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## **The Sahelian crisis and the poor: the role of Islam in social security among Fulbe pastoralists, Central Mali**

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mandara trips. They were not ashamed to admit their shortage of food. On the contrary, they were proud of the fact that they had so many good relations to rely upon for assistance.

14. For an elaborate example see 'Umbu Hapi versus Umbu Vincent. Legal pluralism as an arsenal in village combats' (Vel 1991).
15. Sally Falk Moore draws attention to the fact that a person cannot be deviant in general, but that 'deviant' always "presupposes some conception of 'the normal' to which the deviant person does not confirm" (Moore 1991: 115).

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## The Sahelian crisis and the poor The role of Islam in social security among Fulbe pastoralists, central Mali\*

Mirjam de Bruijn

The question of how the poor in Africa survive in situations of crisis and famine is important, given the multitude of disasters that plague the continent. They may rely on age-old survival strategies and self-help mechanisms. However, under the harsh circumstances, other ways of crisis management have been developed in the recent past. These are based on new strategies and different types of social relations. While there have been some historical and geographical studies of disaster situations in Africa (Watts 1983, Mortimore 1989, De Waal 1989, Spittler 1992), the long-term effects of recurrent droughts during the past decades on society and especially the poor have rarely been studied.<sup>1</sup> This article aims to bridge this gap in our knowledge to some extent by highlighting how poor members of Fulbe society, a group of agro-pastoralists in the Sahel, central Mali, are surviving after two decades of environmental disasters.

The socio-economic situation of (agro-)pastoral people after the droughts in Africa has been described extensively, but always from the perspective of the relatively rich members of society, the people who recovered from the crisis, who had access to land, cattle and labour. These studies, therefore, concentrate on 'ecological' adaptation and survival strategies in which mobility, sedentarization, herd composition and cultivation are key words (Swift 1977, Dyson-Hudson & Dyson-Hudson 1980, Salzman 1980). Little insight is given into the situation of those who did not make it, the poor and deprived members of society. These are often women (Horowitz & Jowkar 1992), and people who lost all their cattle (Turton 1977, Hogg 1985, Baxter & Hogg

1990). The sole strategy mentioned for these people is migration to towns, which is only possible if they have relatives living there (Dahl 1979). But not all the poor migrate to urban areas. Many stay within their village in their own society. Are they looked after, do they find ways to survive?

Poverty in pastoral societies is nothing new. Poor people have always been present, because disaster looms over the pastoral enterprise (Ingold 1980: 80), striking individuals regardless of their wealth. Historical records show that pastoral societies have developed several mechanisms to cope with their poor (Iliffe 1987). The Twareg, nomadic pastoralists, integrated the poor into the social hierarchy of society (Iliffe 1987: 85-7; Bernus 1990). The institution of cattle loans to the poor is widespread among other pastoral societies (see van Dijk, this volume). These kind of mechanisms may be labelled 'traditional' social security arrangements as opposed to social security provided by the state (Midgley 1984). A clear definition of what is understood by 'traditional' social security does not exist (Von Benda-Beckmann et al 1988a, Ahmad et al 1991). For the moment I will define social security mechanisms and institutions as those social relations and institutions in society, that provide its members with protection against extreme poverty and starvation, a guaranteed minimum subsistence level, as defined by society. Social security mechanisms are embedded in culture. They are based on social relationships, networks and institutions that are defined through cultural means, such as kinship, religion and norms of solidarity. These relationships and institutions are often not defined explicitly, but they are part of a value sys-

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tem that is prevalent in society (Elwert 1980, Von Benda-Beckmann et al 1988b, Platteau 1991). Social security in the wider sense should not merely be seen in the transfer of goods and services, it also includes a 'mental', 'psychological' aspect. By this I mean the ideological explanation of the situation in which people live, a framework to direct their actions, to find motivation, and a feeling of security. This can be found in the religious, kinship and solidarity idiom of society. Social security defined in this way is a heuristic concept, a problem field rather than an ontological entity.

Apart from food aid there are hardly any formal, that is state based, social security arrangements for rural people, and *a fortiori* for pastoral people, in Africa (Von Braun 1991). They have to rely on the 'traditional' social security arrangements as they exist overtly or latently in their community. It will be clear, however, that a certain material base is necessary for the social security mechanisms to function. Gift relationships, mutual help, religious charity (almsgiving) cannot function when there is nothing to redistribute. In times of crisis, therefore, the normal social security mechanisms may cease to function, and the minimum subsistence of the poor and deprived members of society may be at stake. This can lead to starvation, but people may also look for new ways of crisis management and use other social relations to survive. Relations and institutions that are based on religion, Islam in this case, may be of help to survive hard circumstances.

The situation of the Fulbe in central Mali throws light on this. After a brief sketch of Fulbe society with special attention to the basic social security mechanisms, I will discuss old as well as new social security mechanisms that are related to Islam. The invention of 'new' relations and institutions is a process that is still going on. That is why I can present here only a few examples of what is happening, based on observations and stories of individuals.

### Fulbe society in central Mali, the Jalloube

The Jalloube, agro-pastoralists, are part of the Fulbe society of the Hayre in central Mali.<sup>2</sup> In

the course of history this Fulbe society developed into the chiefdoms of Dalla and Boni, with a political hierarchy consisting of a political elite (*Wehebe*), an Islamic elite (*Moodibaabe*), a group of pastoralists (*Jalloube*), a slave group (*Riimaybe*), and castes like traders (*Jaawambe*) and craftsmen (*Nyeybe*).<sup>3</sup> Although each of these social categories depends for its survival on a form of agro-pastoralism, and the political hierarchy has lost many of its historical functions, the relations as defined in this hierarchy play an important role in the ideas about each other, and in the relations between, and the behaviour of, the members of the various social categories of society (see De Bruijn & Van Dijk 1993, 1994).

The Jalloube live during the rainy season (July-September) in cattle camps around a sedentary cultivation hamlet of for example Riimaybe. The rest of the year, the families that have some cattle will camp a few months on their own fields in order to manure these, and on the fields of other cultivators in the region. In this period they gain a living by exchanging milk for millet. In many cases, however, they also have to sell some cattle in order to buy grain. Only the rich families explore the enormous underpopulated pasture area south of the Hayre, the Seeno. We conducted our fieldwork in a village called Serma, situated in the former territory of the Fulbe chiefdom Boni, which consists of one cultivation hamlet where mainly Riimaybe cultivators live, and which has eight rainy season camps where Jalloube herders live.

