Women and Democratization in West Africa: The Case of Cercle d'Autopromotion pour le Développement Durable

by

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Abstract

Although microfinance in developing countries is mostly used as a tool to lift poor women out of poverty, it is also increasingly being used as a medium to involve women into democratization process at the local level. The strength of Microfinance Institutions (MFI) as a mobilization medium is that they are able to reach large number of poor women because of a widely spread need for financial services. In this study, the author assesses the relevance of microfinance as a medium to foster democratization through the case study of CADD (Cercle d'Autopromotion pour le Développement Durable), a MFI with which the author had first-hand experience. Based in Benin, CADD regroups 3500 women that are directly involved into the democratization process. While CADD's mobilization of women is unique in that it regroups an unprecedented number of women in political struggle, this study finds that women's involvement into the democratization is not fruitful because of the very financial and business oriented nature of the MFI.

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Introduction

Women's empowerment within society is more successful when accomplished through gradual and pragmatic approaches (Boserup, 1970). This argument is widely used by policy makers, though its logic often fails to significantly improve the situation of women in developing countries. Indeed, while considering the case of women's empowerment within the African context, an informed analyst is quickly struck by an impressive paradox: while women's participation in the economy is particularly high, according to the United Nation Population Fund (UNPF, 2008), the economic and political empowerment of women is still among the lowest in the world, as measured by the Gender Equity Index (Social Watch, 2005). This is the case even in states such as Benin and Mali, which are considered to be among the most democratic in the region. This leads one to wonder, "Is democratization a sufficient condition to ensure the empowerment of women within the society?". This concern is especially relevant while adopting Waylen's perspective, which holds that any serious analysis of democratization should incorporate a gendered perspective (Waylen, 1994).

While many scholars agree that women's political empowerment within society heavily depends on the context within which it occurs (Dietz, 1991; Waylen 1994; Lynne, 2003; Chazan, 1989; Kandiyote, 1988), others stress the fact that women have an active role in their own empowerment (Filomina, 2006; Boserup 1970; Tinker, 1976; Rogers, 1980). The central thesis of this paper reconciles both arguments and argues that, within the context of West Africa, while mobilization through economic empowerment is insufficient in order to involve women in democratization because of its too pragmatic nature (which indirectly points to the gender inequality problem), inclusion of women in democratization is likely to be initially related to it because of the context of the Sub-Saharan patriarchal ideology and the persistent economic crisis.

This study is a unique attempt to analyze the interplay between gender relations, democratization, and economic empowerment of women through microfinance in West Africa. It incorporates references to the case study of *Cercle d'Autopromotion pour le Devlopement Durable* (CADD), a Microfinance Institution (MFI) in Benin that is working towards women's empowerment and is active in fostering a more women inclusive democratization.

Methodology

This essay will examine women-inclusive democratization in five parts. First, it will briefly look at the success of democratization in Benin as compared to other African countries. Secondly, it will examine the economic and political indicators that characterize women in Benin as compared to women in other African countries. Democratization is presented using the Freedom House Index (FHI) while gender, economic, and political indicators are assessed using quantitative measures such as the Gender Equity Index (GEI).

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Third, it will assess the context in which democratization occurred in Benin and West Africa in terms of a gendered analysis. Fourth, it will present microfinance through a community-based group that focuses on consumption issues and is proposing solutions for women's empowerment within African democracies. Here, particular attention will be given to both women's impact on democratization through such an organisation and the effectiveness of this form of organization on women's economic and social empowerment. Fifth and finally, this essay will try to find alternatives for democratization that are more women inclusive within the African context.

