

**CONSERVING CULTURAL HERITAGE WITH MICROCREDIT:  
A CASE STUDY OF THE DOGON CULTURE BANK IN FOMBORI, MALI**

by

Tara Flynn Deubel

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This thesis has been approved on the date shown below:

*Mamadou Baro*                      *5/2/03*  
Dr. Mamadou Baro                      Date  
Professor of Anthropology

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<sup>1</sup> The CultureBank is commonly written as one word with no spaces; the author has separated it in the thesis title and chapter titles for purposes of clarity.

## DEDICATION

I dedicate this work to the community members of Fombori, Mali whom I had the good fortune to learn from and befriend during the course of this research. I wish you much success and courage in promoting the continued conservation of the rich Dogon cultural heritage that I was most privileged to encounter during my brief stay in Fombori.

*Amma cenne. Amma a ewe naou né. Amma ojuka ee tere. Amma jam ee jere.*

*Amma cije ee dene ere o.*

*Yagana.*

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## ABSTRACT

This thesis presents a case study of the Dogon CultureBank in Fombori, Mali, a local initiative started in 1997 to conserve cultural heritage through the provision of microcredit loans. Participants obtain credit to support small enterprise by using cultural objects as collateral; the objects are conserved and exhibited in a community museum collection. This innovative approach to microfinance has provided financial incentive for cultural conservation in a rural Dogon community, increased social capital among participants, and heightened community awareness of the importance of cultural heritage as a resource for development. Results of quantitative analysis demonstrate a significant increase in overall income generation patterns among participants; however, male borrowers have consistently benefited from both higher loans and greater increases in income generation than female borrowers who are targeted as the primary beneficiaries. The study concludes by highlighting the contributions of the model to the broader field of microfinance in developing countries.

## INTRODUCTION

“Come, let me show you what I have for sale,” Abdoul, an eager young merchant, beckoned me hastily toward his small, roadside art boutique in Ouagadougou, Burkina Faso. As taxis and motorcycles sped by on the dusty avenue, he carefully fit an old key into the padlock of a tin shack next to his modest shop stocked with *djembe* drums, *wari* game boards, Dogon doors, replicas of Asante fertility dolls, assorted masks, colorful batiks, and other African art forms likely to catch the eye of a tourist walking to the adjacent post office. The corrugated metal door swung open, revealing two life-sized carved wooden statues of a male and female figure. On the floor lay a large wooden chest about four feet long with the top sculpted into the form of a crocodile.

“Where did you get these pieces?,” I inquired.

“A friend of mine brought them in from Mali the other night,” Abdoul stated triumphantly. “He wrapped them in rice sacks and took an overnight bush taxi back from Mopti. It’s safer at night because the customs official rarely checks baggage.”

“But where did your friend get them?,” I pushed him further with my line of questioning.

“He bought them from an elder in a Dogon village up there.<sup>2</sup> You know they will sell just about anything these days. And the tourists are always asking for Dogon art.

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<sup>2</sup> I was unable to verify at the time if the pieces were of Dogon origin; it is possible that they were also from another region in Mali.

Just wait until *FESPACO* when they all come to town. I'll sell these for a bundle," he said with a grin.<sup>3</sup>

This exchange took place on the day that I departed Burkina Faso after a two-year stay. Troubled by the fate of those particular pieces, I had a lengthy conversation with Abdoul that afternoon. He spoke of his African art trade and his network of buyers and sellers. He related some of the difficulties in obtaining authentic antiques from villagers as well as the financial rewards for procuring them. When I asked how he felt about his role in a trade that is rapidly emptying West Africa of its material cultural heritage and filling the walls of galleries and museums in Europe and America, his response touched on the crux of the issue: economics.

"It's too bad that people are selling their antiques to us," the shrewd art dealer shrugged. "But they need money to live on and so do I. We have to sell what *nsara* will pay us good money for.<sup>4</sup> They want this art and so we've made a trade out of it. We all get something."

The contemporary international trade in African art implicates a complex web of actors, including original African artists, owners, and users of art, art dealers, collectors, museum curators, customs agents, art historians, and African middlemen who serve as intermediaries in this transcontinental enterprise. At the hub are the African middlemen, or *antiquaires* (antique dealers), who ferret out and purchase or, in certain cases, direct others to loot and steal antiques from rural areas that they resell in urban centers in Africa

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<sup>3</sup> The *Festival Panafricain de Cinéma à Ouagadougou (FESPACO)* is a biennial African film festival held in Ouagadougou, Burkina Faso.

<sup>4</sup> In Moré language spoken by Mossi people, the term *nsara* refers to whites or foreigners.

and abroad at a considerable profit margin (Steiner 1995). From these vendors, the pieces move into private homes and collections, museums and galleries across the globe.<sup>5</sup>

Although commodity chains involving African art have become increasingly complex in recent decades, the international trade in African cultural heritage is not a recent phenomenon. At the start of the colonial era in the late nineteenth century, European collectors began to gather large quantities of African sculpture during early explorations and “collecting missions” through colonial territories. As Samuel Sidibé, director of the National Museum of Mali has noted: “The plundering of the African past gained legitimacy under the colonial practice of collecting missions” (Sidibé 1993:8).<sup>6</sup> These missions served to furnish ethnographic collections at Western cultural institutions such as *Le Musée de l’Homme* in Paris (founded in 1937) and the *Museum of Primitive Art* in New York (founded in 1957) that were created expressly to house “primitive arts” of non-Western countries.<sup>7</sup> The startling new artistic forms that entered the European art scene from Africa provided fresh inspiration for modern artists, such as Pablo Picasso

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<sup>5</sup> For a detailed description of the African art trade network based in Cote d’Ivoire, see: Steiner, Christopher. 1995. *African Art in Transit*. New York: Cambridge University Press.

<sup>6</sup> French-led missions in the Western Sudan include those led by Gauthier and Chudeau (1904-05), Froebenius (1910), and Gironcourt (1914-18). The most important one was the Dakar-Djibouti Mission, an expedition organized by the *Institut d’Ethnologie* at the University of Paris (under Marcel Mauss) and led by Marcel Griaule in 1931-33 to traverse fifteen countries in Africa from east to west. Griaule’s entourage included seven fellow ethnologists and students. A central purpose was to amass a collection of African sculpture for *Le Musée d’Ethnographie du Trocadéro* in Paris (which became *Le Musée de l’Homme* in 1937). The team returned with a total of 3,500 objects, a sizeable portion of which were most likely stolen, based on Leiris’ accounts (Leloup 1994; Sidibé 1993).

<sup>7</sup> Privately founded by Nelson A. Rockefeller in 1957, the Museum of Primitive Art was devoted entirely to the arts of the indigenous cultures of Africa, Oceania, and the Americas and to those art objects related to the early civilizations of Asia and Europe. In 1976, the museum closed, and the collection was transferred to the Metropolitan Museum of Art (<http://www.bartleby.com/65/mu/MuseumPr.html>). The Museum of Natural History also served as a home for several African exhibitions in New York, such as the “Man in Africa” exhibit (1969) that featured dioramas with essentialized presentations of “traditional” African ways of life (Vogel 1988a).

and Georges Braque among others, whose Cubist forms suggest direct links to features of African masks and sculptures (Hughes 1980).<sup>8</sup>

A major repercussion of Western interest in African art from the colonial era to the present-day is the ongoing expropriation of cultural heritage from the continent. Renowned for its incredible wealth in art and antiquities, the country of Mali has been particularly devastated by material culture loss. In reference to the massive flow of Malian art to Western countries, Belgian journalist Michel Brent remarked that, “Not since the wholesale rape of Egypt’s archaeological treasures in the first half of the nineteenth century has a country been so methodically stripped of its national heritage” (Brent 1994:26).

The Niger River Valley in Mali is a rich archaeological site that has been targeted for pillage since the French first arrived in 1893 and especially after archaeologists began to uncover ancient terracotta statues there in 1941 (Sidibé 1993). Dogon art has also held particular allure for Western collectors due to its unique stylistic appeal, rich cosmological symbolism, and ritual significance that has been well-studied by anthropologists and art historians alike, beginning with the seminal work of French anthropologist Marcel Griaule and his research team from *l’Institut d’Ethnologie* at the University of Paris who worked intermittently in the region from 1931-1956 and published widely on the Dogon.<sup>9</sup>

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<sup>8</sup> Other European artists influenced by African art in the early twentieth century include Giacometti, Modigliani, Brancusi, Matisse, and the German Expressionist school (Hughes 1980).

<sup>9</sup> Griaule’s comprehensive study of Dogon masks was first published in 1938 as *Les masques dogons*. Other significant works include *Folk Art of Black Africa* (1950), *Dieu d’Eau* (1948; published in English as *Conversations with Ogotemméli* in 1963), and *Le Renard Pâle* (1948; published in English as *The Pale Fox* in 1965), co-written with Germaine Dieterlen.

The expansion of the tourist industry in Mali in recent decades and the rising value of African art in the international market are key factors driving cultural heritage loss throughout the country. In a nation beset by severe economic constraints, Malians often resort to selling pillaged artifacts and personal family heirlooms to antique dealers, art collectors, and tourists as a strategy of income generation and subsistence in an environment confronted by the adverse effects of desertification, climate change, frequent drought and food insecurity.<sup>10</sup> Those that loot and pillage the delta as well as the Bandiagara cliff today are generally young Malian males paid to scour sites for antiques that can be sold in Bamako, the capital city, or sent overseas through a vast network of art traffickers that operate between West Africa, Europe, and North America.

The ramifications of the vast international trade in African material culture have been especially grave for Dogon people in Mali. Dogon art is especially desirable in this illicit trade because it remains highly sought after in the West and sells for exorbitant prices in the international market.<sup>11</sup> Many Dogon villages have been almost entirely stripped of important cultural and historical items such as wooden statues, masks, and carved granary doors, due to voracious Western demands for Dogon art. Dogon villages situated along the Bandiagara escarpment in northern Mali are especially popular destinations for Western tourists. The influx of tourist buying power has swayed many

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<sup>10</sup> According to the United Nations Human Development Index in 2002, out of 162 nations worldwide Mali ranked 153<sup>rd</sup>. Statistics are based on life expectancy, per capita income and literacy levels ([www.undp.org/hdr2001/hdi.pdf](http://www.undp.org/hdr2001/hdi.pdf)). According to World Bank statistics, gross national income per capita in Mali was 230 USD in 2001 ([http://www.worldbank.org/data/countrydata/aag/mli\\_aag.pdf](http://www.worldbank.org/data/countrydata/aag/mli_aag.pdf)).

<sup>11</sup> For example, a website from the Barakat Gallery in Los Angeles listed a 42.5 inch Dogon “ancestral fertility sculpture” from the 19<sup>th</sup>-20<sup>th</sup> century for \$30,000 in 2003 ([www.barakatgallery.com](http://www.barakatgallery.com)).

Dogon people to sell cultural objects as commodities to Malian art brokers and foreigners in exchange for hard currency.<sup>12</sup>

The cultural heritage crisis in Mali has been the focus of several international, national, and binational measures, starting with the *UNESCO Convention on the Means of Prohibiting and Preventing the Illicit Import, Export, and Transfer of Ownership of Cultural Property* (1970). This convention established “a framework for international cooperation to reduce the incentive of pillage by restricting the illicit movement of archaeological and ethnographic material across international boundaries” (Kouroupas 1995:32). An important dimension of this convention was the idea of cultural heritage as a “human right” that must be protected on a par with other political rights. However, with the exception of five countries (United States, Canada, Australia, Argentina, and Italy), the majority of Western nations that import African art are not signatories to the UNESCO Convention (Brent 1994).

Under the leadership of former president Alpha Oumar Konaré (also a trained archaeologist), the Malian government passed important national legislation in 1985 and 1986 banning the exportation of antiquities. In 1993, Konaré also initiated a binational accord (known as the *Cultural Property Agreement*) between the U.S. Department of State and the Malian government that imposed a strict ban on U.S. importation of a wide class of Malian antiquities from the Niger delta and Bandiagara area in particular. The

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<sup>12</sup> Mali receives about 80,000 tourists annually from Europe, North America, and Asia and tourism is rising by 4% a year according to Mamahadou Keita of the Office of Tourism in Mali. The main attraction for approximately 90% of foreign tourists in 2000 was the Bandiagara Escarpment (<http://news.bbc.co.uk/1/hi/world/africa/1280076.stm>).

ban requires U.S. customs officials “to seize prohibited objects at the border and permits their recovery if they have illegally entered the country” (Shapiro 1995:42).

These formal measures to curtail rampant art trafficking have met with limited success. Although legislation has focused domestic and international attention on the current situation in Mali, it has not proven an efficacious deterrent to African exporters and their Western clients due to the lack of viable enforcement measures. Informal market networks have undermined any attempts to halt this lucrative enterprise; national treasures continue to move through these channels, stripping Mali of its cultural patrimony.<sup>13</sup>

In this context of this large-scale, transnational process, this thesis presents a case study of the CultureBank, an innovative, local response to cultural heritage loss in the Dogon region of Mali. Initiated in 1997 by the Dogon community of Fombori with assistance from the U.S. Peace Corps and start-up funds from U.S. Agency for International Development (USAID) and USC Canada, the CultureBank offers microcredit loans by accepting cultural objects as loan collateral and exhibiting them in a local museum. The loan amount is determined using a formula based on historical information that the owner provides about the piece. Upon repaying the loan, a participant may receive another loan of greater value if she chooses to keep the object in the museum. At any given time the owner retains the right to remove her object for personal use. The CultureBank offers financial incentive for villagers to safeguard their

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<sup>13</sup> Brent (1993) notes: “The vast network that has worked so actively to plunder the African heritage during the past twenty-five years and even before operates in such a secret way that no definitive statement can be made concerning the real extent of this trade and responsibility cannot be apportioned fairly among the parties that have a hand in it” (63).

cultural heirlooms and also serves as a center for artisan training and community education.

In the five years since its creation, the CultureBank has extended loans to 70 borrowers (60% women and 40% men) from Fombori and surrounding villages, and the museum currently holds a collection of 440 objects. The objective of this study was to examine the benefits of applying a microcredit approach to cultural heritage conservation, to evaluate and assess the economic, social, and cultural impacts of the CultureBank, and to determine if CultureBank loans have contributed to a significant increase in income generation from commerce activities. Based on the results of interviews with 30 borrowers, CultureBank staff members and village opinion leaders, it is evident that the CultureBank intervention has provided a viable means to conserve cultural heritage in Fombori and contributed to a greater awareness on the part of Fombori's inhabitants of the value in safeguarding cultural objects for the benefit of the present and future generations.

In terms of economic impact, CultureBank loans have contributed to a significant increase in income generation patterns of borrowers, although male borrowers have benefited from higher average loans and greater increases in income generation than female borrowers who are targeted as the CultureBank's primary beneficiaries.<sup>14</sup> The project has achieved financial sustainability by charging interest on loans; however, the recent experiment of extending loans to borrowers who do not use objects as collateral

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<sup>14</sup> Results of statistical tests are reported on page 69.

led to a higher rate of overdue loan payments. This practice has since been terminated due to the considerable risk it poses to the institution's long-term sustainability.