The last two decades have been marked by recurrent droughts and plagues of locusts, birds and worms which caused persistent crop failure, leading to chronic food deficits, in the Hayre. The Jalloube, whose agro-pastoral land use system was based on livestock, lost most of their herds. For several sub-groups and individuals of the Jalloube this has led to a situation of extreme poverty; people who lost all their cattle, or almost all; old women; young women abandoned by their husbands. Men who were destitute often migrated to other parts of Mali. For these people and the rural people in general, the Malian state offers no social security arrangements. The poor and disabled people rely totally on social security mechanisms and arrangements as they are defined at Fulbe society, community, settlement or family level. However, the material base of

Fulbe society in the Hayre is no longer sufficient to sustain all its members, not even if all the wealth were to be redistributed. This becomes clear if we look at the enormous migration of people over the last decade and the material base of most families in the form of cattle and harvests. A wealth-ranking exercise executed in Serma with the help of a methodology developed by Grandin (1988) indicated that only 3% of the households could subsist on livestock alone, according to the criteria developed by Dahl & Hjort (1976). Still the poor and disabled people survive.

On the level of Fulbe society the political hierarchy had a social security function in the past, when raiding neighbouring groups was an important survival strategy. The chief was the nucleus of a redistributive network, that was based on the redistribution of bounty among his vassals. The slaves, owned by the Jalloube, were part of the family and as such they were cared for. These functions of the political hierarchy have disappeared or are severely eroded nowadays.

Under normal circumstances the poorer people of the Jalloube can rely on social security relations and institutions that exist at community and family level. These are based on kinship and co-residence in the same hamlet or rainy season camp. Relations of mutual help between kin-related people exist, for example between brothers. Women can always rely on their brothers in case of illness. Within the hamlet or rainy season camp, mutual help between women, or between families is not unusual. Often the richer families will give the poorer families some milk and millet in times of scarcity. The circumstances dictate the operation of these social security relations. These are no close-knit networks of people with fixed (reciprocal) gift- or exchange relations.

The social security mechanisms on local level, based on kinship and co-residence, do still exist, but can no longer protect all members of society against poverty. This is a consequence of the impoverishment of society after the drought of 1985, which has resulted in an erosion of the material base on which these social security mechanisms are grounded (see also de Bruijn & van Dijk 1992). The poor, therefore, have to look elsewhere to find social security relations or practices. It seems that Islamic institutions and net-

works become more important under the changed circumstances. What role the Islamic institutions and networks played in the past is difficult to assess. In the present situation, however, these institutions have become essential for the survival of a number of people within the Jalloube community. This increasing significance manifests itself: in the changing significance of the *zakat* institution, and of social relationships that are based on Islam; in the potential of Islamic knowledge and status based on this knowledge; and in its role as a source of mental well-being. Before considering the role of Islam in social security relations and institutions, I will first describe the specific Jalloube variant of Islam.

### The variant of Islam as Fulbe religion

According to the oral traditions of the region, the first contacts with Islam go back to the sixteenth century, when an Islamic scholar crossed the region on his way to Mecca. This man was invited to stay at the chief's court in Dalla to teach Islam to the people.<sup>4</sup> Islam became the religion of the elite and remained so until the nineteenth century. In the beginning of the nineteenth century the Hayre became a dependency of an Islamic Fulbe state in the Inner Delta of the Niger (Maasina), which resulted from a Fulbe Jihadic movement in West Africa (Ba & Daget 1984). The efforts of the Islamic state to spread Islam also led to a wider penetration of Islam in the Hayre. Islam as an ideology of power for the elite was enforced by the state of Maasina. Slaves were also to a certain extent encouraged to become Muslim, which made them free serfs in the ideology of Islam. Islamic education gradually reached the herders in the bush. These developments continued under the French colonial regime. The liberated slaves could all become Muslim, and the spread of Islam was made easier by the peace and order policies of the French, which gradually stopped the raids and wars in the area.

The exact time of conversion to Islam by the Jalloube and Riimaybe is difficult to assess. Some lineages of the Jalloube maintained close relations with the elite and this brought them into contact with Islam. Some Torodbe, a Fulbe line-

age that converted to Islam very early, settled in the nineteenth century among the Jalloube and Riimaybe of the Hayre (see Willis 1978). Their spread throughout West Africa was possible because of the new religious climate caused by the Jihadic movement in West Africa. They must have preached their religion among the population. The genealogies of Jalloube in the Hayre indicate that it was only at the end of the nineteenth century that the Jalloube started to study the Koran and some Jalloube became Islamic scholars (Moodibaabe).<sup>5</sup> Nowadays Islam has penetrated almost all social spheres of Fulbe life. The Jalloube regard themselves as good Muslims; although their own Moodibaabe have a different opinion, because they do not follow all Islamic rules correctly. For the Jalloube being a Muslim is not related to power as it is for the elite. This does not deny the importance of Islam for their identity, being a good Muslim is also part of being a good Jallo. Among the Riimaybe we did not meet any Islamic scholar, but they consider themselves, nowadays, as good Muslims. Being Muslim has become an expression of their free status.

The variant of Islam on community level in the Hayre is illustrated by the case of Serma, a community of Jalloube and Riimaybe. The village mosque is centrally situated in the Riimaybe hamlet of Serma. However, the mosque is not very frequently visited and, if it is, by a few men only. The Imam of the village is a Torodo (plural Torodbe). As religious leader the Imam has political prestige in the village. The Imam is a learned man, but he is not the only one in the village. Among the Jalloube several men studied the Koran at a young age with Islamic scholars of both Fulbe and other ethnic origins, far away from their homes. They returned to their own village only after some ten to twenty years. Then they are regarded as 'learned men' and join the Moodibaabe of the village. These Moodibaabe are the representatives of Islam for the Jalloube and the Riimaybe in Fulbe society. In their relationship with the common people they have several tasks: they teach people how to pray, men and women alike; they are healers, for which they use knowledge from the Koran and knowledge of medicinal plants and herbs; they solve conflicts; and they perform rituals. As well as being a Moodibo, they have their own herds and they

cultivate. The number of scholars present in Serma varies with the seasons. Serma itself has 13 recognized Islamic scholars from a total of 61 families who live in the village. During the dry season several scholars from other villages, or even regions, stay for a period in the village, with or without their students.

From the number and variety of tasks of the Moodibaabe in the village, it follows that Islam is very important in the life of Jalloube and Riimaybe. They are indeed visited frequently by the villagers for health problems of children and adults, for marriage, conflicts, name-giving ceremonies, the fabrication of charms, and instruction in how to perform the daily prayers. All people perform the daily prayers after a certain age, in general after they have married or after having given birth to a child.<sup>6</sup> Specifically related to the ecological crisis, Moodibaabe write charms to protect the harvest against pests and droughts and to protect humans and animals against illness. In this way Islam is a 'tool' for people, with which they attempt to control the unpredictable ecology of the Sahel. This variant of Islam also provides people with a view of the supernatural world which helps them to explain their daily life and the crisis.