Assessing Benin's Success in Democratizing and Including Women in the Democratization Process

According to Freedom House's widely used *Political Rights and Civil Liberties Index*, Benin is ranked fourth in Africa in terms of political rights and civil liberties. This ranking positions Benin almost equally with Mauritius, an island renowned for having accomplished an outstanding democratization (Sandbrook et al. 2007). In terms of civil liberties, Benin ranks second; only Cape Verde scores higher. The *Index of Civil Society and Political Rights* measures freedom of expression, religious freedom, academic freedom, freedom of association according to International Labor, the level of autonomy of the court, the degree of ethnic violence, and freedom of the media. For instance, in regards to freedom of the media, Benin is ranked seventh after Mali, Ghana, Mauritius, South Africa, Cape Verde, and Sao Tome and Principe. As shown in "Political Rights and Civil Liberties [in Sub-Saharan Africa]" (Figure 1) and "Freedom in Benin"(Figure 2), Benin's freedom improved sharply between 1989 and 1991.

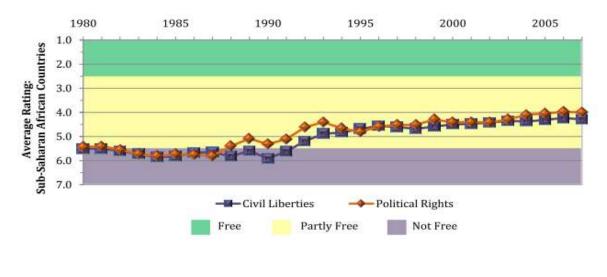


Figure 1: Political Rights & Civil Liberties, 1980-2007

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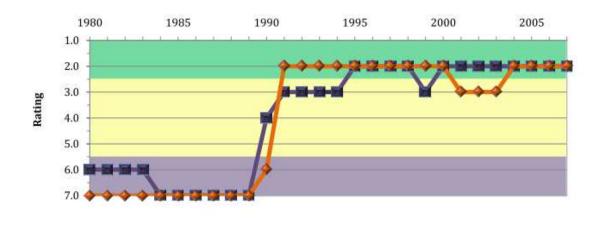


Figure 2: Freedom in Benin, 1980-2007

While Benin's democratization level is outstanding, Benin's gender equity level (as measured by the Gender Equity Index) is below average for African countries (Social Watch 2005). Indeed, Benin presents a score of about 45 while the average of the Sub-Saharan African state is 48. The GEI measures the degree of gender equity in terms of education, participation in the economy, and empowerment. Benin's low results show that on average women are less educated than men, women earn less, and women hold fewer seats in parliament and in decision-making posts at the ministerial level than in other Sub-Saharan African states. Such an index reflects the reality of the political situation in Benin: although women account for 59.7 percent of the economic activity, their participation in the decision-making process is limited. Indeed, no more than 6 out of 26 government ministers are women; only 9 out of 83 parliamentarians are female; and only 4 out 77 mayors are female (UNPF, 2008). As compared to other states, Benin does not include too many women in its political system.

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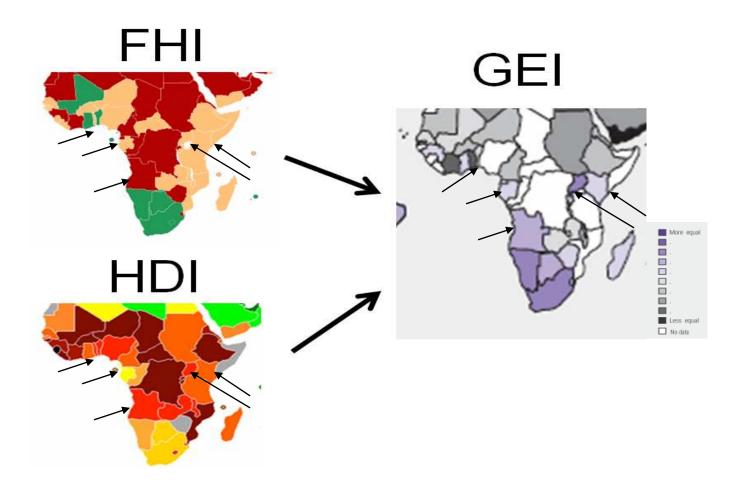
Such disappointing results in terms of gender equity are surprising, especially considering that the democratization level of the country is notably high. Quite counter intuitively, if there is a correlation between democratization and gender equity, it is not strong enough to use only the FHI to predict variance in the GEI. Indeed, there has to be at least one other variable that interferes in creating appropriate conditions for gender equity.

