

# The power of solidarity

Local Solutions for Local Problems with Local Means



## The Solidarity Calabash

A handbook by Djibril Thiam, Fatou Gueye, Vreni Jean-Richard and many others who developed, documented and strengthened the Solidarity Calabash in recent years with their commitment.

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The first page belongs to all the organizations and people who have put so much energy and commitment in the development of the approach, who believe in people and autonomy.



*In special honor of those whose legacy lives on in each Solidarity Calabash, because the movement wouldn't be where it is without their commitment and their belief in the inherent resources of people and communities.*

*Samba Mbaye, Assane Gueye, Aly Gueye, Roughi Niane, Amdane Seye, Mahawa Diouf*

**We encourage you to share this handbook as a whole to spread the vision of the Solidarity Calabash. The content of this work is based on the knowledge and experience of the communities who developed this approach.**

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## Preface

### The Solidarity Calabash: The Sound of Dignity

Silence settles under the large baobab tree in this Saloum village. In the center of the circle, placed on a white cloth, lies a calabash. It is empty, or nearly so. A few coins glint at the bottom, reflections of savings hard-won by the sweat of the brow. Here, there is no talk of "interest rates," "debts," or "credit scoring." Instead, the conversation centers on *Sutura* (discretion), *Kollerai* (trust), and survival.

For decades, the world attempted to impose external financial models on rural Senegal - cold figures, complex dossiers, and debts that stifle. However, in the early 2000s, a spark emerged from the partner organizations of the Swiss NGO Fastenaktion: what if the solution was already here, in our own hands?

The Solidarity Calabash was born from this refusal of dependency. It is the story of a sacred object transformed into a community safe. In every coin that clinks against the dried shell of the fruit, there is a child receiving medical care, a family being fed, a student being educated, seeds being purchased, and a woman standing tall.

This manual is a journey to the roots of this "microfinance of the heart." From the plains of the Saloum to the forests of the Casamance, you will discover how Senegalese communities have transformed a simple vessel into a bulwark against fate. In Senegal, when the calabash circulates, an entire people moves forward together. You will see how an everyday object has become the most effective tool against financial and social exclusion. This is not merely an economics manual, but an immersion into deep Senegal, where solidarity replaces bank collateral. The manual follows the journey of this tool from women's kitchens to the major institutions of the Social and Solidarity Economy (SSE).

*„The Solidarity Calabash is a framework for exchange and freedom of expression. It is based on Sutura - what happens in the circle stays in the circle. This confidentiality is what allows us to support each other without shame.“ (Djibril Thiam, published in La Voix des Calebasses, N°2, April 2025)*



(Visual: Vreni Jean-Richard, Fastenaktion)

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## Acronyms

Acronym	Meaning
<b>AVA</b>	Apport Volontaire et Anonyme (anonymous and voluntary contributions)
<b>CDS</b>	Calebasse de Solidarité (Solidarity Calabash)
<b>CENAPSE</b>	Pool of experts (Centrale Nationale d'Appui au Programme Soudure/Endettement)
<b>CHF</b>	Swiss Francs
<b>CSO</b>	Civil Society Organizations
<b>EPI</b>	Everyday Peace Indicators
<b>ESS / SSE</b>	Économie Sociale et Solidaire / Social and Solidarity Economy
<b>FCFA</b>	Franc CFA
<b>FCS</b>	Food Consumption Scores
<b>IDS</b>	Institute of Development Studies, London
<b>LNOB</b>	Leave No One Behind
<b>MAF</b>	Mécanisme d'Auto-Financement (Self-Financing Mechanism)
<b>MARP</b>	Participatory Rural Appraisal
<b>MFI</b>	Microfinance Institution
<b>MMFESS</b>	Ministry of Microfinance and the Social and Solidarity Economy
<b>NGO</b>	Non-governmental organization
<b>OPAG</b>	Opération d'Achat Groupé (Group Purchasing Operations)
<b>OPD</b>	Direct Partner Organisations
<b>OPI</b>	Indirect Partner Organizations
<b>RC</b>	Réseaux Communaux (Communal Networks), see also UNCCAS
<b>RDP</b>	Réseaux de Proximité (Proximity Networks)
<b>REFECAS</b>	Réseaux Fédéraux des Calebasses de Solidarité (Federal Networks), regional consumer cooperatives
<b>RENCAS</b>	Réseau National des Calebasses de Solidarité (National Network)
<b>UNCCAS</b>	Consumer Cooperatives at the communal network level
<b>VSLA/AVEC</b>	Village Savings and Loan Association

## I The Solidarity Calabash at a Glance

The Solidarity Calabash (CDS) movement operates as a decentralized, community-managed safety net designed to replace external aid with internal resilience. At the beginning of 2026, the movement unites 86,000 members across 2,700 groups, providing a safety net for over 850,000 people. This collective strength has built a capital base of approximately 1.7 million CHF (1.2 billion FCFA), providing a solid emergency cushion for its members with an average of 20 CHF per member.

### Key features of the Solidarity Calabash:



(Visual: Vreni Jean-Richard, Fastenaktion)

### Radical Anonymity and Transparency

At the heart of the (mostly) weekly meetings is the *Apport Volontaire et Anonyme* (AVA). During this ritual, every member places a closed fist into the calabash, which is covered by a white cloth. This gesture ensures that contributions remain strictly anonymous and voluntary. To maintain this anonymity, a member may choose to contribute money, or simply drop a stone or nothing at all; the closed fist ensures that no one else knows what

was given. This protects the dignity of those who cannot give on a specific day and eliminates the social pressure often associated with public saving.

Immediately following this private collection, the group shifts to radical transparency: the money is poured out and counted publicly. This ensures that every member knows the exact total of their collective wealth at all times. This sustainable financial model is driven by a mix of these voluntary contributions (two-thirds) and generated economic activities (one-third).

### **Social Impact and Dignified Support**

The accumulated capital is primarily used to provide interest-free and discreet loans to members whose families are facing emergencies such as illness, school fees, or food shortages. Unlike formal microfinance, these funds are managed without any interest charges, preventing the cycle of indebtedness. Over 18,000 such loans are granted annually. Despite the lack of social pressure or collateral – the identities of the people who take a loan remain confidential, the reimbursement rate stands at over 95%.

The movement's collective strength is built upon a highly inclusive membership structure:

- **Social diversity:** The approach is built on deep social cohesion, bringing together women from different social strata –the poorest and the better-off – around common interests.
- **Female Leadership:** Over 95% of members are women, who hold almost all leadership positions.
- **Family Support:** Men participate primarily in supportive roles within the family structure.
- **Youth Engagement:** Young women under 35 make up one-third of the members and leadership, showing high levels of capacity.
- **Reaching the Most Vulnerable:** Approximately 20% of the movement consists of people in particularly precarious situations ("left-behinds"). The integrated approach ensures their specific needs are prioritized and their voices are heard.

### **Empowering Women Through Social Stability**

A unique feature of the Solidarity Calabash is its non-confrontational approach to empowerment. By discreetly taking on economic responsibilities and securing family dignity during crises like the *Soudure* (lean period), women naturally gain respect and authority within their households. Within the "protected space" of their weekly meetings, they learn to articulate their needs and identify shared problems.

This internal growth allows them to eventually represent their interests to external actors and participate in communal decisions. Because their influence is rooted in their role as pillars of social stability rather than in open contestation, they are not perceived as a threat to the established order. This authentic representation allows the movement to navigate the "shrinking space" for civil society; the Solidarity Calabash remains resilient due to its absolute autonomy and radical self-help approach, creating a safe space for social transformation even in restrictive environments.

### **Economic Vitality and Food Security**

The Solidarity Calabash acts as a collective economic unit through bulk purchasing (*Achats Groupés*). By buying essentials like rice, oil, or soap at wholesale prices, 77% of groups lower daily costs for their families. Furthermore, the movement is a significant producer, with annual outputs including:

- **Soap Production:** 20 tons of soap products.
- **Baby Flour:** 3.8 tons of enriched baby flour.
- **Agriculture:** 28 tons of agricultural products.

- **Processing:** 4 tons of processed foodstuffs.

To combat seasonal food shortages, the movement maintains over 470 community granaries holding 260 tons of grain, which provide nearly 5,000 additional interest-free food loans per year. While traditional land access remains a challenge, dozens of groups have successfully shifted toward dry-season vegetable gardening.

### A Growing National and International Network

Individual Solidarity Calabashes are interconnected through a structured, multi-layered network system. Currently, 2,200 groups are integrated into this structure:

- **Proximity Networks:** Over 440 networks at the village or quarter level.
- **Communal Networks:** Nearly 100 networks operating at the commune level.
- **Regional & National:** 15 regional cooperatives and the National Network (RENCAS).

This organization enables women to engage in a constructive dialogue with decentralized authorities (*Mairies*). These authorities increasingly recognize the movement, providing land, office space, and financial contributions. This institutional standing is highlighted by the regular presence of the relevant Minister at the national "Day of the Calabash".

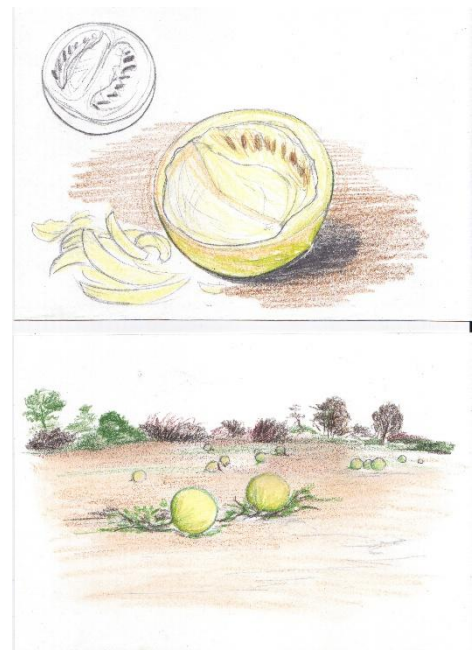
Beyond Senegal, the movement is in its early stages with a few individual Solidarity Calabashes emerging in other West African countries. While they currently lack the intense dynamic of their Senegalese sisters, they represent the first steps toward a broader regional resilience.

## II The Calabash – Symbolism and Cultural Identity

### The Essence of the Object: Botanical and Symbolic Roots

The calabash is far from being a "choice by default"; it is a sacred symbol of completeness and sharing in Senegalese society. Known scientifically as *Lagenaria siceraria*, this flowering plant of the Cucurbitaceae family is "harvested" rather than manufactured, which demonstrates its direct and vital link with nature. Cultivated as an annual herbaceous plant, its characteristic fruit has been used in its dry state since prehistoric times across the world to manufacture diverse objects, such as portable drink containers, although it is less commonly consumed fresh as a vegetable.

In the African context, it is not merely a semi-oval utility object with a rounded shape and a smooth surface, but a traditional and polyvalent accessory. It evokes, in many African cultures, the kitchen, abundance, and fertility, and symbolizes the woman, the mother, and the home. The calabash is a profound symbol of prosperity and fecundity, acting as the very "bark of life" that protects and nurtures the community's resources.



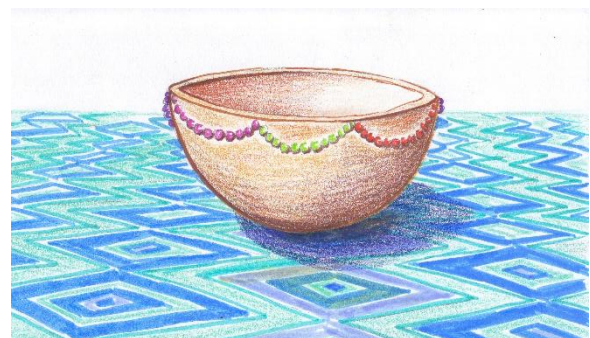
The calabash is part of nature.  
(Visual: Sofia Poku, Fastenaktion)

## Domestic Utility: The Etiquette of the "Common Bowl"

Before the introduction of plastic and modern refrigeration, the calabash was the sole guarantor of freshness. Thanks to its natural porosity, water contained in a calabash remains fresh even under a blazing sun, making it the indispensable object taken to the fields or into the bush. It serves as a miniature silo, where cereals like millet, sorghum, and maize are conserved, protected from humidity and insects; its shape, which can be resealed with a simple straw lid or another half-calabash, makes it a perfect silo in miniature. Most importantly, the calabash is the utensil par excellence for the communal meal, known as the "Common Bowl." Traditionally, people did not eat from individual plates but "in the calabash." Its rounded shape literally forces the guests to draw closer and shoulder one another. It imposes a specific etiquette: one only eats the portion in front of oneself and respects the elder who begins first. The calabash is an extension of the mother's hands, used to winnow grain, wash rice at the well, or knead dough. It is involved in complex culinary processes, such as curdling milk among Fulani herders, where the bark eventually becomes impregnated with ferments, giving the milk a unique taste plastic can never replicate. Historically, it served as a unit of measurement in markets before the kilogram, where one sold "a calabash of millet" or "a half-calabash of salt." It also participates in hygiene and care from birth, where a newborn often receives their first bath in a new, decorated calabash as a rite of passage, and it is used to draw water for daily ablutions or showers in rural concessions.

## Spiritual Dimensions: An Interface with the Invisible

In the spiritual realm, the calabash is a receptacle of the sacred and an interface between the visible world of humans and the invisible world of God, the ancestors, and spirits. It stands between the profane and the sacred. In many West African traditions, the calabash is a metaphor for creation: a closed calabash represents the "original egg." Cut in half, the upper part symbolizes the celestial vault (the domain of the divine) and the lower part symbolizes the earth or the waters (the domain of human beings and nature spirits). It symbolizes the maintenance of balance; carrying a calabash on the head is symbolically carrying the world in balance, serving as a reminder of the individual's responsibility toward the community and the cosmos. In traditional religions, such as the Serer cult of the Pangools, the calabash is the central instrument for non-blood sacrifice, used to pour curdled milk or water at the foot of a sacred baobab or a family altar. Its porosity allows the liquid to "escape" slowly into the earth, a process viewed as the consumption of the offering by the ancestors. Among the Saltigués (diviners) or Soma, the calabash is a primary tool; the diviner fills it with lustral water and casts cowries, seeds, or roots to read the future or the origin of an ailment. It is also used for ritual baths to purify an individual or chase away bad luck, where plant decoctions are prepared in a calabash because the vegetable bark is believed to "absorb" spiritual impurities. Even with the spread of Islam, it remains central to brotherhoods like Mouridism and Tijaniyya, serving as the traditional container for alms (sugar, rice, or money), linking those who have with those who have not, and reaffirming the equality of all faithful before God during religious ceremonies.



The calabash is a part of many rituals in culture and tradition. (Visual: Sofia Poku, *Fastenaktion*)

## Socio-Cultural Pillars: Transparency and Gender Identity

Socio-culturally, the calabash is the cement that maintains the balance between the individual and the group, embodying the management of "living together." In a village assembly, its circular form levels power dynamics; unlike a rectangular table that imposes a "head of the table" for the chief, the calabash is round, ensuring every member is at an equal distance from the center. This roundness founds social accountability and transparency, as everyone can see what is deposited inside, ensuring nothing is hidden from the community. It is a vector of "Active Solidarity," transforming pity into structured support. Traditionally, during a death, a baptism, or a fire, a calabash is circulated so each can deposit what they can. This ensures the *Sutura* (dignity) of the poorest, who

receive help without the impression of begging because they are part of the "circle." The calabash is also a marker of gender identity, intimately linked to femininity and fecundity. In Fulani, Toucouleur, or Wolof cultures, a bride never joins her marital home without her calabashes, often gifted by her mother or aunts. A pile of neatly arranged calabashes in a hut is the sign of an orderly, respected woman ready to feed her family. Its rounded shape also recalls the maternal womb. Even a cracked calabash is not discarded but "resewn" with vegetable fibers or metal staples; this scar becomes an aesthetic element that proves the object's history and value.

### Heritage and Expression: Architecture, Music, and Art



The calabash with different decorations  
(Visual: Sofia Poku, Fastenaktion)

The influence of the calabash extends to monumental architecture and art across the continent, symbolizing unity, knowledge, and hospitality. In Burkina Faso, the "Place de la Nation" features four colossal hands supporting a massive calabash to represent the Nation and its common destiny. In Senegal, the architecture of the Museum of Black Civilizations (MCN) utilizes the circularity of the calabash as a tribute to organic African forms, standing in opposition to the "cold" straight lines of colonial architecture. The museum itself is a "calabash of knowledge," a receptacle for the continent's material and immaterial treasures. Beyond the MCN, Senegalese architects use domes recalling the overturned calabash for natural acoustics and passive cooling, and entrances to buildings often adopt the arc of the calabash to

symbolize Teranga (hospitality). Even internationally, the "Soccer City" stadium in Johannesburg was nicknamed "The Calabash" for the 2010 World Cup, using the idea of the common bowl to gather the world for the passion of sport.

Without this object, West African music would not exist as we know it, as the dried bark remains the heart of the Kora, the Balafon, and the Xalam, amplifying the vibrations of the strings or wooden slats. As a percussion instrument, it produces deep sounds that rhythm the songs of women during ceremonies, such as the Ngoyane in the Saloum region. It is often said that two calabashes in the same vessel will always clink together - a cultural way of accepting that conflicts are part of community life but must not break the group itself.

## III Context – Structural Failure and the Silent Hunger

### The Analytical Framework: Fixing the Leaky Bucket

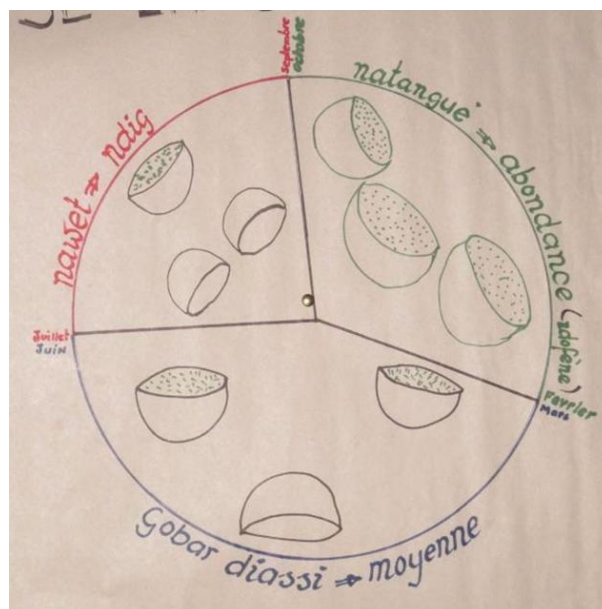
The emergence of the Solidarity Calabash (Calebasse de solidarité/CDS) in Senegal was not a matter of chance; it was a political and social response to the rural crisis. It was not a simple technical invention, but a form of "mental decolonization." By choosing the calabash over a steel safe, the Senegalese people asserted that their culture already contained the solutions to their own development. For decades, international development models attempted to impose external financial systems that were often disconnected from lived reality. These models, characterized by cold figures and complex dossiers, frequently failed because they ignored the underlying "holes" in the community's socio-economic fabric. This is best understood through the "Leaky Bucket" analogy: if a bucket is full of holes, pouring in "new water" in the form of external aid is an exercise in futility. In rural development, the "water" represents resources like money or food, while the "holes" are the systemic drains on a household's wealth: interest-bearing debts, health emergencies, and seasonal food gaps. To understand the rise of the CdS, one must analyze the crisis of the 1980s and 90s, specifically the failure of classic credit, the trauma of indebtedness, and the reality of silent hunger.

