here, it becomes clear that social security is not to be treated as a 'social problem' as in modern politics, but directly interwoven with productive issues - not in the sense of macro economics (as in modern theory of social policy) but with regard to people being actors of social security in a broad sense.

Problems encountered with structural adjustment policies and definition of a social dimension of development show that the necessary embeddedness of the economy in society is lacking. A very important dimension of this embeddedness is "social security" or social safety in the widest sense - or problems of "insecurity" - and I think it is very useful to focus on different strategies in quest for security from a gender point of view.

As far as methodological considerations are concerned, it is important to stress agency and analyze social security as socially constructed by knowledgeable actors, leading to structuration of society. This means people should be regarded as active providers/producers, instead of passive recipients of social security. It is important to analyze strategies, such as survival strategies, in quest for security by different groups of people, within their production and social systems. Furthermore, it is important to look at changing social institutions and their meaning in terms of social security, at the institutionalization of patterns, modes and strategies, at the re-interpretation of institutions, at interaction e.g. of subsistence/market, urban/rural spaces, networks, social relations and alliances providing social security and shifting solidarities. As to overall social analysis, 'solidarity' can be looked at as a mode of operating of society (Steuerungsmodus, according to Felix Kaufmann), as against market and hierarchy, leading inter alia to analyzing levels of subsidiarity in the sense of transferring autonomy of action of social security to the lowest and less complex level possible.

## **2 Anti-women bias of Structural Adjustment Programmes and their underlying constructs of social security**

'Modern' development policies have rendered women invisible in Africa, this we know since Esther Boserup. Contrary to all intentions of making them visible, i.e. modern, and "mainstreaming" them as called for in the strategy of the United Nations (UNIFEM), in adjustment programmes, which symbolize 'serious' modernization of economy and the State, I

think women are de facto rendered invisible and labelled as vulnerable groups by SDA (social dimension of adjustment, see World Bank 1990a, b, c). There is a neglect of 'unintended' socio-economic consequences including crowding-out of women's activities, rendering their basis of livelihood more insecure, i.e. destabilizing their living conditions (see Gladwin, ed., 1991; Chinery-Hesse, et al., 1989; Lachenmann 1988).

Policy measures - social dimension of adjustment/development - such as public work schemes, early retirement schemes, private enterprise promotion only touch very limited numbers and normally do not include women who can not fulfill criteria of eligibility. As to the mobilization of resources for social services at the local level, a lot of fund raising already takes place on the local level, in traditional or 'neo'-traditional forms, including self-help work and contributions and fees for infrastructure ("il faut cotiser") - mostly from women. However, there is no additional fund raising capacity in many societies because of the precarious 'safety balance', however the 'modern' forms of decentralization (cost recovery etc.) which officially aim at delegating power to the "grassroots", tend to destroy these 'modern' forms of traditional resource mobilization and management, thereby deviating decision making power to official bodies and crowding out women.

As regards the recent processes initiated, with a lot of pressure and support from outside, of decentralization and formal democratization, also of local administration, regarded at least by the urban population as the symbol of modern State, in the village councils (conseils ruraux) in Senegal, there are mainly men; people even believe very often that these bodies are only meant for men, development projects want to cooperate with them e.g. with regard to natural resources, but now women will be excluded.

Parallel or dual structures of women's representation in certain West African societies have been used as patterns in 'modern' arena, such as peasant organizations, where in each group there is a representative of the women, providing them with a newly defined space and possibility of public discourse. Of course, this has also been the case in official women's organizations of one-party states. Now women have no trajectory to enter the formal political line of decision making.

### **3 Conceptualization of women as 'traditional housewives' by social policy and the State**

On the one hand my diagnosis of the situation is that a destabilization of social and production systems has taken place and insecurity continues to grow during structural adjustment, and it is necessary to stop this process and define social policy as inherent to economic policies. On the other side, it would be a fallacious assumption to think the alternative is a Welfare State, the negative sides of which - bureaucratization, centralization, siphoning off of resources - are becoming more and more evident, with unmanageable social services and security systems, whereas autonomous actors on the intermediary level are needed.

Given the crisis of the development-state, it does not seem appropriate to call for a strong State providing and guaranteeing social security for all citizens; not a social security system following bureaucratic and hierarchic principles seems to be necessary, but an (international) network of a "third sector" (Neubert 1990), including self-help, active clients, self-organization but also autonomy. However, one ought to avoid confounding autonomy, self-organization and self-help on the one side with self-exploitation or lack of societal responsibility, leading to social stratification and exacerbating inequality, also gender inequality, on the other.