For example, in Sub-Saharan Africa, Angola, Uganda, Kenya and Gabon are four partly- or nondemocratic states (FHI) that present relatively good gender-equity (GEI). One potential reason for this could reside in their relatively high level of socio-economic development in terms of Human Development Index (HDI) as presented in Figure 3 (below).

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¹ Freedom House 2007, Freedom in Africa Report, p. 9 and 16

Figure 3 : Influence of Democracy and Socio-Economic Development on Gender Equity as measured by the FHI, the GEI and the HDI.



Indeed, in the case of Benin, its low level of socio-economic development (HDI) could enhance democratization (FHI). At the end both HDI and FHI would contribute to explain Benin's low level of gender equity (GEI).

Although viewing democracy, gender equity, and socio-economic standing is useful to compare one country to another, such purely quantitative analysis may be vulnerable to the threat of "stripping the context". Indeed, the democratization level, as presented by the Freedom House Index, oversimplifies the reality and does not take into account cultural differences such as neopatrimonialism that cannot be quantitatively measured. Such influences may undermine the very nature of a state that is apparently democratic.

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In order to correctly assess women's involvement in democratization in Benin and to understand the meaning of the statistics provided by Freedom House (FHI), Social Watch (GEI), and the World Bank (HDI), it is necessary to examine democracy and democratization in West Africa.

Examining Democracy and Democratization in West Africa

In order to analyze democratization in West Africa, it is necessary to present the features that explain democratization as well as the measures that foster a women-inclusive democratization. In this essay, democratization is defined in a very basic form in order to simplify the analysis: democratization is the transition to a more democratic regime. According to Schmitter and Karl modern political democracy is "a system of governance in which rulers are held accountable for their actions in the public realm by citizens, acting indirectly through the competition and the cooperation of their elected representative" (Shmitter and Karl, 1994). Bratton and de Walle's renowned book *Democratic experiments in Africa* applies its definition of democratization to Africa and presents six main features that have a decisive influence on it:

- Free and resourceful civil society
- Independent political society
- Institutionalized economic society
- Strong rule of law
- Competent state bureaucracy
- Explicit civilian control of the military

These six features are generally required as evidence of successful democratization. But women-friendly democratization requires additional features in order to be successful. According to Schmitter in "Contemporary Democratization: The prospects for women", one of the only comparative analyses which systematically included women as a sociopolitical collective with distinctive interests and modes of action in its interaction with democratization, women-inclusive democratization would be particularly fostered in the presence of four measures (1998):

- 1) Convoking a constitutional assembly;
- 2) Insisting upon decentralization;
- 3) Promoting disciplined parties, and;
- 4) Preferring parliamentarism.

While the four measures presented by Schmitter propose improvements to the liberal democracy that should foster better participation of women, they do not provide a sufficient enough framework to explain women-friendly democratization in developing African countries. Waylen would argue that it is particularly important to go beyond an orthodox view of democracy, which looks only at institutional arrangements in order to better understand women's role in democracy (Waylen, 1994). Notably, one might look towards "the distribution of economic power" within society (Vanhanen and O'Donnel, 1986). This variable is especially important in the African context of neopatrimonialism. This "informal political system based on personalized rule and organized through clientelistic network and patronage, personal loyalty and coercion" (Bratton and Van de Walle, 1997) impedes "small guys" and "small women" with no economic power from getting into politics (Nugent, 1995). Surely, formalized mechanisms of economic redistribution and economic rights should contribute to democratization that is more women friendly.

In general, a more inclusive form of democracy is better for women's involvement in the political system because it promotes an equal redistribution of economic power. In contrast, a form of democracy that focuses on institutional features does not have effects that are as broad because it does not stress an equal redistribution of economic power. For example, the social democratic form of democracy as presented by Sandbrook, Edelman, Heller, and Teichman in *Social Democracy in the Global Periphery*, is more women-friendly than the liberal democracy because of the extended political, social, and economic rights it encompasses.