## Systemic Exclusion: The Failure of Conventional Credit

The failure of classic credit, including both banks and institutional microfinance, in Senegal is not only technical but cultural and structural. Banks demand collateral, such as land titles, which most Senegalese peasants do not possess because land is often managed through customary law or belongs to the national domain. This barrier is even higher for women, who are the pillars of the domestic economy but are de facto excluded from formal credit. While microfinance was intended as a social solution, it often morphed into a banking sector where Microfinance Institutions (MFIs) must cover high operating costs. This results in an effective global interest rate of 20% to 30%. Furthermore, the bank's rigid repayment schedule is disconnected from the rain's calendar; farmers are often required to repay loans just a month after receiving them, while seeds like millet or groundnut take 90 to 120 days to produce value. This forces the peasant to go into debt elsewhere to pay the first installments. MFIs also choose the most solvent clients, creating exclusion within the village and reinforcing inequalities. In microfinance groups, "forced solidarity" requires members to pay for defaulters, leading to violent conflicts and permanent ruptures between families. These challenges are exacerbated by technical contracts in French that are opaque to many, leading to signatures without an understanding of seizure clauses or late penalties. Where microfinance sees a "client" to be evaluated, the Calabash sees a "brother" to be supported.

## Honor and Identity: The Trauma of Debt and Social Death

This systemic failure creates a profound trauma of indebtedness that weighs on the honor and dignity of an entire lineage. In the rural world, the public exposure of debt is considered a "social death." In classic credit, a collection agent arriving in a village with a motorcycle or car and a ledger shatters the honor of an individual and their family, sometimes driving families into exile to escape the gaze of others. This trauma births the infernal cycle of "Debt to pay Debt," known in Wolof as *Soul bou ki souli Bou kai*, representing a desperate spiral of de-capitalization. To avoid humiliation, farmers may sell their seeds or essential tools - such as seeders or hoes - effectively destroying their future capacity to bounce back. In the worst cases, they turn to local usurers with suffocating rates, becoming economic "slaves" on their own land. The physical seizure of assets, such as the family's only cow or a bag of grain, is perceived as extreme violence. This constant fear of the next deadline prevents sleep, causes marital tension, and forces parents to withdraw children from school or reduce daily meals. Credit, intended to help, ends up starving. Classic credit brought money, but it took away peace. This collective trauma served as the soil for the peaceful revolt of the Solidarity Calabash, which was born as a balm for these wounds, replacing the fear of the creditor with the warmth of the neighbor.



The year with the three periods of food security. The first period "abundance" after the harvest is shown with three full calabashes representing three meals per day. This period is followed by the "moyenne" period, where one calabash is empty and then the "soudure" with two empty calabashes. (Visual: UJAK Podor)

## Seasonal vulnerability: The Cycle of Soudure and Endettement

The phenomenon of the "Cycle of Hunger and Indebtedness" represents the most significant structural leak identified by rural communities during the in-depth analyses of Senegalese civil society in the 1990s. This crisis is most visible during "Silent Hunger," a time when granaries are empty, but stomachs remain quiet out of a deep sense of modesty and the cultural desire to maintain *Sutura* (discretion and dignity). This period, known as the *Soudure* (lean season), typically spans from July to November, with its peak intensity between July and September. It is fundamentally driven by the seasonal nature of rain-fed agriculture, which creates a precarious

gap between the exhaustion of the previous year's food stocks and the arrival of the next harvest. Paradoxically, it is during this time that the peasant must provide the most intense physical effort for the new planting season while having the least to eat. As food becomes scarce at the household level, market prices for staple grains rise according to supply and demand fluctuations, forcing families to purchase food at the highest prices at the exact moment they have the least amount of liquid capital.

This seasonal vulnerability directly facilitates the second phase of the cycle: *Endettement* (chronic indebtedness). To ensure survival and maintain the energy levels required for agricultural labor, households are frequently compelled to seek emergency credit. In many rural areas, formal banking services are inaccessible,

*"Before, we women went so far as to sell our jewels to have food during the lean season, but since the group is here, we have not had to do that anymore. Our dignity remains intact." (Member of a CDS, quoted in: Impact Evaluation of Fastenopfer's Solidarity Group approaches, Philip Mader/IDS, February 2019)*

leaving families dependent on informal local lenders or usurers. These lenders provide immediate relief in the form of cash or grain, but the terms of these loans are structurally extractive and predatory, sometimes requiring the borrower to repay double the amount within a few months. Furthermore, this period coincides with a peak in climate-related illnesses and the start of the school year, adding a heavy burden of fees and medical costs. The forced monetization of rural life - for health, schooling, or taxes - transforms the producer into a beggar of their own destiny, eroding human health and dignity in a process that often remains hidden from the outside world.

The mechanics of this trap remain identical across different contexts. In many cases, these debts are settled "in-kind" immediately after the harvest, during the "fire-sale" period when crop prices are at their lowest because many producers are pressed by urgent debts simultaneously. This mechanism ensures that a significant portion of the income is immediately diverted to repay debts accumulated during the lean period before the harvest can even be stored. This extraction prevents the accumulation of any meaningful surplus and prematurely depletes the family's reserves, guaranteeing that the household enters the following period with even fewer resources. This persistent state of precariousness systematically erodes the social fabric and psychological resilience of the community, as the constant pressure of survival stifles long-term planning and investment.

While the term *Soudure* is specific to the Sahelian context, the underlying phenomenon of seasonal vulnerability is universal. Historically, rural and mountain communities in Europe, such as those in Switzerland, faced similar "lean months" (*Hungermonate*) in late spring, when winter stocks were exhausted but the first harvest was not yet ready. In a modern context, this vulnerability is mirrored by the "January hole" (*Januarloch*), where high year-end expenses meet depleted liquidity. Regardless of the geographical setting, the cycle is a structural consequence of any economy lacking sufficient buffers against fluctuations. The Solidarity Calabash has broken this silence by transforming local savings into a collective bulwark, ensuring that the smoke - the sign of a prepared meal - will continue to rise above every home even during the most challenging months of the year.

## **IV Evolution – History and Philosophical Foundations**

### **Historical Genesis: From Crisis to Collective Resilience**

The Solidarity Calabash (CdS) approach was born out of necessity following the devastating Sahelian droughts of the 1970s. For centuries, rural Senegalese communities relied on communal granaries and traditional mutual aid, but environmental shocks and the shift toward an individualized cash economy led to the collapse of these systems. Since the 1990s, Senegalese civil society organizations (CSOs) involved in the development of the Solidarity Calabash have worked on ways of "plugging the holes" in the community bucket. Early strategies

included conventions against overspending during ceremonies, direct trading between organizations, and communal meals during the *Soudure*. The movement has always been a refusal of dependency, asserting that the producer should not be a "beggar of destiny" but an autonomous actor using local means to solve local problems. It recognized that even the most marginalized households possess latent resources that can be mobilized for collective resilience.

### **The Madagascar Spark: Defining a Senegalese Path**

The concrete methodology of the CdS emerged from a crucial moment of South-South exchange around 2005. Representatives of the Coordination Team of the Country Program Madagascar visited Senegal to share their experience with savings and credit groups supported by Fastenaktion. While inspired by the collective dynamics, the Senegalese partners identified a critical cultural mismatch: the Madagascan model relied on recording individual savings in ledgers, which exposed each member's financial status. In the Senegalese context, publicly documenting who saved how much would expose the poorest to shame (*Kersa*), violating their dignity. Consequently, the partners rejected individual ledgers in favor of a collective fund. Instead of "who owns what," the focus shifted to "what we own together." This decisive innovation ensured the modern tool aligned perfectly with the ancient requirement of discretion and social standing.

### **Ancestral Wisdom: The Tradition of the "Smoke"**

The CdS is a modern formalization of ancient social traditions designed to provide a safety net while preserving dignity. These ancestral mechanisms ensured that assistance was woven into the social fabric without creating a sense of shame or inferiority. A primary example is found in Serer communities, where elders practiced solidarity with profound discretion. They did not wait for a family to beg; instead, they watched the rooftops at lunchtime. If no smoke rose from a hearth, it signaled there was no fire to cook. Under the cover of darkness, a bag of millet would be left at that doorstep anonymously. No names were mentioned, and no pride was wounded. This ancestral wisdom of anonymous, dignity-centered aid is the "DNA" of the Solidarity Calabash, revitalized for the 21st century to ensure that the individual is not left to face shocks in isolation.

### **The Values of the Movement: Jappalanté, Sutura, and Kersa**

The philosophy of the Solidarity Calabash is structurally built on two cultural pillars that transform social values into economic resilience: *Jappalanté* and *Suttura*. The Wolof concept of *Jappalanté* (Mutual Aid) literally translates to "holding each other's hands." In the context of the CDS, it represents the restoration of collective responsibility, ensuring that the individual is not left to face external shocks - such as crop failure or illness - in isolation. This pillar moves the community away from individualistic survival strategies toward a coordinated system where the strength of the group acts as a buffer. By "holding hands," the members create a closed circuit of support that prevents resources from leaking out of the community during times of crisis, thereby stabilizing the local economy from within.

The second pillar, *Suttura* (Discretion and Dignity), addresses the psychological and social barriers to receiving aid. In many rural contexts, poverty and the inability to feed one's family carry a profound sense of shame, which often prevents those in the greatest need from seeking help until it is too late. *Suttura* is the cultural technology used to bypass this shame. It



*Being on equal footing is one of the most important principles of the Solidarity Calabash.  
(Visual: Selina Stadler, Fastenaktion)*

ensures that assistance is provided and received with total discretion, maintaining the recipient's social standing within the village. This concept is operationalized through the AVA (Apport Volontaire et Anonyme), the approach which allows everybody to keep his dignity because nobody is exposed. By prioritizing Suttura, the CDS ensures that solidarity remains an act of empowerment rather than one of charity, preserving the social fabric and the pride of every member. The first pillar, Jappalanté, is represented in the Solidarity Calabash approach by the voluntary contribution, while the second pillar, Suttura, is characterized by anonymity.

Complementing these pillars is the essential concept of *Kersa* (Dignity and Self-Respect), which serves as the internal moral compass for both the individual and the community. Often translated as a blend of dignity, modesty, and self-respect, *Kersa* is what prevents a person from becoming a burden to others and ensures that they carry themselves with honor, even in times of extreme hardship.

### **Partnership Philosophy: Fastenaktion and Enabling Spaces**

The development of the Solidarity Calabash is the result of a profound collaboration between Senegalese Civil Society Organizations (CSOs) - such as farmers' associations and NGOs - and the communities they serve. These partner organizations are the primary architects of the approach, working directly with rural populations to co-create and refine the methodology on the ground. Within this ecosystem, Fastenaktion acts as a strategic ally, providing the necessary funding and a long-term framework for this endogenous development. This relationship is defined by a radical departure from the conventional "Empty Vessel" paradigm, recognizing both the partner organizations and the community members as "experts in survival" with the agency to drive their own transformation.

The strategy prioritizes investment in human and organizational capital. Funding is directed toward the training and development of the partners and the community structures they support, ensuring that expertise remains rooted within the Senegalese civil society. Fastenaktion's role is that of a facilitator, offering a trust-based accompaniment that allows for organic growth and ensures that ownership remains with the people. The Solidarity Calabash is not a project with a fixed end-date, but a living movement. By providing the facilitative framework and long-term financial support, Fastenaktion enables her partners to formalize and scale community-led strategies, transforming spontaneous acts of solidarity into a structured, nationwide movement.

### **A Living Movement: Evolution through Discourse**

The philosophy of the Solidarity Calabash is dynamic and driven by a culture of permanent, reflexive dialogue. By embracing critical feedback and intense internal debate between Swiss and Senegalese partners, the movement ensures that its strategies remain grounded in the shifting needs of the communities. This evolution



Regular meetings of all partners assure the evolution of the approach  
(Visual: *Mahmadou Diop, Agribio Services*)

through discourse is a continuous process that allows the approach to remain relevant and resilient. A prominent example of this ongoing reflection is the recurring debate over the integration of men into the movement. For years, the question of whether and how to increase male participation has been revisited. Each time, these discussions lead to the same consensus: the focus remains on women as the primary members, while men benefit from the approach and support it quietly in the background. This ensures their backing without shifting the core leadership. At the same time, the movement maintains its principle of radical inclusion, meaning that

men, like all people, are not excluded from membership. A similar recurring discussion concerns the provision of individual loans for economic activities. On this issue, there is currently no universal consensus. In the established culture of cooperation, some partners experimented with different models and brought their (mostly negative) experiences back to the collective circle to be discussed, leading to further trials or the formulation of new rules.

In contrast to these ongoing debates, the movement reached a fundamental and definitive decision regarding its structural identity through this same reflexive process: the rejection of the VSLA (Village Savings and Loan Association) model and any formal links to banks. This decision, which has since become a cornerstone of the movement and is no longer questioned, was driven by the recognition that true community resilience requires absolute autonomy.

A primary factor in this collective choice was the requirement for immediate, 24/7 access to emergency credit. Since crises and medical emergencies are unpredictable, the movement decided that the community must be able to act instantly, without being hindered by the rigid opening hours or bureaucratic hurdles of formal banking structures. By maintaining total financial autonomy as a result of these strategic reflections, the Solidarity Calabash movement ensures that capital remains within the community and is available precisely when it is needed.

*"Nobody goes to the banks or microfinance institutions anymore to contract loans. We address the president and the treasurer of our Calabash directly to solve our problems. It is efficient, simple, and fast." (Aminata Kalidou Diop, Member of CDS Medina 1 (Donaye), published in: Nat-Bi, N°12, December 2020)*

Building on this, the movement is guided by the fundamental principle that communities must manage their own resources directly. Rather than entrusting assets to external structures or individuals who were not part of the mobilization process, the resources stay close to their "owners". This proximity acts as a lever for empowerment and accountability, reinforcing another core pillar: that resources are managed by and for the communities themselves. This insistence on internal resource mobilization prevents the extraction of wealth from Senegalese villages to urban financial centers and reinforces the movement's defensive strategy, prioritizing a reliable safety net for the most vulnerable over high-risk commercial opportunities.

## V Instruments of Solidarity

### 1 AVA (Apport Volontaire et Anonyme), anonymous and voluntary contributions



*The anonymous and voluntary contribution (AVA) is the heart of the approach (Visual: J.M Associés, AKOFED)*

The Apport Volontaire et Anonyme (AVA) represents the foundational pulse of the Solidarity Calabash approach, functioning as a core practice of radical equality that fundamentally distinguishes this model from traditional microfinance or standard savings groups. While conventional tontines rely on mandatory, recorded contributions that create a hierarchy of financial capacity, the AVA is designed specifically to protect the dignity of every member. During the gathering, the Calabash is placed prominently in the center of the circle. There is no specific order or formal line; instead, at any point

during the meeting, each member stands up and approaches the vessel individually. Every member is required to place their hand inside the Calabash, maintaining a closed fist. This specific gesture ensures that the act of contributing remains invisible to the outside observer; no one can discern whether a member has deposited a coin or nothing at all.

To further safeguard this anonymity and prevent the audible detection of a contribution ( or the lack thereof) practical measures are often taken. Some groups line the bottom of the Calabash with a layer of sand or a thick cloth to muffle any sound. In instances where members fear that a silent hand might be noticed by others, they may drop a small stone or a hard candy into the calabash to mimic the sound of a coin hitting the surface.

Beyond these technical precautions, the AVA represents a profound individual commitment. Each time a member places their hand into the Solidarity Calabash, they are not just performing a task; they are reaffirming their availability and their desire to participate in mutual support. It is a physical act of solidarity that reinforces one's belonging to the group.

This ensures that those currently facing extreme hardship are never shamed, while those with greater means do not acquire disproportionate influence or status within the group. The focus remains entirely on the collective effort, where the act of "putting one's hand in" is more significant than the amount contributed.



The contribution has the same value, be it a stone (arrow) or 5000 FCFA. (Visual: Mahmadou Diop, Agribio Services)

*"The white cloth over the calabash is not for nothing; it has a meaning. If it ever had stains, it would never become completely white again, which is why we take great care of it." – Village Chief (Chef de Village) on the values of the Solidarity Calabash, Tassette Wolof (June 2024)*

## Public Counting and Transparency

At the conclusion of the gathering, the individual anonymity of the contribution shifts into a moment of absolute collective transparency. The contents of the Calabash are emptied onto the cloth, and the money is counted publicly in front of all members. This transition from private giving to public counting is essential for building trust within the group. Once the total for the day is determined, the amount is announced loudly so that everyone present is informed. This new contribution is then added to the existing balance of the Calabash. The secretary records the new total in the register immediately. This process ensures that every member knows exactly how much collective wealth the Calabash holds at any given time. By combining the anonymity of the act with the transparency of the result, the group maintains a high level of accountability without compromising the dignity of the individual.

## Expansion of AVA Beyond Local Meetings

The practice of AVA has transcended the confines of the regular gatherings to become a universal reflex of solidarity throughout the entire movement of the Solidarity Calabash. It is now a non-negotiable component of every network gathering, whether at the inter-village, communal, or federal level. In these larger assemblies, the Calabash remains the central anchor. This consistency serves as a constant reaffirmation of the collective bond, ensuring that even as the scale of organization grows, the core principle of anonymous, voluntary contribution remains the primary driver of the movement's financial independence. By placing the Calabash at the heart of high-level strategic meetings, the network signals that its power is derived directly from the individual contributions of its members (which are the networks of lower levels who give their AVA to their *déléguée*).



The ritual of AVA is every time a commitment to be part of a community, to contribute in every way you can.  
(Visual: Mahmadou Diop, Agribio Services)

Furthermore, the AVA has moved into the public sphere, appearing at religious events, weddings, and official public ceremonies. This public manifestation serves as a tool for sensitizing external observers, particularly politicians and government officials. These representatives are frequently accustomed to the habit of making "grand gestures" - publicly announced donations intended to demonstrate power or secure political favor. Being forced to participate in the AVA interrupts their usual protocol. Because they are not permitted to show the amount they contribute, they are immediately stripped of their performative role and integrated into the communal ritual as equals. This subversion of their traditional behavior often leads to sparking a genuine interest in the philosophy behind the approach. When an official understands and accepts this process, it signifies a first real commitment to the movement's values. For the members, practicing AVA in these diverse contexts demonstrates that solidarity is not a temporary "project activity," but a fundamental and permanent way of life that relies first and foremost on the community's own internal resources.