The CultureBank is the first institution of its kind worldwide and has strong potential for replication in other regions of Mali and in other developing nations that are faced with cultural heritage loss. Since its inception in 1997, the socioeconomic impacts of the CultureBank have not been formally assessed. The African Cultural Conservation Fund (ACCF), a non-profit organization based in Bamako, Mali, is currently managing the establishment of two new CultureBanks in the Bambara region of central Mali with funding from the World Bank.<sup>15</sup> The results of this study will be used by ACCF in planning and implementing these new projects as well as improving the CultureBank in Fombori. Before proceeding with a detailed description of the workings and impacts of the institution, the next chapter will set the background with a brief historical and ethnographic overview of the Dogon of Mali.

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<sup>15</sup> These new CultureBanks will be modeled after Fombori's institution with the addition of a savings component. For more information, visit the African Cultural Conservation Fund website at: [www.theculturebank.org](http://www.theculturebank.org).

## HISTORICAL AND ETHNOGRAPHIC BACKGROUND ON THE DOGON OF MALI

*Dogon country is crowded too enchantingly with sanctuaries, ritual objects, sacred places of all kinds, the minds of the men who live there crossed by too tight a network of myths and belief, their life tied too continuously to a fabric of rites, for a notice such as this one to provide an overview, much less a complete account.*

–Michel Leiris, 1933.<sup>16</sup>

This telling epigraph, cited by Ezra (1988) in her eloquent introduction to *Art of the Dogon*, alludes to the captivating spell that Dogon country has cast on its countless foreign visitors, dating back to the Dakar-Djibouti Mission (1931-33) during which a multidisciplinary team of French researchers (Leiris among them) under the direction of Griaule first arrived in the village of Sanga to study Dogon culture. Historical and archaeological evidence as well as Dogon oral tradition suggest that the Dogon moved from the Mande area of the Mali Empire (present-day southwestern Mali and northeastern Guinea)<sup>17</sup> to the rocky, remote Bandiagara Escarpment in the fifteenth century to escape widespread Islamization, slave raids, and invasions from the neighboring ethnic groups such as the Mossi, Songhay and Fulani (Leloup 1994). Displacing the earlier Tellem civilization that inhabited the cliffs from the eleventh to the fifteenth century, the Dogon established villages of 500-1,000 people along the cliffs (some up to 2,000 feet high) that stretch 125 miles from northeast to southwest roughly parallel to the Niger River in northern Mali. The availability of water on the sandstone

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<sup>16</sup> Cited in Ezra 1988:15.

<sup>17</sup> According to Dogon oral tradition, Dogon people entered the region from three directions: north (Dyigou), southwest (Mande), and south (Yatenga in Burkina Faso) (Bedaux 1988: 41). Similarities between excavated bronze figures in the Inland Niger Delta and Dogon wooden sculptures also suggests that the Dogon originally came from the Inland Niger Delta and are closely related to the Bozo, who are recognized as the oldest inhabitants of the delta region (De Grunne 1988).

plateau rim and the Séno plain favored settlement in the area and permitted the Dogon to maintain an agricultural livelihood based on the cultivation of millet, sorghum, and fonio, which have remained the principal crops in the area to the present-day. The current Dogon population of the Bandiagara cliff numbers close to 300,000. About 700 villages remain in the cliff region today, most with fewer than 500 inhabitants (Ezra 1988).<sup>18</sup>

That the Dogon are such a well-known African group in the West today has much to do with the extensive work of Griaule et al. as mentioned above whose central interest was Dogon cosmology and mythology and its elaboration in art and ritual. Although his work undoubtedly contributed a wealth of information on the Dogon, Griaule has also been sharply criticized for placing the Dogon in a timeless, unchanging context that effaces the historical realities of which they are a part (Clifford 1983; Ezra 1988). He also gathered information from a very select group of elder males and rarely interviewed women.

Van Beek (2001), a contemporary anthropologist who has worked extensively with the Dogon in the Bankass region, argues that Griaule overemphasized the role of myth in Dogon life and that his dogged interest in this theme encouraged informants to exaggerate or fabricate stories to quell the anthropologist's directed queries. Despite the shortcomings of his approach, however, Griaule's work has contributed a wealth of ethnographic documentation on Dogon society in the mid-twentieth century. His detailed description of Dogon masks and their accompanying rituals provides a comprehensive introduction to Dogon art that has been further developed and refined by Van Beek

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<sup>18</sup> See map in Appendix A.

(1987; 1990; 2001) and others (Imperato 1978; Laude 1973; Beaudoin 1984; Leloup 1994).

### **Dogon Art and Ritual**

A compelling reason why the Dogon have attracted so much attention from the outside world is that they have created some of the most remarkable forms of art found in West Africa. For the Dogon, as for many African people, art is not conceived as a separate realm of activity; it imbues all aspects of life. In fact, there is no word in the Dogon language that corresponds with the Western notion of “art.” Dogon art serves functional as well as ritual purposes. In Dogon architectural forms such as men’s meeting houses (*togu na*) and the doors designed to protect granaries, sculptural forms bear cosmological symbols. Doors, for instance, often feature breasts (a fertility symbol), animals, and mythological ancestor figures. The doors serve to keep children, thieves and wandering animals out of the grain supply and are believed to offer supernatural protection.

A *togu na* is a men’s meeting house and center of social gathering. It comprises a shelter covered with branches, leaves, and millet stalks and supported by pillars made of sandstone covered in clay or wood and carved with figures. In the past, *togu na* pillars contained coded messages that could only be read by initiates. There are traditionally eight pillars set in three rows that represent the eight mythical Dogon ancestors who met in a similar building before they transformed into *Nommo*, son of the Creator *Amma*, and came to earth. According to custom, only circumcised men are allowed in the *togu na*. In this space they make important decisions, discuss problems, and settle disputes. The

structure is designed with a low space under the roof so that men must be seated in order to speak with meaning, and a low roof is believed to allow less room for disagreement to occur or for a chastised person to flee (Huet 1988; Spini 1977).<sup>19</sup>

Munn defines ritual as a “symbolic intercom” between cultural thought and symbolic action (Doty 2000:335). This definition applies well to Dogon rituals of sacrifice and mask ceremonies. The richly elaborated cosmological thought of the Dogon is reflected in the myriad art forms related to engagement in ritual practice. For example, *dege* statues are created for purposes of worship and sacrifice to spirits of family ancestors (*vageu*), one of the eight original ancestors (*lebe*), or “immortal” ancestors (*binu*) at *bini guru* shrines (Leloup 1994). The statues are carved to resemble the supplicant or the state that she would like to be in (e.g., a woman holding a child may be carved for an infertile woman or a man riding a horse may signify a desire for power and wealth). Sacrifices to individual ancestors are offered by the *nani*, or descendant who has inherited the spiritual principles of the deceased (Ezra 1988).

Prior to enshrinement, certain rituals must be performed for the soul of the departed by the mask society. “Intimately bound up with rituals concerning death,” (Ezra 1988:23), Dogon masks also serve to translate cultural thought in to symbolic ritual action. Griaule (1938) recorded more than seventy-eight different types including mammals, reptiles, birds, humans, objects, and abstract concepts (Ezra 1988). Each

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<sup>19</sup> Brent (1994) reports that *togu na* pillars in several Dogon villages, including Kerigamana, Tireli, Dono Sogu, and Komboro Pei, have been defaced by villagers to discourage thieves from stealing them. Apomi Saye, a Dogon resident of Tireli explains, “They are sick of the youths who come to steal them to sell in Poti where they find antique dealers who receive stolen goods and will give them two or three hundred dollars for our works of art” (30).

village has its own mask society, or *Awa*, composed of initiated, circumcised males versed in *sigi so*, the Dogon ritual language. These *Awa* members, who generally range in age from late teens to early thirties, perform ritual dances in full costume and generally make their own masks in preparation for the ceremony (Van Beek 2001).

Male funeral ceremonies and *dama* rituals held about once every twelve years to end mourning for deceased villagers are the primary occasions for mask dances in Dogon society. The appearance of particular masks at these ceremonies relates to the social identity of the deceased person. For instance, there are specific dances and rites for funerals of hunters and cattle herders. Mask dancers perform only for deceased adult males and a greater number of masks appear for the funerals of elders. The dances take place on the roof of the deceased and in common gathering spaces, and the onlookers are segregated by gender (Lane 1988).

Masks belong exclusively to the male domain and women are not allowed to touch them due to the threat of infertility. During certain parts of the mask ceremonies women are not allowed to be present and must remain segregated from male onlookers in ritual settings. Van Beek (2001) points out that mask ceremonies involve complex gender dynamics and proposes the idea of masks as male appropriation of the power of fertility wielded by females. The importance of fertility is reflected in the desired outcomes of mask rituals: when performed well, the *dama* mourning ritual brings abundant crops and the *sigi* ceremony, performed only once every 60 years, yields abundant offspring. The last *sigi* was held from 1966-1974 as it takes eight years for the ritual cycle to pass through all of the Dogon regions along the cliffs (Ezra 1988).

For the purposes of tourism, abbreviated mask dances that highlight the spectacular aspects are commonly staged for visitors to Dogon villages nowadays. For these staged performances, the masks gather together beforehand at the public performance venue and stay afterwards for photographs, etc. Men and women are interspersed in the audience, unlike the customary segregation. Van Beek (1990) notes that tourist influence has given rise to the appearance of a new mask: the camera-toting foreign tourist who pushes his way to the forefront of the action. This follows in the earlier tradition of imitating colonial officers.

The highly visible presence of art and ritual in Dogon society has continued to attract Westerners to the area since the earlier studies led by Griaule. Especially since the 1970s, the area has hosted large numbers of foreign tourists who have contributed to the ongoing loss of cultural heritage in Dogon country. The impetus to sell items such as statues, masks, doors, and *togu na* pillars to tourists passing through or to the African antique dealers relentlessly combing the area for new merchandise is a direct effect of the economic impoverishment of the Dogon region and the desperate need to seek sources of income through any means possible.

### **Dogon Economic Base and Customary Credit Arrangements**

The contemporary Dogon economy is based on subsistence agriculture (principally millet, sorghum, fonio, and limited quantities of rice), animal husbandry, small commerce, and tourist revenues. Farming is a difficult undertaking due to the lack of permanent sources of water on the cliffs and the minimal amount of rainfall in the region (between 20 to 28 inches per year). Soil quality on the sandy plain is also poor

and requires substantial inputs for adequate crop yields. Despite these hindrances, the Dogon have developed farming techniques well-suited to their environment to maximize the agricultural potential of the land.

French colonization in the early twentieth century quelled both slave raiding and inter-village conflict between Dogon settlements and enabled Dogon people to move into more open areas and thus expand agricultural productions. Dry season cultivation was also developed and the production of onions (the first cash crop) became a mainstay after 1938 when the first manmade lake was built. “Dozens of these water sources enabled the Dogon plateau to concentrate on onion farming in an environment where formerly no cultivation—not even grazing—had been possible” (Van Beek 2001:26). The onion enterprise was primarily driven by the need for cash income for taxation and the purchase of commodities and the demands of new food markets. Tobacco was another cash crop introduced at this time.

Labor migration became an important livelihood strategy in the 1940s that developed a remittance economy in the region. Young men traveled to cities such as Abidjan and Accra during the dry season (or for prolonged periods) and returned to their villages bringing with them modern commodities such as bicycles, radios, Western clothing, and hard currency.

Severe desertification in the mid 1970s drastically reduced the agricultural productivity of the region. A short supply of wood led to deforestation and the intensification of cultivation in three key areas closest to water created a serious strain on the physical environment. Demographic pressures also increased, as the population grew

from 100,000 in the early 1900s to 300,000 in the early 1970s and close to 500,000 by the century's end. One adaptation to these ecological stresses was a shift from patriarchal family organization to "flexible cooperation of related nuclear families" that engaged in joint cultivation during the rainy season. While families separated physically to cultivate fields in different areas, they remained a single financial unit and continued contributing to a common fund. Van Beek notes that, "This kind of extended family...proved to be very flexible in both arranging labor and meeting expenses as well as profiting from the various resources of the region. Spreading out the families enhanced the chances for survival in an ecological system that proved over the years to be less and less dependable" (27).

Within the constraints of this economic system, certain customary credit arrangements have been utilized in Dogon communities to cope with recurring insufficiencies of both food and money. Some strategies that people in Fombori described included repaying informal debt with in-kind field labor, loans in the form of grain or domestic animals, rotating credit associations (*tontines*), and loans from local merchants or family members engaged in labor migration. Until 1997 with the opening of both the CultureBank and another local microcredit operation sponsored by the non-governmental organization USC Canada, Fombori residents had virtually no access to formal credit. The customary credit arrangements are generally used to meet basic subsistence needs and not to expand or create small enterprise. The advent of a formalized credit system in the village has enabled villagers to borrow money for the purposes of commerce expansion. Since loans are renewable every four to six months,

there is less risk in investing capital in income-generating activities than some of the abovementioned informal mechanisms. The following chapter will further elucidate the workings of the CultureBank institution.

**RESPONDING TO CULTURAL HERITAGE LOSS:  
THE CULTURE BANK IMPETUS**

*It seems time now...to eliminate the Western model for museums in Africa so that new methods for the preservation and promotion of Africa's cultural heritage can be allowed to flourish.*  
- Alpha Oumar Konaré, Former President of Mali <sup>21</sup>

Nestled at the southern base of the northeastern portion of the Bandiagara Escarpment, Fombori (or *Dogo Uro* as it is called in Jam-Si) is a small village located in the region of Mopti and the administrative circle of Bandiagara. The current population is approximately 1,080 people distributed among 42 extended family households. All inhabitants are of Dogon ethnicity and speak the Jam-Si dialect of Dogon language. According to oral history, the current village chief in Fombori is the tenth leader and the first Dogon settlement there occurred in 1438.

The vast majority of Fombori's inhabitants practice small-scale subsistence agriculture as their principal livelihood activity. The main crops in the area are millet, sorghum, peanuts, beans, fonio, and a small quantity of rice and cotton. The second most common subsistence strategy is raising livestock, including cows, sheep, goats, chickens, and guinea hens. Most villagers also engage in small-scale commerce of some sort at the weekly market in Douentza, a nearby town located three kilometers from Fombori whose majority population consists of Fulfulde-speaking Fulani. Other village occupations include vegetable gardening in winter months, cotton spinning (a women's occupation), and specialty skills such as carpentry, masonry, blacksmithing, and pottery.<sup>22</sup>

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<sup>21</sup> (Konaré 1992:377).

<sup>22</sup> Since Fombori is not located on a main tourist route, revenues from the tourist industry are not substantial, but are currently growing due to the presence of the CultureBank as discussed later.

Over time most of Fombori's inhabitants have ceased practicing Dogon religious traditions in favor of Islam, which is now the dominant religion of the village. Due to this shift, objects associated with Dogon rituals and ceremonies are not valued as highly as they were in the past. The growing market for material culture has prompted many people to sell family heirlooms in recent years to supplement their meager cash earnings. In seeking to address this growing problem, the community of Fombori conceived of a novel response to the growing loss of the community's material cultural heritage in establishing a CultureBank that capitalizes on culture as a resource for development.