In sum, while the democratization process mainly depends on six features, women inclusive democratization is particularly fostered in the presence of five measures among which the "redistribution of economic power" is central. In this essay, a more considerable place will be given to the redistribution of economic power because of the context of the persistent economic crisis and the context of patriarchal ideology which changes gender relations in West Africa.

Examining Women Inclusive Democratization in Africa

This section aims to contextualize democratization and democracy in Africa. This essay will present five factors which condition the extent to which democratization—including having power held by citizens—, can be implemented in a country.

The first of these factors is the "patriarchal ideology." According to Kandiyote, the patriarchal ideology in Sub-Saharan Africa is particularly different from the classic form of patriarchy (Kandiyote, 1988). When she compares Sub-Saharan patriarchy to South Asian, East Asian, and Middle East types of patriarchy, she stresses the fact that Sub-Saharan patriarchy can potentially lead to increased female resistance because of the more precarious socio-economic situation of women there. Indeed, in Sub-Saharan Africa, "men's responsibility for their wives' support, while normative in some instances, is in actual fact relatively low" (Kandiyote, 1988: 277).

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For example, according to Roberts, because of that "forced autonomy," Yoruba women (an ethnic group located in Benin and Nigeria) "negotiate the terms of their farm-labor services to their husbands while they aim to devote more time and energy to the trading activities that will enable them to support themselves and ultimately give up such service" (Kandiyote, 1988). In sum, in the West African context, men's low economic responsibility for their wives indirectly encourages women's empowerment. This is especially interesting while considering that the patriarchal Sub-African ideology directly gives little power to women within post-colonial society.

The "post-colonial" society factor deserves to be analyzed as the second factor having an impact on women's democratization because of the deep consequences it has had on African society. Indeed, prior to colonial rule, according to Amadium's study about the pre-colonial West African Igbo society, "Women had an important economic role that granted them important entitlements and privileges and conferred power in social, economic, ritual, and political spheres" (Amadium, 1997 in Hiloma Steady, 2006). However, the colonizer's rule imposed a "socially constructed and unequal Eurocentric concept of gender" which resulted in the devaluation of West African women such as the Yoruba or the Igbo (Hiloma Steady, 2006: 7). If by promoting economic and social inequality between men and women, colonial rule justified women's struggle for a more equal society, it also weakened their capacity to struggle by "undermining women's power bases and important roles in promoting economic development and political participation through collective actions" (Hiloma Steady, 2006: 7). According to Awe, women's devaluation in the Igbo and Yoruba societies has been caused by the "absolute patriarchy" imposed under European Colonial rule (Awe,1977). Under this patriarchy, women had no political rights and very restricted economic rights. In financial terms, for example, women had no access to credit because the financial institutions were primarily designed for "European, and secondly for African men" and provided none "or little financial services to women" (Hiloma Steady, 2006: 67). These practices implemented during the colonial era still continue in a number of financial institutions (Hiloma Steady, 2006: 67). In sum, the post-colonial legacy leads to unequal distribution of both political and economic power and may alter women's capacity to empower political actions within a democratization context.

Third, the context of the persistent economic crisis is especially relevant to consider given the unequal patterns of economic distribution that characterize the West African state. As argued by Waylen, economic crises hit women hard because they often result in increases of the price of basic commodities that they are in charge of buying (Waylen, 1994). More importantly, in Africa, economic crises have often been accompanied by debt crises, and structural adjustment programs (SAPs) of the International Monetary Fund (IMF) and the World Bank (WB) that were widely implemented. The SAPs had a particularly negative effect on women because of their conditionalities regarding reduced state expenses. Furthermore, according to Sparr, the SAPs had negative impacts on women through a few other significant ways (Sparr): through the demise of the domestic manufacturing sector in which women where particularly involved; through the decline in the viability of small farms and rural areas; and through the privatization of some of the governmental institutions.