## 2 Interest-Free and Discrete Loans (*Prêts solidaires*):

While the resources of the Solidarity Calabash are primarily built through collective channels, the solidarity loan - or "Prêt Solidaire" - acts as the mechanism that addresses the specific, individual needs of the members. Within this framework, a loan is not seen as a commercial product but as a tool for mutual protection, ensuring that no member is forced into exploitative debt during a personal or family crisis. The primary goal is to provide a safety net that remains invisible to the outside world, allowing families to resolve financial gaps - such as medical emergencies or food shortages - without losing their standing or facing social pressure. This confidentiality extends into the private sphere of the household; the system is designed so that even within a family, such as in polygamous households, a wife can access a loan without her co-wives or other relatives being aware of it.

To maintain this environment of trust, the group elects a leader specifically for her reputation for integrity and discretion. She (the President) acts as a confidential point of contact, ensuring that the personal reasons behind a loan request remain private and do not become a topic of public discussion. The management of the Solidarity Calabash (CDS) is based on self-governance mechanisms that structurally limit the risks of abuse of power. Unlike traditional financial institutions, control is horizontal and community-based. The President is not the sole person making decisions, such as the granting of loans. She is the legal representative and the point of entry for loan requests. However, it is not her responsibility alone to make decisions. Other members of the management



Discretion and Confidentiality: After explaining the emergency to the President (available 24/7), the President instructs the Treasurer to issue the Solidarity Calabash, and the person negotiates the terms for reimbursement  
(Visual: J.M Associés, AKOFED)

committee, such as the Secretary and the Treasurer, participate in the decision-making process. This system prevents the President from abusing her power to make decisions based on her own interests or preferences.

A vital feature of this system is its 24/7 availability. Unlike formal banks with rigid opening hours, the "Vault of Secrets" is accessible at any time, including in the middle of the night. This immediate access is crucial for life-threatening emergencies, such as complications during childbirth or a child falling suddenly ill, where a delay in funding for transport or medicine could be fatal.

The process is designed to separate the administrative handling of money from the personal details of the borrower's situation. A member in need discusses her circumstances only with the president in a private setting. Following this, the treasurer is informed only of the amount to be disbursed, while the specific reason for the request stays confidential. The borrower then agrees on repayment terms directly with the treasurer. Unlike the rigid structures found in conventional microfinance, these terms are highly flexible and are based entirely on the borrower's actual capacity to pay. Whether the repayment happens in small installments or as a lump sum after a harvest, the system prioritizes the stability of the household over institutional convenience.

This commitment to mutual respect is also evident when a member faces difficulties in repaying. Instead of using coercive tactics or social shaming, the group relies on dialogue and mediation. If a deadline is missed, the terms are first renegotiated to fit the member's current reality. Should further intervention be required, a "Committee of Sages" - composed of respected peers - steps in to resolve the matter through consensus and moral guidance. This focus on human connection and shared responsibility has proven to be highly effective: even without formal collateral or the threat of legal action, repayment rates consistently exceed 95%. It demonstrates that a system based on simple human dignity and mutual trust is a reliable foundation for financial resilience.

### 3 Collective Purchasing : Achats Groupés and OPAG (Opérations d'Achat Groupé)

The solidarity loan addresses individual emergencies, but the collective purchase - known as *Achat Groupé* at the Calabash level and OPAG (operation d'achat groupé) at the network levels - serves as a proactive tool to reduce the daily cost of living and strengthen the comfort for all members. This instrument demonstrates that the Solidarity Calabash does not merely store resources but actively manages them to counter market volatility and price hikes. The process typically begins within the Calabash, often starting with the purchase of a single sack of sugar or washing powder. By buying in bulk at wholesale prices and repackaging these goods into smaller, affordable quantities, the group creates a significant advantage for its members. Individual households save money compared to local retail prices, while the Calabash generates a modest "social margin" that remains within the collective fund to support further solidarity activities and grow the collective funds.

A defining feature of this mechanism is the distribution of these goods to members on an interest-free credit basis. By receiving essential supplies when liquidity is low and repaying the cost later, households can smooth out the daily volatility of their income without falling into debt traps. This system acts as a sophisticated "system hack" that allows the community to bypass exploitative market fluctuations and maintain a steady supply of basic necessities within every household. The appeal of the collective purchase extends far beyond emergency relief, creating a significant "coolness factor" and high "talkability" that attracts a diverse membership. For wealthier residents who may not require emergency cash loans, the system offers practical and social advantages, such as eliminating long trips to distant markets and ensuring the regular availability of high-quality products. And they also prefer buying at lower prices, of course. The meetings themselves become a vital space for social exchange, turning the act of procurement into a dignified communal event.



Group purchasing, distribution time. The goods are distributed on credit without interest.

(Visual: Vreni Jean-Richard, Fastenaktion)

This universal participation serves a deep social function by creating a "veil of equality". When members gather to collect their supplies, they all appear the same; it is impossible to distinguish who is there because they are in financial distress and who is there simply for the convenience and cost savings of bulk buying. This prevents the Solidarity Calabash from being labeled as a "charity for the poor," removing any potential stigma or shame associated with membership.

*"By pooling our resources for grouped purchases, we have finally broken the market's trap. We no longer buy sugar or rice at the highest price during the lean season; we negotiate as a force of thousands." (Report on OPAG activities in Médina Sabakh, published in: Nat-Bi, N°23/24, April 2023)*

As the movement scales, the competencies acquired at the local level are further developed through the networks at each level. These higher-level structures specialize in a more focused range of goods and services, known as *Opération d'Achat Groupé* (OPAG). Because the logistics and partnerships with local shopkeepers are already established at the village level, the networks can build on existing trust and proven delivery routes. Also the members of the networks are experienced "group purchasers" themselves, all of them members of Solidarity Calabashes. The financial management of an OPAG reflects the growing economic maturity of the movement: depending on their liquidity, networks either aggregate the capital sent by individual Calabashes

along with their orders or, if they have accumulated sufficient internal reserves, they pre-finance the entire purchase themselves. The benefits from the OPAG allow the networks to cover their own operational costs and at the same time offer goods at lower prices to their members.

The true strength of this vertical integration becomes evident during major social and religious events, such as *Korité* (*Eid al-Fitr*, marking the end of Ramadan) or *Tabaski* (*Eid al-Adha*, the Feast of Sacrifice), or Christmas. During these periods, when market prices for festive ingredients typically skyrocket, the networks and federations leverage the centralized purchasing power of hundreds of Calabashes. By negotiating massive volumes at the commune or federation level, the movement performs a sophisticated market intervention that keeps festive celebrations affordable for all. Furthermore, the essential principle of providing goods on credit is maintained even at this scale, ensuring that the individual consumer or member still has sufficient time to pay back the costs. This is possible because the direct customer of an OPAG is not the individual, but the lower-level network or the specific Calabash, which manages the distribution and collection of funds internally. By maintaining the same reliable processes regardless of whether goods are purchased at the village or regional level, the movement ensures a seamless flow of resources. The advantage of all members being experienced at group purchasing within their own communities is clear; they already know how it works. This is reinforced by the fact that every representative at the network or federation level is herself an active member of a Solidarity Calabash, having fully internalized the core principles through first-hand experience.

This progression from small-scale "shopping" to large-scale economic negotiation demonstrates how the system systematically upgrades the technical and financial skills of its members, turning traditional solidarity into a modern, professionalized economic force. Through these OPAG, the movement and its networks strengthen their economic power, evolving into credible actors within the Social and Solidarity Economy.

#### **4 MAF (Mécanisme d'Auto-Financement):**

The Self-Financing Mechanism, or Mécanisme d'Auto-Financement (MAF), serves as the overarching framework for the movement's economic autonomy, encompassing all income-generating activities initiated by a group. While the collective purchasing (*Achats Groupés*) described in the previous section are technically a form of MAF at the Calabash level, this chapter focuses on other strategic investments that transform a Solidarity Calabash into a permanent collective micro-enterprise (Social and Solidarity Economy). A defining characteristic of the MAF is the "100% Reinvestment Rule": the group strictly rejects the distribution of individual dividends. Instead of sharing out profits at the end of a cycle, every franc generated flows back into the common fund. This ensures that the group's capital remains permanent and growing, providing members with a "social dividend" in the form of increased access to interest-free loans, cheaper services, and a reliable safety net.

A central pillar of this mechanism is the creation of an "Equipment Bank" through the purchase of durable communal assets. Groups often invest some of their collective savings in items such as large event tents (*bâches*), plastic chairs, or giant cooking pots. These assets function as a dual-purpose economic tool: they are rented out to non-members or external organizations at fair rates to generate steady income for the fund. However, for the community itself, this equipment serves as a vital form of social insurance and a gift to the collective. In the event of a funeral, the group often provides this equipment free of charge to any grieving family in the village, regardless of whether they are members of the Calabash or not. For festivities and joyful events, the equipment is rented out to



Women are not only buying soap through group purchases, but they are also producing it themselves. (Visual: Vreni Jean-Richard, *Fastenaktion*)

members at reduced prices, reflecting the fact that they partly "own" the assets through their participation in the Calabash. This act of unconditional support during grief, combined with practical benefits for members, strengthens social cohesion and allows families to manage their social obligations with dignity.



Collaboration and mutual support between the Solidarity Calabash and the mayors is essential, as demonstrated by the exchange meeting with various district representatives (*Mairies*). (Visual: *Mahmadou Diop, Agribio Services*)

Beyond equipment rental, the MAF enables groups to evolve from collective purchasing toward local production and value addition. This transition is a strategic progression; rather than continuously sourcing external goods like soap or bleach, groups leverage their collective experience to manufacture these products themselves. This shift - which includes creating traditional spice mixes or enriched baby flour - is deeply connected to community health and a conscious move toward local consumption. For example, the production of natural spice blends directly replaces expensive, unhealthy

imported bouillon cubes, while the baby flour offers a superior, affordable local alternative to industrial products. Crucially, the labor performed by the women is recognized and compensated, fostering entrepreneurial skills and technical modernization without the risks associated with individual debt. This collective approach ensures that the community remains in full control of its economic development and food sovereignty, building a resilient institution that operates independently of external aid or predatory commercial interests.

## 5 Solidarity Agroecology and Food Sovereignty

While the Solidarity Calabash offers a versatile toolkit for different communities and contexts, some groups choose to integrate their solidarity with agroecological practices. The guiding principle is that true autonomy requires control over both financial resources and food production. These Calabashes adopt sustainable farming methods to reduce reliance on expensive external chemical inputs.

## From Collective Fields to Solidarity Granaries

In the historical context of the movement, many groups began their food security efforts with **Collective Fields** (*Champs Collectifs*). Today, several rural **Solidarity Calabashes** continue to integrate them into their activities. These fields are defined by four core characteristics: collective farming, a participatory management style, the collective use of all produce, and a system of interest-free repayment in kind.

On these communal plots, members grow staple crops like millet to create a physical safety net. The management of these fields relies on a strictly organized system of collective labor where every cultural operation - from clearing the land and acquiring seeds to sowing, weeding, harvesting, and packaging - is shared among the members. To ensure fairness and the inclusion of all, the movement practices a flexible representation: if a member is unable to attend a workday, she sends a family member to work in her place. This ensures that every household contributes to the communal effort and maintains its right to the shared resources.

To oversee these operations, a dedicated management committee is formed. Composed of male and female volunteers, this committee is responsible for the smooth functioning of the field, including the search for suitable land and the strategic choice of crop varieties to be produced.

The entire harvest from these fields is stored collectively and managed by the group until the onset of the "*Soudure*" (lean period). On a designated day, when household stocks are most depleted, the group organizes a communal distribution. The grain is handed out as an interest-free "food loan" to the families in need. An important variation of the collective fields is the communal production of seeds. Instead of just growing food for consumption, some groups use their field to produce high-quality seeds (*semences paysanes*). By selecting and preserving their own seeds, the groups ensure they have reliable, adapted planting material for the next season. This practice not only saves costs but also preserves traditional crop varieties and prevents dependency on external, expensive seed markets.



Collective Fields strengthen the participation of men and their support for the movement, although access to land is increasingly difficult and the strategy is being replaced by Solidarity Granaries.  
(Visual: *Mahmadou Diop, Agribio Services*)

However, as access to fertile land has become increasingly difficult, some groups have adapted this model by focusing instead on **Solidarity Granaries** (*Greniers de Solidarité*). This shift allows the group to prioritize collective storage and management over communal farming. To fill these granaries without a collective field, groups typically use one of two methods: either every member contributes a fixed amount of grain immediately after their own harvest, or the group implements a "Grain-AVA" (*AVA en Céréales*). In the latter case, members make an anonymous and voluntary contribution of grain.

These granaries maintain the same interest-free "food loan" mechanism based on the "Kilogram-for-Kilogram" principle: a member borrows grain during the shortage and repays the exact same weight after the harvest. While this mechanism would theoretically allow for speculation - as one could sell the borrowed grain at a high market price and buy it back cheaply after the harvest - this very rarely happens in practice. The primary reason is not just social control, but a deep sense of identification with the group and its values. Members feel a profound sense of relief knowing that this safety net exists for everyone in times of need. Out of respect for this shared security and the collective effort, the food is used for the household. By returning exactly what was

borrowed, members preserve the integrity of a system they value and rely on, ensuring that food remains a shared resource for the community rather than a speculative commodity.

### **Agroecology as a Financial and Health Strategy**

For groups practicing agroecology, the primary driver is a deep-seated appreciation for their land, their health, and their cultural heritage. There is a profound desire to protect the natural environment and preserve traditional knowledge, ensuring that the soil remains fertile and the community remains healthy for generations to come. This conviction is clearly visible in the production of natural spice mixes to replace unhealthy, expensive imported bouillon cubes and the crafting of enriched baby flour as a superior local alternative to industrial products.

In addition to this, there is also a clear financial imperative through the avoidance of debt. Agroecology serves as a strategic economic defense, as conventional agriculture often traps smallholders in a cycle of high-interest loans for chemical fertilizers and pesticides. By switching to organic methods like composting, Calabash members eliminate these upfront costs entirely. This ensures that the harvest becomes "pure income" for the family - a tangible economic reward that exists alongside the equally important benefits of improved health, environmental protection, and the preservation of their cultural identity.

### **Market Gardening (Maraîchage)**

For many women, market gardening offers a vital opportunity to generate income during the dry season while simultaneously ensuring their families have access to fresh, nutritious food. In some cases, local authorities (*Mairies*) support these efforts by providing the Calabash groups with land for cultivation. Within these gardens, the organization is often individualized: each woman manages a specific number of garden beds. The resulting produce is either consumed by the household or sold at local markets.

The financial "operating system" of these gardens varies from one group to another; in some Calabashes, a fixed portion of the profit is paid into the shared fund, while in others, the entire revenue is reinvested into the Calabash to strengthen their collective capital. Regardless of the specific model, the Calabash acts as a local investment fund to overcome high entry barriers. By pooling communal resources, these groups can finance essential infrastructure - such as secure fencing to protect crops from livestock or wells for irrigation - that would be far too expensive for an individual to afford. This collective backbone makes vegetable production possible in the first place, strengthening the economic foundation of the household through a steady stream of cash flow managed by the women.



Market gardens provide fresh food during the dry season  
(Visual: *Mahmadou Diop, Agribio Services*)

### **Technical Modernization Without Individual Risk**

Finally, the Calabash allows those interested in agricultural upgrades to invest without falling into debts. Through collective procurement (*achats groupés*), members can gain access to high-quality seeds and tools at better rates. For larger investments, such as processing equipment, the group maintains collective ownership and rents the machinery to members at reduced "member rates." This ensures that technology serves as a shared asset rather than a source of individual debt. For the groups that choose to adopt these measures, the Solidarity Calabash closes the loop on food security, proving that collective solidarity can be a resilient tool for sustainable agricultural development.

## VI The LNOB Principle & Multiplication Effect.

### 1 The LNOB Principle: Reaching the "Left Behinds"

The Solidarity Calabash serves as a rigorous practical application of the "Leave No One Behind" (LNOB) principle. In many development contexts, the most marginalized individuals remain invisible because they lack the initial capital, social standing, or formal skills required to participate. The CDS approach deliberately removes these structural barriers to ensure a policy of radical inclusion:

- **Financial Barriers:** The movement eliminates entry fees or fixed monthly contributions, which often act as a filter that excludes the poorest. By allowing members to contribute according to their individual means, the system ensures that participation is never a source of financial or social stress. This flexibility allows even those in extreme precariousness to join the group as equals, ensuring that they are not priced out of their own community's safety net.
- **Collateral and Status Barriers:** Access to support is entirely decoupled from material assets, land titles, or formal guarantees that the marginalized typically do not possess. Instead, the system is built on the foundation of community trust and social capital. This shift ensures that an individual's rights within the group are not determined by their wealth or property, but by their presence and commitment to the collective. By removing the need for collateral, the Solidarity Calabash creates an accessible space for those who are systematically ignored by formal or semi-formal financial institutions.
- **Literacy and Administrative Barriers:** The system is designed to be fully functional regardless of formal education or the ability to read and write. While the role of the secretary ensures basic record-keeping, the management is rooted in a culture of oral transparency. All critical figures - such as the total balance of the Calabash or recent transactions - are repeated orally and verified during meetings. This ensures that every member can recall and verify the most important information at any time, transforming the "left behinds" from passive recipients into informed, central decision-makers.

By prioritizing the most vulnerable, the CDS creates a collective safety net that reaches deeper into the social fabric than traditional microfinance institutions. The focus is placed on the stabilization of the household's immediate survival, providing a secure environment where even those with the least resources can build resilience. This systemic openness ensures that the benefits of solidarity are not captured by structures or individuals, but remain accessible to those whose survival depends on the immediate, 24/7 availability of community-managed resources.

### 2 The Multiplication Effect: Organic Growth through Demand

In the world of international development, "multiplication effects" are frequently promised in project documents but are rarely observed at a significant scale in reality. The Solidarity Calabash movement is a remarkable exception to this rule. The movement achieves a consistent annual growth rate of approximately 10%, an expansion that is increasingly driven by internal momentum.

While partner organizations and "Animateurs/Animatrices Endogènes" continue to facilitate the installation of new groups, their focus has shifted. Today, these experienced actors are primarily occupied with the more complex task of managing the different networking levels (local, district, regional and national level). The actual multiplication of Solidarity Calabashes often happens entirely on its own, fueled by direct demand. Because the core logic of the Calabash is intuitive and deeply rooted in Senegalese culture, the process of setting one up is

not difficult. It can be performed by various leadership roles or even by simple members who have fully internalized the approach.

This organic growth is so decentralized that the support organizations often only learn about the existence of new Calabashes when the groups reach a number where they seek formal networking for the integration into the movement. This "pull-factor" - where expansion is driven by the demand of those who observe the success of their neighbors - ensures that the movement remains a living entity, growing at its own pace and under its own power.