The importance of material and non-material culture to development has long been underestimated. Rather than alleviating poverty, the ongoing loss of material culture in Africa has been a source of further impoverishment as it diminishes cultural resources over the long term. The role of material culture is especially important in many African cultures that rely primarily on oral traditions rather than written history for their cultural memory. In the words of the Malian writer Amadou Hampaté Ba, "In Africa every elder that dies is a library that burns."<sup>23</sup> In both oral and written cultures, cultural objects embody histories and knowledge passed on through generations. When combined with the myriad catalysts of environmental and social change in Mali, such as severe climatic fluctuations and desertification, rapid urbanization, democratization, and the increasing dominance of Islam over indigenous African religions, the phenomenon of material culture loss has led to further dissipation of Malian cultural memory. The

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<sup>23</sup> [www.theculturebank.org](http://www.theculturebank.org).

epistemological frameworks represented in cultural memory are indispensable for the social and psychological well-being and coherent development of African societies.

The CultureBank of Fombori is a local initiative founded on this notion of utilizing cultural resources for community development. In its triple role as community museum, microfinance institution, and educational center, the CultureBank employs a microcredit model to conserve cultural heritage by accepting cultural objects as collateral for small business loans. In this way, community members retain ownership of valuable cultural objects while accruing financial benefits through renewable loan assistance. In addition to its goals of economic improvement for borrowers, the CultureBank has evolved into an important community center that sponsors a variety of activities including literacy classes, artisan workshops, and community festivals.

The impetus for establishing CultureBank came from the Women's Association of Fombori. Under the leadership of co-presidents Hawa Ongoiba and Aissata Ongoiba, the association decided to open an artisan center in 1992 with assistance from a USC Canada project based in Douentza, Mali (under the *Gestion d'Aménagement du Terroir* program). Inspired by the example of a similar center they had visited in the Mopti region, Fombori women decorated the center with Dogon objects and displayed various arts including cloth, jewelry, and statues. The center offered lodging for visitors and thus provided a limited means by which women could earn income.

From this original idea evolved the concept of creating a community museum in Fombori in which community members could conserve and display Dogon material culture and generate income from visitors. Through the assistance of the U.S. Peace

Corps, funding from USAID Mali (2,676 USD), and a 25% community contribution of labor and building materials, the Dogon Museum of Fombori was constructed in 1995. Many villagers were reluctant, however, to lend their objects to the museum and the collection remained very small. In addition, the tourist-orientation of the museum was not effective because Fombori is not on a main tourist route and revenues from admission fees were minimal.

In 1997, a Peace Corps Volunteer working in the small enterprise development sector in Douentza collaborated with the community of Fombori to devise a plan to make the museum both financially viable and valuable for the community and to stimulate community interest in the project.<sup>24</sup> Community members decided to combine the museum's central goal of cultural conservation with a microcredit initiative aimed at increasing villagers' access to credit for income-generating activities. The term "CultureBank" was coined to convey the new mission and activities of the institution (Crosby 1998).

Fombori's CultureBank was formally inaugurated in May 1997 by a General Assembly of community members headed by the village chief. The institution began providing loans in December 1997 with a small initial fund of 391 USD obtained from a Small Project Assistance grant from USAID Mali. Additional funding was later contributed by the West African Museums Project (WAMP) in Dakar, Senegal (4,000 USD) and private contributions from the United States through the Peace Corps Partnership program. Since 1999 the CultureBank has operated as a financially

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<sup>24</sup> The Peace Corps Volunteer was Todd V. Crosby.

sustainable local institution by generating loan funds exclusively from loan interest and revenues from tourism without any outside donor assistance. A board of directors consisting of eleven volunteer members (eight men and three women) from Fombori meets on a monthly basis to oversee all management activities. The CultureBank is staffed daily by a coordinator from Douentza who manages the collection and leads guided tours and a guard who watches over the CultureBank grounds during closed hours. The loan manager and board president also staff the CultureBank on a part-time basis.

The CultureBank is unique among microcredit institutions in its use of material culture as loan collateral. In exchange for every object placed in the CultureBank of Fombori, individuals gain eligibility for a small business loan over a four to six month period at three percent interest per month. The amount of the loan is determined by the verifiable historical value of the piece that is assessed by the loan manager according to a questionnaire formula.<sup>24</sup> Upon timely loan repayment, borrowers may opt to renew their loan for an equal or greater amount and thereby gain access to a steady stream of additional income over time. The CultureBank microcredit system thus provides individuals with continual access to increasingly large business loans in contrast with the finite, short-term profits gained by selling objects for a fraction of their value on the international market. Another important feature is that individuals retain ownership of the objects throughout the process; they are neither sold nor exchanged at any time, even

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<sup>24</sup> See a copy of the form used in Appendix C. The purpose of this form is twofold: to use historical information as a criteria for assigning monetary loan value to an object (rather than basing it on a market value) and to ensure that objects brought to the CultureBank museum are not looted from archaeological sites, in which case the owner would be unable to provide verifiable information.

in the case of loan default. Furthermore, participants are encouraged to temporarily remove and use their items whenever the need arises.

By applying a microcredit model to the field of cultural conservation, the CultureBank provides capital for villagers to invest in small commerce activities, with the objectives of diversifying the local economy and stimulating the growth of small enterprise in the informal sector. Secondly, the initiative promotes the conservation of cultural heritage in Fombori and discourages people from selling objects outside of the village. Another intended benefit of the intervention is an increase in social capital by promoting contact between villagers and joint involvement in income-generating activities.

Attempting to understand the CultureBank's use of material culture as a new form of collateral for microlending raises an important question: what is the *value* of cultural heritage? In both symbolic and purely economic terms, this question is problematic and possible to answer on multiple levels. Ascribing market value to African art objects is a highly variable process that fluctuates greatly depending on the time and place of the sale. Some crucial factors that contribute to determinations of value are aesthetic preference, availability or scarcity, provenance and authenticity (Stanley 1987). African art also rises in value as objects change hands several times in the successive transactions that move art from African sources to Western art dealers.

Beyond economic value, however, one must carefully consider both the social aspects of material culture (Appadurai 1986; Kopytoff 1986) and the ways in which cultural values are constructed through the manipulation of goods in the material world

(Douglas 1979). In the case of African art, the social life of objects undergoes a profound shift as they move from their original context in which they serve utilitarian and ritual functions in the community into markets as commodities that come to embody a new set of social relations, “in which the group identities of producers are tokens for the status politics of consumers” (Appadurai 1986:47).

Borrowing Marx’s formulation, Steiner (1995) refers to the “commodity fetishism” of African art in the West “which results from the calculated alienation of production from consumption and the overestimation of transcendent worth in the pseudo-sacral space of the international art market” (163). By using terms such as “transcendent” and “pseudo-sacral space,” Steiner intimates that African art objects undergo a sort of mystification process in which their value skyrockets once they begin to circulate on the international market. “Divorced from their proper function and original meaning” (161), the objects lose their use value and are subject to patterns of consumption that are rooted, one could argue, in Western social processes.<sup>26</sup> The newfound exchange value of these items is exponentially compounded by the willingness of collectors to “endow objects of art with economic values that are seemingly incommensurate with their cost of production” in a process that decouples artwork from the human labor that produced it (164).<sup>27</sup>

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<sup>26</sup> This point relates to Douglas’s (1979) argument that consumption must be properly viewed as a behavior that comprises an integral part of specific social systems. Goods serve as material networks of live information in which economic, social, and cultural values are embedded.

<sup>27</sup> Steiner extends the metaphor by comparing this particular brand of commodity fetishism to the more garden variety of “fetishism” perhaps previously encountered by these same objects in a world that he describes as “putatively dominated by an organic unity between persons and their products” (163). This comment belies a rather ethnocentric point of view, however, in neglecting that objects are of course

Since the CultureBank does not consider the market value of objects used as collateral, this exchange value loses relevance since the very objective of the institution is to prevent the objects from venturing into the market in the first place. In Greenberg's (forthcoming) definition of collateral, it must be at once valuable, durable, and transferable. He notes, "Collateral is only valuable if it is of interest to the lender. It is only worth what he says it is worth... [which] may be a small fraction of its value to the borrower" (5). The CultureBank departs from this definition of collateral because the objects accepted as loan guarantees are valuable due to their interest to the entire community as part and parcel of a collective conception of Dogon cultural heritage. There are no restrictions placed on the type of objects that can be used to obtain loans. Most of the items are older family heirlooms, but there are also newer pieces, such as sculptures created by a local artist in Fombori. The presence of these objects is also revealing in that community members are not merely trying to save precious antiques (that would have a higher market value) but also recognize the value in conserving artistic productions of the present generation as well.

The following quote by art historian Patrick McNaughton speaks to the need to recognize the *cultural collateral* of art objects:

...[besides the economic value of art] what is also forfeited [when pieces leave the continent] is the distinction, prestige, and stature that human beings quite often associate with the ownership of wonderful objects, particularly when those objects are the tangible remains of a glorious past. Artworks possess a special collateral that comes from the grandeur of cultural expression, so what is lost to Mali and Malians is a cultural resources worth at least as much money, because cultural resources are building blocks for many of the finest ideas in a society.

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created for specific cultural purposes and do not merely reflect an a priori "organic unity" between people and that which they create.

Artworks are among the world's most evocative and affecting objects. That power is nourished and amplified when it acts in networks of indigenous cause and effect. Thus, many consider it most lamentable when large numbers of a nation's antiquities are bought into foreign networks of commoditization that emphasize only material beauty, rarity, and age. [McNaughton 1995:25-6]

By accepting cultural objects as guarantees for microcredit loans, the CultureBank participants are able to conserve their inherent cultural collateral. The financial benefit provided by loan funds that are accessed through this process also serves to divert the commoditization of cultural heritage within networks of exchange that strip the important cultural value from objects that can no longer enrich the life of communities from which they part irretrievably.

The central question posed in this study is how successful the CultureBank model has been in integrating microcredit and cultural conservation. This case provides important data concerning possible variations on microlending activities, especially in developing alternative forms of collateral in contrast with the usual tendency of programs to forgo collateral altogether and mitigate financial risks by lending to groups of individuals who hold collective responsibility for loan repayment. In this case, the purpose of microcredit is expanded to include the conservation and promotion of local cultural heritage. In order to situate this unique project among other microlending institutions and to determine how an evaluation of this model's economic, social, and cultural impacts can best inform the broader field of microfinance, it will be necessary to include a brief review of the literature in this area.

## **MEASURING THE IMPACTS OF MICROFINANCE AS AN ECONOMIC DEVELOPMENT STRATEGY**

Defined as “the provision of financial services to low-income clients” (Ledgerwood 1999:1), microfinance has commanded increasing attention in the field of international development over the past two decades as an instrument for reducing poverty in a financially sustainable manner (Mosley and Hume 1998). The conceptual framework of microfinance is to provide impoverished communities with access to international capital flow through small loans that are repaid with interest. While traditional development efforts focus on compensating for the deficiencies of the marketplace by providing medical assistance, food, education and the like, microfinance, in effect, brings the marketplace to the people by giving them the financial means to participate in it (Dokmo and Reed 1998).

The advent of microfinance as a viable strategy for development in the 1980s sprang from widespread criticism of subsidized state credit programs for poor farmers that prevailed in the 1970s. These programs tended to accumulate large loan losses and required frequent recapitalization. Using a market-based approach, microfinance favored the creation of local, sustainable institutions to serve poor populations rather than rapid disbursement of subsidized loans (Ledgerwood 1999).

The prototype for microfinance in developing countries is the Grameen Bank that was initiated in Bangladesh in 1976 by economist Dr. Mohammed Yunus as a research experiment to see whether the poor were creditworthy and whether group collateral could

substitute for physical individual collateral (Khandker 1998).<sup>28</sup> Since the 1980s, the assumption that the poor cannot save and that poor countries are hard pressed to mobilize domestic financial resources has gradually been replaced by a growing interest on the part of donors to invest in savings and credit programs in developing countries. In fact, studies have shown that the marginal propensity of the poor to save is usually much higher than that of the nonpoor (Quinones and Seibel 2000:196).

Following the example of the well-touted Grameen initiative, other organizations such as ACCION International,<sup>29</sup> the World Bank, and USAID have used the model to establish similar programs around the world. There are currently an estimated 10,000 programs providing microcredit to 15 million people worldwide. Although a plethora of programs exists, the twenty largest programs make more than half of all loans and three countries in particular benefit from half of the total loans made worldwide: Bangladesh, Indonesia, and Bolivia. The potential for the expansion of microfinance is great and the Microcredit Summit held in Washington, DC in 1997 set a goal of making credit available to 100 million of the world's poorest families (especially the women of the families) by 2005 by raising over 21 billion USD of capital, mainly through corporate sponsorship (Dokmo and Reed 1998).

The precedent set by well-studied projects such as the Grameen Bank, Bank Rakyat in Indonesia and BancoSol in Bolivia demonstrate that microfinance institutions (MFIs) can benefit from bearing the administrative costs and risks of loaning to the poor

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<sup>28</sup> The Grameen Bank was formally launched in 1979 and has successfully remained in operation since that time. As of 1999, the bank was serving 2.4 million clients, 94% of whom were women, in approximately 35,000 villages (Ledgerwood 1999:2).

<sup>29</sup> Americans for Community Cooperation in Other Nations (based in New York).

by charging market interest rates. In fact, these MFIs have often reported higher loan recovery rates than commercial banks in the same countries. This achievement suggests that “a reliable organizational technology for lending to the poor of developing countries now exists” (Mosley and Hume 1998:783). Elements in this technology include interest rates that cover costs, provision of savings facilities, and adaptation of financial services to local demand through “mobile banking” (ibid:783).

Since MFIs generally lend to low-income clients who lack major assets, various forms of collateral have been developed to reduce the risk of loan loss. As Greenberg (forthcoming) points out in his discussion of the social dimensions of credit, “the basic problem that must be resolved [in credit arrangements of any type] is how to ensure that the relationship between the parties endures, and that promise made are kept” (1). MFIs rely heavily on social obligations in designing alternatives to traditional collateral. Group guarantees, the most common substitute, operate in several ways: (1) by creating a fund to which all members contribute that can be accessed if one or more members fails to repay; (2) by prohibiting other groups members from accessing new loans if all members are not current in their payments; or (3) by requiring group members to assume direct liability if other members default (Ledgerwood 1999). These forms of joint liability (and the accompanying social pressure that ensures their success) allow most MFIs to manage the financial risk of lending without collateral. Other common collateral alternatives include compulsory savings programs that require clients to hold a certain percentage of the loan in savings, pledging assets worth less than half the loan value, or personal guarantees that oblige family members or friends to repay the loan in the case of default

(similar to a co-signer). As discussed in the previous chapter, The CultureBank offers a new collateral alternative in using cultural objects to obtain loans.