This can be shown very clearly from a gender point of view, as women are concerned in a particular way, their - often "invisible" - social institutions of security being eroded more and more. Thus this is a plea against labelling women as "vulnerable groups", as is being done in

conventional structural adjustment discussions, whereas in reality they are securing the livelihood of large parts of the population in what we call in German subsistence mode of livelihood, combining reproduction and production, housework, informal sector activities, as well as diversified income sources. When actors - and not only passive recipients of social security schemes and services - come to the fore, the gendering of social security becomes absolutely necessary.

Only in a marginalized position women become addressees for 'social' and small-scale programmes not seriously linked to economic structural adjustment. No efforts are made to combine subsistence production and reproduction work with market oriented activities. All measures of human investment emphasizing the economic potential of women to further economic growth do not consider the processes by which women are increasingly losing the basis of their own economy and social security. Social dimension of development measures conceive women as members of households without realizing that there are gender specific relations of social security in Africa.

There are very clear constructs of social development by all African post-independent states, with very classical institutions such as social security for state and other formal employees, social services etc., which were used as a blue-print for a long time, and are still, although it is very clear that they are impossible (Mohammed, ed., 1991; Morgan 1991). Mostly, however, the reason given is only financial.

Only for a certain time, certain professional concepts were challenged, e.g. with regard to social work a collective approach was adopted (School in Ethiopia) and some countries completely negated the necessity of a social welfare approach as opposed a development and communitarian/populist approach. In Mozambique, there were no social workers. Now the German cooperation has a special welfare programme (transfer of monetary resources) for the very needy urban households (Schubert 1993). And in order to categorize them, social workers first needed to be trained.

The implicit blue-print in the World Bank is the construction of vulnerability, and an important aspect is the provision of "social nets" for the "ultra-poor", which does not take into account any emic concepts and institutions, nor modern social policy. The discourse of rendering social sectors more efficient, implies a strong siphoning off of resources from the people, without looking at own concepts. E.g. an ILO study on Cameroon, it was calculated how much cash crop producers – naturally only men were considered - spent on health expenses, equating this sum strangely enough, with a possible membership fee for health insurance to be directly deducted by the then coffee and cocoa cooperatives, thereby reducing non-formal security to zero (BIT 1989, see Lachenmann 1992b)

On the other side there are still professional ideas of "social development" in a socialist approach to further classical social services (see i.a. Midgley 1984).

#### **4 'Traditional' forms of social security**

The 'social organization of security' in African societies can be characterized by generalized reciprocity and solidarity (Schott 1988), based on complex social relations, of which gender relations and female networks form an important part. Women are the main providers of many 'informal' social services, care for children, sick persons and the elderly.

'Traditional' solidarity is not breaking down as is often assumed; even in societies with highly formalized social security systems this informal care is needed. However, women are more and

more burdened, the traditional obligations of men are not fulfilled any more, the conventional monetary income necessary to complement personal care is not there any more (e.g. health expenditure for elderly persons, children, not to speak of women themselves).

One can talk of a construct of 'traditional' solidarity, as there is a widespread rethoric of helping others, asking for help, money, "on partage" , "chercher à manger", "se débrouiller" ... But very often, if one persists, it is very clear that the capacity is dwindling, very often the difference is made when external expenses, such as going to hospital etc., become "too big", village people and even relatives in town can no longer pay for medical treatment. In Mali, in the Zone Lacustre during the drought year of 1984/85 (Lachenmann 1986), an 'emic' theory was presented that normally there always remains something to share, somebody will have some grain, and things will become better again. This agro-pastoral society is based on survival strategies with a lot of flexibility, mobility, entitlements on different resources - all considered not to be modern by developers, who cut off exchange ties by calculating on the basis of a 'modern' agricultural farming system. Also they say "we need a modern nomad".

### **5 Loss of 'coping capacity' by modernization?**

One has to invest more and more in solidarity relationships, which, however, do not last so long any more (see Frey-Nakonz, 1984, on women in Benin); often this is given as a reason for growing funeral expenses.

Should this be regarded as 'involution'? Are women acting and thinking in a particularist, i.e. non-modern way? There is more and more lending and borrowing, more and more of the same, e.g. a study on a small urban credit programme for women (Ndione 1992) showed that women did not augment the scope of their economic activities, but mostly had to get credit in order to pay another back. Or is there a certain stabilisation of 'livelihood' (using Chamber's, 1994, expression).