### Stories of Multiplication: The "Carriers"

While the movement grows steadily through internal demand, the most significant "explosions" of expansion often occur when "Carriers" appear. These messengers act as powerful catalysts, igniting the movement in entirely new regions. The emergence of a Carrier is a spontaneous phenomenon that cannot be predicted or controlled by external project planning; they appear as individuals who have recognized the irrefutable value of the Solidarity Calabash in their own professional or academic lives and feel a deep responsibility to bring this "formula" back to their home communities.

These Carriers bridge the gap between their external environments and the Senegalese villages, providing the initial spark that the communities then turn into a sustainable flame. The following five case studies illustrate how these unexpected messengers trigger rapid multiplication across diverse social channels:



Ousseynou Gaye introduced the idea of the Solidarity Calabash to his hometown, where community members have since established over 20 Solidarity Calabashes. (Visual: Vreni Jean-Richard, Fastenaktion)

- **Case Study 1: The Accountant:** An accountant for a partner organization observed for over a decade that while other projects struggled with dependency, the Calabash groups showed consistent growth and zero default rates. Relying on this irrefutable data, he challenged the women in his home village to adopt the model. Despite initial skepticism, his initiative spawned a network of over 25 Calabashes in his commune. The accountant brought the formula; the women produced the result.
- **Case Study 2: The Student:** While researching the approach for his academic thesis, a university intern realized the Solidarity Calabash was not just a subject of study, but a vital tool for his own people. He traveled back to his rural commune and gathered the women, speaking to them in the language of tradition and solidarity rather than academic jargon. His home commune now hosts a thriving network of groups, spreading from village to village.
- **Case Study 3: The Administrator:** A *Sous-Préfet* (Sub-Prefect) observed from his vantage point of authority that in villages with active Calabashes, social tension was lower and resilience was higher. Convinced it was a model for national development, he traveled to his own home village to persuade the women there. Speaking as a son of the village rather than an official, he inspired the creation of 18 active Solidarity Calabashes.
- **Case Study 4: The Youth Federation:** The spark for this success came when the national program's Assistant Coordinator challenged a Senegalese youth federation to move beyond sports and culture toward economic resilience. A young male leader seized the idea, recognizing the Calabash as a tool for political and economic autonomy. Today, this federation manages over 140 Solidarity Calabashes, proving the model can serve as a launching pad for the next generation.
- **Case Study 5: The Professional:** A project manager from a literacy organization noticed the resilient "social infrastructure" of the Calabash while conducting an agroecology survey. Upon returning to his

NGO, he convinced his leadership of the model's value. Today, his organization manages over 135 Solidarity Calabashes, integrating literacy training directly into the meetings.

Looking at the collective impact of these Carriers, a clear pattern emerges regarding how the movement spreads and sustains itself across Senegalese society. This pattern reveals two critical success factors: the synergy between genders and the model's universal appeal if someone trusted introduces the approach.

### **The Gender Paradox: Carriers vs. Anchors**

A striking observation in the expansion of the Solidarity Calabash is the distinct but complementary roles of men and women. In the Senegalese context, men are often more mobile and possess different social or professional networks, which allows them to act as the "Carriers" (*Porteurs*) who transport the idea across long distances or into new institutional spaces.

However, once the spark is ignited, the women become the "Anchors" (*Ancres*). They are the ones who operationalize the daily solidarity, manage the funds with meticulous care, and ensure the long-term discipline of the group. They also spread the approach in their community, once a "Carrier" has carried it there. They talk about the effects they experience, others get interested and ask for support to install. This synergy - where men act as the initial catalysts and women as the structural foundation - is a key factor in the rapid and stable expansion of the movement.

### **Validation through Diversity**

The diversity of the Carriers further proves that the Solidarity Calabash is not merely a "program for the poor," but a sophisticated "system for the community". The fact that the model appeals equally to vulnerable community members, economically stable households, high-ranking government officials, university students, and modern youth federations demonstrates its universal relevance (see Chapter VII for different contexts and users of the approach).

Another key element of this validation is the widespread acceptance of the Solidarity Calabash model across the various regions and localities of the country, as well as its adoption by diverse ethnic groups. This geographical and cultural reach proves that the approach transcends specific boundaries.

It bridges the gap between traditional ancestral wisdom and the requirements of a modern economy. This broad validation by different social strata and regions reinforces the model's legitimacy and ensures that it is perceived not as an external intervention, but as a dignified, Senegalese-led solution to systemic vulnerability.

## **VII Contextual Adoptions**

Over the years, the Solidarity Calabash has proven to be a highly versatile approach, adapting to and spreading across a wide range of social, cultural and geographic contexts.

### **1 The Rural Agricultural Context: A Community-Led Response**

The Solidarity Calabash was initially developed and refined by rural community organizations in Senegal as an endogenous response to the systemic challenges of rural agrarian life. It was here, that the approach emerged from the people's own identification of their most pressing needs: food security, healthcare, and education. It was specifically designed to bridge the critical window of vulnerability known as the lean season (*Soudure*).

In these rural areas, the rhythm of the Calabash is still dictated by the agricultural calendar. Household stability is most threatened during the rainy season, when several physical, financial, and social pressures converge:

- **Health and Labor Peak:** The rainy season (mosquito season) corresponds to the peak in malaria cases, leading to sudden healthcare costs, especially for children who are most severely affected. Simultaneously, the demand for intensive agricultural labor reaches its annual high. Farmers require increased nutrition to sustain this work, yet this is exactly when grain stocks are depleted and market prices are at their highest.
- **Social and Labor Dynamics:** This pressure is amplified as family members return from urban areas to assist with the labor-intensive planting. Their presence adds more "mouths to feed" to a household already struggling to manage its remaining reserves.
- **The Educational Burden:** The start of the school year falls within this pre-harvest window. The requirement to provide uniforms and materials upfront creates a sudden demand for cash. When a family cannot meet these costs and children are sent home, it is shameful for the entire family. More importantly, this situation directly impacts the future of the children, as it jeopardizes their access to education and their long-term development.

In this context, the Solidarity Calabash serves as a community-managed mechanism to bridge this seasonal gap, ensuring that liquid funds are available exactly when these multi-dimensional pressures peak. The impact of this strategy is tangible: in many areas, the duration of the *Soudure* - specifically defined as the period when three meals a day are not guaranteed - has significantly diminished since the introduction of the Solidarity Calabash. By transforming a time of scarcity into a period of managed resources, the movement has fundamentally strengthened the resilience of rural households. With this, the communities have transformed a period of potential shame into one of collective pride.



The Solidarity Calabash was originally developed in the rural agricultural context.  
(Visual: Vreni Jean-Richard, Fastenaktion)

## 2 The Semi-Pastoral Context

In the arid zones of northern Senegal, such as the Fouta region, the Solidarity Calabash has been adopted by pastoralist and semi-pastoralist communities. This adoption stems from the recognition that the mechanism offers a solution to the unique pressures of transhumance. In these areas, wealth is traditionally held in livestock, which is a highly illiquid asset, particularly during the dry season.

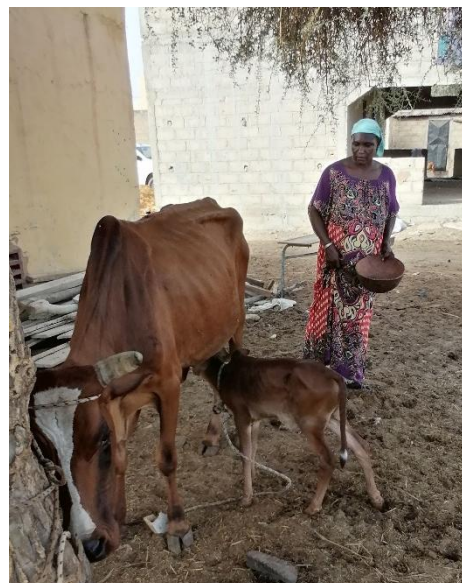
The communities realized that the Calabash provides a necessary liquid reserve to also navigate the "*Soudure Pastorale*." This period of crisis follows a different cycle than the agricultural one: while farmers struggle during the rains, the pastoralist *Soudure* occurs during the peak of the dry season, just before the rains arrive. This is the difficult period when pastures are completely exhausted, water is scarce, and livestock prices drop

drastically due to the animals' poor physical condition. Additionally, the price of industrial livestock feed is very high during this period. As soon as the first rains fall and the pastures begin to grow, the animal *Soudure* ends.

By having a cash reserve in the Solidarity Calabash, families are less forced into "distress sales" - selling their emaciated animals at bottom prices to buy grain for human consumption, which typically becomes more expensive during this same window.

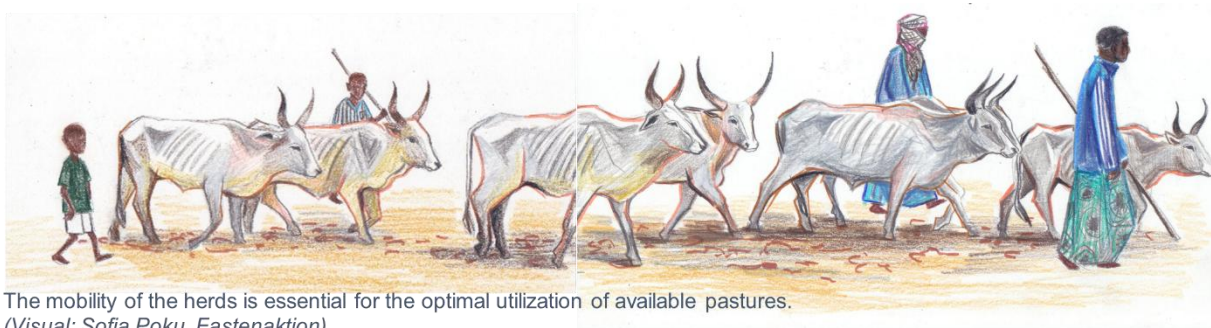
The most significant value of the Solidarity Calabash in this context is its ability to empower those who remain in the permanent settlements. When the men and young people move with the herds for several months in search of water and grazing land, the women, children, and elderly are often left in a state of financial dependency. By adopting the Solidarity Calabash, these community members have gained the autonomy to solve their own problems. They no longer have to wait for funds or decisions from the mobile part of the family; the Calabash ensures immediate access to resources for food, healthcare and school costs.

Furthermore, this adoption provides immense psychological relief for those on the move. Knowing that the family members left behind are not vulnerable but are instead supported by a functional community safety net allows the herders to focus on the survival of the livestock. This mutual security strengthens the resilience of the entire household, ensuring that health, education, and nutrition are maintained even when the family is geographically divided and facing different seasonal pressures.



In the drier North, food security depends more on livestock.

(Visual: Aboubacry Sall, Bambaare)



The mobility of the herds is essential for the optimal utilization of available pastures.

(Visual: Sofia Poku, Fastenaktion)

### 3 The Coastal Fishing Context:

In the coastal regions and islands of Senegal, the Solidarity Calabash has been adopted by artisanal fishing communities as a critical tool for resilience in an increasingly volatile environment. For generations, the rhythm of the sea dictated the community's prosperity, but today, this balance is under threat from two sides. First, the unpredictable impacts of climate change have fundamentally altered the migration patterns of key species. As ocean temperatures rise, fish like the sardinella find suitable "overwintering" conditions further north, in Mauritanian or Moroccan waters, and no longer migrate south to Senegal in the numbers they once did.

This environmental shift is compounded by the devastating impact of overfishing. Large-scale industrial vessels, often operating under international agreements or illegally, have depleted the stocks that artisanal fishers have relied on for centuries. This dual pressure means that the "biological rhythm" of the sea has become unreliable, and "empty net" days are no longer exceptions but a frequent reality. In this context, the Solidarity Calabash is used women use the collective fund to strategically address the following challenges:

- **Resource Competition and the Squeeze on Women:** Small-scale fishers and women processors face overwhelming competition from industrial fishmeal factories, which divert dwindling sardinella stocks away from local markets to be processed into animal feed for export. This crisis hits women particularly hard, especially those involved in the traditional processing and collection of shellfish and seafood. By adopting the Calabash, these women have created a self-managed fund that provides a vital buffer. When raw materials are too expensive or unavailable due to industrial competition, the fund ensures they can still meet the three pillars of nutrition, health, and education for their families.
- **The Challenge of Geographical Isolation:** On the islands and in remote coastal villages, the cost of living is exacerbated by long and expensive transport routes, making all outside goods significantly more expensive. In this context, the MAF (see chapter V4) are important. On the islands, especially transformation of natural products as *Ditakh* or other fruit juices as well as the production of soap can not only reduce household expenses but also provide a small, steady income stream that remains independent of the increasingly unpredictable catch from the sea. Many Solidarity Calabashes on the islands of the Saloum Delta adopted such collective activities.
- **Coping with Social Disruption:** The crisis in the fishing sector has fueled a desperate migration movement, often leaving behind "shattered" households. When young men leave the community in search of better opportunities, the women, children, and elderly remaining behind face sudden and deep economic gaps. The Solidarity Calabash provides these households with a community-led safety net.



The fishing communities (here in Saint-Louis) are facing many challenges, especially due to environmental problems and changes caused by global warming. (Visual: Vreni Jean-Richard, *Fastenaktion*)

Through the adoption of the Calabash, fishing communities are transforming a situation of vulnerability into one of collective agency. It allows them to navigate the unpredictable "tides" of the modern economy while building a self-reliant system that protects the stability and dignity of the family.

#### 4 The Urban and Peri-Urban Context

While the Solidarity Calabash is deeply rooted in rural traditions, it has shown a remarkable capacity to function in environments where the link to the land has been altered or severed. In these settings, the focus shifts from managing agricultural harvests to navigating the complex financial and social pressures of a modernizing society

## The Urban Context: Navigating Constant Precarity

In fully urbanized environments, such as the major centers of Dakar, Saint-Louis, Thiès, and Kaolack, the adoption of the Solidarity Calabash demonstrates the flexibility of the model. Although the approach originated within the annual, season-based rhythms of rural agriculture, it has proven to be seamlessly applicable to the volatile, non-seasonal realities of city life. In these urban centers, the concept of a singular "lean period" is replaced by a state of permanent and unpredictable vulnerability.



Although the context is different in the cities, the same phenomenon of scarcity periods is present.

(Visual: Vreni Jean-Richard, *Fastenaktion*)

Although the context is different in these urban districts, the fundamental logic of the Calabash remains unchanged. In the city, the "Soudure" often manifests as a complex mix of pressures within the same family: while some members may face the daily unpredictability of the informal economy, others with formal employment experience a cyclical, monthly "Soudure" in the days before their next salary is paid. The urban Calabash does not orient itself toward a harvest, but rather toward these overlapping pressures of city living - such as rent, utility bills, and sudden medical expenses - that can strike at any time. The transition from a rural "annual" cycle to an urban "continuous" cycle occurs without the need for structural modification. By maintaining a liquid fund year-round, these urban communities ensure that the three pillars of nutrition, health, and education are protected against the constant fluctuations of the urban market, providing a bridge for both the daily gaps of the informal sector and the monthly bottlenecks of salaried life. These Calabashes often rely less on collective purchasing and are instead organized either around a shared residential neighborhood or a specific professional setting, such as the fish market Calabash in Kaolack.

## The Peri-Urban Context: Adapting to Urban Sprawl and Social Change

In the outskirts of these major cities, many communities are currently navigating a profound transition. These areas were once traditional rural villages that have been absorbed by rapid urban expansion. This transformation is not only structural but deeply social and economic. As these communities become peri-urban, the physical environment changes: fields are replaced by construction sites, and quiet paths become congested roads. This directly impacts daily life; for instance, children can no longer play safely in the streets due to the dangers of urban traffic.



As urban expansion gradually overtakes former villages, the socioeconomic landscape undergoes a dramatic transformation.

(Visual: Vreni Jean-Richard, *Fastenaktion*)

Parallel to this physical shift is a fundamental change in the economic environment. The traditional rural economy, often based on subsistence and local exchange, is replaced by a dependence on the urban cash economy. In this transitional space, the Solidarity Calabash is adopted to manage more than just the loss of traditional land; it helps families navigate new obligations in a world where every necessity now requires cash.

The Calabash also serves as a mechanism for preserving the human bonds of the village within this fragmenting setting. As the "natural" community spaces disappear, the meetings and collective management of the Calabash provide a social anchor that keeps the village identity alive. The fund helps families maintain their dignity while they navigate a lifestyle where social and economic risks - from traffic accidents to the isolation and financial volatility of urban living - are significantly higher than in the traditional rural past.

### **The Internal Diaspora: Translocal Networks of Support**

A specific urban phenomenon is the formation of "internal diaspora" Calabashes. These are groups of people living in major cities who have migrated from the same village but maintain deep structural and emotional ties to their roots. They use the Solidarity Calabash to institutionalize their support for their home communities, creating a translocal safety net. Members contribute to their own Calabash in the city, but they also funnel a portion of these collective funds back to the central Calabash in their home village, particularly during the rural lean season/*Soudure*.

For these migrants, the Calabash is a way to alleviate the immense pressure of being the sole "breadwinner" and the primary person held responsible for covering any financial emergency back home. In many cases, a person in the city is expected to be the immediate "insurer" for the extended family's medical or social crises. The Calabash ensures that when a crisis hits - like a sudden illness or an empty granary - the response is collective and organized through the village's and the diaspora's Solidarity Calabash rather than falling solely on one individual.

This provides immense psychological relief to those living in the city, knowing that their home community has the autonomy to solve its own problems. It shifts the burden from the individual migrant to the collective strength of the village's own resources. At the same time, the urban branch provides a support system for the migrants themselves, reinforcing the cultural values of mutual aid and Solidarity far from home.

## **5 Within and Alongside Institutions and Interest Groups**

The versatility of the Solidarity Calabash is further evidenced by its functional adoption within specific professional and interest-based groups. In these contexts, the mechanism moves beyond residential or geographic boundaries to stabilize the economic lives of people linked by a shared vocation or social purpose.

This list is by no means exhaustive; the flexibility of the approach allows for all kinds of specialized Solidarity Calabashes. New innovations are continuously documented and can be explored on the website [www.calebassesdesolidarite.sn](http://www.calebassesdesolidarite.sn), the YouTube channel "La voix des Calebasses," or in the magazine of the same name published on the webpage.

### **The School and Classroom Calabash**

In the educational context, the Calabash is adopted by parents' associations and school committees to ensure inclusive access to education. While primary schooling is theoretically free, the daily reality involves costs that many families cannot sustain. A specific application is the Classroom Calabash, which specifically addresses the issue of school meals. In many schools, children are required to contribute a small daily amount for their lunch; those who cannot pay often go hungry, which directly affects their ability to concentrate and learn. The Classroom Calabash allows for a collective management of these contributions, ensuring that every child can eat regardless of their family's daily financial situation.

The most notable example began with a teacher who, despite initial criticism - including accusations that such a collection might encourage children to steal from their parents - demonstrated the profound impact of the model. The success was so evident that the entire school eventually adopted the concept.