A key concept in the dominant microlending model is the utilization of the social capital generated by groups of borrowers to ensure the program's success. Social capital refers to "the social resources (networks, membership of groups, relationships of trust and reciprocity, access to wider institutions of society) on which people draw in pursuit of livelihoods" (Rakodi 2002:11). In the microfinance sector, "the formation of social capital... is affected by enlarging the political or economic resources of the informal groups of poor households and microfinance institutions that contribute to social cohesion" (Quinones and Seibel 2001:195). Through case studies in the Philippines, Quinones and Seibel demonstrate how MFIs have positively affected poor households' "capacity for cooperation and mutual support in their fight against poverty" (195).

Despite the success stories of microfinance, however, critics such as Rahman (1998) point out that the financial success of MFIs may often come at the social and economic expense of its clients, especially women. Rahman found that local representatives of the Grameen Bank in Bangladesh tend to increase the disbursement of loans among members and press for high recovery rates to ensure that the bank remains a profitable and economically viable financial institution. The result of this emphasis is that bank workers and peer borrowers exert social pressure on women borrowers to maintain repayment schedules. This leads to a high percentage of loan recycling that increases household debt liability, tension, and new forms of dominance over women clients (Rahman 1998).

Although there is consensus concerning “best practices” and design of microfinance institutions, little is known about the socioeconomic impacts of these institutions (Mosley and Hume 1998). This area of the literature is scant in comparison with the abundance of information on project models. In their analysis of thirteen MFIs in seven countries and their impact on poverty and other target variables, Mosley and Hume (1998) found that the impact of lending on the recipient household’s income increased as the recipient’s income and asset position improved. The greatest impacts are therefore not achieved in the poorest households, a fact that can be partly explained by the tendency of the poorest borrowers to use credit for consumption instead of investment purposes. These results lead to the conclusion that MFIs can improve their impact on the poorest households by modifying certain aspects of the institutional design of savings, loan collection and incentive arrangements for borrowers and staff (Mosley and Hume 1998:783).

Microfinance programs have rapidly spread throughout the African continent in the past two decades. Buckley (1997) examines microfinance projects in the informal sector in Kenya, Malawi, and Ghana and questions whether microfinance really addresses the problems of African microentrepreneurs or merely offers the “illusion of a quick fix” (ibid:1081). He suggests that the problems must be addressed by fundamental structural changes of the socioeconomic conditions underlying informal sector activity. Buckley argues that “any attempts to facilitate access to credit and markets runs the risk of being ineffective or even detrimental” if they do not aim to improve current modes of production (techniques, technology, equipment, tools, etc.) Less than 10% of all

respondents in his study who had received formal credit, including credit from NGOs, were able to demonstrate *any* type of change in technique or technology since they received their first loan (ibid:1089).

Several “non-finance” factors may limit the impact of microfinance in the African context (Buckley 1997). For example, microentrepreneurs are often involved in a variety of impermanent enterprises rather than a single occupation and resources tend to be spread thinly amongst competing activities. Another salient factor is the role of extended family and kinship networks in draining entrepreneur resources.

Buckley concludes that in spite of the tremendous growth of the microenterprise industry in recent years, “there appears to be little evidence to suggest *significant* and *sustained* positive impacts for the supposed beneficiaries” (ibid:1091). While loan repayment rates are often cited as evidence for program success, Buckley contends that this indicator merely demonstrates participants’ willingness and ability to repay loans without taking into account the impact of lending on the actual enterprise. His work reveals that definitions of successful microcredit programs take loan repayment as the primary indicator. As this case study will demonstrate, the success of the CultureBank model in Fombori is based not merely on loan reimbursement, but also includes a significant increase in income generation from small enterprises, and the conservation of local material culture.

While recognizing some of the same constraints to client impact that Buckley presents, World Bank studies of informal sectors in West Africa emphasize the positive impacts of microfinance interventions (Webster and Fidler 1996). Defined as “very small

enterprises that use low-technology modes of production and management,” informal sectors in West Africa are very large and rapidly growing (5). They account for roughly one-third to one-half of GDP and one-third to three-quarters of total employment in West Africa. The majority of informal activity is associated with agriculture in rural areas although migration is spurring more rapid growth in urban areas as well. Women, particularly the poorest, are major participants in informal sectors. Key constraints in informal sector economies include saturated and stagnant markets, lack of access to credit and savings, weak technical skills, inadequate information, and poorly developed infrastructure.

Low-income entrepreneurs rely mainly on family and friends, moneylenders and trade creditors, and *tontines* (rotating community savings groups) for savings and credit. A few are able to access financial services from donor-supported NGOs and credit unions, yet virtually none interact with formal banks. West African MFIs vary in terms of their design, size and funding sources. Based on an examination of nine programs judged most effective in the region, Webster identifies two major strengths of West African MFIs: their outreach to some of the most inaccessible populations in the world and the high quality of services they provide. Weaknesses include an uneven ratio of loan revenues to bank expenses (30-40% of expenses are met by revenues on average), difficulties in increasing the number of loans made due to a lack of start-up capital, and a lower financial sustainability rating than that of the best microfinance programs worldwide.

Due to the shortfall of village banks in meeting their operating costs, government and donor subsidies are critical to the continued success of the African programs. The question of subsidies necessitates understanding of the impact of MFIs on social welfare in relation to other intervention strategies in West Africa. Webster states:

Little empirical work has been done on this specific question, but current thought says that raising incomes is the most direct route to improving the welfare of the poor and that providing credit and saving services is a fairly direct, cost-effective route to raising incomes. [Webster and Fidler 1996:73]

Some impact studies show that women are more likely than men to invest income from the investment of their loan funds in improving family welfare. Studies of female participants in the Grameen Bank, for instance, have documented the program's impact on increasing household income, expenditures for basic needs, employment opportunities, and nutritional intake (Webster and Fidler 1996:22). In addition, women have higher loan repayment rates than men, as is indeed the case in Fombori.

Ledgerwood (1999) points out that the obstacle of cost and the difficulties in conducting client-oriented analyses explain the lack of impact assessment studies of MFIs. She notes that "few MFIs invest much in impact analysis, and the literature on microfinance and microenterprise development has been remarkably short on discussions of the subject" (49-50). The information available suggests that although microcredit does not result in significant net gains in employment, it does lead to increased use of family labor. Furthermore, there is no solid evidence of business growth as the result of microcredit, but credit has enabled enterprises to survive in times of crisis. These findings coalesce with Khandker's (1998) impact study of Bangladeshi MFIs, which revealed that better credit availability alone does not ensure growth of income or

employment in the rural informal sector. In terms of impacts on health, nutrition, and education, Ledgerwood reports that evidence is “negligible” and results are “mixed” (1999:48-49).

In their insightful criticism of MFI assessments, Johnson and Rogaly (1997) identify three sources of poverty: lack of income, vulnerability to income fluctuations, and powerlessness (few choices and little control). Most MFIs only measure income changes as the result of credit when income changes are not the only indicator of microcredit impacts on poverty. In combining the goals of cultural preservation and poverty reduction, the CultureBank provides a measure of community empowerment that impacts Johnson and Rogaly’s third source of poverty. By choosing to keep cultural art objects in a community museum in exchange for microcredit, Dogon villagers in Mali are able to increase their control over their cultural heritage and their choices in how to conserve it in a financially beneficial manner. Although the microcredit component offers an important monetary incentive for the project, there is also a significant non-monetary value inherent in the program’s structure due to its goal of cultural conservation.

From this literature review, it is apparent that a pronounced division exists between microfinance programs that emphasize financial sustainability as the ultimate goal and those that focus on socioeconomic impacts even at the cost of maintaining subsidies. Morduch (2000) discusses this “schism” and urges planners to recognize the limits of the “win-win proposition” that promises profit to both the poor and the institutions willing to lend them capital. He raises important questions such as if the

social benefits of programs typically justify the costs of subsidies and if social benefits can be easily and reliably measured on an ongoing basis. These are questions that must be answered through field research that seeks to better understand the nature and extent of the social benefits derived from community participation in microcredit schemes.

The CultureBank provides an example of an innovation in microfinance models by including cultural conservation as one of its primary goals. This case highlights the potential of microfinance institutions to simultaneously promote community development beyond the provision of financial capital, to increase social capital at a local level, and to combine the goals of other types of local institutions, in this instance a community museum. By studying the socioeconomic impacts of the CultureBank in Fombori, this case also offers an analysis of the successes and shortcomings of microfinance in a rural Malian village.

## METHODOLOGY

Evaluating the economic, social, and cultural impacts of the CultureBank from 1997-2002 required several methods of data collection. To measure economic impacts, quantitative and qualitative data were elicited from individual borrowers regarding loan history, use of loan funds, and average profits from commerce activities before and after receiving loan assistance. This information provided the basis to determine if there is a statistically significant change in income generation patterns that can be attributed to the CultureBank intervention. Measures of the social and cultural impacts of the project were primarily evaluated on the basis of qualitative interviews and ethnographic participant observation in village and CultureBank activities. These measures included the number of objects conserved by the interviewee in the CultureBank; the number, frequency, and level of participation in activities sponsored by the CultureBank; the extent of increased contact between community members; and local perceptions of cultural heritage, cultural conservation, tourism, microcredit, and the CultureBank's role in the community.

The study objectives were introduced to the community of Fombori at a village meeting facilitated by Mr. Amadou Aya, President of the CultureBank Board of Directors. During the first week, the researcher gathered information concerning the total number of participants in the project and the loan history of each participant as recorded by the loan manager. The research methodology consisted of structured interviews with the assistance of a Dogon interpreter administered during five weeks with a stratified random sample of 30 participants (out of seventy total participants) who have obtained

loans from the CultureBank using objects as collateral.<sup>30</sup> The sample was stratified by gender (60% women and 40% men) to reflect the distribution of the overall participant population. Selection was based on a random number designation to ensure the validity of statistical tests. Semi-structured interviews were also conducted with key staff members of the CultureBank, including the board president, museum coordinator, loan manager, and the village chief.

Research in the CultureBank collection consisted of a comprehensive inventory of all objects in the galleries, including specific information concerning the provenance (if known), history, function, and symbolism of each piece. Through participant observation, the researcher also gained ethnographic insight into the dynamics of household and family life in Fombori as well as the everyday workings of the CultureBank and the interactions between community members, CultureBank staff, and tourists who visited at the time of the study. This combination of quantitative and qualitative research methods provided a comprehensive approach in assessing the multilevel impacts of the institution.

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<sup>30</sup> Although a limited number of loans were also made available to borrowers without any type of collateral (see page 32), only borrowers who have used objects as collateral were included in the sample for the purposes of this study.

## **OVERVIEW OF CULTUREBANK ACTIVITIES, 1997-2002**

The CultureBank of Fombori has sponsored a variety of activities for community members in the past five years of its existence. The principal activity is the extension of microcredit loans to individual borrowers who use objects as collateral. In addition to providing microcredit, the CultureBank has amassed an impressive collection of 440 objects and has sponsored community activities including literacy classes, artisan and conservation workshops, technical exchanges, historical research and documentation, theater performances, and community festivals. These activities have had numerous positive economic, social, and cultural impacts on the community of Fombori and the surrounding area.

### **Provision of Microcredit Loans**

CultureBank loans provide participants with access to capital to expand existing commerce activities or create new enterprises and thereby diversify sources of income in an agriculture-based economy. Since 1997, the CultureBank has made 451 total loans with objects as collateral worth a total of 6,540,020 FCFA (10,061 USD) to seventy individual borrowers (60% women and 40% men) at three percent interest per month.<sup>31</sup> Taking into account the average family size of 8.3 members, loan funds have thus benefited approximately 581 members, or 44% of the total Fombori community.<sup>32</sup> The average loan size is 14,500 FCFA (22 USD).<sup>33</sup> The value of the original loan is

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<sup>31</sup> This number refers to original loans obtained with collateral and all loan renewals.

<sup>32</sup> This average family size includes the participant, his or her spouse and a mean of 6.3 children per participant (as reported on page 64).

<sup>33</sup> All conversions are based on the exchange rate of 1 USD = 650 FCFA.

determined by the amount of verifiable historical information that the owner can provide about her object using a questionnaire, as mentioned above. Depending on the number of questionnaire responses, the loan manager calculates and assigns the loan value, which can increase upon renewal of the loan. The reimbursement period is either four or six months, with most borrowers opting for four months. The rate of reimbursement has averaged 94% over the life of the project, and women reimburse at a higher rate than men (97% reimbursement for women compared to 90% for men).<sup>34</sup> Of the collateralized loans, at present there are thirty-one active loans worth a total of 588,410 FCFA (905 USD). Twenty-nine overdue loans are worth 804,475 FCFA (1,238 USD). Nine of these loans (30%) are for women while twenty (70%) are for men. The average overdue loan is 27,740 FCFA (43 USD), roughly double the size of the average loan in general which suggests that loans of higher value are less likely to be repaid on time.

Beginning in May 2000, as an experiment, the bank also provided loans without requiring objects as collateral. Fifty-five “non-collateralized” loans worth a total of 2,741,390 FCFA (4,217 USD) were made to 26 individual borrowers (77% male and 23% female). The majority of these borrowers were local merchants who received loans for a period of eight months at three percent interest per month. The average loan size is 50,000 FCFA (77 USD) and the reimbursement rate is 85%. This lower reimbursement rate can be attributed to the higher value of the loans and the absence of collateral. There are presently ten active uncollateralized loans worth a total of 551,800 FCFA (849 USD).

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<sup>34</sup> In examining decapitalization in the institution, the rate of reimbursement was also calculated as a percentage of the total amount of money reimbursed of the total amount loaned over the five-year period. This figure is 88%. For uncollateralized loans, this calculation yielded 70%. For a more accurate picture of decapitalization, these figures would need to be analyzed for each year.

Eight of these were overdue at the time of the study (worth a total of 820,000 FCFA or 126 USD). Two (25%) of these overdue loans are for women and six (75%) are for men. The average overdue loan is 82,000 FCFA (126 USD). This large overdue amount has decreased the capital available for new loans and created a serious problem for the bank.<sup>35</sup> For the purposes of this study, borrowers with non-collateralized loans were not included in the sample population.

The bank currently has 518,500 FCFA (798 USD) available for new loans. As of July 1, 2002 the total loan fund including available funds, active loans and overdue loans was 3,283,185 FCFA (5,051 USD). In total, the CultureBank has provided 9,281,410 FCFA (14,279 USD) worth of loan funds to the community since 1997.

### **The CultureBank Museum Collection of Cultural & Historical Objects**

Situated on the outskirts of the village on the plain below the Bandiagara cliff that rises as a distinctive southern backdrop, the Dogon CultureBank of Fombori blends well with the earth-toned village surroundings. The painted sign above the door reads, *Dogo Tem ma Niine Uro* (House of Dogon Heritage) and bears the kanaga symbol of arms that denotes the intertwined relationship between the heavens and the earth. Within the fenced courtyard that encloses the stucco building lies an ample hangar for visitors seeking shade from the often fierce Sahelian sun, several eucalyptus and neem saplings, and occasional vagrant sheep and goats. The building houses a diverse collection of 440 objects displayed in three main galleries organized around common themes: (1) objects of

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<sup>35</sup> Based on the results of this research, the CultureBank formally terminated the practice of extending uncollateralized loans as of September 2002 (Crosby 2002, personal communication).

general historical significance that reflect information on the culture and history of the Dogon and Tellem peoples (including archaeological artifacts and ritual statues); (2) objects related to women's roles in Dogon culture (e.g., pots, calabashes, household objects, jewelry, cloth, and decorative items), and (3) objects related to men's roles (e.g., weaponry, musical instruments, horse equipment, and masks).