Nowadays the religion, the Fulbe variant of Islam, is not the only idea system that provides people with justice, health care, and charms against plagues. Since independence (as our informants say) Islamic law has lost its importance. People do still ask their scholars' advice in case of conflict, but they are no longer the only specialists. The chief of Boni, who also represents Malian National law, is consulted now and then. Besides, people can go to a secular state court. The veterinary service, which started inoculating livestock in the 1940s, has taken the curing of animals out of the hands of the Moodibaabe. Modern health care also penetrates the area gradually. Although people have more confidence in the skill of their Islamic specialists in this respect, they do visit the 'modern' hospital in town, now and then.<sup>7</sup>

## Zakat, an official Islamic social security institution

### The institution of 'zakat'

One of the most important Islamic institutions relevant to providing social security to the poor and needy is *zakat*. In the Koran *zakat* is mentioned as one of the five pillars of Islam. It is an expression of devotion to Islam/God, it forms the basis of the Islamic principle of charity.<sup>8</sup> Although the amount of goods or money paid as *zakat* is not fixed in the Koran and can differ per society, there is a general norm. During the year each member of society must fulfil his or her *zakat* duty twice. One pays *zakat*, 10% of the harvest and 2.5% of livestock or other wealth one owns, and the *zakat-al-fitr*, which must be paid after the fasting month Ramadan, consisting of just a small gift. A closely related religious gift is almsgiving, *sadaqa*. *Zakat* and *sadaqa* are meant to redistribute wealth in a society, and as such can alleviate poverty. The Imam is the collector of *zakat*. *Zakat* has developed into a form of tax in most Islamic societies (Waardenburg 1984: 100-2).

In the nineteenth century *zakat* (*diakka* in Fulfulde, the language of the Fulbe) was introduced as one of the several taxes to be paid to the court of the Islamic state Maasina in the Inner Delta of the Niger, of which the Hayre was a dependency. This tax was collected via the chief of the Fulbe chiefdom in the Hayre, and not via the Imam.<sup>9</sup> The amount of *zakat* was 1/10 of the harvest of the cultivators, and 1/30 of the cattle or 1/40 of the sheep (and goats) from the herds of the pastoralists. The *zakat* probably did not replace the tribute people already had to pay their chief, which meant they had to pay extra. This form of *zakat* was regulated at the level of the state of Maasina. Next to *zakat* several other religious gifts were introduced, such as the *mouddou* (*zakat-al-fitr*), a religious gift which one was free to give, and consisted of 1 *moud* of millet per member of the family per year, to be fulfilled after Ramadan (Diop 1971: 32; see also Ba & Daget 1984). Under French colonial rule (1895-1960), people continued to pay *zakat* to their chiefs, besides the poll tax they had to pay to the French administration. Conflicts about

redistribution of *zakat* arose when it appeared that the chiefs divided the *zakat* amongst each other and did not redistribute anything to the poor. At the beginning of the twentieth century this practice of the chiefs resulted in a conflict between the chiefs and the Jalloube of Serma, who then refused to pay *zakat*.<sup>10</sup> The French incorporated *zakat* into their tax system as cattle tax, they counted 1/40 of the cattle as *zakat*.<sup>11</sup>

From this scanty information we can conclude that the states that ruled the Hayre never used *zakat* as a mechanism of poverty alleviation. In pre-colonial times *zakat* was just another type of tribute. In colonial times it was reduced to a way of collecting taxes. After independence (1960) the Malian government abolished *zakat*. However, in the Hayre nowadays *zakat* and *mouddou* still exist but in a totally different context. These taxes are no longer paid to the state, but they are kept within the community, for example of Jalloube and Riimaybe in Serma. People in the Hayre are familiar with *sadaqa* (*sadaka* in Fulfulde), casual almsgiving, and some of them indeed give food to Koranic scholars, to travelers and to poor people.

Umaru Adya Dicko, a member of the elite and family of the 'traditional' chief of the Fulbe, whom he represents in Serma, explained to us the official version of *zakat* in the Hayre.<sup>12</sup> Umaru collects together with a son of the chief of Boni the poll tax for the national government, in Serma. He distinguishes two forms of *zakat*, *zakat* of the millet, and *zakat* of the animals. Of each ten loads of millet a person harvests, one load is reserved for the *zakat*.<sup>13</sup> If the harvest does not reach these 10 loads, then no *zakat* has to be paid. The *zakat* on animals is paid after the month *haaram*. Of 30 cows, one gives as *zakat* a bull of two years old; of 60 cows, the *zakat* is a heifer of two years old; on 40 goats and sheep one gives a she-goat or ewe. Another form of *zakat* is the holding apart of one fist of millet from each bowl of millet one eats before the harvest. This can be compared with the *mouddou*. The payment of the *zakat* is explained in the yearly sermon from the Koran by the Imam of Serma at the occasion of *Laya*, the Tabaski feast. Then it is said, that paying *zakat* is an obligatory duty of each Muslim. According to Umaru, it is not clear who is responsible for the collection of the *zakat* in Serma. Consequently, there is no one who sees to it that

the *zakat* is given by everybody in a proper way. All the same everybody except that *zakat* is divided among the poor of the community.

This explanation of *zakat* is a generally shared view on this Islamic institution in Serma. Everybody admits that *zakat* is a good thing to do, and that it is part of the Islamic duties a pious Muslim has. However, nobody talks in public about their *zakat* gifts. That is a private affair. The information we gathered reveals that everybody has his or her own interpretation of this gift, especially on how to divide it and on whom to give it to. Some people gave it directly to the people they thought to be poor and needy, others gave it to the Imam and hoped that he would divide it among the poor. Many people gave to the Moodibaabe. These gifts were also interpreted as *zakat*, while in many cases they were simply payments for the services rendered by the Moodibaabe during the rainy season. For example, at the beginning of the rainy season of 1990 in Serma, the villagers agreed to give the Moodibaabe one load of millet each for their services, if the season would be good. Silently this load was passed as *zakat*. In Serma there are no people who pay *zakat* on animals, because no one owns a sufficient number of animals.<sup>14</sup>

#### *The practice of 'zakat' and 'sadaqa' among the Jalloube, 1990/1991*

Exact information on the actual payment of *zakat* on village level in the past is absent. We followed the practice of *zakat* in the village during our stay. The harvest of 1990, however, was so small that besides the Moodibaabe nobody got *zakat*. This *zakat* was not redistributed by the Moodibaabe, as they considered it a payment for their services. Nobody took a part of his/her herd as *zakat*, not even the richest cattle-owner of Serma. In 1991 the harvest was relatively good and *zakat* was paid by several people. It became clear that, in practice, everybody who gave *zakat* distributed it him/herself. It was given to needy relatives, to the Imam (as payment for his services) and sometimes to the destitute of society. Almost no payment of real *zakat* was made directly to the Imam so that he had nothing to distribute. *Mouddou* was rarely given directly after Ramadan. In 1990 and 1991 the month of Ramadan was in the dry season, when nobody

had enough to eat and many herders were also far away, so most people only fulfilled their *zakat* duty after the harvest, long after the month Haaram. To get an idea about the functioning of *zakat* and *sadaqa* we will present the stories of a few receivers and givers of *zakat* and *sadaqa*.