Furthermore, the broader School Calabash continues to cover the "hidden" costs of uniforms, stationery, and registration fees at the start of the term. This prevents the public "shame" of exclusion and ensures that poverty does not lead to malnutrition or school dropouts, maintaining the child's dignity within the educational environment.

Reel: <https://www.facebook.com/reel/894781193176162>

Finally, the reach of this model extends to student-led initiatives, particularly at the secondary school level. In several instances, students have organized their own Calabashes independently of the school administration. Having observed the effectiveness of the mechanism in their mothers' groups at home, these students decided to apply the same principles to their own context.

### The Health Post Calabash

The integration of the Solidarity Calabash into the formal healthcare system is effectively demonstrated by the specific model established at the health post of Médina Sabakh. Unlike traditional community-based groups, this Calabash is physically and operationally linked to the local health facility, serving as an immediate financial safety net for patients. Before this institutionalization, healthcare staff frequently found themselves in the distressing position of having to use their private funds to cover emergency costs for patients, such as urgent hospital evacuations or life-saving prescriptions. This placed immense personal and financial pressure on the staff. The establishment of the Health Post Calabash has significantly relieved this professional and personal burden, transforming a precarious individual responsibility into a structured community resource.



Mme Ndèye Diouf, initiator of the Health Post Calabash, explains her innovation on a district meeting  
(Visual: Mahmadou Diop, Agrificio Services)

A unique structural feature of this model is that the contributors - primarily the healthcare staff - are not the same individuals who receive the loans; instead, the funds are accessed by the patients and their families. This differs from the "normal" Calabash approach, where members borrow from a fund they have collectively built. Remarkably, despite the fact that patients are borrowing money they did not personally contribute, the repayment process functions without issues. Patients and their families honor their debt to the Calabash with high reliability, recognizing its vital role in preserving life and dignity within the community.

*"The Health Post Calabash in Médina Sabakh has revolutionized our access to care. It offers advantages from every point of view: we no longer wait for a health crisis to become a financial disaster because we have anticipated the costs together. It is our own health insurance, built with our own hands."  
(Member of the Médina Sabakh Health Network, published in: La Voix des Calebasses, N°2, April 2025)*

<https://www.facebook.com/watch/?v=2087429951752541>

<https://www.youtube.com/watch?v=LYnK8a-ceuE>

## The Mosque Interactions

The Solidarity Calabash is deeply integrated into the socio-religious fabric of Senegalese communities, operating in harmony with the mosque and its leadership. By providing interest-free loans and immediate financial aid, the Calabash aligns with Islamic ethical principles regarding mutual support and the prohibition of usury (*riba*). Traditionally, the Imam is the first point of contact for individuals in distress, which often exhausts the mosque's charitable funds. The Calabash functions as a "first line of defense," managing community emergencies locally and thus relieving religious leaders from the constant pressure of individual financial appeals. Some Imams and other religious authorities serve as moral mediators and arbiters to resolve conflicts or repayment delays in the *Comité des Sages* (Committee of Sages). Some mosques have established their own Calabashes, which are replenished through contributions during prayers and religious events.

Furthermore, the Calabashes and networks synchronize their activities with the religious calendar, utilizing collective purchasing operations (*OPAG*) to stabilize food prices during major holidays like *Tabaski* and *Korité*. This institutional synergy ensures that social protection is not only economically efficient but also culturally and spiritually anchored, preserving the dignity of the community within its existing moral framework.

### The Mosque Calabash

In the Kasnack neighborhood of Kaolack in central Senegal, a dedicated Solidarity Calabash has been introduced at a local mosque. This calabash supports the mosque's maintenance, repairs, and general upkeep following its renovation in 2023. The initiative has significantly improved the mosque's daily functioning and provides valuable, ongoing support to this place of worship.

<https://www.youtube.com/watch?v=f-gg8Yx4mWo>

## The Youth Solidarity Calabashes

These groups emerge in various contexts. They may consist of young women seeking their own space, distinct from the Solidarity Calabashes of the mothers. There are also groups formed by secondary school students or youth within a neighborhood. Generally, they cater to the specific needs of young people. Some Youth Solidarity Calabashes also engage in joint economic activities, for example in Saint Louis.

At times, these groups have a direct link to the issue of irregular migration and its associated risks. They serve to remember deceased friends and aim to prevent members from making this dangerous choice in an impulsive reaction during a personal crisis. (For more details on this specific aspect, please refer to Chapter X3: Youth and Migration).

## The Occupational Calabashes

Professional groups, such as the artisan guilds in Thiès or the fish market women in Kaolack, use the Calabash to buffer the high risks of the informal economy. It provides a financial safety net for days when goods perish or tools break, while also serving as a vital space for regular informal exchange and professional solidarity among peers.

## The Calabash of People with Disabilities

For marginalized groups as the group of People with Disabilities in Kougheul, the Calabash has become a powerful tool for achieving autonomy and collective empowerment. By managing their own funds, members move away from dependency on external charity and instead build a system of mutual support. This process

makes the group more visible and active in local development, significantly boosting the self-confidence and agency of its members.

## VIII Scaling Solidarity: The Network Structure

Due to the rapid expansion of the approach, the accompaniment structure required reorganization, as providing individual support to every single group was no longer feasible. Consequently, networks were established at various tiers to independently assume the responsibility for support and to build a movement that is financially autonomous in the long term.

The structure comprises four distinct levels: the Réseaux de Proximité (at the immediate neighborhood level, within a village or between neighboring villages), the Réseaux Communaux (aligned with the political communes), the Réseaux Fédéraux (at the level of the partner organizations responsible for accompaniment), and the National Network, with each level holding membership in the next higher tier. These networks operate with a high degree of financial autonomy; notably, the salaries of the staff (Gérantes, who are themselves Calabash members) are funded through a progressive model in which the self-financed portion of wages increases to 100% over a three-year period.

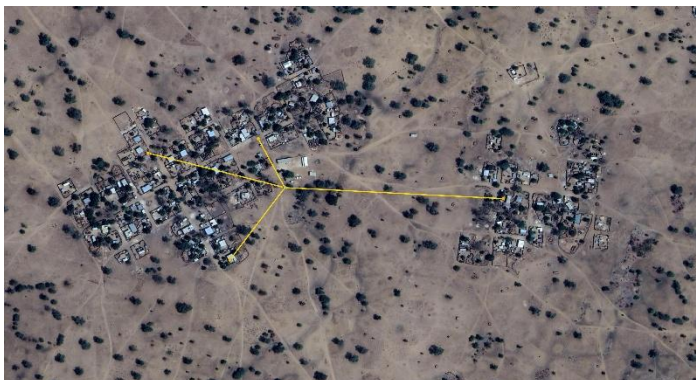
### 1 Proximity Networks/ Réseaux de Proximité, RDP

The Proximity Network represents the first organizational level, consisting of several Solidarity Calabashes within a single village, a cluster of neighboring villages, or an urban quarter. Its existence is based on geographical proximity, which eliminates transport and administrative costs for the participating women and strengthens the social cohesion between neighboring areas.

Operationally, this level serves as a hub for the implementation of the Self-Financing Mechanism (mécanisme d'autofinancement or MAF; see also V4). This level is particularly effective for labor-intensive collective actions, such as the small-scale processing of regional agricultural produce or the production of soap, detergent, and bleach (Eau de Javel).

Beyond production, the network supports individual Solidarity Calabashes through coordinated group purchasing for specific shared needs at the village or quarter level. By centralizing these procurements, the network relieves each Calabash of the logistical burden of organizing these purchases independently. Consequently, the individual groups have to manage fewer purchases themselves, as these acquisitions are handled more efficiently at the network level.

The proximity facilitates frequent exchange and fosters closer relationships among the members. These networks create strong ties of friendship that are often recognized by external observers, including village authorities. Furthermore, this level serves as a "learning ground" for navigating higher network structures. Free from administrative costs, these networks develop rapid dynamics and provide a vital support system for resolving conflicts or issues that cannot be settled within an individual Solidarity Calabash.



Geospatial image of a small Proximity Network with four member Solidarity Calabashes (Visual: Vreni Jean-Richard, Fastenaktion)

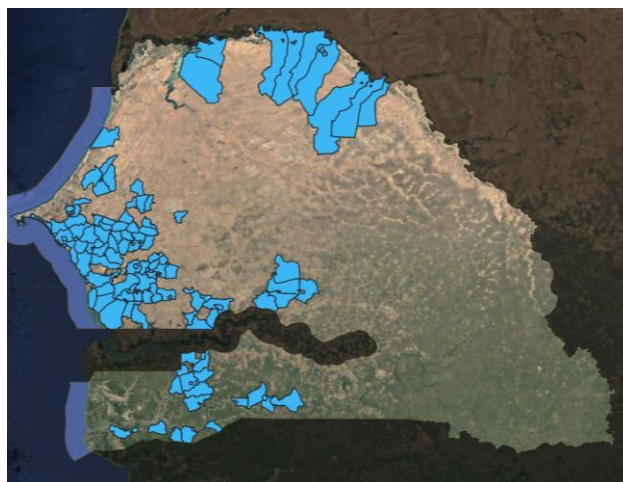
## 2 Communal Networks (*Réseaux Communaux, RC*): Municipal Partnership and UNCCAS

The Communal Network marks the first level of interaction between the movement and the decentralized state authorities, specifically the Mayors' offices (Mairies) and Sub-prefectures - a dialogue that continues and intensifies at higher network levels, particularly on the national scale.

This relationship is characterized by a structural synergy: the networks provide the municipality with an organized, self-managed partner capable of identifying the needs of the most vulnerable citizens, thereby reducing the social burden on the municipal administration, which is otherwise frequently approached for financial assistance whenever a family faces a crisis. At the same time, this level serves as a primary platform for advocacy regarding access to basic social services (*accès aux services sociaux de base*). The networks and the Proximity Networks or individual Calabashes negotiate at this level for essential state provisions and infrastructure, such as connection to the electricity grid, water supply systems, or the construction of school classrooms but also things like school kits or healthcare kits.

In recognition of this dual role - as a social partner and an advocate - many Mairies provide structural support, such as the long-term allocation of communal land for the construction of storage hangars or the provision of communal fields for collective cultivation. To formalize this cooperation, the movement is currently in the process of registering these networks as Consumer Cooperatives, under the name *Union Communale des Calebasses de Solidarité (UNCCAS)*.

The UNCCAS manage group purchases at the communal level to meet the shared needs of the Proximity Networks (*Réseaux de Proximité*) and isolated Calabashes within the municipality. Unlike the lower levels, this tier incurs specific operational costs, such as transport for meetings and communication expenses. Consequently, the networks must be self-financing. They achieve this through AVA contributions from the member Proximity Networks, some economic activities and donations, but primarily through the margins generated by group purchasing at the municipal level. To ensure sustainability, a clear financing and profit-sharing model has been established based on the financial contribution of either the Communal or the Proximity Network to the group purchase. While this structure allows the networks to remain self-sufficient, the primary benefit is as always intended for the individual households, who gain access to goods of everyday necessity at lower prices. These prices are pre-negotiated across the different network levels to ensure maximum affordability for the members.



Almost 100 *réseaux communaux* are being transformed into UNCCAS (Visual: *Vreni Jean-Richard, Fastenaktion*)

The distribution of the generated profits is defined by the investment source: if the Communal Network provides 100% of the funding, it retains 100% of the margin. In cases of shared financing, the Communal Network receives a minimum of 25%, with the rest distributed proportionally to the contribution. Even when a Proximity Network provides the full 100% of the funding, a 25% service share is retained by the Communal Network to cover its administrative and coordinating efforts, while 75% flows back to the Proximity level.

As with the other tiers of the movement, these networks are composed of delegates from the lower levels and, ultimately, from the Solidarity Calabashes themselves. This ensures that the entire structure remains rooted in the needs and decisions of the grassroots membership. Please refer to the map for the distribution of the approximately 100 *Réseaux Communaux/UNCCAS*.

### 3 REFECAS: Regional Professionalization

The Réseaux Fédéraux des Calebasses de Solidarité (REFECAS) constituted the first level of formal networking to be established as Consumer Cooperatives, typically organized around the geographical or thematic intervention zone of a "carrier" organization (such as an NGO, Association, or Farmers' Union) or a group of volunteers. While the communal level focuses on municipal governance, the REFECAS prioritizes economic sustainability and legal protection.

This structure centralizes the purchasing power of its constituent calabashes to conduct large-scale Group Purchasing Operations (Opérations d'Achat Groupé or OPAG). By negotiating directly with wholesalers, the REFECAS secures prices significantly below market rates for staples like rice, oil, and sugar, as well as soap and detergent. Progressively, the REFECAS assumes more responsibility from the Civil Society Organizations (CSOs) that initially established the Calabashes, moving towards complete autonomy, including full financial independence.

To ensure a permanent point of contact and to manage administrative tasks (group purchasing) and data collection, each REFECAS employs a manager (Gérante), who is herself a member of a Solidarity Calabash. She receives a modest monthly compensation structured on a degressive financing model to foster independence. In the first year, this compensation is fully covered by Fastenaktion. By the second year, the Cooperatives are required to cover one-third of the salary. Since the REFECAS have typically gained significant experience with large-scale group purchases by this time, they are generally well-positioned to generate the necessary margins to secure this share. The contribution increases to two-thirds in the third year, and from the fourth year onwards, the REFECAS assumes full responsibility for the salary. While this model is ambitious, it has largely proven successful to date and serves to prevent dependency on external donors from the very outset. Some of the REFECAS have also started their own economic activities (see pictures)



One REFECAS produces a local spice mix to replace imported bouillon cubes and has obtained a national sales authorization for it (Visual: Mamadou Diop, Agribio Services)

### 4 National Network RENCAS (Réseau National des Calebasses de Solidarité)

The Réseau National des Calebasses de Solidarité (RENCAS) serves as the central hub and ultimate representative body of the movement. Its membership consists of the various Réseaux Fédéraux (REFECAS). Like its constituent members, RENCAS is formally registered as a consumer cooperative (distinct from a producer cooperative) and possesses its own headquarters in Thiès equipped with storage facilities to facilitate logistics on a national scale.

RENCAS is officially recognized by the Ministry of Microfinance and the Social and Solidarity Economy (MMFESS) as a formal actor within the Social and Solidarity Economy (ESS). This recognition grants the

movement a formalized position within the state framework, enabling access to state services and securing an independent, officially acknowledged status within the national economy.

While the lower network levels have achieved significant financial independence, the national level is still on the path toward full self-financing. To achieve this, RENCAS leverages the geographical diversity of Senegal through inter-zonal trade. The strategy involves sourcing region-specific products - such as palm oil from Casamance, rice from the Fouta region, maize from the Center, or salt from Kaolack for seafood processing on the coast - and distributing them to other zones. A strict operational rule governs these activities: at least two REFECAS must be involved to justify national intervention; otherwise, trade remains at the federal level.

Currently, revenue is largely generated through the pre-financing of group purchases for the REFECAS. The profits from these transactions are shared based on the investment contribution (following a similar model as between Communal and Proximity Networks). Income is also generated through logistical services, such as vehicle rental and the renting out of office space at the headquarters.



The RENCAS Board of Directors during a working session  
(Visual: Vreni Jean-Richard, Fastenaktion)

Additionally, a pilot project for the collaborative production of spice blends is currently underway. While the production expertise and national sales authorization reside with one specific REFECAS, ingredients are progressively sourced from other federations according to their zonal specialties (e.g., onions, maize, salt). In return, the supplying networks can repackage the base product, which they can purchase in bulk at wholesale prices. If this proves successful, the national network intends to investigate the production of distinct soap products (e.g., specific detergents) that do not compete with the products made by the lower-level networks.

Similar to the networks at the communal and federal levels, RENCAS aims to generate additional revenue by organizing conferences, which are frequently supported by patrons and public figures. This avenue is currently being actively explored to evaluate its potential on a national scale.

*“Our vision today is to achieve national coverage. We are no longer just small groups; through our networks, we have become recognized actors of the Social and Solidarity Economy, capable of speaking directly to the State.” (Djibril Thiam, National Coordinator, published in: La Voix des Calebasses, N°3, June 2025)*

The establishment of the national level has been characterized by a steep learning curve. A fundamental principle of the movement is that all decision-makers must originate from within the Solidarity Calabashes. Consequently, the Board of Directors (Conseil d'Administration) is composed of representatives from the various REFECAS.

To reinforce this democratic grounding, the movement enforces strict mandate limitations and regular renewal of board members. While this rotation ensures broad participation and prevents power concentration, it inevitably slows down the professionalization process. As experienced leaders must step down just as they have mastered the complexities of national management, the network faces the challenge of constantly rebuilding its institutional memory and expertise. To address this situation, the RENCAS charter now includes a staggered renewal rule, where one-fourth of the board members are replaced at regular intervals (*règle du quart sortant*).

Therefore, despite the leadership skills developed through internal promotion, RENCAS currently relies on technical accompaniment and strategic coaching from the specialized Senegalese organizations supporting the movement. This partnership bridges the gap between community expertise and the specific demands of national administration, navigating the deep waters of politics and supporting the Board until the network achieves full autonomy in both skills and finance.

Beyond economics, RENCAS functions as a powerful engine for social mobility. It allows women to rise from grassroots Calabash members to national leaders, demonstrating how the movement develops leadership capable of negotiating directly with state authorities.

Through close collaboration with the MMFESS and the regular organization of the National Solidarity Calabash Day (Journée de la Calebasse de Solidarité), RENCAS significantly enhances the visibility of the movement. These events are frequently honored by the presence of the Minister in person or high-level representatives, ensuring consistent attention in national media and public discourse. This high-profile endorsement reinforces the network's reputation as a serious and professional actor in the Social and Solidarity Economy.