Pieces in the museum collection come from 13 surrounding villages. One way in which objects from other villages enter Fombori is through marital ties since men from Fombori often marry women from other villages and bring them to settle in the husband's home village, according to custom. Table 1 shows the contents of the CultureBank collection as a whole. Each type of object is listed below with the total count and the percentage of the collection. The information is based on an inventory conducted by the researcher and Museum Coordinator in July 2002 in which each individual item was counted separately. The most common item in the CultureBank is jewelry, which comprises 44% of the total collection. This high percentage reflects the large number of jewelry pieces (mostly bead necklaces and bronze bracelets and anklets); however, these pieces are all displayed on two small tables in the Women's Room and do not serve as a focal point of the collection. By contrast, although the wooden statues comprise a much smaller percentage of the collection (5%), they are prominently exhibited in the main room upon entering the building and present perhaps the most striking and memorable images in the museum.

**Table 1: Type of Objects in CultureBank Museum Collection**

Type of Object	Number	Percent of Collection
jewelry	195	44%
gourd	57	13%
household objects	40	9%
horse equipment	32	7%
cloth	22	5%
wooden statues	22	5%
weaponry	16	4%
ritual objects	14	3%
<i>toгу na</i> pillars <sup>35</sup>	10	2%
musical instruments	9	2%
archaeological artifacts	7	2%
pottery	7	2%
masks	5	1%
games	3	1%
weaving loom	1	0%
TOTAL	440	100%

Some objects, such as the *Nassourou* fertility statue, belong to several individuals in the community and have been used to obtain collective group loans.<sup>36</sup> Several members of the women's association obtained a collective loan using the statue as collateral. The women in the group take turns using the credit from their loan in much the same way that traditional *tontines*, or rotating credit associations operate. In this way, each person benefits from a greater amount of money when it is her turn rather than dividing each loan amount by the number of borrowers in the group. Collectively owned objects are eligible for loans of greater value.

<sup>35</sup> See the photograph of *toгу na* pillars in Appendix D. These pillars were purchased by the CultureBank in Fombori from an African art dealer who obtained them in a Dogon village and intended to transport them to an urban center for sale. They will be used to construct a model *toгу na* in the courtyard of the museum.

<sup>36</sup> See photograph of *Nassourou* statue in Appendix D.

Within the sample population, respondents reported using thirty-six total objects as collateral for loans (one object per loan is required, although in some cases borrowers use more than one object for a single loan, especially with jewelry pieces). Participants have lent between one and four objects to the CultureBank, with a mean of 1.8 objects per person. The distribution of the type of objects used as collateral in the sample is displayed in Table 2. The most common items were weapons (21%), household items, (17%), jewelry (17%), and cloth (14%). It is interesting to note that the distribution of objects reported by the individuals in the sample did not match with the overall distribution of the CultureBank museum collection in Table 1. For example, while jewelry items represent 44% of the total collection, only 17% of the sample reported using jewelry as collateral. One reason for this difference is that in some cases, borrowers may use more than one piece of jewelry for a single loan, whereas the inventory accounted for each piece individually.

**Table 2: Type of Objects Used as Collateral by Sample Population**

Weaponry	21%
Household items	17%
Jewelry	17%
Cloth	14%
Horse equipment	11%
Wooden statues	8%
Archaeological artifacts	6%
Tools	3%
Wooden staffs	3%

According to the coordinator of the CultureBank museum, most people leave their objects in the CultureBank after reimbursing loans for safekeeping even if they do not opt

to renew their loan. The collection operates as a “living museum,” which means that people who lend their objects are welcome and encouraged to temporarily remove them for use in ceremonies, festivals, etc. For example, during a festival held this summer, community members borrowed various drums and musical instruments from the collection and returned them after use. In this way, the pieces do not become static entities in the CultureBank but retain their currency in the cultural life of the community.

### **Community Activities**

The CultureBank has sponsored a variety of community activities that extend its outreach beyond the provision of loans. Through these activities, the CultureBank has established a vital presence as a community center where people can benefit from classes, workshops, and other activities that further the project goal of building knowledge and local capacity, increasing social capital and fostering awareness and pride in cultural heritage.

#### ***Literacy classes***

Amadou Aya, President of the CultureBank Board of Directors, has taught a series of four literacy courses in the Dogon dialect of Jam-Si from 1998-2001. These courses had a total attendance of 104 people, ages 16 to 38. The classes take place three times per week in the evenings over a three-month period in a classroom space at the CultureBank equipped with desks and a blackboard that accommodates approximately twenty people.

***Artisan workshops***

Two workshops on wood sculpture were held in Fombori in 1999 by Dogon sculptors from Kono, a village twenty-five kilometers south of Fombori. The first was a more specialized workshop attended by five male participants. The second was more general and was widely attended by male participants. The CultureBank has also sponsored two trainings in soap-making techniques for women in the market town of Douentza and one training in bogolan (mud cloth) production in Fombori. In 2000, the CultureBank sponsored two women potters from Fombori to attend a pottery workshop in the regional capital of Mopti.

***Conservation workshops***

The National Museum of Mali in Bamako hosted a workshop on the conservation of archaeological sites and cultural objects in 2000 attended by the board president, coordinator, and administrative secretary of the CultureBank. This workshop was led by Daouda Keita, an archaeologist who formerly worked at the Institute of Human Sciences and now serves as Technical Director of The African Cultural Conservation Fund.

***Technical exchanges***

The CultureBank model in Fombori has inspired Malians from throughout the country to initiate similar projects and the Fombori CultureBank has hosted a series of technical exchanges facilitated by the Peace Corps to provide training on how to start a CultureBank. Participants in these exchanges came from villages in the administrative “circles” of Sikasso, Bandiagara, Kati, Koro, Loulouni, Bougouni and Dioila.

### ***Historical research and documentation***

One of the CultureBank's important goals in conserving Fombori's cultural heritage is to conduct historical research and documentation. In 1998, the board president and coordinator of the CultureBank worked with a local Peace Corps Volunteer to record oral histories in Jam-Si and translate them into French, English, and Fulfulde. This information is stored in the CultureBank library and includes stories of Fombori's origins, Dogon folk tales, and information about the pieces in the CultureBank collection. This documentation serves as an important cultural resource for the community and an archive for future generations.

### ***Theater troupe***

The CultureBank coordinator organized a theater troupe in 1998 composed of Fombori youth. This troupe performs skits to inform the community about the process of obtaining a loan from the CultureBank, the conservation of archaeological sites such as the Tellem cliff dwellings, and the importance of conserving cultural objects. These skits have increased awareness of the objectives of the CultureBank and encouraged local participation. In the future the troupe would like to develop skits that deal with health issues of community concern, such as HIV/AIDS and sexually-transmitted diseases, family planning, etc.

### ***Community festivals***

A celebrated annual event held on the CultureBank grounds is a traditional wrestling competition each November at harvest time that has drawn thousands of participants and spectators from twenty-one surrounding villages. In May of 1997 and

1998, community members also organized a rain festival the beginning of the rainy season. This festival features older women who are called upon to dance, sing, and recount Dogon tales, and to remind people of Dogon customs and morals.

The level of participation in community activities by individuals in the sample population is indicated below. The most frequently reported activities were soap-making workshops for women and literacy classes for both women and men.

**Table 3: Participation in CultureBank Activities among Sample Population**

Activity	Number of Participants in Sample	Percentage of Sample
Soap-making workshop	5	17%
Literacy classes	5	17%
Sculpture workshop	4	13%
Conservation workshop	2	7%

During the interviews, participants had the opportunity to express their interest in future classes and trainings at the CultureBank. These requests are as follows:

**Table 4: Requests for Future Activities**

Activity Request	Number of Requests in Sample	Percentage of Sample
Soap-making workshops	6	20%
Literacy classes	5	17%
Mud cloth ( <i>bogolan</i> )	3	10%
Knitting	2	7%
Gardening	2	7%
Embroidery	1	3%

**Tourism**

The CultureBank has received over 2000 visitors from countries throughout the world since its opening in 1997. Visitors provide additional income for the CultureBank by paying a small admission fee of 1,000 FCFA (1.50 USD), which includes a guided tour of the CultureBank and the nearby Tellem cliff dwellings and burial sites led by the museum coordinator and several male youths from Fombori who are trained to give tours. Another important source of tourist income derives from the sale of items in the CultureBank boutique where visitors can purchase artisan goods at fixed prices. Items include bogolan and indigo cloth, Dogon masks, statues, stools, pottery, and bronze figures that were recently produced by local artisans. The CultureBank sells these items on a consignment basis and retains a 10% commission. The proceeds of these sales are used to fund community activities. None of the antique pieces can be purchased from the collection under any circumstances.

## **ECONOMIC IMPACTS OF THE CULTURE BANK**

The first objective of the study was to assess the economic impacts of the CultureBank and to determine whether the intervention has led to a significant increase in income generation for participants. During interviews, borrowers were asked to report loan history, use of loan funds, and the nature and extent of income-generating activities practiced before and after obtaining CultureBank loans.

Of the thirty participants in the survey, all reported using loan funds to increase pre-existing small commerce activities or to initiate new ones at the weekly market in the town of Douentza. For women the most common activity is buying and reselling millet grain, while men engage mainly in the livestock trade (sheep, goats and cows). Most (97%) had never received formal loan assistance before the CultureBank.

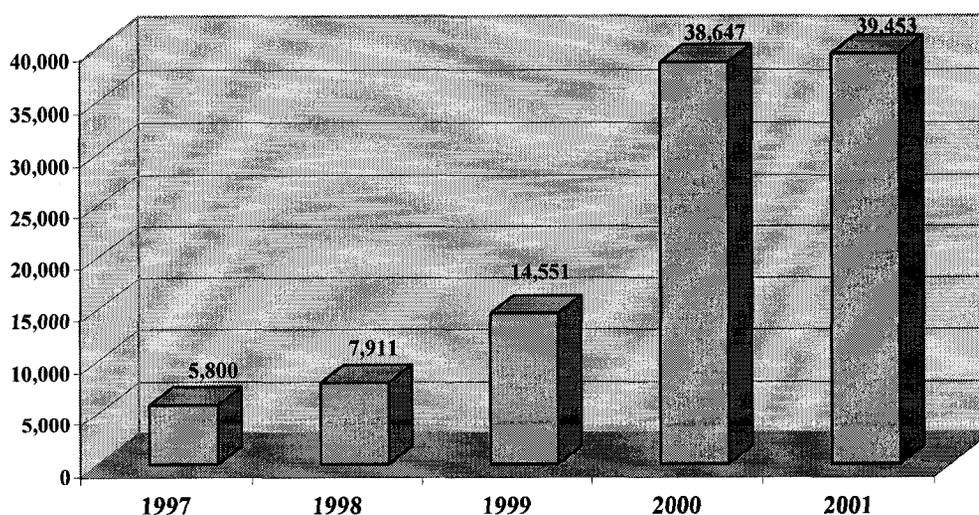
### **General Profile of Sample Population**

The sample population consisted of thirty participants from Fombori, stratified by gender according to the total borrower population (60% women and 40% men). The age range is 22 to 80, with a mean age of 50. Nearly half of the sample (47%) falls within the age category of 40 to 60 years. The average number of children per capita in the sample is 6.3. All participants are married and 20% of marriages are polygynous (males have two or three wives). All participants are of the Muslim faith and Dogon ethnicity. All speak Jam-Si Dogon as their first language. Fulfulde is spoken as a second language by 77% of the sample. One-third (33%) of the sample speaks Bambara and 17% speak

French. The level of schooling ranges from 0 to 5 years, with an overall average of less than one year of formal education (0.7 years).

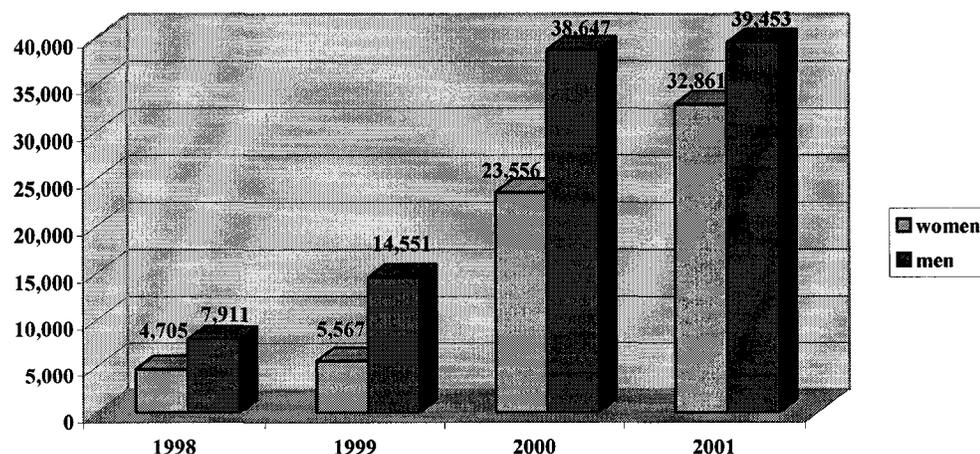
All participants in the sample reported agriculture as their principal occupation. The next most common livelihood activities are commerce (90%) and animal husbandry (40%). The main agricultural crops are millet and sorghum. Other common crops include corn, peanuts, beans, fonio, and rice. Borrowers commonly spend about 9,072 FCFA (14 USD) per month on household expenses and have borrowed an average total of 127,305 FCFA (196 USD) from the CultureBank from 1997-2002. Table 5 highlights the amount of the average microcredit loan per year (in FCFA) for the sample population. There has been an increase in loan amounts each year, with the greatest increase (165%) occurring between 2000 and 2001.

**Table 5: Average Annual Loan Amount for Sample Population**



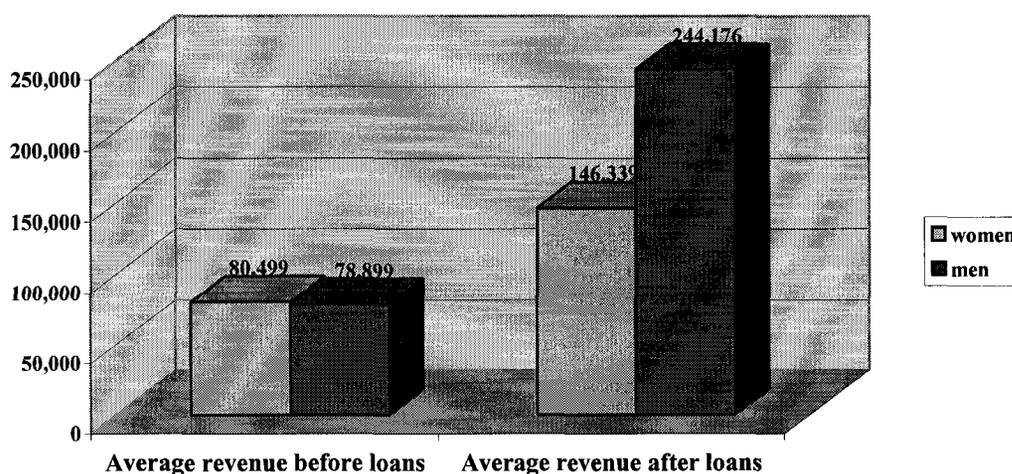
Disaggregating the data by gender reveals that men have consistently higher average loans than women as shown in Table 6. The greatest difference occurred in 1999 when men's average loan was 165% higher than the average for women. Taking the differences from all years into account, men's loans have been approximately 78% higher than women's during the course of the project.