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In many West African countries, before the SAPs, the manufacturing sector used to provide jobs for women in industries such as textile manufacturing. Because of the SAPs' conditionalities, the state had to liberalize its economy, and then it had to stop subsidizing and protecting its manufacturing sector. Furthermore, the decline in the viability of small farms particularly hindered women's conditions because of the urban migration it provoked. Indeed, rapid migration to the cities is often accompanied by instability, men's overrepresentation in the immigrants, and even increases in prostitution levels (Isla, 2007).

Fourth, public institutions are very often the ones that are most efficient at implementing positive discrimination in their recruiting policies. However, the SAPs' requirement to privatize public institutions impedes the state from hiring women. In addition, according to Haddad, the overall impact of the SAPs is worse on women than it is on men because in developing countries women are impeded from fully participating in the economic adjustment process by inhibiting resources access (Haddad, 1995). In sum, in West Africa, the context of the economic crisis particularly decreased women's opportunity to take part in the economy. Although this disempowerment of women decreases their capacity to take part in the democratization process, it can also nourish further women's mobilization because of the inequalities it causes.

Fifth and finally, another very important factor that defines women's involvement in democratization is the external pressure that is being put on the country to both democratize and empower women within society. Indeed, democratization has become an increasingly important condition in order to get aid from the World Bank and the International Monetary Fund in the 1990s under the objective of improving governance. Likewise, women's empowerment and gender equality has also become increasingly important according to the conditions and requirements of feminist lobby groups and international development organizations. If this condition has contributed to feminist empowerment in some cases, in other cases, Aguilar argues, the global order has failed so far to adequately grasp women's interests (Aguilar, 2004: 22). The fact that women's interests are difficult to mainstream rendered international intervention and funding for development considerably less voluminous over the last decade. Indeed, "Gender became a contested term in Cairo and Beijing" (Jaquette and Straudt, 2006: 49). According to the Post-Washington Consensus defined at the end of the 90s, gender equality has been considered as an issue of secondary importance after the more central issue of poverty in the developing countries. This is especially true in the African continent where the budget has been moved toward fighting issues related to poverty and economic empowerment. In the field, such global rearrangements of the allocation of development funding means that NGOs have been obliged to somehow change their mission so that it fits with the objectives of the funders. In the end, external pressure has had an uneven effect on women's involvement in democratization.

CADD: An African NGO for Women's Empowerment and Dmocratization

In the context of the Sub-Saharan ideology prevailing in Benin, organizing and mobilizing women is somehow easier than it would be in some regions of Asia. For example, in the case of CADD, most of its members are women who head households that have no permanent male to financially provide the family. This gives women an incentive to look for mutual support and organization through female solidarity and group-forming. Indeed, a member of one of the groups tells a typical story: "When I got married, I was the second wife of my husband. After four years, he got into financial difficulties and was not able to sustain me anymore. For the remaining 10 years, I have been independent and I had to take care of my two children" (interview conducted by Charles Bélanger, 2008). Understanding the impact of the prevailing patriarchal ideology on gender development is central in order to understand the needs of the global level would fail to help all women in the world because it doesn't take into account the impact of the Sub-Saharan patriarchal ideology on economic relations.

In addition to its impact on the economic sphere, patriarchal ideology considerably impedes the extent to which a mainstreamed NGO such as CADD could foster women-inclusive democratization within the society. Indeed, CADD is not aiming to meet the strategic needs of women in order to transform the power relations within Benin (Moser 1989: 1803). Rather, it is aiming to incrementally improve women's conditions through the very practical medium of microfinance. Keeping such practical gender needs in mind, the NGO has to function within its context while not trying to radically change it. However, the context of CADD is highly dominated by the prevailing patriarchal ideology. Indeed, the coordinator of the CADD and the paid employees of the CADD are all men. Even if this is due to the practical problem of not being able to find women with education in administrative and management, it nonetheless impedes women from making the most important decisions about the NGO which should empower women. Indeed, while the woman President and the administrative council are the ones that legally make the decisions, it is the coordinator and the paid employees who actually make all the decisions because the women have no education and do not understand the subtle functioning of the organization. The challenge of managing an NGO should not be underestimated, especially in the case of CADD, which provides microfinancial services that involve complex account management that can only be comprehended with adequate education (especially regarding the financial aspects). To summarize, the causal relationship is simple, and the three following conditions taken together explain why CADD's members cannot manage the organism.