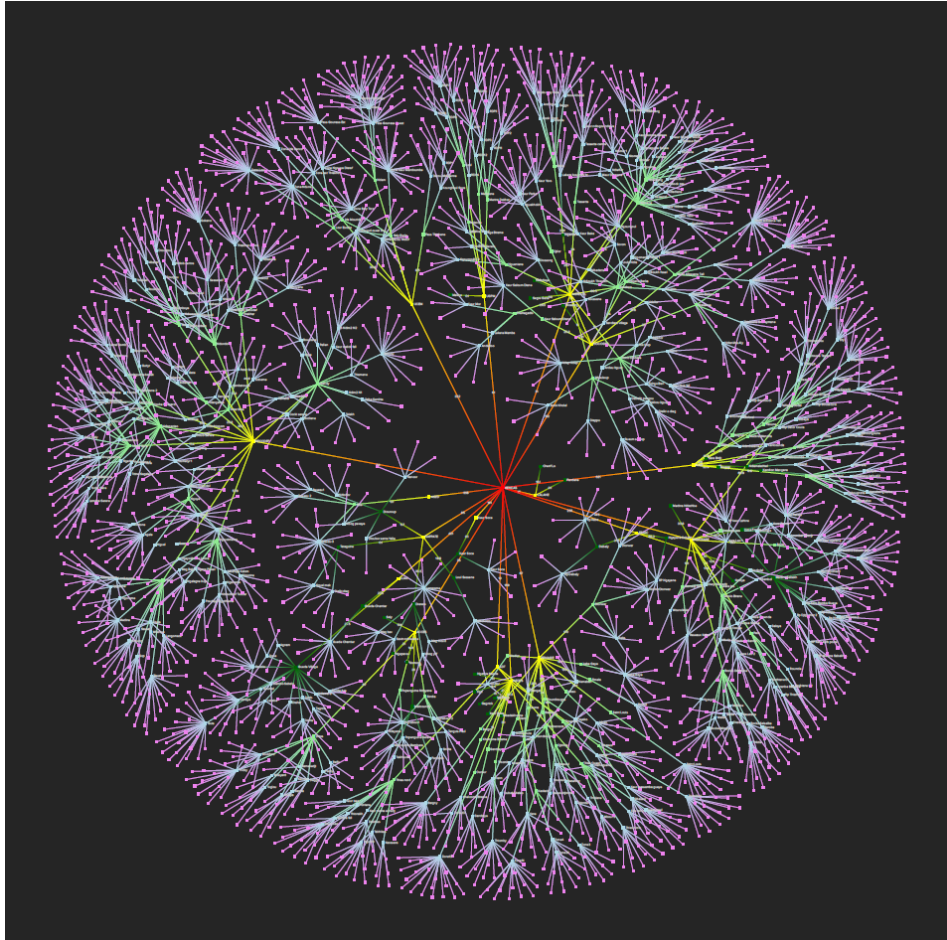
## **5 Social dimension of networks: " A single bracelet makes no noise "**

The transition from individual Solidarity Calabashes to a structured nationwide network has fostered a social dimension that redefines belonging and mutual trust. At the heart of this transformation is the guiding principle "un seul bracelet ne fait pas de bruit" (a single bracelet makes no noise), which reflects the collective resonance.

The establishment of networks has effectively shortened perceived distances between women across the country and has led to the emergence of a shared identity among members of all Solidarity Calabashes.

The over-regional connectivity serves as a practical safety net that transcends traditional boundaries. It is common for members to travel hundreds of kilometers to participate in meetings or exchange visits in distant regions. Despite being among people they have never met, they experience an immediate sense of familiarity and security, as the shared identity of the movement unites them. This allows them to express themselves and actively tie bonds of friendship from the first moment.

This lived solidarity can also solve emergencies of individual members, as the account of a member who was stranded in a distant region late at night with no acquaintances nearby shows. By utilizing the network's communication channels, she established contact with a local Solidarity Calabash and was provided with food and shelter by a fellow member, simply by virtue of her membership in the movement. Another example of a social emergency was the kidnapping of a youth just before his final exams (Bac). A young man from the Thiès region was abducted and taken to the Fouta, several hundred kilometers away. Leveraging the network, the President contacted the partner organization in that distant region. Through the partner organization and the local network in the Fouta region, the boy was located. The family was involved in the mediation, and the youth was able to return home safely to complete his exams. These accounts, among many others, testify to a new sense of cohesion and belonging that transcends the purely organizational, turning the networks into a lived community.



Visualization the network structure with the national network in the middle in red, the regional cooperatives in yellow and the Communal Networks in green. The Proximity Networks appear in white, and each Solidarity Calabash is a pink spot. This visualisazion was created with the online version of KUMU.  
*(Visual: Vreni Jean-Richard, 2025)*

## IX Collaboration

### 1 Institutional Collaborations

The sustainability and scalability of the Solidarity Calabash approach are heavily dependent on its strategic integration into existing institutional frameworks, ranging from traditional village hierarchies to national government bodies. Rather than operating as a parallel or isolated system, the Calabash actively seeks to embed itself within the local governance structures.

#### Collaboration at the Village Level

At the grassroots level, the collaboration with village authorities, specifically the *Chefs de Village* (Village Chiefs) and religious leaders, provides the necessary social legitimacy. The involvement of these traditional custodians is vital for the acceptance of the Calabash in conservative rural contexts. Village chiefs often act as the first line of arbitration in cases of internal conflict or repayment difficulties, reinforcing the "*Chartes*" that govern the Solidarity Calabashes. Their presence at founding meetings and their public prayers for the success of the approach signal to the wider community that the Calabash is a communal asset, protected by traditional authority. This endorsement transforms the Calabash from a simple financial tool into a recognized village institution that contributes to social peace and stability.

#### Collaboration with Municipalities (Mairies)

The most important level of formal collaboration is with the *Mairies* (Municipalities/district level). Mayors and municipal councils increasingly view the Solidarity Calabash networks not merely as women's groups, but as strategic partners in territorial development.

This partnership is often formalized through the integration of Calabash activities into the Municipal Development Plans (*Plan de Développement Communal*). The municipalities recognize that the Calabashes effectively manage social safety nets, covering health, food, and education costs for vulnerable families, that the municipal government often lacks the budget to address.

Consequently, the Calabashes and their networks are now frequently invited by the city halls to participate in key strategic processes. This includes attending budget orientation meetings and municipal planning workshops, where they contribute to the decision-making process. Mayors are also frequent attendees at public network meetings, where they not only provide their endorsement but often offer logistical support or institutional backing for the networks' initiatives.

#### National Collaboration with the Ministry

On the national stage, the movement has established a significant collaboration with the Ministry of Microfinance and the Social and Solidarity Economy (MMFESS). Through the National Network of Solidarity Calabashes (RENCAS), the movement advocates for the recognition of the Calabash model as a distinct and viable pillar of the Social and Solidarity Economy (SSE), separate from conventional microfinance. This collaboration has led to high-level recognition, with ministry officials acknowledging the Solidarity Calabash approach as a model that aligns with national strategies for poverty reduction and food sovereignty. The RENCAS actively engages in advocacy work to ensure that the specificities of the Calabash - such as its interest-free nature and its focus on autonomy - are respected and if possible integrated into national sectoral



The president of the national Solidarity Calabash Network with the Minister at the national day of the Solidarity Calabash in 2025.

(Visual: Mamadou Diop, Agribio Services)

policies. This vertical integration ensures that the voice of rural women is heard at the policy-making level, bridging the gap between local realities and national development strategies.

## 2 Collaboration with the Health Sector

The intersection of health and economic stability is a critical focal point for the Solidarity Calabash. In rural Senegal, a medical emergency is often a trigger for a household's descent into spiraling debt. The Calabash approach addresses this vulnerability through a multi-layered strategy that combines financial access, preventive nutrition, and direct institutional support to local health structures.

### Financial Accessibility to Care

The most immediate form of collaboration is the removal of financial barriers to healthcare access. The "Solidarity Loan" system specifically designates funds for health-related emergencies. Unlike commercial credits, these interest-free loans allow members to immediately pay for prescriptions (ordonnances), medical consultations, or emergency transport to hospitals without delaying care or resorting to usurious lenders. In many communities, this system effectively functions as a community-managed mutual health insurance scheme, ensuring that no member is denied treatment due to a lack of immediate cash.

### Preventive Health and Nutrition

Collaboration with the health sector also extends to preventive measures, particularly in the fight against malnutrition and non-communicable diseases. Working in tandem with local health workers and *Badienou Gokh* (neighborhood godmothers), Calabash members are trained in the production of *farine enrichie* (enriched flour) for infants. This locally produced nutritional supplement is promoted by health posts as a superior and affordable alternative to imported industrial options. Furthermore, the promotion of "Bouillon Naturel" (natural stock) serves as a direct public health intervention against the rising prevalence of hypertension and cardiovascular diseases caused by the excessive consumption of industrial stock cubes.

Beyond these tangible products, the partnership relies on regular sensitization campaigns. Health authorities frequently utilize the weekly Calabash meetings as a low-threshold platform to disseminate information on critical topics such as vaccination, malaria prevention, and reproductive health. This arrangement offers a mutual benefit: health agents gain direct access to a structured, attentive audience without the logistical burden of organizing separate gatherings, while the women receive vital medical advice within their own trusted social space.

### Health Assurances (Mutuelles de santé)

The collaboration with formal health insurance providers (Mutuelles de santé) has significantly expanded in recent years. While some networks have successfully established their own internal health assurances (Mutuelle), many others have forged close partnerships with officially recognized external health insurances. By negotiating as a collective block, the Calabashes are able to secure preferential terms and reduced rates, leveraging the power of group enrollment to benefit entire families. To facilitate entry into these schemes, the Calabash often advances the initial enrollment fees (frais d'adhésion) in the form of a solidarity loan, which members then repay individually over time. This strategic alignment yields a direct economic benefit: as formal



Members of a proximity network expose their products: soap and enriched flour  
(Visual: Vreni Jean-Richard, Fastenaktion)

insurance coverage becomes more widespread among members, the frequency and volume of emergency health loans requested from the Calabash significantly decrease, thereby stabilizing the fund and freeing up capital for other needs.

### **Support for Health Infrastructure**

Beyond individual support, the Calabash networks actively collaborate with public health institutions, particularly at the level of the Poste de Santé (Health Post) and Case de Santé. A prime example of this institutional integration is found in Médina Sabakh, where a specific "Calebasse de Poste de Santé" was established. In this model, the resources mobilized by the community are used to support the operational needs of the health facility. Successful networks have used their plaidoyer power to provide essential medical equipment, such as ambulances or maternity materials.

### **Crisis Response**

The agility of the Calabash structure allows it to act as an immediate responder during health crises. During the COVID-19 pandemic, for instance, the networks pivoted rapidly to procure and distribute sanitary kits (soap, bleach, masks) to health posts and households. This ability to mobilize resources and disseminate health information through their vast network of members makes the Solidarity Calabash an important actor in times of national health emergencies on a very decentralized scale.

## **3 Collaboration with the Education Sector**

Education is universally recognized within the Solidarity Calabash network as a primary vehicle for social mobility. However, the costs associated with schooling - ranging from registration fees and uniforms to supplies - remain a significant burden on rural household budgets. The Solidarity Calabash intervenes in this sector by providing immediate financial relief and fostering a new relationship between families and educational institutions.

### **Financial Accessibility to Education**

The most direct form of support is the *Crédit Scolaire* (Education Credit). At the start of every academic year, Calabash groups mobilize their solidarity funds to offer interest-free loans specifically designed to cover enrollment fees and purchase materials. This mechanism is crucial in preventing school dropouts, particularly for girls, whose education is often the first to be sacrificed during liquidity crises. In many communities, this support extends to direct grants for the most vulnerable children, ensuring they are equipped for the school year.

This financial empowerment has led to a visible shift in social standing within the villages. Field reports and anecdotes frequently highlight a significant change in dynamics: in the past, members of vulnerable households were often the last to enroll their children, sometimes forced to wait until the final minute or beg school directors for payment extensions. This struggle was often met with condescension from wealthier community members. Today, the situation has reversed. Leveraging their collective savings, Calabash groups often organize mass enrollments for all their children at the very start of the registration period. They are often fully registered and paid up well before other individual families have organized their finances. This collective efficiency has turned school enrollment into a powerful demonstration of the Calabash's effectiveness, commanding newfound respect within the village community.

## Literacy as a Bridge to Schooling

The collaboration with the education sector also operates through the empowerment of the mothers. A core component of the program is functional literacy training (*Alphabétisation*) in local languages. According to program evaluations, this training is essential for overcoming the "*sentiment d'infériorité*" (feeling of inferiority) that many unschooled women feel toward formal administration and "educated" persons. By mastering literacy in their own language, women gain the confidence to interact with school authorities on an equal footing. This breaks the barrier where parents feel intimidated by the formal school system, allowing them to better navigate the administrative requirements of their children's education and participate more actively in the school community. This "culture of organization" ensures that the benefits of literacy extend beyond the Calabash's accounts and into the long-term educational stability of the household.

## 4 Collaboration with Civil Society Organizations

The implementation and expansion of the Solidarity Calabash (CDS) approach rely on a diverse network of non-governmental organizations, rural unions, and associations that have either participated in the co-development of the strategy or have since adopted it. These Civil Society Organizations (CSOs) are classified into two distinct categories based on their level of institutional involvement and operational responsibility.

### Direct Partner Organisations (OPDs)

Direct Partner Organizations (OPDs) serve as the active pillars of the movement, responsible for the ongoing evolution of the approach. These organizations maintain complete technical teams, comprising a coordinator, animatrices, and dedicated accounting staff, while often managing additional development activities alongside the calabash strategy. Over time, the role of OPDs has transitioned from direct grassroots implementation - covering everything from initial sensitization to the coordination of group purchases - to a more strategic focus at the network level. Today, the expansion of individual calabashes is largely driven by trained volunteers who provide the necessary local guidance.

### Indirect Partner Organizations (OPIs)

Indirect Partner Organizations (OPIs) complement this structure by operating primarily on a voluntary basis within their respective zones. While they actively contribute to innovations and the further development of the approach, they are exempt from the heavy administrative burdens of reporting and bookkeeping, which are handled by a central unit. OPIs can request budgetary allocations for specific activities through three-month operational plans, allowing them the flexibility to tailor interventions to the specific needs of their local networks and calabashes. This decentralized model ensures that the movement remains adaptable to various socio-economic contexts while maintaining a high degree of local ownership. In 2025, almost one third of calabashes and networks were accompanied "only" by volunteers of indirect partners or have no CSO at their side anymore.

### Pool of experts (CENAPSE)



Meeting of the CENAPSE Team  
(Visual: Vreni Jean-Richard, Fastenaktion)

To ensure professional standards across the movement, all participating organizations and networks have access to a specialized pool of experts. This support system provides essential services in communication, reporting, evaluation, and capitalization, as well as expertise in financial management and the strengthening of the broader social movement. For networks that no longer receive direct accompaniment from a CSO, support is maintained through zonal bureaus. These

networks rely on the professional competencies of their *Gérantes*, who benefit from regular capacity-building and specialized training to ensure the sustainability of the collective funds. Furthermore, all actors across the movement participate in the annual data collection process using the KoboCollect platform, which ensures that the national database remains accurate and reflective of the movement's current impact and reach.

## X Dimensions of Impact – Beyond Financial Resilience

### 1 Peacebuilding effect on communities

*“The Calabash has a 'pacifying' effect on our village. By focusing on mutual aid instead of interest rates, we reduce the tensions that debt usually brings. We have created a space where dialogue replaces dispute.” (Community Leader, quoted in: Construire la paix au quotidien, Swisspeace Study, February 2024)*

When members are asked about the impact of the Solidarity Calabash (CDS), their first response is almost invariably "peace", often mentioned long before any economic benefits or financial savings. This pacifying effect was not an original, planned objective of the approach, but emerged organically from the communities themselves. To understand this phenomenon, two complementary studies were conducted by Dr. Aminata Niang and the Swiss NGO Swisspeace. These studies confirm that the CDS serves as a vital mechanism for social regulation and a catalyst for what is known as "everyday peace." By addressing the root causes of internal village tensions - which are frequently socio-economic - the approach creates a resilient community fabric. This impact is especially evident in the strengthening of ties between neighbors and different ethnic groups, allowing the community to absorb shocks and prevent interpersonal disputes from escalating into open violence.

#### The Everyday Peace Indicators

To measure the effect, the research utilized the "Everyday Peace Indicators" (EPI) framework, which defines peace through the lens of local populations' daily lives. The studies identified seven core indicators of peace in the Senegalese context:

1. **Safety and Security:** Feeling safe in the streets, sleeping without fear, and the absence of violent conflict.
2. **Access to Basic Needs:** Sufficient food, clothing, and medical care.
3. **Financial Relief:** Reduced pressure from debt and the ability to meet daily expenses.
4. **Cleanliness and Health:** Living in clean environments, personal hygiene, and maintaining a "healthy mind in a healthy body."
5. **Personal Empowerment:** Acquiring knowledge, skills, and autonomy.
6. **Collective Peace:** Strong neighborly relations and the feeling of being "together."
7. **Public Infrastructure:** Access to street lighting, potable water, and proper drainage.

The research indicates that the Solidarity Calabash contributes directly to five of these seven indicators. While it does not address national security or large-scale state infrastructure (indicators 1 and 7), it is highly effective in securing basic needs, reducing financial stress, promoting hygiene, empowering women, and fostering social cohesion (indicators 2 through 6).

## Impact on Pre-existing and Multi-generational Conflicts

The CDS approach has shown a unique capacity to mitigate long-standing and even multi-generational conflicts. By creating a neutral, structured space for weekly interaction, the Solidarity Calabashes have facilitated the reconciliation of individuals and families who had not spoken for years. In the Casamance area, the approach has helped re-establish trust in post-conflict environments where civil unrest had fractured social relations. Furthermore, the CDS helps resolve contemporary tensions such as marital disputes, land inheritance issues, and conflicts between farmers and herders through internal mediation committees. In the Centre-Ouest, for instance, Solidarity Calabashes have been used as a tool to ease tensions between Serer farmers and Peulh herders through inclusive economic activities and shared goals.

## Socio-cultural Concepts and Local Symbolism

The pacification process is deeply rooted in socio-cultural values that prioritize discretion and the preservation of human dignity. Women involved in the Solidarity Calabashes are often referred to as *djéegu pusso*, or "social needles." Just as a needle is used to mend torn fabric, these women act as peacemakers who "sew" the social fabric back together when it begins to fray due to conflict. Other practices, such as the *takalante ay musoor* (alliance of headscarves) or *lonko* (linking jewelry), are used during meetings to symbolically and physically link members, lowering tensions and establishing mutual support (see also box below).

### Rituals of Connection: *Takalante ay Musoor* and *Lonko*

To make the peacebuilding process tangible during meetings, the **Solidarity Calabash** employs specific practices that transform abstract solidarity into physical reality.

***Takalante ay Musoor* (The Alliance of Headscarves):** In Senegalese culture, the *musoor* (headscarf) is a symbol of womanhood and dignity. The core of this practice is the creation of lifelong alliances and friendships. During the ritual, each woman contributes her headscarf, and the collection is placed on a mat. A person who is not a member of the Solidarity Calabash is then asked to tie the headscarves together in pairs. The two women whose scarves are linked become "allies" and "friends." This bond transcends the meeting; they begin to visit each other regularly, exchange gifts, and discuss their most intimate problems. While the act of creating a chain of fabric signifies that the group is bound by a shared destiny, these individual pairings ensure that the social bond is rooted in deep, personal trust. It is a powerful tool to remind members that their connection is stronger than any individual disagreement.

***Lonko* (Linking/Hooking):** This practice involves members physically linking their fingers or arms together. The term ***Lonko*** refers to the act of "hooking" or "hanging together." By forming this physical chain, the members demonstrate that the Solidarity Calabash is an inclusive space where no one is left alone. It serves as a ritualized way to lower "social heat" - a term used for rising tension - and reaffirms that the group operates as a single, indivisible body.

These practices are not merely traditional gestures; they are active tools of conflict transformation. They allow the "social needles" (*djéegu pusso*) to mend the community fabric through visible, collective action, ensuring that even when people disagree, they remain "linked" to the common goal of peace.