Hadjata is about 65 years old. Her husband, who was a Moodibo, died in 1990. He was rather famous and they could live well off his earnings as Moodibo and off the harvests from his land. Their cattle had been dying since the 1970s and now no animal was left. Hadjata also possessed a considerable number of animals in this herd, which were the offspring of the 5 animals she pre-inherited from her father when she married, and 9 animals from her bride price. Hadjata is the mother of 3 daughters and one son. One daughter died a few years ago in childbirth. The child survived and now lives with Hadjata. Another of Hadjata's daughters has married the husband of the deceased daughter. A third daughter, with her child, is now living with Hadjata, after having divorced her husband who left Serma several years ago to look for work and never returned. Hadjata's son left Serma nine years ago to bring cattle to Abidjan, where he stayed. In between he has been back in Serma for two years, after 1985, but he realized he could not survive or look after his mother, and left again. They have not heard anything of him for four years now. Nowadays, Hadjata, her divorced daughter, and two grandchildren, live in the cultivation hamlet of Serma, near the brothers of her late husband. They are very poor, now, having no men to work their land, and no livestock.<sup>15</sup> They live on gifts and on some home industry, such as the weaving of mats and the making of rope from bark. After the harvest of 1991 Hadjata received some *zakat*. She got a little millet from different people in the village, among them Buya, who is her brother-in-law and Imam of Serma, some Riimaybe and her son-in-law. In total she got four loads in Serma. She went to Beebi, 30 km north of Serma, where her paternal kin live. There they had a good harvest, as she was told. Her family in Beebi gave her another eight loads of millet.

Another old woman, Hawa, is the 'mother of all Seedoobe' (sub-lineage of the Jalloube), and 72 years old. She has no sons, only two daughters. One of her daughters migrated in 1990 with

her family to the south, where they herd the cattle of a Dogon (cultivator). Her other daughter lives in another camp in Serma. She and her husband have only a few cows. Hawa does not want to live with her daughters, because she is afraid of being a nuisance to them. In the camp where she lives, her hut is next to the hut of a son of her late brother, and a son of her late sister. In 1990 Hawa received no *zakat*, but in 1991 the children of her brother and sister gave her some millet. She got some millet from another neighbour and from a rich nephew who lives in another camp of the village. In total she received ten loads of millet, which, that year, was sufficient for her to survive on.

Allaye, a father of seven children, has no animals of his own, but herds two cows of the pharmacist of Boni. In 1990 he hardly harvested any millet. In 1991, however, he was more lucky and harvested eighty loads of millet. From these eighty loads he took eight (=10%) to divide as *zakat*. He divided it himself: one load to a Moodibo who made charms for him, one load to a Moodibo, who was needy and very ill, one load for his aunt (Hawa), one load for another aunt who has no sons, one load for the eldest man and lineage leader of Serma, one load for a Moodibo who stayed for a few months with his students in Serma, one load for an old woman in the Riimaybe village, one load for a destitute woman from his own cattle camp. Four of these eight people live in the same cattle camp as Allaye. The others, except the visiting Moodibo, are close kin. Besides these eight loads, he set two loads apart to divide in small portions among other people (*mouddou/sadaqa*).

Lobbel from Ngouma, a cattle camp of Serma, is handicapped, he has only one leg. He owns no cattle, only a few goats. He and his wife go each dry season to Boni, looking for work. After Ramadan they took sixteen bowls (almost 11 kilo) of millet from their granary and divided it among three people. One part for the Moodibo who had made some charms for them, one part for an old woman in their cattle camp, and one part for an old woman who is their aunt.

The giving of *sadaqa* is illustrated by the case of Yaaya Cuume. There are some impoverished Jalloube living in the Riimaybe village of Serma; some of them stay only temporarily in the dry season, but others have become permanent resi-

dents there. One of these latter is Yaaya Cuume, an old lady of 72 who has no children who are able to look after her. One of her sons is very sick with tuberculosis and cannot work, another son is unable to find employment. With another son she has had a serious quarrel, and she is unwilling to ask him for anything. Her daughters are all married, but are too poor to be able to support their mother properly. Even when the old hut in which Yaaya Cuume lived collapsed, leaving her without shelter, her daughters delayed before coming to help, and several months went by before the hut was rebuilt. Yaaya Cuume often showed me what little her daughters gave her to eat: just a little buttermilk and a few days leftovers of the millet stew. She could not have survived on this. In fact, because she has become a village member, she received help from other villagers: "It's one's duty to support the poor villagers", they would say. Two of the richer villagers were very active in this way, both of them Diimaajo (the singular of Riimaybe). One was Belco, a cultivator, the other Altine, a woman who kept the best shop in the village. From these two, Yaaya Cuume regularly received a good meal. Belco explained to me that this kind of giving was part of his duty as a Muslim, and besides, had Yaaya Cuume not become his aunt?<sup>16</sup>

These examples show us that for some people *zakat* has become crucial as a social security mechanism, but only in times of relative abundance. Their children are absent or have not enough means to support them all the time. According to Fulbe customary rules, grown-up children, especially sons, are expected to support their old mother and father. As in the Fulbe kinship system the children of one's brothers and sisters are also one's children. Normally there should be a considerable number of people to take care of the old (retired) family members. In times of crisis, however, these relatives are absent or too poor to fulfil their social duty. *Zakat* then allows older people (and also disabled people and poor families) to stay longer in the village, and it gives them some independence from their relatives. On the other hand, the examples also give us insight into the willingness and ability of people to pay the *zakat*, which they consider as their Islamic duty. However, if possible, they divide *zakat* themselves and they prefer to give *zakat* to their own people, related through kinship or co-



residence, or to the Moodibaabe. In such a way they fulfil at the same time their obligation according to the principles of Fulbe custom.<sup>17</sup>

It was difficult to talk to the relatively rich members of society about the amount and division of their *zakat*. We observed them also giving to their needy aunts, to the Moodibo who had written charms for them. According to a Moodibo, who came from another village, not all people pay *zakat*, but as it is not the custom to talk about the amount of *zakat* given, this does not harm their reputation.

*Sadaqa*, given by the Riimaybe, has become part of existing mutual help relations, based on the transformation of a historical relationship. In the past the Riimaybe depended on the Jalloube and the elite, nowadays it seems that this dependency has turned around. For the Riimaybe this giving, and also paying of *zakat*, is an expression of their Islamic piety. As Islam was a privilege of the elites in the past, this can also be seen as an expression of their new status as independent people.