- 1) members of the organism are poor women;
- 2) members generally do not have high education in Benin because of the prevailing patriarchal ideology; and
- 3) only members can preside the council of the organization's administration.

Thus, the context of the patriarchal ideology motivates women to mobilize, but at the same time it impedes them from being truly empowered within civil society because of the limited power that it attributes to them.

Second, the burden of the history also plays a role in preventing women from being involved in Benin's democratization through CADD. While this factor is closely related to the preceding one (because of the impact that colonization had on the patriarchal ideology), it is also necessary to look at it in more detail because of the impact that history has on women's involvement in both women's financial access and their involvement in democracy. Since women often continue to be excluded from accessing financial services (Hiloma Steady, 2006: 67), they have an incentive to mobilize in order to get equal financial rights as compared to men. Also, women mobilize to provide for themselves in microfinancial services through self-help groups. Similarly, in terms of democratization, women were excluded from the "officialdom" during colonial rule (Chazan, 1989:190). Indeed, "Colonial officials [...] had an interest in increased male accumulation behavior and morality in order to transform the economy yet generate social stability" (Staudt, 1989: 84). Under such circumstances, political and social powers were given to husbands and male state authorities while women were excluded from any political involvement (Staudt, 1989). In the case of CADD, the fact that women do not have any effective power to make important decisions recalls the colonial era, in which power was only given to men, therefore excluding women from the democratization process.

Third, the context of the economic crisis encourages women to politically mobilize against the prevailing economic order. For example, in the case of CADD, during the food crisis occurring in the summer of 2008, women members of the organization orchestrated three women-led protests. According to Waylen, the women members of CADD then felt that they were particularly hindered by increases in food prices because they were usually in charge of buying the food for their household. Also, in the case of an economic crisis in Sub-Saharan Africa, the fact that men can reduce their expenses by having fewer wives while women cannot reduce their expenses and have fewer children puts more stress on women and considerably increases their incentive to protest. In addition, the fact that women's situation is particularly difficult during an economic crisis makes them look for social support and self-help organizations.

Such organizations are, in some sense, replacing the economic redistribution mechanisms usually managed by more social-democratic states (Sandbrook et al., 2007). Indeed, through CADD, women have an emergency budget to support fellow women who suddenly have to face financial problems. Furthermore, like a welfare state (but paradoxically also like a financial institution), CADD provides all types of insurance to the women (e.g. health insurance, death insurance, etc.) so that they can rely not only on their own households in case of emergency, but also on that self-support group. Such stabilization of women's economic situation is one of the pillars on which a women-inclusive social democracy can be developed.

Fourth, CADD's institutional mechanisms and pluralist form of organization apparently promotes women's involvement in more democratic decision-making within the institution by obliging all the members to be women. In truth, however, women are not automatically empowered. Good institutions do not guarantee good results. Nonetheless, having good institutions help to consolidate changes within society.

Fifth, CADD is a particularly interesting case in regards to the external pressure it receives from external lobbies and funders. While it was initially founded in 1994 as a group to foster women's empowerment and democratization through education and social programs, in 2001(on the occasion of its legal reformalization), it redirected its mission towards fighting poverty and promoting economic empowerment. It is likely that such a change in mission has been made by CADD's managers who were concerned about receiving international funding from funders (i.e. Peace and Development, a Canadian funds provider-NGO which implicitly adheres to the post-Washington Consensus).