The emphasis on this helping and sharing is still very great; however in Mali somebody explained explicitly that nowadays drought and poverty are generalized, and that is why there is no possibility to help any more.

Often, the identity discourse on traditional ways is based of course on this kind of redistribution: "we want to stay Turkana women" (Schultz 1995) say women in Northern Kenia who did not become 'modern' in town but structure their relations with the nomadic sector and find ways of cooperating in town in a big variety of new patterns.

With regard to 'tontines' in Cameroon (Lachenmann 1992b; see Shirley Ardener's contribution) women entered quite some discussion, stressing that they did not work if somebody gets seriously sick, they have certain rules for not kicking somebody out immediately, but there is a different logic for mutual help. However, these extra performances are also regulated and some tontines do have small emergency funds. Even there are developments of tontines within certain companies (even amongst the personnel of development projects) with relatively high sums to be paid for births, illness of relatives etc. - features which are not included as 'risks' covered in 'modern' social security systems.

However they said that, if only 'modern' medical treatment was provided for e.g. for old people, they would be able to care for them at the home / in the village - there is a widespread pattern of sending home money even to neighbours for this purpose. A new way of monetarizing 'traditional' care (in the same sense as to keep up your land-rights etc.).

So there is a clear distinction between what are 'traditional' and what are modern forms, although in reality there is a lot of articulation. Cereal banks are introduced in the villages in Senegal, through what is called 'le projet', i.e. the NGO-assisted activities of peasant groups, grain storehouses (of the foreign-aided National Food Security Program) are "pour l'Etat", belong to the State (Lachenmann et al. 1990). It is true, these 'neo-traditional' forms are rarely combined with other forms of collecting money, so that very often they break down, the cash-box being empty. Clearly they are guided by a different logic, to be studied by an 'interface' approach.

Patron-client relationships are to be regarded as 'modern', but are they to be regarded as a 'modern' transformation of reciprocity? It is very clear, that without them one cannot survive any more (e.g. if you need to get a date for a hospital examination etc.). Women are known to be less involved in patron-client relationships, but as mentioned above, they have to pay for new alliances, or, which is often the case, they do not get back the money they have 'lent' to their husbands.

"Traders do not have any more confidence in peasants" I was told in a village in Senegal, that is why they do not give any more credit in pre-harvest times (Lachenmann et al. 1990; Lachenmann 1993). Accordingly, confidence is a term to designate tradition, sometimes you prefer to take credit from cooperatives, the state etc., because the debts or credit you incur with traders and with the peasant association you will have to pay back first.

'Confidence' or trust are very useful concepts applied in 'modern' analysis of social organization of the economy, in the sense of a new sociology of economics or new institutional economics, as the fundamental element of economic relations, i.e. a dimension of social embeddedness of 'modern' economy.

The 'coping capacity' or 'solidarity capacity', as one could call it, in general and of women in particular, dwindles - in the sense of being able to cope with insecure living conditions and at the same time to act according to social rules of solidarity. There is a vicious circle between loss of economic control of resources and the social position of women. Their social security decreases as the 'traditional' social rules of rights and obligations, reciprocity and solidarity lose validity, relations of exchange are destroyed. There are new forms of renting land or productive resources, to get money, which is indeed a form of venality (Elwert) which augments insecurity. Old forms of slavery and service in exchange for indebtedness (Schuld knechtschaft) become very modern, although in Mali I have also seen former servants providing for their impoverished Touareg masters.

The social embeddedness of female economy is changing: gender relations, division of labour, rights of access to productive resources, reciprocity - leading to an increasing work load, increasing responsibilities, loss of security (e.g. dowry, starting capital for trade, access to labour and land). The individual dependency on husbands who cannot meet their obligations is increasing, women are not subjects of formal social security, but only conceived of as helping family members, women in polygynous households do not benefit from formal social security rights. This is not only a problem of 'womenheaded' households. The 'modern' farming system and family is not secure insofar as it does not guarantee social security, one could say because of incomplete peasantization. Social and production units are too small and too rigid, apart from all kinds of strategies of diversifying incomes etc., to act as secure subjects in a modern market. However, there are new 'old' forms of living and working together, polygynous households have long been overlooked in farming systems research etc. in their special organization and modes of production, such as distributing seeds, rendering care services etc.