We can conclude that the Islamic gift institutions are indeed functioning as an alleviation of poverty on the community level.<sup>18</sup> However, it is doubtful if it is indeed an improvement of the poor people's situation, given the way *zakat* is redistributed, that is among kin and neighbours. It seems to replace other 'traditional' social security mechanisms. It is not extra. Furthermore, the paying and receiving of *zakat* and *sadaqa* seems to be a 'new' arena in which social and political differences between people are manipulated.

## Religious knowledge as an asset

### *Moodibaabe*

As a Jallo woman told me: "Knowledge is power (*anndal ni woni semmbe*) and therefore the Moodibaabe have power (*moodibaabe jogan semmbe*)". Discussing with some Jalloube (two women and two men) what assets rich persons have, they all mentioned cattle and knowledge of Islam. Knowledge is thus regarded as capital (cf. Bourdieu 1977). The capital of a Moodibo is, of course, knowledge of the Koran, and other books. If a Moodibo has proven to be very wise,

he is highly respected by society and will be consulted frequently. He is compensated for these consultations, but he will also receive gifts, like milk, some grains, and a little money, from people who want to show respect to him. As such, a Moodibo can survive on his knowledge (cf. Saul 1984).

This became clear after the drought in 1985. The Moodibaabe were as much victims of the droughts as all other members of society. Some lost all their cattle, while others were able to keep some. Some Moodibaabe who had a lot of cattle and did not really practise their skills as learned men, now took up their work as Moodibo in order to survive the crisis. A Jallo Moodibo we met in Douentza (district capital) lived there since 1985, because he lost all his cattle. One cow was left, which is herded by his uncle's son in Serma. As a descendant of a Moodibo, who was regarded as a saint after his death, he has prestige in Douentza and was asked to become Imam of a new mosque. Life in town provides him with a good living. Other Moodibaabe have fled the region after they lost all their cattle, and wander around in the Inner Delta of the Niger or in areas south of Serma and in Burkina-Faso. They have students and seem to survive fairly well, compared to other wandering Fulbe without education of the Koran and other Islamic books. We met some people who only studied the use of medicinal herbs and plants, which they started after they lost their cattle. They dare not operate in their own village and region, travel long distances and never seem to come back with any money in their pocket. The Moodibaabe we know in Serma are comparatively well-off after the drought.<sup>19</sup> In one way or another they are respected, and many people consult them for different things. In the dry season they leave for the towns where the better off Jalloube camp with their small herds, and there they easily gain a living.

The way Buya, the Imam of Serma, organizes his life, gives us more insight into how the Moodibaabe survive after the droughts. Buya is the eldest surviving member of the Torodbe lineage in Serma, who were the first to occupy the area around Serma, so he can lay a claim to the land. His family has an old tradition of studying and, since there is a mosque in Serma, his lineage provides the Imam. Buya started his study in

Nokara at the age of 14. When he was 19 years old he went to Kerana, where he studied till he was 26. Then he went to Tenenkou, Gembe (near Mopti) and Bankass.<sup>20</sup> When he was 30 years old he returned to Serma. He came back as a learned man and he is regarded by the whole village as a wise Moodibo. Buya specialized in Islamic law. He also knows a lot about curing people, and many people come to him when they are attacked by *hindu*, which is an illness caused by bad spirits. A few years ago he gave up teaching the Koran, because he felt old. If children are sent to him to receive instruction, he sends them to other teachers. At most rituals or festivities we attended, Buya was there as Moodibo. People prefer to call him to perform the rites because he is the wisest Moodibo and because he is member of the old Torodbe lineage. As Imam, he leads in prayer at Islamic ceremonies, he is responsible for the maintenance of the mosque, and he leads the Friday prayers. Buya's power, however, is not restricted to ritual and religious spheres. As he is Imam and because he is a member of one of the oldest lineages in Serma, which implies he is related by kinship ties to almost all people in Serma, he is also consulted about political problems in the village.

Buya has married twice. His first wife was barren and he divorced her. His second wife bore him eleven children, of whom only two sons and a daughter are alive. One son is studying the Koran in Petaka, 50 km west of Serma, his youngest son gets Koranic instruction from Buya himself. They have no cattle any more, and they live as sedentary people in a mud-brick house in the Riimaybe village of Serma, next to the mosque. Buya has large tracts of land, but he cannot work it all as he has no adult sons to help him. As he is Imam, however, a group of young men of the village work his fields each year. For his work as Imam, who leads people through the path of Allah, he is given part of the *zakat*. If he has been successful with the healing of people or the making of charms he receives goats or millet in return. Although Buya is poor in terms of cattle and labour, he has access to the labour of the villagers because he is Imam, and he has access to cash and food because of his knowledge.

In the dry season Buya often goes to a *Humbebe* (singular *Kumbeejo*) (cultivators) village 40 km south of Serma, where he has a good reputation

as a healer and as a maker of charms. With the *Humbebe* he can earn more than with the *Fulbe*. As Buya has an important say in political decisions he has the opportunity to get his share of food aid or of other development efforts for the village of Serma. In the dry season of 1990-1991 he was able to build up some capital, although he did not harvest anything. He got three bulls of one year old, as payment for the healing of some people. He sold these bulls for 30,000 FCFA.<sup>21</sup> With this money he had two houses built, he bought millet, and he bought clothes for his wife and children. After finishing the millet he survived on the sale of a goat (the goat of his wife) and on the revenues of his work as Moodibo, mainly the performance of rituals.

Despite these earnings Buya complains about the diminishing returns he gets for his work as Moodibo. For instance, due to competition of 'modern' justice he is only seldom asked to judge. If necessary people now go to the village chief of Boni. Other conflicts are brought directly to the Malian court. Making charms and healing people are his most important activities nowadays. But because people have less money, cattle, and cereals, they will pay him only a little and often after the harvest. Still, he has a good income as an important Moodibo and as Imam of Serma.

Buya's brother, *Abdrumaane*, also studied the Koran. He did not choose to become a practising Moodibo. He returned after his study to Serma as a herder. In the drought of 1968-1973 all his cattle died. He was forced to pick up his job as Moodibo. Being a member of the old Torodbe lineage, he was easily accepted as a Moodibo in Serma, though the living he earns with his work as Moodibo is only very marginal, but he survives.

### *Old women*

Religious knowledge is important as a source of income not only for the Moodibaabe. Other people who have knowledge of the Koran may make use of it. The way some old women in Serma survive may serve as an example. If a woman has learned some of the Koran she can fulfil a few ritual functions. *Hawa*, an old woman in Serma whom we introduced already (under *zakat*), studied the Koran as a young woman and gained some knowledge of plants. She held the

women's rain ritual in 1990. Women would ask her advice when their children were ill. For all these services she was not paid directly, but she would receive gifts if there was something to give. Wives of a Moodibo often study the Koran after marriage. Their husband's power is reflected onto them. This, combined with their own knowledge of Islam, makes them respected persons. They often help women with sick children. After the death of their husband they can make an asset of being a Moodibo's wife.