## Why Soap Means Peace

Within the Solidarity Calabash (CDS) framework, access to soap and the ability to maintain cleanliness are directly linked to the concept of peace through physical, social, and psychological dimensions. On a primary level, in a context where hygiene is both a social and religious requirement, the ability to wash oneself and one's family prevents the physical discomfort and "conflict" caused by disease. Cleanliness also functions as a vital social demonstrator; having clean clothes allows individuals to participate in community life with dignity, free from the fear of social exclusion or shame. Beyond these external factors, the collective production of soap through the networks provides women with a shared purpose and a source of independent income, which significantly reduces the domestic financial pressures that are frequent triggers for household conflicts.

A particularly transformative element of this peacebuilding effect is the psychological security provided by the constant availability of soap. A vital part of internal peace comes from the knowledge that one can access soap through the group purchases without the immediate burden of cash payment, offering a profound sense of tranquility. This ensures that family members are always clean and dignified, allowing them to leave the home with self-respect and reinforcing the household as a place where the basic conditions for social participation are permanently secured. Recognizing this central importance, women often prioritize soap as a key resource in their strategic planning. This is evident in its prominent role within both the group purchases, where soap is a staple of bulk purchases, and the Self-Production initiatives - *the Mécanismes d'Auto-Financement (MAF)* - where soap making is frequently prioritized as a core collective activity.



Soap products during a group purchasing meeting  
(Visual: Vreni Jean-Richard, Fastenaktion)

Find the original and translated studies here: <https://qrco.de/bex4Ke>

## 2 Beyond Financial Services: Evidence from the IDS Impact Evaluation

The socio-economic impact of the Solidarity Calabash (CDS) in Senegal has been rigorously documented through a comprehensive impact evaluation conducted by the Institute of Development Studies (IDS) in 2019. Focused on the regions of Thiès and Diourbel, this evaluation analyzed the effectiveness of the approach. The results demonstrate that participation in Solidarity Calabashes significantly strengthens household resilience, improves nutritional outcomes, and provides a sustainable alternative to exploitative financial practices. By fostering local, member-owned financial systems, the approach has proven highly effective in addressing the seasonal vulnerabilities of rural communities in Senegal.

### Bridging the Hungry Season

The evaluation revealed a substantial positive effect on food security, particularly in mitigating the *soudure* or lean season. Households belonging to Calabashes reported a significant reduction in the duration of seasonal food shortages compared to non-members. The Mechanisms of Auto-Financing (MAF) - which facilitate bulk purchasing of staples and access to consumption credits - were particularly successful in reducing the length of the lean season for its members. This reduction in food vulnerability allows families to avoid the desperate sale of assets or high-interest borrowing during lean months, thereby preserving their long-term economic stability.

## Improving Nutrition and Child Health

Nutritional outcomes also saw marked improvement, with the programs demonstrating significant success in enhancing dietary diversity. Members of Solidarity Calabashes and their families exhibited higher Food Consumption Scores (FCS) and consumed a more varied range of food groups than the control population. This impact was especially notable among children, who benefitted from targeted savings strategies and the nutritional focus inherent in the approach. By prioritizing the quality and variety of food intake alongside its quantity, the Solidarity Calabash contributes to the long-term health and human capital of the participating communities.

## Financial Autonomy and Debt Protection

Financially, the Solidarity Calabash has fundamentally altered the savings and credit landscape for its members. Evaluation data shows that members maintain significantly higher levels of savings and have far greater access to credit for both productive investments and urgent consumption needs. The internal credit system, characterized by high repayment rates exceeding 97%, provides a crucial buffer against price volatility and inflation. Furthermore, by providing an interest-free or low-interest alternative to traditional moneylenders, the groups protect members from usury and debt traps. This financial autonomy is a key driver of household resilience, enabling members to manage their daily economic lives with greater confidence.

## Reaching the "Unbankable"

The IDS evaluation confirms that the Solidarity Calabash is uniquely effective at reaching the most marginalized populations, often referred to as the "unbankable". These are individuals typically excluded from formal financial services and traditional microfinance due to a lack of collateral or inability to meet fixed contribution requirements.

- **Removing Barriers to Entry:** The Voluntary Anonymous Contribution (AVA) mechanism allows individuals with zero financial means to participate without shame, as the anonymity ensures that a lack of money does not lead to social exclusion.
- **A Shield Against Exploitation:** The study highlights that the Calabash provides a crucial alternative to local moneylenders, offering interest-free or low-interest loans and protecting members from debt traps during the *soudure*.
- **Leveraging Social Trust as Collateral:** The evaluation shows that high repayment rates among these populations prove that mutual trust within the group acts as a far more effective "social collateral" than any physical asset.

### Quotes from the Impact Study (Mader et al, 2019)

**The "Useful Lump Sum":** "The central financial utility of the groups is the creation of 'useful lump sums'. These sums allow households to manage cash flows and meet expenses that are too large to be paid from daily income, without needing to sell assets."

**The Social Autonomy:** "Members consistently reported a strong sense of increased autonomy. The Calabash allows them to solve problems 'internally' within the community, preserving their dignity by avoiding the shame of asking outsiders or moneylenders for help during difficult times."

**The "Defensive" nature:** "Unlike credit-led microfinance, which often adds risk to vulnerable households, the Calabash functions as a defensive shield. It helps members cope with the 'lean season' and unexpected shocks, prioritizing stability over risky expansion."

## Building Collective Social Capital

Beyond individual household gains, the evaluation highlighted the collective benefits of the approach in building social capital. The shared management of resources and the regular interactions at weekly meetings foster deep levels of trust and mutual aid among members. This solidarity is formalized through the collective fund of the MAF, where resources are utilized for community projects or shared income-generating activities. The combination of immediate household protection through bulk purchases and long-term community empowerment creates a robust and holistic safety net that is entirely managed and owned by the community.

Read the full impact study here: [https://fastenaktion.ch/wp-content/uploads/2025/04/Fastenopfer\\_SG\\_approaches\\_Impact\\_Evaluation\\_Feb2019.pdf](https://fastenaktion.ch/wp-content/uploads/2025/04/Fastenopfer_SG_approaches_Impact_Evaluation_Feb2019.pdf)

## 3 Migration and Youth

The Solidarity Calabash exhibits a high degree of organic adaptability (see also Chapter VII), leading to versions of the approach specifically embraced by young people. While these youth-focused adaptations were not primarily designed as a strategic tool against rural exodus, this effect is frequently reported. By providing local access to resources and strengthening social cohesion, they naturally mitigate the “exode rural”. When young men and women find a space where they can manage their own financial needs and support one another, the pressure to seek livelihoods in overcrowded urban centers decreases, fostering a sense of belonging and collective resilience that reinforces the communal fabric.

The "Nouvelle Génération" Calabash in Saint-Louis was established within the explicit context of clandestine international migration. Originally functioning as a neighborhood sports support association, the membership is remarkably diverse, bringing together students, small-scale entrepreneurs, fishers, and tradespeople. Their common ground is having grown up together in the same area. By rooting the Calabash in these pre-existing networks of trust, the "Nouvelle Génération" leverages the professional diversity of its members to create a unique system of mutual aid that goes beyond simple financial assistance.

This youth-led model has introduced several community innovations: for instance, a member working in pharmacy sales allows the group to settle medication costs directly through the Calabash for those in urgent need and pay back at their own pace. To support young fishermen returning in the late afternoon when meals are not yet ready at home, the group organizes communal rice cooking on the beach.

The members experienced the tragedies of their generation firsthand, including the loss or arrest of friends during the illegal journey to Europe. They transformed their group into a Solidarity Calabash to organize and address acute crises collectively. Furthermore, they perform vital social roles, such as organizing commemoration ceremonies in coordination with religious leaders for their deceased friends. As these young people usually left no children behind, their friends will ensure they are not forgotten. Also they successfully lobbied the government for the release of peers detained in Morocco.

This Calabash also serves as a critical safety net that can prevent impulsive decisions to attempt irregular migration out of pure desperation. In one instance, a member who sold coffee lost his entire inventory due to flooding; an interest-free loan from the Calabash allowed him to restock and rebuild his livelihood immediately. Eventually, he was able to migrate through safe and legal channels by plane, rather than risking his life at sea. While the primary goal of the Calabash is not to stop migration, it effectively protects lives by reducing "short-circuit" decisions driven by desperation and temporary financial ruin. To further anchor youth in the local economy, the group has developed various Self-Financing Mechanisms (MAF) within the Calabash, tailored to young people's interests. These include a food truck business, comprehensive event services - ranging from decoration to catering - and emerging pilot projects in fish farming and agroecology. These microenterprises allow individual members a regular income and occupation beyond the irregular income of the sea.

By absorbing shocks, restoring dignity and creating perspectives, the Solidarity Calabash “Nouvelle Génération” creates a viable environment for youth to build a future at home (*Tekki Fii*). In parallel, other such Calabashes are emerging in the area.

#### 4 Spirituality and the Religious Dimension

In Senegal, religion is a central pillar of daily life. The broad acceptance and sustained success of the Solidarity Calabash (CDS) approach in Senegal are deeply rooted in the alignment of its core principles with religious and spiritual values. In a context where Islam significantly shapes the social order, the Solidarity Calabash is frequently perceived as a practical implementation of religious mandates such as solidarity (*Takaful*), justice (*Adl*), and the obligation to assist those in need. Religious leaders play a pivotal role in legitimizing the approach, as evidenced by figures like the Imam of the Great Mosque of Médina Sabakh, who publicly praised the CDS principles for reflecting the qualities of a "good Muslim," namely solidarity, equity, transparency, and confidentiality. The frequent presence of Imams or their representatives at founding meetings and official events underscores this institutional support; their involvement serves as a seal of approval, signaling to the community that the approach is fully consistent with their faith and ethical standards. This endorsement is not limited to one faith, as both mosques and churches frequently highlight the Calabash as an exemplary model of lived solidarity.

A fundamental feature that resonates with the community’s religious convictions is the strict prohibition of interest on loans. While conventional microfinance institutions are often viewed as exploitative due to the practice of usury (*Riba*), the CDS provides a space for mutual aid devoid of profit motives. Trust within these groups is not built on formal contracts but on moral obligation and religiously grounded honesty.

The spiritual dimension is also reflected in the ritual significance of the calabash vessel itself, which in many Senegalese cultures serves as a symbol of community and sharing. The act of the Apport Volontaire Anonyme (AVA) - the anonymous, voluntary contribution - is closely associated with the concept of *Sadaqa* (voluntary charity). The inherent anonymity of the AVA protects the dignity of both the giver and the receiver, a central value in both local culture and religious teachings. Because of this deep spiritual anchoring, members do not view the Solidarity Calabash merely as an economic necessity, but as a form of community service and a meaningful expression of their faith.

There are numerous Calabashes where Muslim and Christian women sit together on the same mats. They save together, lend to each other, and manage a common fund. This financial cooperation fosters what is known as the "Dialogue of Life" (*Dialogue de la vie*). It is not a theological debate, but a practical, lived solidarity, which reinforces the peace and stability (*Jamm*) for which Senegal is famous. Another example is a **Solidarity Calabash** in Thiès, where the only Christian member was elected president, enjoying the unanimous trust of the entire group.



A mosque and a church side by side in a village close to Kaolack (Visual: Vreni Jean-Richard, Fastenaktion)

## 5 Food Sovereignty

In the vision of the Solidarity Calabash, food security is not merely about the caloric intake required for survival; it is a fundamental question of dignity, autonomy, and ethics. True sovereignty implies the right of a community to define its own food and agricultural systems, rather than being subject to the fluctuations of international markets or the dictates of industrial agriculture. The ability to feed oneself and one's family with healthy, culturally appropriate food produced through ecologically sound and sustainable methods is the bedrock of independence. This approach rejects the commodification of food, viewing it instead as a vital resource that binds the community to its land and to one another. By reclaiming control over the entire value chain - from the seed planted to the meal served - the Solidarity Calabash members assert their independence and build a resilience that is as much social as it is economic.

### Solidarity Agroecology

This drive for autonomy is operationalized through the Solidarity Calabash's specific approach to Solidarity Agroecology. This framework is defined by four core dimensions that guide every action taken by the community:

- **Ecosystem Health:** The approach is rooted in a deep commitment to environmental stewardship, moving beyond mere production to a holistic respect for the ecosystem. This entails a rigorous exclusion of synthetic chemical fertilizers and pesticides in both the cultivation and processing phases, ensuring that the soil and water remain untainted for future generations. This commitment extends to the storage of produce; for instance, the use of chemical pesticides in the community granaries is strictly forbidden. Instead, the movement relies on natural preservation methods to protect the harvest. Furthermore, the approach strictly prohibits destructive practices, such as the clearing of mangroves, and prioritizes the use of biodegradable or reusable packaging to minimize the ecological footprint of the value chain. By aligning economic activities with the natural rhythms of the environment, the Solidarity Calabash ensures that its growth does not come at the expense of the landscape that sustains it.
- **Equity:** Equity within this framework extends beyond the social relations between Calabash members to encompass a fundamental respect for all living beings. This ecological equity suggests a shift from eradication to management, such as deterring insects rather than killing them and integrating trees into agricultural plots rather than removing them. On a structural level, equity is maintained through radical transparency in management and ensuring that every member has equal access to the opportunities and activities generated by the collective. It is a commitment to a non-hierarchical dignity where neither people nor the environment are treated as mere resources to be exploited.
- **Solidarity :** Solidarity serves as the operational engine of the program, manifesting in communal activities that are performed without the immediate expectation of individual return. This principle is reflected in a pricing strategy that ensures essential goods and services remain accessible to the most vulnerable, and a labor structure where both the workload and the generated profits are distributed according to collective need rather than individual capital. By decoupling effort from immediate personal gain, the Solidarity Agroecology of the Calabash movement fosters a resilient safety net that prioritizes the health of the community over the maximization of individual margins.
- **Valorization of Local Knowledge:** Finally, the valorization of local knowledge and culture is central to ensuring that development is not imposed but grown from within. Instead of introducing external models that ignore the specificities of the Senegalese and zonal context, the approach integrates traditional practices and local varieties, recognizing them as high-value assets. By centering indigenous expertise and cultural heritage, the program ensures that technical innovations are culturally appropriate and

sustainable. This integration of local wisdom prevents the erosion of traditional identity while fostering a modern agroecological practice that is both technically sound and deeply rooted in the community's own history.

### **Putting Principles into Practice**

These philosophical foundations translate directly into tangible action through the cultivation of collective fields. A part of the Solidarity Calabashes farm these plots together specifically to build up grain reserves for the *Soudure*, thereby reducing the need to purchase expensive food staples during periods of scarcity.

Closely linked to this sustainable production is the strategy of "**Consommer Local**" (Consuming Local), which aims to reduce the community's dependence on imported goods and strengthen the local economy. Rather than selling raw agricultural products at low prices, Calabash members are trained to process local crops like millet and maize, increasing their shelf life and market value. This focus on local resources fosters economic resilience by keeping financial assets within the community. To further support this, the networks organize Group Purchasing Operations (OPAG), allowing members to buy essential goods such as oil, soap, or cereals in bulk. These collective purchases leverage the group's bargaining power to obtain lower prices, ensuring that even the most vulnerable members have access to basic necessities without incurring debt. This activity is specifically developed and promoted through inter-network trade and collective purchasing operations.

A pivotal component of the food sovereignty strategy is the focus on nutritional health through specialized training in nutrition and the processing of local crops. Solidarity Calabash members receive instruction on the dietary needs of vulnerable groups, particularly children between the ages of zero and five. A critical innovation in this domain is the production of "**farine enrichie**" (enriched flour). This high-nutrient blend is created by processing and mixing local grains - such as millet and maize - fortified with roasted peanuts or bean flour to increase its protein and caloric content. This enriched flour acts as a tool in the fight against malnutrition and provides a healthy, affordable alternative to expensive imported baby formulas.

The final link in this chain of resilience is "**Art Culinaire**" (Culinary Arts), a strategy designed to improve household health through the quality of the diet. Theoretical knowledge is translated into practice through culinary demonstrations, where women learn to prepare balanced meals using local ingredients. Significant to this effort is the production of "Bouillon Naturel," made from local spices, maize, and chili. This natural alternative is promoted to replace industrial stock cubes, thereby reducing reliance on processed industrial products while valorizing local flavors and promoting better health outcomes for the families involved.

## **6 Gender and Social Inclusion**

### **Gender**

The question of how to weigh gender dynamics has occupied the program for years. However, the strategy has since solidified, as the solution naturally emerged from the approach itself as a best practice. While the program's inception saw many mixed groups and even some exclusively male Calabashes, the proportion of men in the Solidarity Calabashes has steadily decreased and stabilized at approximately 5%. Although some male groups still exist and new ones are occasionally formed - mostly within the agricultural sector - the Calabash approach is firmly in the hands of women, even though it remains open and barrier-free to all. Many men who participated in the beginning eventually withdrew, either because they felt their presence was no longer required or because the Solidarity Calabash had evolved into a distinctly "female" space. While men who participate occasionally face mockery, there are also those who do so out of deep conviction and publicly stand by their involvement. Fundamentally, however, the Calabash has developed into a safe space for women. Within this protected environment, they exchange ideas and their self-confidence grows. Issues pre-discussed within the group can subsequently be expressed more easily to a husband or to authorities. Consequently,

beyond discussing "internal" problems, the groups address topics that are then carried forward to the village community, the Mairie (Mayor), or the general public.

*"In the past, we were often excluded from financial decisions. Today, as managers of our own networks, we prove every day that transparency and solidarity are the best tools for economic governance. We are not just saving money; we are managing our future." (Fatou Binetou Diop, Manager of the REFECAS/ASDES Federal Network, published in: La Voix des Calabasses, N°2, April 2025)*

Through the role that women develop as Calabash members, they are perceived differently within their own families: not as petitioners, but as problem-solvers. As their status rises within families, groups, and communities, women's voices are heard more clearly, and their needs are taken seriously. This has transformed how women are perceived by the entire community. The newfound respect is perhaps best captured by the testimony of a member from Tassette Wolof (2024), who highlighted her transition from social invisibility to becoming a well-known pillar of her village: *'Today in my village, if a stranger asks a child for my house, the child can lead them there. Everyone knows me thanks to the calabash.'* This statement underscores a profound change in social standing. Where these women were once overlooked, they have now achieved a level of public recognition and dignity that permeates all generations of the community, turning formerly marginalized individuals into visible and respected leaders. This is particularly evident at the level of the municipalities, which generally maintain an active dialogue with the Calabashes, allowing many problems to be addressed before they escalate into major crises.

While there are some husbands who don't allow their wives to be a member of a Solidarity Calabash, this is very rare. Also, the approach is no longer an unknown entity, and its benefits are sufficiently well-known. Contrary to what might be expected, the success of the women's Calabash is met with significant relief by the men in the community. As the traditional "providers," men often face intense social pressure to secure funds during crises. Without the Calabash, they would frequently be forced into humiliating "door-to-door" searches for loans, a process that strips away their social standing. By ensuring that school materials, food, and medicine are available through the collective fund, the Calabash protects the dignity of the entire household and the status of the men within the community. This has led to strong male support; it is common for men to use their mobile phones to facilitate digital payments for collective purchases or they actively remind their wives of upcoming meetings.