## 6 The "hidden agenda" of women in social security

Women have practically no access to formal social security in their own right. Their entitlement works mostly through men, social benefits are conceived as family benefits which does not correspond to reality (widows, polygynous families etc.). Formal employment of women is normally less secure, less regular, thereby they very seldom are eligible for social security benefits.

As in other aspects of social change, the gender structure of society is particularly used to represent concepts of 'modernity' and 'tradition', with women and their movements internalizing the same discourse. Thereby, a 'modern' woman is a housewife, being provided for by her husband, a concept going fundamentally against realities of autonomous female economy and budgeting as well as responsibilities and access to resources. A 'traditional' woman has to work for the living of her family and her own affairs. Modern economy is cash crop agriculture and formal employment, in all development plans "subsistence production" is cited as an example of backwardness, and never analyzed as an element of self-provision and social security. The extreme of 'modern' developments, very ambiguously used in general discourse distancing African society against Western society, is the coming into existence of technocratically called "women headed households" which are considered to be not provided for at all in the sense of modern social security, whereas in most of the cases their 'traditional' access to resources and functioning of social institutions has been disturbed by 'modern' developments (such as introduction of irrigation schemes not giving land-rights to women etc.).

The discourse on women in the peasant organization in Senegal can be seen as representing 'traditionality'. (In general, Kandiyotti (ed. 1994) and others have shown that this discourse is at the centre of islamic and islamistic / fundamentalistic political identity debates, instrumentalizing the gender issue for this purpose.

E.g. in Senegal it is said that it is 'tradition' for women to be young at marriage, and they are regarded as not being educated enough for certain tasks (e.g. marketing for gardening projects in Casamance). However, in Senegal they very expressively show that women are also participating in public and in higher levels, thereby constructing the modernity of the movement towards the outside. Anyhow, forming women's groups according to the perceived development logics, is 'modern' - this is taught by national development workers and learned by the population as development codes, I would say as demonstrating modernity. Gnägi (1995) shows for Mali how this code is learned but at the same time developers are interpreted in historical terms of alterity and conflict.

Women are supposed not to become indebted, that is why they, against their own will, are not entitled to seed distribution. Women wanted their own credit system in the Senegalese peasant organization, "pour faire du féminisme" as one of the coordinators said. On the other hand, there is a discourse why women do not participate as it should be in saving and credit systems, which is a symbol of participation in the peasant organization, but at the same time represents the groundnut logic of dependency.

Women themselves consciously talk about merging both, their own, more modest saving and credit system (in economic crisis, a female president of a village council had to buy seed for women herself), and on the other side their tontines and contributing for marriages, baptisms, funerals etc., very consciously their own 'traditional solidarity'.

Women, however, have no 'neo-traditional' marriages as do many men have when, in Senegal, relatively young peasant leaders take very young, sometimes formally educated girls as second

and third wives, legitimizing this by "tradition". If, on the other side, Turkana women in Northern Kenya (Schultz 1995) cannot get married with bride price, they do not have any more rights to their family of origin resources. They are not considered to be married (for Northern Cameroon see van Santen 1993).

Whereas women follow tradition and help their husbands out, officially they have their own money, but they lend it out to their husband. Traditionally, women have gold, which is indeed their security. But there are no limits to accumulating gold and other riches e.g. when visiting the villages, on the contrary. I.e. there is no 'modern' protestant ethics.

## **7 New creative 'informal' coping practices**

Women try to build up new social networks to remedy these deficiencies in which they literally have to invest. New trends of self-organization are supported by women - neighbourhood networks, rotating credit associations.

New forms of food security institutions such as cereal banks are introduced in women's groups, as well as stock keeping, raising of small animals for sale in case of necessity etc. They provide consumption credit and emergency funds which normally are never provided for in modern credit schemes.

Voluntary and welfare associations have been known for a long time in Africa; they represent new concepts of securing livelihood in changing environments but follow 'traditional' patterns. Mostly persons working in the formal sector are included and provide a safety link with the 'informal' sector and rural population. New saving and credit schemes are introduced by women and peasant organizations, which could be further developed to include elements of mutual insurance.

These are indeed new "modes of accumulation" (Geschiere/Konings 1993), linking different financial spheres or markets of varying complexity. E.g. one uses a very 'traditional' loan or pot in a ROSCA (rotating credit association) in order to get hold of a formal bank credit.

Many 'modern' organizations have 'traditional' purposes, e.g. peasant groups in Cameroon (Lachenmann 1992b) were originally founded to bring back people who had died abroad. Cultural associations in towns become very 'modern' business men's circles - who create a link between tontines and the modern finance system, very contrary to what is normally assumed in a dichotomic thinking in development politics about traditional and modern financial systems.