Jeneba Mamoudou, from the Ngouma cattle camp, has been doing this since the death of her husband who was a great Moodibo. During the rainy season she stays in Serma. To earn a living she repairs calabashes and she makes rope from the bark of baobab trees. Both activities pay her no more than 50 FCFA a day, when she is lucky. The people of the camp give her some food if they have any. Jeneba has no sons nor daughters living with her in the cattle camp. At the beginning of the dry season she usually goes to Boni. In 1991 she went there together with her daughter-in-law, whose husband left to look for work. In Boni they lived in the house of the sister of a famous Moodibo from Boni and a friend of her husband. Boni is always very populous in the dry season, and Jeneba is one among many old women who come to this small rural town in search of food. Many other impoverished Jalloube come with a few goats to Boni. They exchange a little milk, but they rely also on the help of their Riimaybe friends and members of the elite. Jeneba belongs to the better-off among these people, who are in fact displaced people, because she has an important asset, that is, knowledge of the Koran. Each day, when she has enough energy, she visits her relatives, acquaintances, and also strangers' houses where she gives blessings, recites some Koranic texts, and sometimes does a little curing. This will bring these people prosperity. The people she visits belong for a large part to her kin and friendship network and will always give something for her services. Some people give her 10-25 FCFA, others will give her some food. In one week in Boni she earned with her services: five times a little millet, once cola nuts, three times a little rice, three times some spices, 120 FCFA and a bit of meat. This was enough to eat breakfast and dinner for at least three days. The other days she ate only one meal.

These examples show us that Islamic knowledge can provide people an additional income. For a Moodibo who lived before the crisis as a herder or a cultivator with a specialization as a learned man, which gave him something extra, the income generated from this Islamic practice has become his only income after the droughts. For the old women the exploitation of their knowledge means a living according to the ideology of Fulbe society and therefore without shame. These women explore in a 'new' way existing social relations, which already had implications for mutual help. The Moodibaabe and the old women are paid for their religious services. We can also interpret these activities as a form of redistribution, because the poor in a way oblige the better-off to give them something for their religious services.

Islamic knowledge gives profit to the people who possess it, but it also gives advantages to the ordinary people. The religious knowledge and the religious services are very much needed in times of crisis. The Moodibaabe, especially, help people to secure their survival by helping them to attack plagues and illnesses, in short, to control their physical environment. Further, the spiritual work of the Moodibaabe and the old women helps people to formulate an answer to the existential questions that all people have more urgently now in times of crisis. It is part of the mental aspect of social security. In explaining the crisis and difficult situation, people use expressions like: "It is God's will", or "God will bring good rains", or "God has sent away the small birds". And it is to God that the Moodibaabe and the old women refer.

The importance of religious knowledge as an answer to the crisis, can even lead to a situation in which some men look only for knowledge of the Koran and therefore submit themselves entirely to a Moodibo, forgetting the material means they need to provide their families to survive physically. They hope to protect their families in this way against all evil. In the most extreme cases the women and children have to work for the family in order not to die.

## Social networks based on religious relations

Related to the problem of the mental aspect of social security, but also based on more practical considerations, is the tendency that people try to get more grip on social networks based on Islam, and on Islamic knowledge. The three strategies discussed here, making an appeal on the social networks of Moodibaabe, giving one's daughter in marriage to a Moodibo, and sending one's children to a Koranic school, are not new for the Jalloube. However, it appears that more people make use of these strategies and that the reasons for doing so have changed a little. In a few cases the material benefits, that is obtaining food, seem to be as important as the spiritual benefits.

### *Networks of Moodibaabe*

Networks of Moodibaabe are formed as the scholars study. This study implies much travelling for the student. Some students even go to Abidjan in the Ivory Coast to study with a particular Islamic scholar. In this way a student establishes a wide network of people that crosses ethnic boundaries and even national boundaries. The family of a Moodibo may also profit from his network. As all these people are Muslim and form a Muslim network, they are bound by their Islamic duties, which implies help to the poor (see *zakat*). Thus in times of crisis, it is always in theory possible to make an appeal to the charity of members of the Islamic community who are also one's acquaintances.

This was the case for Hadjata, whom we introduced above. In 1990 she got no gifts from anybody. No field had been worked for her, although that would have been of little help since harvests were very meagre that year. The rope and mats she and her daughter made were not sold, because nobody had the means to buy them. They were really desperate. They decided to go to Wayre, a village of Humbebe cultivators 60 kilometers from Serma. They knew some of their relatives and acquaintances had gone to Wayre with their cattle to spend the dry season. They hoped these people would support them a little. We wondered if these Fulbe could give them

enough to survive. As it turned out, indeed they could not. Moreover that may not have been Hadjata's plan at all. A Kumbeejo (plural Humbebe) friend of her husband, a great and rich Moodibo, lived in Wayre and he was willing to help Hadjata and her daughter through the difficult dry season, as they were wife and daughter of his well respected friend and Moodibo.

Moodibaabe who are famous have in general a very crowded homestead during the dry season. They are not allowed to refuse people who knock on their door to ask for help. The Moodibo will ask the richer members of the Islamic community in the village where he lives, to give him food in order to feed all these people who stay at his home. Not all Moodibaabe appreciate these requests for help. The Imam of Dalla, a village of Fulbe elite and residence of the court of the Hayre in the past, was always complaining about all the people he had to feed. People from the Jalloube village Serma also went there in the dry season, in order to receive the blessings of the holy Moodibo (the father of the Imam). Moreover they would eat in the compound of the Moodibo each day, creating a massive workload for his wives and a burden on his limited means.

### *Marriage strategies*

Practices to profit from the networks of Moodibaabe indeed signified for some people the difference between survival or starvation. A related practice is embedded in marriage strategies of the Jalloube. Parents can decide to give one of their daughters to a famous Moodibo, who may marry her when she has reached the marriageable age. This option gives them 'spiritual' and material benefits. If the family is lucky, this Moodibo will help them in times of shortage, and through her relation with the Moodibo the girl brings the family nearer to God, which means more security.