Female leaders are emerging within the Solidarity Calabash movement but also within the civil society organisations who accompany it. (Visual: Mamadou Diop, Agribio Services)

### **Particularly Marginalized People**

It is crucial to note that the program's definition of gender extends beyond biological sex to include other social roles, such as the "particularly marginalized" or people with disabilities. This definition was established by the partner organizations and is applied throughout the program context. Therefore, monitoring counts not only how many women are members, but also how many are "particularly marginalized" - defined as those who lack adequate housing, live with a disability, or cannot secure three meals a day year-round, even with debt. The inclusion of these groups is not merely symbolic; it is reflected in the leadership structures. Among the "particularly marginalized," they account for approximately 15% of both general membership and positions of

responsibility. This data indicates that there is no "glass ceiling"; they hold positions of responsibility in the same proportion as their membership. For the most marginalized members, it is often their social competence that is valorized within the Calabash. Surprisingly often, such individuals are elected as Presidents or Treasurers because they are trusted and given the chance to demonstrate these inherent capabilities.

*“They used to be called the vulnerable, today they have become the admirable, the pioneers, the indispensable leaders.” (Original: « On les appelait les personnes vulnérables, aujourd’hui sont devenues les admirables, les pionniers, les leaders incontournables »*

*Excerpt from the poem "un petit mot" by animator Fagueye Ndiaye, 2024.*

## Youth

Furthermore, the number of young people is a relevant metric; "youth" is defined as anyone up to 35 years of age. Youth make up about one-third of both general membership and positions of responsibility, again indicating equal access to leadership. For young members, this is often explained by their tendency to assume the role of Secretary, as they generally possess higher levels of education. This presents a significant opportunity, particularly for young women marrying into a village context. Their literacy and organizational skills are immediately utilized and valorized, allowing them to instantly build a social network and establish their "value" within the new community.

## Gérantes/Administrators of the cooperatives

Finally, the Solidarity Calabash approach has evolved into a platform that offers tangible professional perspectives for young graduates, counteracting the brain drain from rural and peri-urban areas. As the movement has structured itself into formal federal networks (REFECAS), it has created a need for qualified administrative and financial management. This development has allowed young women with university degrees to find meaningful employment within their own communities. By taking on roles as gérantes (managers) of these networks, they bridge the gap between traditional community solidarity and modern professional management. These young professionals represent a shift in the perception of community work. For some, the Calabash network provided a professional opening when state or private sector opportunities were scarce. Their presence brings a high level of technical proficiency to the movement, particularly in the use of digital tools like KoboCollect for monitoring and evaluation, as well as in the management of volunteer animators and the operational support of the network leadership. This professionalization does not just benefit the individuals; it strengthens the entire movement's credibility when engaging with local authorities and international partners, demonstrating that the Solidarity Calabash is a sophisticated model capable of absorbing and utilizing high-level local talent. Furthermore, this dynamic fosters a unique form of empowerment where young women transition from simple members to decision-makers and trainers. By seeing peers in leadership positions, other young community members are encouraged to view their own villages not as places to escape, but as territories of opportunity where intellectual skills can be applied to solve systemic issues.

## 7 Non-Confrontational Powershift and Civic Space

The Solidarity Calabash facilitates a profound transformation of women's positions within their families and society. This shift does not occur through overt confrontation or public debate, but rather through the discreet assumption of economic and social responsibilities. By successfully managing daily crises, especially during the *soudure* period, through pooled resources while preserving family dignity, women naturally acquire respect and trust. This conflict-avoidant approach effectively expands their participation in domestic and communal decision-

making, as they are perceived not as threats to the established order but as indispensable pillars of social stability. Within the protected space of their regular meetings, members expand their social networks and develop the confidence to articulate their needs, address external actors, and speak in front of groups. This capacity building happens organically through daily practice, rather than through externally directed training programs.

Building on this consolidated social foundation, their non-confrontational influence extends to the political level. Through their organization in communal and national networks, Solidarity Calabash members engage confidently with local authorities and decision-makers. However, their advocacy is not driven by external agendas; it emerges exclusively from the concrete, daily needs of their communities. This authentic representation allows women to actively participate in shaping the structural framework without being perceived as a political opposition. The result is a cooperative and pragmatic relationship with authorities, driven by the grassroots' legitimate right to representation and the elected officials' pragmatic interest in securing the support of their constituents.

In a global context characterized by increasing pressure on traditional civil society organizations and a shrinking civic space, this approach reveals considerable strategic potential. While formalized NGOs, often dependent on international donors, are increasingly exposed to state restrictions or accusations of foreign interference, the Solidarity Calabash bypasses this dynamic. Its concept of radical self-help and absolute autonomy offers no leverage for political repression, as the movement does not challenge the system through contestation, but simply dissolves dependencies on external structures. Moving forward, this form of endogenous resilience, rooted in social cohesion, could prove crucial for preserving spaces of civic action and implementing sustainable transformations safely, even in highly restrictive environments.



Women are being heard because they manage the problems within their families and communities. (Visual: Margrit Pfister, Fastenaktion)

## 8 Climate Resilience

In the Senegalese context, where communities are increasingly exposed to the volatility of the climate crisis, the Solidarity Calabash functions as a critical frontline mechanism for resilience and adaptation. The approach provides an immediate financial and material buffer against sudden climate shocks, such as flash floods or unexpected droughts, which frequently devastate subsistence farming. Unlike formal banking systems that may be inaccessible or rigid during crises, the Calabash offers immediate, interest-free access to emergency funds. This allows households to purchase food when harvests fail, preventing the distress sale of productive assets like livestock. This financial elasticity is in some of the Calabashes complemented by the physical reserves held in the "*Greniers de Solidarité*" (solidarity granaries). By stocking cereals during harvest periods, the Calabash ensures that food is available during the "Soudure" - the lean season - which is becoming increasingly unpredictable and elongated due to shifting rainfall patterns.

Beyond the immediate absorption of shocks, the Solidarity Calabash fosters long-term resilience by reducing the community's absolute dependence on rain-fed agriculture. Through the financing of alternative income-generating activities - such as the processing of local products or soap making, or small-scale commerce -

members diversify their revenue streams. This economic diversification means that a failure in the agricultural season due to climate variability does not result in total household collapse. The income generated from these secondary activities acts as a stabilizer, allowing families to maintain their livelihoods. Furthermore, the promotion of agroecological practices within the network actively regenerates the local environment, which in turn makes the agricultural land itself more resilient to extreme weather events.

The approach also plays a vital role in the complex dynamics of climate-induced migration. In rural areas where environmental degradation forces men or youth to migrate seasonally or permanently in search of work, the Calabash serves as an anchor for the family members left behind. The same is true for semi-pastoralist contexts, where migration periods can become longer and less predictable. The Solidarity Calabash ensures that the household remains socially and financially supported, reducing the vulnerability of women, children and elderly people in the absence of the primary breadwinners.

Conversely, in peri-urban areas that often become the destination for climate migrants, the Calabash acts as a powerful tool for integration and social stabilization. The methodology is inherently portable; it does not require heavy infrastructure, only a group of people willing to adhere to the principles of solidarity. Consequently, displaced populations can rapidly establish new Calabash groups, recreating a safety net and a sense of community in their new environment.



All regions experience the consequences of climate change in Senegal. On the coasts as well as in agricultural zones, from the Fouta to the Casamance (Visual: Vreni Jean-Richard, Fastenaktion)

## XI Practical Guide - Establishment & Facilitation

This chapter serves as a comprehensive operational manual for the accompaniment of Solidarity Calabashes. It details the journey from a single village initiative to a nationally recognized movement. Since women are the primary drivers and leaders of this approach, the facilitation focuses on building local agency, financial independence, and collective political power.

### 1 The Installation Process: A Social Transformation

The creation of a CDS is not a simple administrative setup but a journey of collective awakening. It utilizes Participatory Rural Appraisal (MARPA) tools to help the community move from individual struggle to collective resilience:

- **The Problem Tree (*Arbre à problème*):** Facilitators lead a community forum to identify the "roots" of the lean season (*Soudure*). Instead of just seeing the lack of food, the community identifies systemic causes like high-interest debts to usurers, lack of storage, and uncontrolled social spending.
- **Venn Diagram:** This visual tool maps the community's internal and external relationships. It helps the women see which organizations (NGOs, local authorities, traditional leaders) affect their lives and where the CDS can bridge gaps in support.

- **The Transect Walk:** Facilitators and community members walk through the village to observe ecological and social realities firsthand - soil quality, vegetation, and living conditions - to ground the CDS mission in the actual environment.
- **The "Leaky Bucket":** The central visual analogy used to demonstrate structural vulnerability. It shows how even with income, a household remains poor if resources "leak" out through high interest, illness, and social pressure.
- **Defining the "Conventions":** Every group establishes its own local "Constitution." This written document (The Internal Regulations) defines the mission (Health, Education, Nutrition) and the specific, self-imposed rules for contributions, interest-free loans, and social discipline.

## 2 Governance and the Balance of Power

- The leadership structure is designed to prevent the centralization of power and to foster a culture of service and transparency. The election of the management committee members does not follow a standard electoral model with secret ballots; instead, it is based on community trust and the recognition of moral integrity. This process typically unfolds during a general assembly in several key steps, beginning with a collective agreement on the required profiles and criteria.
- **The President:** The "Personne Morale" and guardian of the vision. She is chosen less for academic skills than for social virtues, such as honesty, discretion, availability, and the capacity for mediation. She must be accepted by all and lead with tolerance and calm. A key part of her training is to avoid "abusive authority" by ensuring all major decisions are made by the General Assembly. The designation process favors consensus: any member can propose a candidate or themselves, explaining the suitability for the role. The proposed person must give explicit consent, as the position is perceived as a social service rather than a privilege of power. If no major objections are raised, the candidate is approved; if several are considered, a simple vote by show of hands may follow.
- **The Secretary:** This position is crucial for the professionalization and documentation of the movement. The Secretary must be able to read and write. She maintains the administrative records, writes minutes of the meetings, and ensures that the group's "Conventions" are documented and respected. Like the President, she is designated through this collective approval process, ensuring she possesses both the technical literacy and the community's trust.
- **The Mandataire (Treasurer):** Responsible for the physical safety of the funds. A key facilitation tip is to choose a person who is respected for her integrity but perhaps economically among the most destitute. This gives a marginalized member a visible role of trust and full integration into the group's power structure. The requirement for honesty and discretion is paramount here, as she manages the financial resources and the sensitive information related to loan requests.
- **The Committee of Sages (Comité des Sages):** This committee acts as the moral compass. If a member fails to repay a loan despite having the means, the Sages use dialogue, prayers, and moral reminders (serments) to resolve the conflict, rather than relying on external legal force.

## 3 Facilitation Techniques for Inclusion and Transparency

- **The AVA (Apport Volontaire et Anonyme):** To protect *Sutura* (discretion), the calabash is placed in the center of the group. Every woman must put her closed fist inside, regardless of whether she has a coin. This ensures the amount contributed remains truly anonymous and prevents any shame for those who cannot give.

- **The Counting Ceremony:** At the end of the meeting, the money is poured onto a white cloth in the center of the circle. A marginalized or quiet member is chosen to count the money publicly. This ritual turns the act of counting into a lesson in governance and boosts the self-confidence of the "left behind" members.
- **Announcement of Status:** The total collected is announced loudly. The treasurer then provides a full update on the fund's status (cash on hand, outstanding loans, and repayments), ensuring everyone knows the group's collective wealth.

## 4 Economic Instruments at the Group Level: Closing the Leaks

Once a group is stable, it moves beyond the safety net to active economic management:

- **Collective Purchasing:** Members pool their resources to buy essential goods (rice, oil, sugar, or seeds) in bulk. Profits are shared between members and the calabash.
- **Self-Financing Mechanism** (MAF - Mécanisme d'Auto-Financement): (See also Chapter V). Groups use a portion of their capital for income-generating activities. For example, they may buy ingredients to produce soap, process food, or rent out agricultural equipment. This creates a sustainable income stream that feeds back into the Solidarity fund.

## 5 Typology of Solidarity Calabashes

To ensure high-quality accompaniment, facilitators categorize groups by their maturity:

1. **Starter** (Calebasse de démarrage): Focus on trust-building, the AVA ritual, and establishing basic social safety nets.
2. **Stable** (Calebasse stable): Mastery of the five booklets (*Carnets*), reliable loan management, and the beginning of OPAG and MAF activities.
3. **Mature** (Calebasse mature): High social and financial capital, ability to mentor new groups, and leadership in local advocacy.

## 6 The Scaling Hierarchy: Networking and Political Power

A network gathers several Solidarity Calabashes within the same geographical area. These groups share not only a territory but also common social, economic, and cultural realities.

The objective is to:

- Foster mutual aid and collective solidarity
- Strengthen cohesion and communication between Calabashes
- Harmonize activities and share best practices
- Train and inform members
- Defend common interests before decision-makers

The principles guiding a CDS network are:

- **Solidarity:** Mutual aid above all else
- **Transparency:** Clear and shared management
- **Equity:** Equality among all members
- **Democracy:** Participation of everyone in decisions

These principles differ from those of the individual Solidarity Calabash only in the final point: the principle of Confidentiality is replaced by Democracy or Inclusion in decision-making processes.

The networking process follows these steps:

1. Identify geographically close Calabashes
2. Inform and sensitize the groups
3. Organize a general assembly
4. Set up a management committee
5. Develop an operational charter
6. Train focal points (relais) and organize regular meeting

### Network structure

The movement is organized in network layers to achieve economic efficiency and political influence as well as social cohesion. Each level is composed of members from the preceding layer; specifically, the networks of one level form the membership of the next. An exception exists at the Municipal Networks (Réseaux Communaux/UNCCAS): while they are primarily formed by Proximity Networks, they may also include individual Solidarity Calabashes in exceptional cases where a closer network structure does not yet exist:

- **Proximity Networks** (Réseaux de Proximité): Informal networks within walking distance (within a large village or urban quarter). Because members are close, there are no administrative or transport costs. This level is ideal for launching small-scale MAF activities, like collective soap production.
- **Communal Networks** (Réseaux Communaux): This is the political level, interacting with the *Souspréfectures* and *Mairies*. These authorities often provide infrastructure or support for larger OPAG operations. In the future, these networks will be registered as UNCCAS (Consumer Cooperatives) to provide a legal structure for participating in government programs.
- **Federal Networks** (REFECAS): These were the first formally registered levels, acting as Consumer Cooperatives. Unlike administrative zones, REFECAS are organized by the "carrier" (the NGO or Union that founded them).
- **National Network (RENCAS)**: The union of all REFECAS and a recognized Social and Solidarity Economy (ESS) structure by the Ministry of Microfinance and Social and Solidarity Economy (MMFESS).

## XII Moving forward together

What began as a shared seed of inspiration beneath the shade of the community tree has grown into a powerful resonance of dignity across Senegal. From the river valleys of the Fouta to the forests of the Casamance and the urban centers of Dakar, Thiès, and Kaolack, the Solidarity Calabash has moved beyond being a reaction to crisis. It serves as evidence that communities possess the inherent resources and wisdom to manage their own resilience and social security.

### Our Vision for the Future

As we look toward the next milestones, our focus remains on a movement that grows in both scale and systemic influence. While we strengthen the institutional structures of the networks and accompany the movement's expansion, we see the potential for this approach to serve as a reference for social justice. The goal is a future where no household is forced into exploitative debt out of desperation, and where the principle of Sutura—the protection of human dignity—becomes a cornerstone of international cooperation. We envision a world where every community has the agency to address its own challenges with its own solutions, fueled by internal resources and collective ingenuity. By reclaiming control over their economic and social destinies, communities build a resilience that is truly sustainable and held firmly in the hands of the people.

## An Invitation to the Circle

This handbook is not a final destination, but a foundation for the next version of our collective journey. We invite you to be part of this vision. More than just seeking cooperation, we want to inspire you to reflect on what this approach means for you personally, for our society, and for your own specific context.

We especially welcome those who feel called to be multipliers of this philosophy—those who recognize the potential of this formula and share its essence within their own spheres of influence. Whether you are a thinker, a bridge-builder, a socially-minded investor, a critical ally, or a partner, we invite you to join the circle. You have the power to act as a catalyst for transformation by integrating these principles into the way we perceive and practice mutual aid globally.

We encourage you to explore and test these principles. Should you wish to discuss the implementation of this approach or seek guidance on community-led resilience, we invite you to reach out to us at any time. We remain open to exchange, learning, and growing alongside those who share this path.

When a community gathers around the Solidarity Calabash, an entire people moves forward together.

*“I am delighted that we have reached this stage with the calabashes. This proves that this strategy is dynamic, resilient, and sustainable. When discussing food security, the solidarity calabash acts as a real lever for development, as it is an inclusive approach that brings together all layers of society. Today, it has proven its worth with thousands of solidarity calabashes installed.” (Thierno Aliou Ba, President of the NGO Bamtaare and long-time companion of the movement, published in the magazine Nat-Bi N°17, December 2021)*



(Visual: Vreni Jean-Richard, Fastenaktion)

### XIII Links:

#### General information:

[www.calebasses-de-solidarite.sn](http://www.calebasses-de-solidarite.sn)

<https://www.youtube.com/@lavoixdescalebasses>

[https://www.facebook.com/calebassedesolidarite/?locale=fr\\_FR](https://www.facebook.com/calebassedesolidarite/?locale=fr_FR) (French)

<https://actiondecareme.ch/programme-pays/senegal/> (French)

<https://fastenaktion.ch/landesprogramm/senegal/> (German)

[linkedin.com/in/vreni-jean-richard-phd-b457b269](https://www.linkedin.com/in/vreni-jean-richard-phd-b457b269)

#### Cited documents:

Impact Study

[https://fastenaktion.ch/wp-content/uploads/2025/04/Fastenopfer\\_SG\\_approaches\\_Impact\\_Evaluation\\_Feb2019.pdf](https://fastenaktion.ch/wp-content/uploads/2025/04/Fastenopfer_SG_approaches_Impact_Evaluation_Feb2019.pdf)

Peacebuilding effects (studies from Dr. Niang and Swisspeace)

<https://qrco.de/bex4Ke>



(Visual: Sofia Poku, Fastenaktion)

## XIV Institutional Support

The approach of the Solidarity Calabash could not have been developed without the support of many donors over the years. They were among many others:

**Lotteriefonds  
KANTON LUZERN  
SWISSLOS**



**Stadt Zürich**  
Stadtentwicklung

 **Stadt  
Luzern**

**SWISSLOS**  
Kanton Aargau

**DÄSTER  
SCHILD  
STIFTUNG**



**Federazione delle ONG  
della Svizzera italiana**



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

**Swiss Agency for Development  
and Cooperation SDC**