In the peasant movement in Senegal, a redefining of development and the market takes place. It is interesting to see how new projects are called, e.g. in Senegal "une femme une chèvre", the returns of the grinding mill are divided into three parts, they are called "moulin-père" (to be amortized), "moulin-fils" (to pay another mill in a different village) and running expenses.

But there is also the 'traditional' logic of sharing (on Mali see Lachenmann 1986; deBruijn 1994) which continues to be applied in a way providing security for all involved but possibly to the main advantage of some. E.g. when using harvesting machines at the Fleuve irrigation schemes in Senegal, one fifth of the harvest goes to the proprietor of the machine, without further asking, even if the owner is a peasant leader and possibly has got it for a very low or no price when the Para-statal was dissolved within structural adjustment. When visiting some schemes in 1993, I observed a women member of the peasant organization very much discouraging the local women's group from accepting the offer to cultivate a relatively big scheme by themselves, arguing, that these costs are too high for women, they should - and as she thought - wanted to do

small trade. Later on I understood that she personally was involved in this kind of 'modern' agricultural investment (cum politics through her husband), but she had also developed this maternalistic discourse for the 'poor women', taking up in her way the international donor concepts.

In this region, the question of transfers from migrants is of course a very important aspect of the appropriation of modernity, with all its problematic consequences of productive devices, such as motor pumps, being brought in to some, and not to others. These transfers are the very essence of rural-urban relations which are knit in a very special way as to securing productive inputs, investments in infrastructure and consumption (such as houses and consumer goods) as well as financial means and support in order to get access to social services (health and education).

There is in general a strong discourse on tradition and modernity in the peasant movement in Senegal, especially with regard to the way to do economics. There is clearly a construction process of 'tradition' going on. A difference is made by certain peasant leaders (Lachenmann 1993, p. 89 ff.) - members of a non-Western educated dynamic rural stratum - between "développement pour la banque" (getting credit from an agricultural bank), as against peasant development. Ideas of sharing are developing into ideas of common responsibility, e.g. in a Cooperative bank; however, a big man in one peasant association was also granted credit, meaning that the advantages of modernity which are "brought into the village" have to be shared. He, however, speculates and thereby puts into danger the continuity of the scheme.

Peasant groups attribute a lot of importance to the fact that they want to create a non-anonymous market, exchanging goods produced by different 'traditional' regions and peasant groups, not taking into account the transport cost and not taking into account their voluntary work. However, in spite of quite some mismanagement in their economic activities, a projet called "carrefour" (crossing) has been created, and donors try to support this cooperative exchange economy. However, it seems to work within a type of officialist patron-client system, the National Customs Office Director having invited them personally to come directly to him in case of disturbances at the frontier offices. Some years ago, when the peasant movement started to negotiate with 'the State', they were talking about the importance to find "complices" within the system.

This means, the peasant organization is not able to overcome what could be called the "groundnut logic" (Lachenmann 1993), depending on cash income and the whole production logic of this cash crop which is no longer feasible on the world market, even if transformed in the inefficient national industrial plant. A 'modern' food crop market, especially in grain, contrary to all donor efforts, does not develop. The 'tradition' is often reported of not being supposed to sell food, one is "given" food, otherwise all traditional rights of social security would be given up. Women only take small quantities to the trader and practically barter it for daily necessities. The marketing of the modern symbol of "vegetable gardens" does hardly work, it does not fit in the overall work and subsistence logic of women (men are trained for marketing), e.g. in Casamance with regard to the rice system. In Eastern Sine Saloum, so me peasant leaders said "nous sommes tous des Bana Bana", we are all small traders, meaning as soon as they have some cash they start to buy small quantities of grain in the market and get a very small profit when selling it later in the day to urban traders. This goes very much against their rethoric of countervailing power and food security of peasant organizations with regard to the market.

As regards work on the collective fields, considered to be the modern essence of the group activities, it becomes clear, that contrary to the peasant leader rethoric of self-help, people consider this kind of project activity to be modern and therefore expect it to be paid (although not always as an equivalent to a salary), and the discussion on per diems becomes more and more vital. At present, (NGO) donors have used their construct of 'traditional solidarity' for creating a

myth of self-help and now have stopped supporting overhead cost of FONGS, the Senegalese peasant umbrella organization. Now, the organization has "sent home" their promoters/coordinators to "their villages" - with a lot of problems following as they often are not integrated in a normal farming activity but had formerly been some kind of urban migrant or rural official, e.g. in former state cooperatives. Also they try to install technical teams on regional levels - within a programme called, by donors, "from peasant leaders to peasant consultants" - with unclear financing arrangements.