However, the daughters are not always happy being married out like this. As a young girl Umu was given by her mother to a Moodibo in Manougou, near the border with Burkina Faso. This scholar, Moodi Yuwgo, already about 60 years old then, was known for his wisdom and was regarded as a saint in the area. As Umu's father and mother were divorced and her father left his daughter with his former wife's family,

he himself wandering through the country, he could not have a say in this affair. Umu's mother said she gave her daughter to a Moodibo because this would be good for her and for her daughter. It would bring prosperity to the family. "It is a good thing to give your daughter as a gift to a famous Moodibo". Besides they no longer had to feed Umu. Umu was given, together with a few cows, her dowry. She lived in Manougou for a few years until Moodi Yuwgo died. A son of his brother, also a Moodibo living in Douentza, whom we already mentioned above, asked for Umu as he needed a second wife. This man was also more than 30 years older than Umu. As he is of the family of Moodi Yuwgo and also a well-known Moodibo, the mother of Umu could not and would not refuse to give her daughter to this other Moodibo. Umu had three miscarriages with him, and two living children. She was not happy to be married to an old man and was always rebelling. A couple of times she tried to escape, but she has no place to go. Her family will never let her divorce this Moodibo, because that will bring bad luck to the family. After having divorced a Moodibo it is very difficult to find a new husband, as everyone is afraid of the repercussions. Although the husband of Umu has no cattle (they all died after 1985), he is rather prosperous as Imam of the new mosque of Douentza. He often sends some money to his family-in-law and he helps them when they are ill and have to go to the hospital in Douentza. So next to 'spiritual' benefits from the marriage of their daughter there are also material benefits.

### *Sending one's children to the Koranic school*

Just as it is good to have a daughter married to a Moodibo, so it is good to send one's son to the Koranic school. This child, when he becomes a learned man, will bring prosperity to the family, and it will help him to earn a living when he grows up.

Sending children to a Moodibo is a well-known practice in Serma. It was new, we were told, that people were very keen for their sons to attend a Koranic school nowadays. Women especially thought this a good future for their sons. They see the examples of the young men that were sent to the Koranic school when they were boys, and who do indeed earn a living with this knowledge

even in the present situation. These young men migrate in the dry season to Mopti, Sevare or Nioro, leaving their wives behind, looking for people who need their skills. There are also short term reasons to send children to the Koranic schools, as a Moodibo of Serma suggested: "Poor people send their children to the Koranic schools to have them fed. Sending your children to the Koranic school will only cost you something after they have finished the study".

While studying with the Moodibo the students have to gather their food each morning and each evening. When they are in town or in a village they will ask for food morning and evening at the entrance of every compound. When wandering Moodibaabe with their students visit cattle camps, they send their students among the families in the camps. That surviving as a Koranic student is not easy nowadays in the Hayre is evidenced by this practice in Serma. The children must scratch up their food each day, wandering around in towns or villages where their Moodibo has decided to stay for a few weeks. Some of these Moodibaabe with their students made a stop in Serma, hoping to get some milk each day. At the start of the dry season, each morning at six o'clock we were awakened in our cattle camp by the whining of Koranic students '*Gido Allah Gariibu*'. They were lucky that we did not eat too much, so we could always give them some left-overs of our dinner of the night before. Other families would give them a little milk, a few millet heads or the left-overs of their meals, which was never much. It is their Islamic duty to give, but they would not give as much as they did in better times. The idea inhabitants of Serma (Riimaybe and Jalloube) have of these 'begging' students is highlighted by a proverb: '*ko hilli wuro e tikere gariibu*' (the village is not concerned with the whining of a Koranic student). As we followed these children over a few months, we saw them grow thinner and some of them fell severely ill.

Sending children to a Moodibo is thus a risky affair. In some cases the children suffer, they are used as 'slaves/labourers' while not getting enough to eat. Often children die during their stay with the Moodibo, far from their own village, infected with new diseases, undernourished, and with no relatives to give money for medicines. Moreover, it is not at all certain that the profession of Moodibo will have great potential

in the future. As a Moodibo in Douentza analyzed it, this is an eroding profession because more and more people enter it to earn a living. The actual situation of a Koranic student is in sharp contrast with an important reason why they are sent to the Moodibo by their family: to bring prosperity to the family (cf. Saul 1984: 82-4).

Does this creation of 'new' religious networks via marriage, sending one's children to school, and the reinterpretation of the use of existing networks as social security relations, indeed bring the benefits to the people that they hope to get? Are these indeed social security relations? In every case these relations contribute to feelings of security and well-being. In the sense of material social security the benefits are distributed unevenly. The Koranic students suffer for the salvation of their parents. The daughters that are married out to Moodibaabe do not marry a boy of their choice and can never divorce. However, as long as the Moodibaabe are among the wealthier and more respected members of society, these networks will have a support function for poor families.

## Conclusion

Social security relations and institutions based on Islam seem to become more important for specific categories of people in Fulbe society. These are the people who are not sufficiently supported any more by 'traditional' social security mechanisms. Islam has a long history in the Hayre, as has its institutions such as *zakat*, Koranic schools, and Moodibaabe networks. However, the harsh circumstances in which the Jalloube must live have opened new dimensions and given new values and importance to these institutions and to social relations based on Islam: new networks based on Islam are explored, *zakat* has become much more an institution directed to alleviating poverty and replaces other obligatory kinship-based gift relations, Islamic knowledge and the status related to it open new possibilities of survival. Furthermore, these 'new' survival mechanisms are positively sanctioned by other members of society, because they are part of the ideology/religion of society. Moreover Islam provides all people with a general orientation on life and an explanatory framework for the crisis. This is the mental aspect of social se-

curity. Everybody, rich and poor, 'uses' religious duties and explanations to justify their life and to assure a future. This was so in the past, and is more so nowadays in times of crisis, when Fulbe ideology, in which cattle plays a central role, tends to loose influence.

Another aspect of the growing importance of Islamic social security institutions and relations, replacing the 'traditional' ones, is the depersonalization of (gift) relations. This is especially clear for the institution of *zakat*. The care-relations that one has according to Fulbe norms (for example between son and parents; between nephew and aunt) are transformed into an Islamic obligation, which does not *per se* consider the relation one has with the person to whom one gives. It may be therefore that the growing importance of Islam leads to a changing significance of the 'traditional' social security relations based on kinship and co-residence.

In the crisis people seem to make very individual choices how to survive, within the limits of the value system of their society and within the limits of their social and material possibilities. As a consequence of the impoverishment caused by the droughts, many people left the Hayre and their society. The people who stayed behind either disposed of sufficient assets to survive, or had no other choice than to stay because they were desperate. Of course the majority still survives on herding or cultivating; they cope with the new situation. However, 'ecological' adaptation to drought is not the only solution for the problems pastoralists in this society encounter, as is often suggested in the literature on pastoral societies (cf. Salzman 1978). Without production, however, there can be no (re-)distribution. Given the difficult situation in the Sahel, we must, therefore, not overestimate the role of old and newly created social security mechanisms for survival. On the other hand it would be a mistake to neglect their role. As we have seen in this paper a considerable number of people, although a minority, depend on social security relationships and mechanisms for their survival. They have no access to, nor labour, to exploit natural resources. These are older people and poor learned men. They explore social and cultural assets (cultural capital in Bourdieu's term) to find a living, and to provide social security. This also shows how dynamic social security institutions are and how inventive people are.