**Table 6: Average Annual Loan Amount for Sample Population Disaggregated by Gender**



After removing two outlier cases from the data (a shop owner and cattle trader whose average earnings fell more than two standard deviations from the mean), the annual revenue from income-generating activities before receiving loan assistance averages 91,070 FCFA (140 USD) and 181,281 FCFA (279 USD) after receiving assistance, which represents a 99% increase. Table 7 below disaggregates annual revenue by gender and demonstrates that men's earnings from income-generating activities after receiving loans surpass women's earnings by 67%.

**Table 7: Average Annual Revenue from Income-Generating Activities Before and After Loans**



### Profile of Female Borrowers

The age of female participants in the study ranges from 22 to 80, with a mean of 46 years. All of the women sampled are married and have an average of 4.6 children and 0.9 years of formal education. All reported small commerce as their second or third work activity after agriculture. One-third of the women (33%) raise sheep or goats; nearly half (44%) spin cotton and one woman (6%) has a vegetable garden. The majority of female participants (89%) have taken one original loan from the CultureBank while 11% have taken original two loans.<sup>38</sup> Two women reported receiving past loan assistance from a project led by USC Canada in Fombori that extends loans to groups of women borrowers. The remainder had never benefited from formal loan assistance prior to the CultureBank. Table 8 presents loan statistics for women borrowers.

<sup>38</sup> This refers to the number of original loans obtained with objects as collateral, not the number of loan renewals.

**Table 8: Loan Statistics for Female Participants in Sample Population**

Average number of original loans	1.1
Average number of loan renewals	7.5
Average loan amount	12,549 FCFA (19 USD)
Average total amount borrowed	137,019 FCFA (211 USD)

Cultural objects commonly used as loan collateral by women borrowers include jewelry, cloth, and household objects such as calabashes, bowls, pots or cooking implements. Two-thirds of women (67%) reported that they are not aware of any objects that have been sold or lost from their households, and one-third (33%) claimed to have sold or lost jewelry items from their households at one time. None reported selling cultural objects since they began taking CultureBank loans.

All women in the sample reported using CultureBank loan funds for small commerce activities. The most common activity, practiced by two-thirds (67%) of women, consists of buying and reselling millet grain. Women buy an average of 300 kg (three sacks) of millet upon arrival at the weekly Douentza market from other women who bring millet from more distant locations and cannot spend the entire day at the market. The Fombori women resell the millet throughout the day either by sack or in smaller quantities, measured in bowls. The average annual profit from millet sales has augmented from 80,444 to 121,499 FCFA, which represents an increase of 51%.

In addition to the millet trade, 17% of women earn income by raising livestock. Women generally purchase lambs and goat kids, raise them at home for a period of three to six months, and resell them at the market. Other income-generating activities include

the sale of baobab leaves, fermented sorrel seeds, cotton, beans, peanuts, and onions.

Five women (28%) have initiated new commerce activities with loan funds.

**Table 9: Women's Income-Generating Activities with Loan Funds**

<b>Product Sold</b>	<b>Percent of Sample</b>
Millet	67%
Livestock	17%
Baobab leaves	11%
Fermented sorrel seeds	11%
Cotton	6%
Beans	6%
Peanuts	6%
Onions	6%

In terms of involvement with CultureBank activities, five women in the sample (28%) have participated in soap-making workshops, three have taken literacy classes in Jam-Si language, and one has attended a conservation workshop sponsored by the National Museum in Bamako. One-third of female respondents requested more soap-making workshops. Other requests for future training included literacy (28%), mud cloth (*bogolan*) dyeing (17%), knitting and embroidery (17%), and gardening (11%).

The CultureBank has enabled women in Fombori to augment their means of income generation and has supported the expansion of their local commerce activities. A co-president of the Women's Association of Fombori commented on the benefits of the project for women, who comprise 60% of all beneficiaries:

Before the CultureBank, it was very hard for women to get loans for their commerce. Now we are able to use the objects we have inherited from our mothers and grandmothers to obtain loans. This is very important for us because not only are we protecting our inheritance in the CultureBank, but we are able to sell more items in the weekly market and earn extra income to support our families. I think the CultureBank has really helped village women in particular and if the loans amounts increased, that would help us even more.

CultureBank loans have thus increased the economic autonomy of village women by providing them valuable access to microcredit to expand and initiate local commerce.

However, economic benefits for women could be improved by increasing the loan amounts to match (or surpass) amounts received by men. This would decrease the current disparity that exists between male and female borrowers. It is also necessary to explore why women's objects are not being awarded equal loan value in comparison to men's objects. This could be due to a lack of information provided by women on the historical information form.

### **Profile of Male Borrowers**

Male participants in the sample range in age from 40 to 70, with a mean of 57 years. All of the men interviewed are married and have an average of 1.7 wives and nine children. The mean level of formal education is 0.5 years. Following agriculture, small commerce is the most common male occupation. Seventy-five percent of male respondents engage in small commerce activities, 50% raise livestock and 25% have vegetable gardens. Other specialized trades include carpentry, masonry, blacksmithing, sculpture, and Quranic school instruction. None of the men surveyed reported receiving any formal loan assistance prior to the CultureBank. Table 10 provides a brief summary of loan statistics for men.

**Table 10: Loan Statistics for Male Participants in Sample Population**

Average number of original loans	1.4
Average number of loan renewals	10
Average loan amount	17,261 FCFA (27 USD)
Average total amount borrowed	174,048 FCFA (268 USD)

Cultural objects commonly used as loan collateral by men borrowers include weaponry, horse equipment, jewelry, cloth, and wooden statues. None of the men reported the loss or sale of cultural objects from their households before or after receiving loans; however, this response could be attributed to participants' reluctance to reveal this information in the presence of the researcher and the CultureBank president who has spoken publicly against the sale of objects on several occasions.

All men in the sample reported using CultureBank loan funds for small commerce activities. The most common activity is animal husbandry. Average annual revenue for this activity increased by 70% from 107,980 FCFA (166 USD) before loans to 183,664 FCFA (283 USD) after loans. In addition to the livestock trade, other means of income generation for men include the sale of fish, iron tool production by the local blacksmith, and the operation of a small shop. The boutique owner reported adding ten new items to the shop inventory after loan assistance. Six men (50%) have initiated new commerce activities with loan funds, including animal husbandry and fish sales.

**Table 11: Men's Income-Generating Activities with Loan Funds**

Activity	Percent of Sample
Livestock	42%
Small boutique	8%
Fish	8%
Iron tool production	8%

Concerning participation in CultureBank activities, four men in the sample (33%) took part in a sculpture workshop, two (17%) have taken literacy classes in Dogon Jamsi language and one (8%) has attended a conservation workshop sponsored by the National Museum in Bamako.

### **Income-Generating Activities Before and After Loan Assistance**

The next phase of the study consisted of an inferential statistical test to determine if there is a significant increase in average annual profits from income-generating activities before and after CultureBank loan assistance. The data resemble a normal distribution; therefore, a paired t-test was selected as the test statistic. Following the standard social science convention, the alpha value was set at .05 (or 95% confidence interval), meaning that any test result with a significance level (represented by  $p$ ) below .05 represents a statistically significant change. Results of this test are shown below.

**Table 12: Paired t-Test Results**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	total revenue before loan	91070.57	28	74367.43	14054.12
	total revenue after loan	181281.29	28	119326.01	22550.50

		N	Correlation	Sig.
Pair 1	total revenue before loan & total revenue after loan	28	.719	.000

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	total revenue before loan - total revenue after loan	90210.71	83751.19	15827.49	-122686	57735.39	-5.700	27	.000

The results of the paired t-test demonstrate that there is a statistically significant increase in profits accrued from income-generating activities after participants received loan assistance ( $p=.0005$ ). This significance level shows that the increase is a considerable one and supports the claim that the CultureBank intervention is the primary factor responsible for the change in income patterns. The results of a chi square test in Table 13 indicate that the total amount of loan funds borrowed from the CultureBank correlates with the average annual revenue from commerce activities after loans ( $p=.0005$ ). This strong positive correlation suggests that further increases in loan assistance could contribute to a rise in average annual revenues.

**Table 13: Correlation between Total Amount Borrowed and Average Annual Revenue After Loans**

Correlations			
		total amount borrowed	total revenue after loan
total amount borrowed	Pearson Correlation	1.000	.634**
	Sig. (2-tailed)	.	.000
	N	30	30
total revenue after loan	Pearson Correlation	.634**	1.000
	Sig. (2-tailed)	.000	.
	N	30	30

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### **Summary of Quantitative Results**

Through this quantitative analysis, some important trends have emerged. The average annual amount of CultureBank loans using objects as collateral has consistently increased from 1997-2002, with the largest increase of 165% occurring between 2000 and 2001. While women represent the majority of borrowers (60%) and reimburse loans at a higher rate than men (97% compared to 90%), they have less total loan funds at their disposal than men. Women's average annual income from commerce activities is also 67% lower than men's after loan assistance. These factors indicate that benefits from CultureBank loan assistance are not equitable for men and women.

The results of statistical analysis demonstrate a significant increase in annual profits from income-generating activities after CultureBank loan assistance. The total amount of loan funds borrowed also correlates with annual average revenue from income-generating activities. The data thus affirm that the CultureBank project has provided positive economic benefits to the target population by creating access to microcredit for income-generating activities and increasing their profitability as a result of loan assistance.

## **SOCIAL AND CULTURAL IMPACTS OF THE CULTURE BANK**

In addition to the economic benefits offered by the CultureBank, the project has also had positive social and cultural impacts on the community of Fombori and the surrounding region in three main areas: (1) fostering awareness of Dogon history and cultural heritage; (2) promoting the conservation of cultural resources in the local community; and (3) increasing social capital among participants.

All participants in the sample reported that the CultureBank has benefited the community of Fombori in various ways. The most frequent responses highlighted the provision of microcredit loans, the retention of cultural objects in the local community, and conservation of Dogon heritage as the primary benefits.

**Table 14: CultureBank Benefits Most Frequently Cited by Participants**

<b>CultureBank Benefits</b>	<b>Percent of Respondents</b>
Conservation of cultural and historical objects	50%
Microcredit loan assistance	47%
Conservation of Dogon cultural heritage and history for future generations	40%

For example, a 52-year-old blacksmith stated:

The CultureBank has helped the village infinitely and we have understood its importance. When you have a cultural object that you've inherited, you can bring it to the CultureBank and get a loan in return. The objects are in a safe place where they will be conserved for future generations.

Many respondents emphasized that the project has created a greater awareness on the part of community members of the importance of local history and cultural heritage. Several cited the need to conserve their unique Dogon heritage for present and future generations,

as exemplified in the following quote by a 60- year-old sculptor from Fombori who continues to sculpt ritual statues that he recalls from his youth:

We must keep the objects that we have inherited for our children and grandchildren. That way they will be able to study our culture and learn how our ancestors lived before us. Our heritage is something that we must respect and guard well. Today people are engaged in the religion of Islam, but it's not good to abandon the traditions of the past. The future happiness of our people will be determined by the strength of our connection to the past.

By establishing a community institution where people can view cultural objects and learn about the history, significance, and utility of the objects, the CultureBank has sparked interest in local history and intergenerational dialogue as village elders share their knowledge with younger members of the community who will be responsible for passing on the stories in the future. Many elders commented that members of the younger generation have less appreciation for history and that they are often the ones who sell Dogon objects to antique dealers for financial gain. Therefore, they saw the CultureBank as a positive step in teaching young people more about their history and encouraging them to value their cultural heritage. As a 57-year-old Islamic leader commented, "The CultureBank is a good way for visitors and especially children in the village to learn about Dogon culture."

Secondly, through efforts to educate the community about the importance of conserving archaeological sites and cultural objects, the CultureBank staff has promoted the goals of cultural conservation and discouraged the sale of material culture and artifacts. An elder man explained his views on conservation and the role of the CultureBank:

When I was younger we had so many things here. There were all kinds of statues that people used to make sacrifices, but I hardly see those anymore. People have sold them for money. If you went up on the cliff in those days you could find objects left by the Tellem in the rock spaces. Now there are still bones there, but the objects are gone. I am glad that we have a CultureBank now because it is a place where we can save what is left here and remember the old ways. I was surprised when I saw so many things in the CultureBank. People used to keep those things hidden away in their houses where no one could see them. Now we have a place that helps us look back and reflect on our past history instead of losing it.

The Dogon CultureBank of Fombori has reinforced its value as a local resource by making cultural heritage a visible and celebrated part of community life. Community members have identified the need to protect their objects along with the cultural information and stories they contain.

A third important outcome of the project is an increase in social capital among participants. As mentioned earlier, the term social capital refers to relationships and networks developed among groups of people that serve to enhance livelihood strategies and mutual assistance. Although hard to measure in quantitative terms, the results of qualitative analysis support the argument that social capital has expanded in Fombori due to the increased contact among community members through CultureBank activities. In terms of income-generating activities, participants have collaborated to expand business enterprises and to initiate new ones. Through literacy classes, workshops and other community-wide activities, the CultureBank serves as a community center where individuals benefit from frequent contact with residents of Fombori and its environs, as well as the multitude of visitors that pass through Fombori each year to tour the CultureBank and cliff dwellings. Due to the geographic isolation of Dogon villages, it is common that residents of villages in close proximity may rarely see one another. The

CultureBank has brought people from surrounding villages to Fombori and helped establish new social networks among inhabitants of Fombori and other towns.

In short, the CultureBank has contributed to a renewed sense of cultural pride among community members, a commitment to safeguarding cultural resources, and a growing sense of social solidarity to accomplish these goals. This sentiment is reflected well in the words of the CultureBank Board President who stated:

We conserve our cultural heritage to know the past, the present, and the future. It is our patrimony and the importance of this heritage cannot be underestimated. Our culture is a resource that we must protect and the CultureBank is a way for us to do that. I counsel the youth of this village and elsewhere to take care of this CultureBank and hold onto all that we have worked hard to conserve in Fombori.

## **REFLECTIONS ON THE CULTURE BANK MODEL AND AREAS FOR IMPROVEMENT**

The CultureBank in Fombori has pioneered an innovative approach to cultural conservation and microcredit that links the goals of both in a new institution. By extending loans to participants who place cultural objects in the CultureBank as collateral, the bank has turned a community's cultural heritage into a vital economic resource. Rather than selling irreplaceable antiques to antique dealers or tourists, people in Fombori have the option of using their valuable heirlooms to gain much-needed access to microcredit. This economic incentive has promoted cultural conservation in the community. Participants have used credit to significantly increase profits from commerce activities in the local marketplace. By generating more non-agricultural sources of income through loan assistance, participants have benefited from improved quality of life by investing supplementary income in areas such as the education of their children or the provision of family health care.