Rethinking Women's Integration Into Democratization

If CADD's strategy has succeeded in mobilizing a considerable number of women through the practical medium of microfinance, its strategic objective to increase women's involvement in democratization is a more complicated task. Of the 3,500 members involved with the organization, 300 of them have gone on to be elected to different "managerial" posts within the organization. As this woman attests: "I initially got into CADD to get financial support, and I then got elected as the secretary of a group of 100 members."² Later, nine women members of CADD furthered their involvement in civil society by becoming elected members of their municipal councils. Although such institutionalization of women's into political organizations and their election as political representatives show that CADD's impact on democratization is positive (nine women elected into politics over a period of 15 years), it does not seem enough to point to a radical shift in the actual situation where women have almost no political power, as presented in the first part of this essay. In such a male-dominated context, efforts towards a more women-inclusive democratization have to be made taking into consideration the methods that are able to change the system more directly.

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² Interviews performed by Charles Belanger during field research with CADD in Benin.

Looking for Alternatives

In Benin, the Association des Femmes Juristes du Bénin (AFJB), an association of women lawyers which has for mission to fight gender inequality in Benin, proposes a more direct struggle for the extension of women's rights and women's representation within society. Its main goal is to defend the principles of the universal declaration of human rights in Benin, including the convention on the rights of the child, and of the convention on the elimination of all forms of discrimination against women's rights. In working towards this goal, the AFJB has struggled to bring about deep change of the gender power relations within society. Although Mohanty would argue that such a declaration and convention are more representative of Western women's perception of Third World women (Mohanty, 1991), in reality, such declaration and convention still presents one of the only possible alternatives to addressing the problem of underrepresentation of women's interest within West African society. Indeed, while women involved in CADD are more concerned with practical issues such as increasing their income through income generating activities than with defending more holistic problems of women within society, women involved with AFJB address problems related to the very functioning of their society. AFJB believe that all women should have right to a fair salary, have equal access to the career they prefer, and should know about their right, as descbried in international conventions signed by Benin. As a result of such struggles, women of AFJB are becoming renowned and are getting more involved with politics. For example, the former president of AFJB, Marie-Elise Akouavi Gbèdo, was the first female presidential candidate in Benin in the 2001 election. She was in politics for five years and then retried during the 2006 elections (Michelle Boko, 2001; African Election database, 2008). While it is useful to compare pragmatically-oriented organizations like CADD with strategically-oriented organizations like AFJB, the question to address is not which type is better, but rather how these organisms should co-exist and how they should complement each other.

As defined by Waylen, the very nature of organization such as AFJB addresses problems of human rights, gender inequality, and subordination while CADD's nature is rooted in consumption-based issues. Within the context of a Sub-Saharan patriarchal ideology, both of these problems need to be addressed. In the short term, women are especially vulnerable to economic crisis and therefore will be more likely to be interested in practical-needs organization such as CADD. This is especially true in Benin where the GEI shows that gender inequality is particularly intense, although democratization is apparently well developed. In addition, the fact that poverty-oriented organizations such as CADD are being prioritized by international funders extends their potential reach. A final advantage that CADD has, as compared to AFJB, is that CADD presents a very grassroots approach, which provides the necessary basis for furthering women's mobilization. However, if the objective is to foster women's involvement in the democratization based on consumption issues does not go far enough in involving women in the democratization of the country.

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Summary

In its first part, this essay assessed Benin's success in including women in the democratization process. It has shown that although Benin presents some good indicators in terms of democratization, it nonetheless fares quite badly in terms of including women into this process as well as in terms of gender equity indicators. Next, a literature review about democratization in Africa was presented to present the features that foster democratization and the measures that make democracy more "women-inclusive" (with a particular stress on the redistribution factor). In the sections that followed, theories about the context of gender relation in Africa have been mentioned and followed with examples related to CADD. In the final part, the success of CADD was assessed as an NGO focusing on women's practical needs as compared to another NGOs focusing on women's more strategic needs. The conclusion is that within the context of West Africa, while mobilization through economic empowerment is insufficient in order to involve women in democratization because of its pragmatic nature (which indirectly points to the gender inequality problem), the inclusion of women in democratization is likely to be initially related to it because of the presence of the Sub-Saharan patriarchal ideology and the persistent economic crisis.

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