In the peasant movement there is a very important discourse about lost tradition, morality, values etc., but nothing about 'modern' concepts of equity, equality etc. For example, in a document titled, in a very 'modern' wording (according to the developmentalist jargon) (FONGS 1993) "recherche-action sur l'environnement, la culture et le développement" (action research on environment, culture and development), elaborated during a seminar mainly by a local consultant and one prominent peasant leader, one denounces the non-respect of moral principal, traditional values etc., accepting "traditions" as such, without looking into them and not discussing any social change at all. E.g. this peasant leader, called "le marabout, cologiste", talks a lot about restoring the old relation with nature, but does never mention the fact that it is a political issue who obtains licences for trading charcoal, and that lately a large number of hectares have been assigned in an ecologically very fragile region to a big Marabout of the Murid Brotherhood for classical groundnut cultivation (see Cruise O'Brien 1979). In the document, any former stratification of the society is denied in a general complaining discourse about the socially desintegrative sides of modernization: "Les us et coutumes, la contrainte sociale, la solidarité, agissant soumettaient tous les occupants et exploitants des ressources des terroirs aux mêmes impératifs" (FONGS 1993, p. 1). The document talks about "respect of family hierarchy" (p. 2) without discussing the fact of its dissolution in the light of socio-economic changes. The idealization of collective identity is very high: "la vie en groupe à travers ces rapports (était) très harmonieuse" (p. 2), as opposed to "individualism and unfaithfulness (malhonneteté)". With regard to the Casamance region (p. 12 ff.) the missing "traditional education" was denounced as "les parents ont renoncé à l'éducation des enfants croyant que l'école moderne peut accomplir cette tâche" (p. 13).

At the beginning of the associative efforts in the early 80s, the discourse of compatibility with Islam was very strong, for example on the question of interest (which is declared not to be used, or to be reduced for the peasants on the part of donors). Now there is quite open return to Brotherhoods, some peasant leaders become very religious. There is no critical discourse on 'traditional' groundnut planting by big a Marabout in Sine Saloum, although there is an important 'ecological' discourse as mentioned above. But his activity is justified by modern concepts that he will provide groundnut seed for cash crop production in replacement of the State. NGO monetary flows seem to be becoming less affluent - their rethoric of self-help etc. going mostly against charitable aid and becoming economic to a certain extent, thereby having ignored, like in general development policy, many aspects of social security that are congruent with secure conditions of production.

Of course, the islamic labour organization in Brotherhoods can be considered as one form of traditional social security organization with certainly a danger of a dualistic traditional idiom (as suggested in the discussion by Peter Geschiere). However, this is normally very consciously maintained and even used to distinguish the 'Senegalese' form of identity, i.e. as a first sign of conceiving a different form of modernity.

From the beginning, the movement tried to introduce reflexivity, debate about visions of future and society, which might be considered to be typically 'modern'. Whereas professionalization was very hesitantly addressed, as well as social differentiation, exclusion not being touched,

except for a general rethoric of being different.

## **8 Supporting self-organization for social security**

In an "empowerment" instead of a "welfare" approach actors and their coping and solidarity capacity would be strengthened, but, as became clear in the aforementioned conference in 1995 in Yaounde, the drive is very strong to ask for formal solutions from above.

There is however a clear movement oriented towards different ways of formalizing social organization of social security on the intermediary level (local or professional), by the so called third or associative sector, and with different forms of articulation to the formal financial and State system. Very often, these arrangements are integrated in a production oriented context such as village development societies etc. Apart from formalizing cereal banks with contributions in kind or cash, examples are all kinds of professional or mutualist unions, often self-organized within the formal sector, different kinds of formalized rotating saving and credit associations with extended credit facilities and payments in emergency cases or, more often life-events such as baptisms, funerals etc. There are saving associations for educational purposes, amongst pensionneers to cover additional risks, as well as all kinds of membership cards or other arrangements of health institutions (reported e.g. from Southern Mali at the a.m. conference). Also different forms of collective reliance and responsibility may be further developed by using and strengthening international networking, as well as introducing guarantee funds by foreign agencies, foundations etc. This would mean a hybridization of a concept of social security which is urgently needed, given the present transformation processes in Africa.

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