## Notes

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1. Except, of course, the controversial study of Turnbull on the Ik in Uganda (1989).
  2. *Hayre* are large rock formations and *inselberge*. These are numerous in this area and give it its typical character. The area is 80 kilometers north of Bandiagara, and the *Hayre* are part of the Bandiagara plateau. For a description of the agropastoral land use system of the Jalloube see van Dijk (1992).
  3. The terms *Weheebe*, *Moodibaabe*, *Jalloube*, *Riimaybe*, *Jaawambe*, *Nyeybe* indicate occupational groups as they existed in the political hierarchy of the Fulbe chiefdoms in the *Hayre*. In some cases these occupational groups coincide with lineages. The term *Jalloube* is not correct in the sense that it refers to a clan and not to an occupation. The alternative *egga-hodaabe* which is sometimes used locally, we consider less appropriate for use in a text. The Fulbe chiefdom of Dalla was established in the seventeenth century. The chiefdom of Boni is much younger and was only established in the nineteenth century. Nowadays Dalla is a small village, while Boni is the capital of an *arrondissement*.
  4. About the time and the way Fulbe converted to Islam nothing can be stated with certainty. The Fulbe of the *Hayre* are related to and originate from the Fulbe of the Inner Delta. Of the conversion to Islam of the Fulbe of the Inner Delta we know that this must have been in the times of the

great savannah empires, and especially under influence of the Sonrai empire of Gao. The Fulbe have developed their own Islamic clergy (see Brown 1964, 1969).

5. Islamic scholars who have studied for a considerable period are called *Moodibaabe* (singular *Moodibo*) in Fulfulde. In French literature we find the term *marabout*. Islamic scholars who have studied a lot, but who have not yet achieved the level of knowledge necessary to be regarded as a *Moodibo*, are called *taalibo* (plural *taalibaabe*), which means student. *Moodibaabe* is also the name for a social category of Fulbe society in the *Hayre*.
6. This is, however, no rule. During our stay this was the case. Some informants assured us that the frequent praying of people, nowadays, had to do with the death of one's child, or with the loss of cattle, or with poverty in general.
7. Some illnesses which we would categorize as mental illnesses, can only be cured by a *Moodibo*. People visit the hospital for illnesses like tuberculosis, but the treatment of this illness takes more than a year and most people do not finish the treatment. Sometimes a *Moodibo* will send his patient to a doctor, but only when he no longer knows what to do. Most people who arrive eventually at the hospital are already so very ill that there is no curing possible. Thus the image of the hospital has become 'the place of death', because all people who go there die in the hospital, or they die a few years later, when the treatment is not finished. This does not encourage other people to go to the hospital in town.
8. Soera 9: 60 "Alms shall be used only for the advancement of Allah's cause, for the ransom of captives and debtors, and for distribution among the poor, the destitute, the wayfarers, those that are employed in collecting alms, and those that are converted to the faith. That is a duty enjoined by Allah. He is wise and all-knowing" (The Koran 1974).
9. In old letters between the chief of the *Hayre* and the chief of *Maasina* the collecting of *zakat* is reported.
10. In the National Archives in Bamako, Mali, we found a report on such a conflict between the chief of Dalla and his *Jalloube* (2E-4: Politique Indigène: Correspondance Cercle de Bandiagara: 1899-1907). In an interview with an old man from *Serma* a conflict between the chief of Boni and the *Jalloube* about the *zakat* was mentioned at the beginning of the twentieth century (interview with the griot from Dalla of Aamadou Bura Totoodu, December 1991). People from a *Jalloube* camp near Dalla, *Cafal*, also reported on the malfunctioning of the *zakat*-institution.

11. This is reported in the National Archives of Bamako (1E-132: Transhumance et droits de nomadisation: 1921-1931; 6D-6: Régime fiscal du bétail: 1934).
12. Umaru Adya Dicko's great-grandmother was the sister of the first chief of the Fulbe chiefdom Boni, Maamudu Nduuldi. The chiefdom Boni separated from the chiefdom in the *Hayre* at the end of the nineteenth century. *Serma* was in the past part of the chiefdom of Boni, and is nowadays part of the *arrondissement* (subdistrict) of Boni. The actual chief of Boni is a descendant of one of the sons of Maamudu Nduuldi, his status has been changed under the modern administration from chief of the Boni region into village chief.
13. One load is a bundle of millet spikes bound together with millet stalks, containing 12-20 kilo of grain when threshed.
14. This is also due to the ownership structure of the herds (see van Dijk, this volume).
15. *Jalloube* women do not work on the land. There are many cultural barriers to this, even in times of crisis (cf. Dupire 1960, Riesman 1977, de Bruijn 1992).
16. In fact they are not kin in genealogical terms. Belco was referring to the relationship between the *Riimaybe* and the *Jalloube* as social categories. In the past they were related as slaves to masters. Nowadays they have become *endam*, which denotes a kind of 'kinship' based on long-standing relationship. Mutual help is appropriate in the *endam* relationship. In the past a master (of the *Jalloube* category) would have been expected to help his slave (of the *Riimaybe*); with *Yaaya Cuume* the relationship has in fact been reversed.
17. F. Von Benda-Beckmann (1988) found similar results for an Ambonese village.
18. In Mali *zakat* is absent at the level of the state's social security policy. However, in other countries of West Africa *zakat* is gaining importance as a social security institution on the national level. For instance in Senegal Islamic organizations promote *zakat* as a social security institution next to other state social security arrangements, in order to alleviate the poverty of the needy, especially those who, not being workers, are ineligible to benefit from the state's arrangements (Vuarin 1990).
19. We did not gather budgets of *Moodibaabe*, but the following examples will make clear that *Moodibaabe* are indeed better off. A *Moodibo* gets help for the work on his land of other villagers. The *Moodibaabe* wives have better clothes than women who are not married with a *Moodibo* but have the same living standard (lack of wealth in cattle, small livestock). One *Moodibo*, who was very ill, got a free taxi ride to the hospital in

- Burkina-Faso because he is *Moodibo*: normally this would have cost him 5000 FCFA. One *Moodibo* gained with two months of work in Boni enough money to marry a second wife, to clothe his family, and to buy enough millet for the rest of the year. Another *Moodibo* has earned enough cattle with his work to marry four wives, to adopt some of his nephews, and to eat so much that he is now said to weigh more than three Fulbe men put together.
20. *Nokara* is 30 km north of *Serma*, next to Boni; *Kerana* is 50 km west of *Serma*; *Tenenkou* is situated in the Inner Delta of the Niger, about 400 km from *Serma*; *Gembe* near *Mopti* is about 370 km southwest of *Serma*; and *Bankass* is about 200 km south of *Serma*.
  21. During our fieldwork 100 FCFA = 2FF, and the price of one measure of millet (2/3 kilo, not pounded yet) varied from 50 to 125 FCFA. Recently, January 1994, the FCFA has been devaluated by 50%.

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