During the course of this research, the consistent level of enthusiasm on the part of community members in Fombori regarding the CultureBank underscored the positive impacts observed in this study. This widespread local endorsement speaks to the perceived value of the institution by the population it aims to serve. The CultureBank has mobilized considerable support from local to international levels and has demonstrated its viability as a sustainable institution over the past five years. The model offers an important example for similar projects in Mali and in other regions of the world. As mentioned in the introduction, the newly established African Cultural Conservation Fund

in Bamako is currently working with two communities in the Bambara region of Mali to establish new CultureBanks based on the successful example of Fombori. This organization is also working closely with the Fombori staff to improve the quality of services provided by the institution and to expand its microfinance activities to include a savings program in addition to credit. Based on observations and information collected in this study, the following recommendations are intended to improve the performance of the CultureBank in Fombori and to guide the planning and implementation of the new projects.

### *Management*

In the area of overall management, CultureBank staff members identified a pressing need for office space, a postal box in Douentza for more reliable mail communication, and a cellular telephone for business purposes. Another important concern is staff salaries and availability. At the time of the study, none of the staff members received financial remuneration for their duties. The CultureBank coordinator came from Douentza every morning on foot to open and staff the CultureBank from 8am to 1pm and related the financial hardship of his unpaid job. Similarly, the loan manager must be available daily to receive loan payments and process applications for new loans. This occupation requires a considerable amount of time and warrants a steady salary. The provision of staff salaries would make the CultureBank a more professionally legitimate local institution.

The issue of staff availability pertains mainly to the presence of personnel at the CultureBank during tourist season from July to February. At the times when the

coordinator is not present, the CultureBank usually remains closed and this poses a problem when visitors arrive, especially during the rainy season when most villagers are working in the fields and no one is available to open the building. Another staff member who could share the responsibility of opening the CultureBank and receiving visitors would be a great asset.

### ***Microcredit Loan Assistance***

The CultureBank's microcredit program would benefit from several alterations. First, termination of loan assistance to borrowers who do not use objects as collateral is integral to the long-term financial sustainability of the institution. The reimbursement rate for these loans is much lower (85% compared to 94% with collateral), and this factor combined with the high loan amounts given primarily to local merchants who receive these type of loans has drained the CultureBank loan fund considerably. Without any type of collateral, no guarantee exists that these loans will be repaid and this liability endangers the continued sustainability of the institution. As noted earlier, this problem has already been addressed by ACCF staff members who have recommended the elimination of all loans without collateral based on the results of this study.

Secondly, the management committee should increase efforts to collect overdue loans. There is no formal system established for this purpose and as a result delinquent borrowers lack incentive to make payments in a timely manner. A formal system could also serve to increase the rate of reimbursement, thereby freeing more funds for new borrowers. A third recommendation is the development of a savings program that would operate alongside the microcredit program. Finally, additional trainings on accounting

methods would be useful for the loan manager and CultureBank staff to improve project administration and build institutional capacities.

### ***Museum Collection***

In terms of the CultureBank museum collection, the collection catalogue and inventory system could be updated and improved. With technical assistance from ACCF, for example, digital photography could be used to catalogue the objects and enter the information in a permanent database stored in Bamako. This information would provide a measure of security against the risk of damage or theft of pieces in the collection. At present, the current paper inventory is incomplete and does not contain records of all objects. In addition, the labels for the pieces in the collections could be improved with lamination to protect them from moisture and dust. The coordinator cited the need for more storage space for objects that are not currently on display as well as technical equipment used for conservation purposes. He also noted that further work with art historians and archaeologists would enable the CultureBank to obtain more information and historical background, including dates of origin, for pieces in the collection. A final suggestion is the organization of thematic exhibitions by hosting temporary collections from other villages or community CultureBanks in Mali to foster cultural and educational exchange.

### ***Community Activities***

Community members expressed the desire to participate in more literacy classes, trainings, and workshops hosted by the CultureBank. The biggest obstacle has been a lack of funding to extend the scope of these activities. The coordinator has indicated his

interest in administrating a program of activities as a full-time paid position. The board president also noted that additional funding would enable staff members to travel to other villages to explain the objectives of the CultureBank in Fombori and encourage people from other areas to participate. Finally, a future area of training that could be very useful to participants in terms of capacity-building is the acquisition of business skills such as basic accounting and marketing. These skills would be especially useful for women whose average annual revenue from small commerce activities after loan assistance remains 67% lower than men's income, as demonstrated above.

### ***Baseline studies***

Future studies with larger sample populations will be useful in providing more information about the short and long term economic, social, and cultural impacts of the CultureBank. Collecting baseline data from communities at the new sites will allow researchers to lead more detailed post-intervention socioeconomic impact assessments. Baseline studies should collect data on existing forms of credit, household demographics, income, and income-generating activities. Another useful facet of baseline studies would be to conduct a community-wide "cultural inventory" of all objects present in a community at the start of the project.

## CONCLUSIONS

James Clifford (1985) states that, “The relations of power whereby one portion of humanity can select, value, and collect the pure products of others need to be criticized and transformed” (176). This study elucidates the ways in which relations of power between Western art collectors and African producers, owners, and dealers of art have favored the large-scale transfer of African cultural heritage to the West. The Malian example reveals how current Western interest in collecting African antiquities has evolved through a larger historical trajectory of art expropriation that began in the early colonial era. Dogon art has gained considerable allure in contemporary art-collecting circles due to its ritual significance, unique aesthetic appeal, and monetary value on the international market; these attributes continue to fuel Western passions for acquiring “authentic” Dogon art from West Africa and resituating it in museums, galleries, and private collections. Despite the passage of Malian laws banning the export of antiquities and the binational accord governing cultural property transfer from Mali to the United States, the loss of cultural heritage in Mali continues daily and remains a grave problem facing the nation in the twenty-first century.

In this context, the Dogon CultureBank of Fombori provides a pertinent case study of a local response to widespread cultural heritage loss rooted in a long historical tradition and exacerbated by the dire economic situation in which rural Malians find themselves today. In combining microcredit provision with the goals of cultural conservation, the CultureBank extends our understanding of the possibilities for both microfinance institutions and community museums in the rural West African setting.

As a unique variation on the well-studied microfinance model, the CultureBank successfully utilizes cultural objects as a new form of loan collateral. This example indicates that experimentation with alternative ways of collateralizing loans can lead to innovation in the local manifestations and “distinctive cultural accents” of formal credit arrangements (Greenberg forthcoming:12). The program structure of the CultureBank incorporates an important non-monetary value in its aim to promote the conservation of the community’s cultural heritage by offering financial incentive through loan assistance.

The results of field research with CultureBank participants has demonstrated the institution’s success in meeting its principal objectives of providing renewable loan capital to support the expansion of small enterprise, increasing social capital among participants, and promoting appreciation for local cultural heritage, and fostering an awareness of the pressing need to conserve cultural resources for present and future generations.

Although studies have shown that most microfinance programs do not yield the greatest benefits to the most impoverished populations, I would argue that the CultureBank does in fact assist “the poorest of the poor” and has contributed to a statistically significant increase in income generation from small commerce activities undertaken subsequent to loan assistance. An important observation uncovered by this study, however, is that male borrowers have consistently benefited from higher average loans and higher average profits from loan investment than female borrowers who receive the majority of loans. This discrepancy points to the need to develop both more equitable lending practices and additional training for women to maximize their earning potential.

Furthermore, the higher repayment rate of borrowers that used objects as collateral as compared to those who obtained loans without them points to the importance of establishing some form of alternative collateral to ensure the long-term viability of microfinance programs.

As discussed in the review of literature on microfinance, a division persists in the field between programs that emphasize institutional sustainability and those that focus on socioeconomic impacts for borrowers, and the majority of studies have centered on the former aspect. This study provides a window onto the insights gained by assessing the economic, social, and cultural impacts of microfinance in a local community. Success in this case is not based solely on financial indicators such as loan repayment but also derives from the satisfaction of participants who have accessed opportunities to increase their sources of income and from community members who have benefited from the conservation of invaluable cultural resources in a local museum. In addition, outreach programs sponsored by the institution including literacy classes, artisan workshops, and festivals have enriched the life of the community.

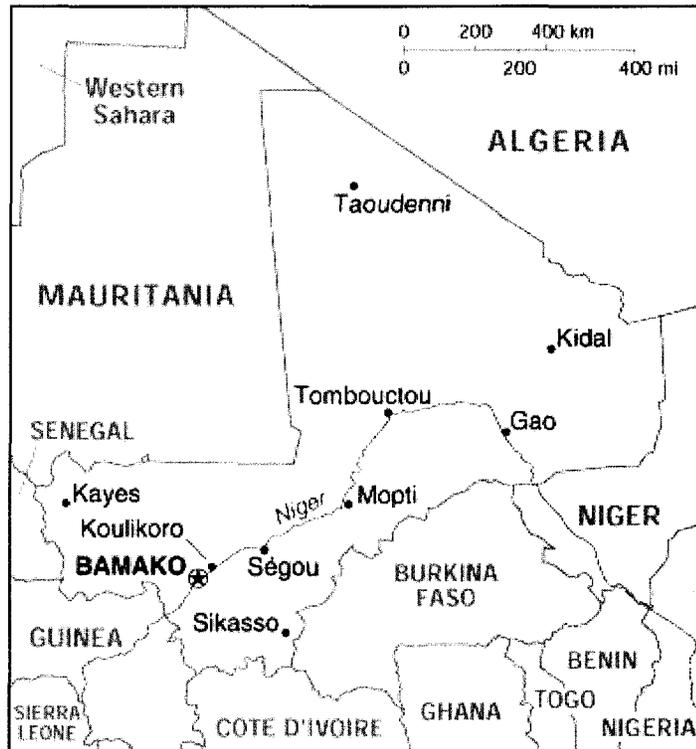
Finally, the CultureBank offers a useful model for the future of African museums. Former Malian president Konaré highlighted the need to conceptualize new ways of supporting museums and institutions dedicated to the conservation of African culture:

In effect, how can one imagine that in the coming years—which will no doubt see the economic conditions in our African countries even further deteriorated—can we conform to models [of museums] which are impossible to assume independently at the financial level? How is it possible, therefore, not to conceive of a new economy for the African museum, which is in keeping with the resources of its population? (Konaré 1992:ii).

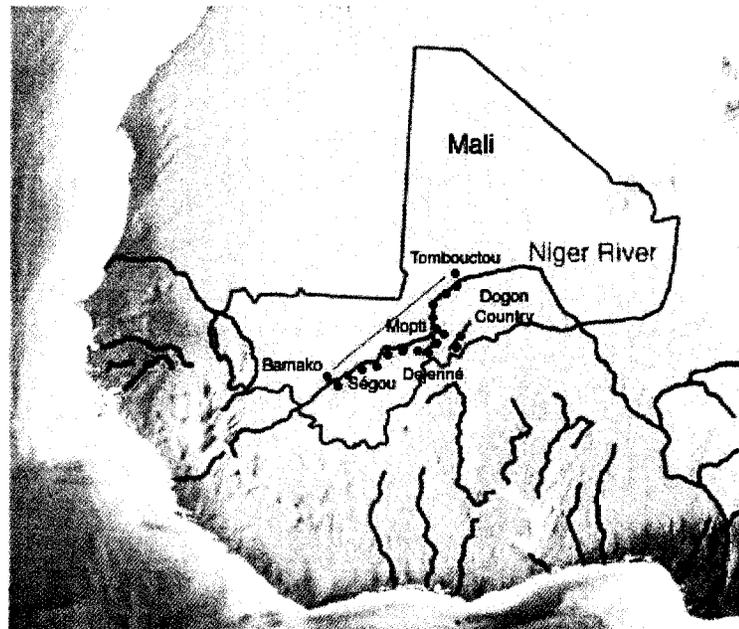
In keeping with the local resources of Fombori's population, the CultureBank has found a novel means by which to reinvent the community museum. Although outside donor assistance was necessary to fund construction of the museum building and initiate microcredit activities, the CultureBank has been locally managed since its inception, has amassed an impressive collection of cultural objects, and has maintained its financial sustainability over the past five years by assuming all operation costs with the income gained from loan interest. The institution has, in effect, responded to Konaré's exhortation to establish a new economy for the African museum that is better adapted to African realities.

In conclusion, perhaps the most inspiring aspect of the CultureBank case study presented here is the laudable efforts of the Fombori community to devise a proactive local response to a national-level crisis of material culture loss in Mali and in so doing, to provide a viable blueprint for future endeavors that aim to keep cultural heritage in the hands of its rightful owners.

### APPENDIX A: MAPS OF MALI

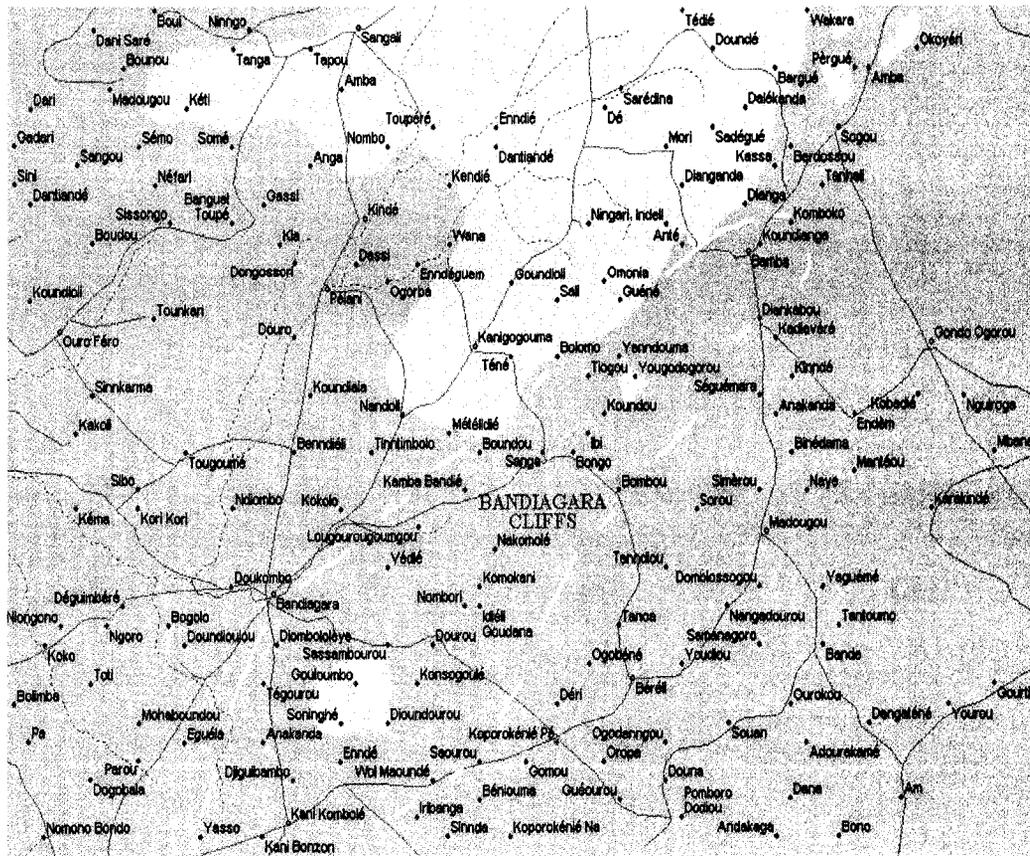


source: <http://www.cia.gov/cia/publications/factbook/geos/ml.html>



source: <http://www.globalcommunityx.com/africa/mali/>

APPENDIX A — *Continued*: MAP OF DOGON REGION IN MALI



source: [http://www.mali-guides.com/dogon\\_map.html](http://www.mali-guides.com/dogon_map.html)

**APPENDIX B: CULTURE BANK LOAN AGREEMENT FORM**

Village: \_\_\_\_\_

Loan number: \_\_\_\_\_

Date: \_\_\_\_\_

Last name: \_\_\_\_\_

First name: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Place of birth: \_\_\_\_\_

Father's name: \_\_\_\_\_

Mother's name: \_\_\_\_\_

Loan objective: \_\_\_\_\_

Object presented as loan guarantee: \_\_\_\_\_

\*In the case of failure to reimburse loan, object will be retained as the property of the CultureBank of Fombori.

Loan amount proposed by the Bank (calculated on Historical Information Form):

Loan period: \_\_\_\_\_

Total amount of interest (3% per month): \_\_\_\_\_

Mode of payment: \_\_\_\_\_

Date of reimbursement: \_\_\_\_\_

\*A penalty of 250 FCFA per month will be charged for overdue payments.

Signature of loan manager: \_\_\_\_\_

Signature of witness: \_\_\_\_\_

Signature of borrower: \_\_\_\_\_

-----  
**Receipt**

Loan number: \_\_\_\_\_

Date of loan: \_\_\_\_\_

Date of reimbursement: \_\_\_\_\_

Amount due: \_\_\_\_\_

**APPENDIX C: CULTURE BANK HISTORICAL INFORMATION FORM**

**Primary Question: (48%)**

What is this object?

**Base Questions: (4% each)**

Who made this object?

For whom was this object made?

To whom has this object belonged?

When was the object made?

When did you obtain the object?

Where was it made?

Why was it made?

Why does this object interest you?

How did you obtain it?

How is it used?

**Supplementary Questions (Bonus): (500 CFA each)**

Do you know any stories or legends about this object or this type of object?

What do the symbols on this object signify?

Through what process was this object made?

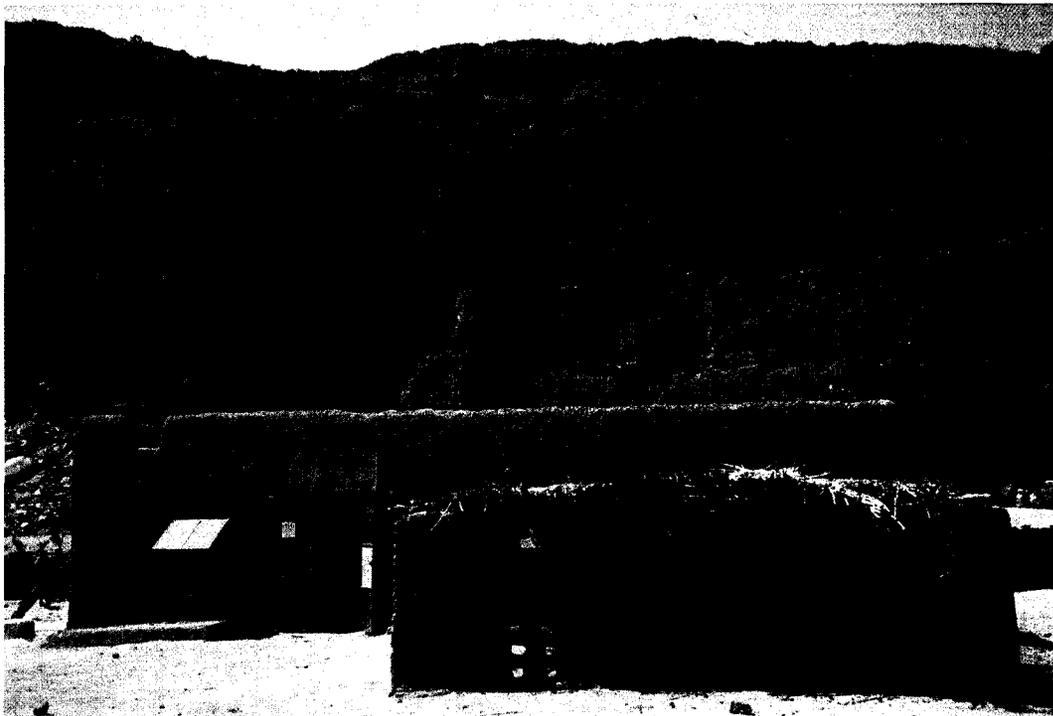
**Total %** \_\_\_\_\_ **x** \_\_\_\_\_ **(loan limit) +** \_\_\_\_\_ **Bonus =**

**Amount proposed by the CultureBank:** \_\_\_\_\_

**APPENDIX D: PHOTOGRAPHS**



**View of Fombori from cliff above**

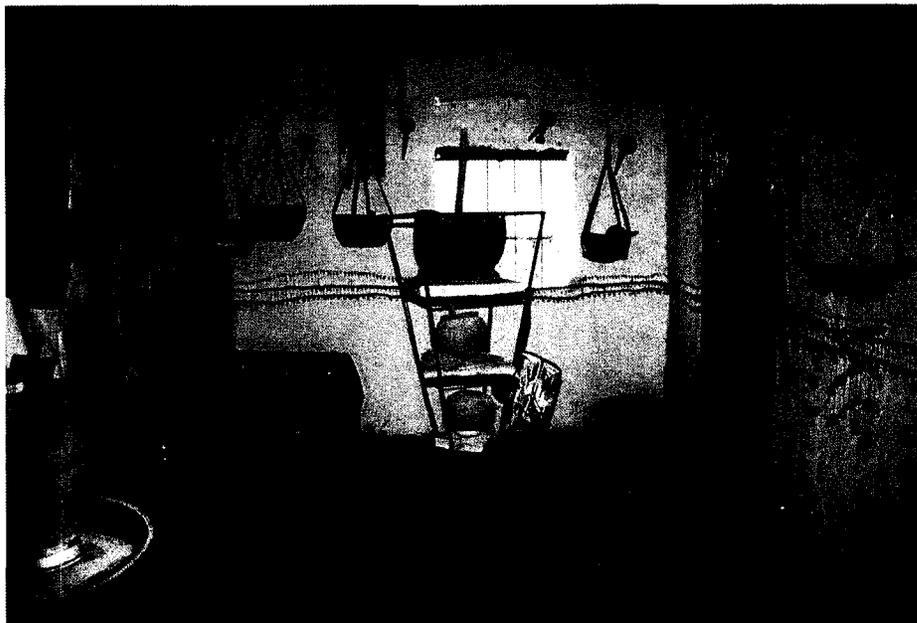


**The Dogon Culture Bank of Fombori**

**APPENDIX D — *Continued*: PHOTOGRAPHS**



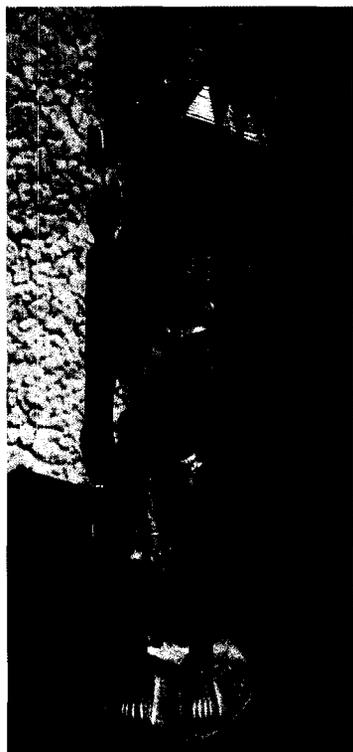
**Partial view of the *Salle Historique* (historical exhibit room)**



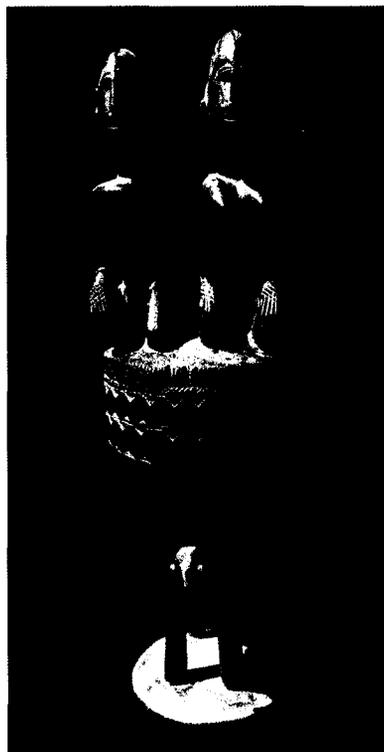
***Salle des Femmes* (exhibit of women's objects)**

**APPENDIX D — Continued: PHOTOGRAPHS**

*Salle des Hommes* (exhibit of men's objects)



*Nassourou* statue



Dogon twin statue

**APPENDIX D — *Continued*: PHOTOGRAPHS**



**Male cultivator and son**



**Female statue**

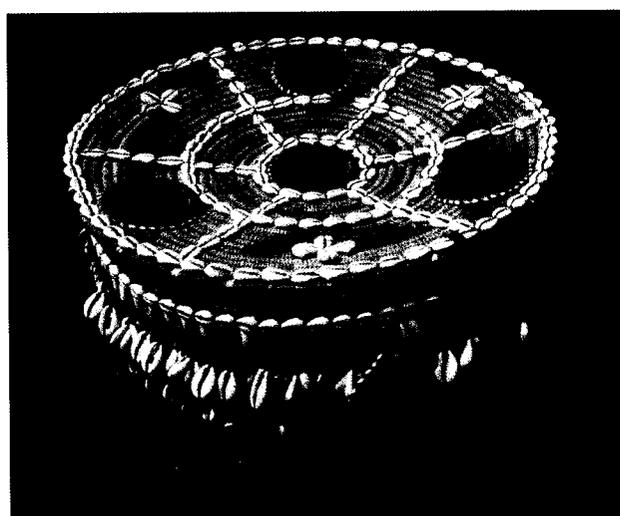


**Women's bead necklaces and bracelets**

**APPENDIX D — *Continued*: PHOTOGRAPHS**

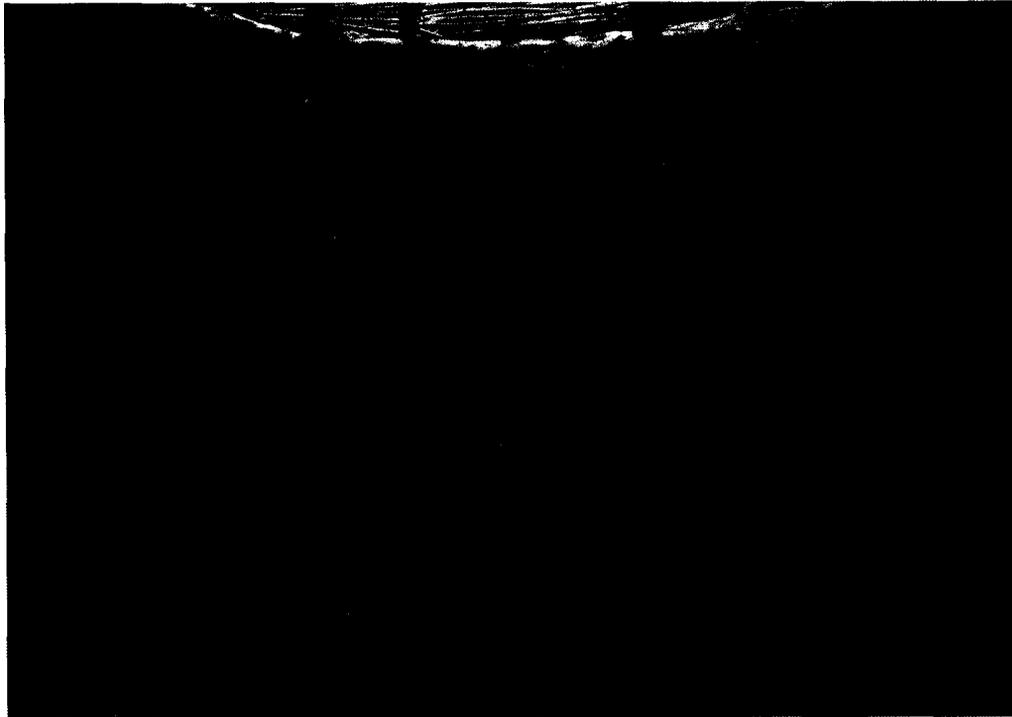


*Amana statue*

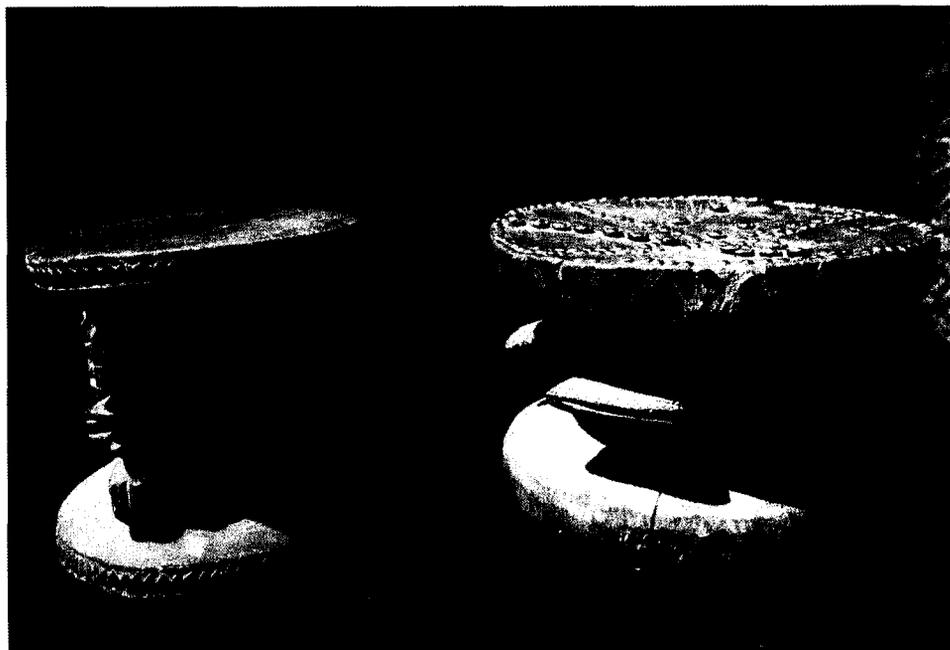


**Drum decorated with cowry shells and mirrors**

**APPENDIX D — *Continued*: PHOTOGRAPHS**

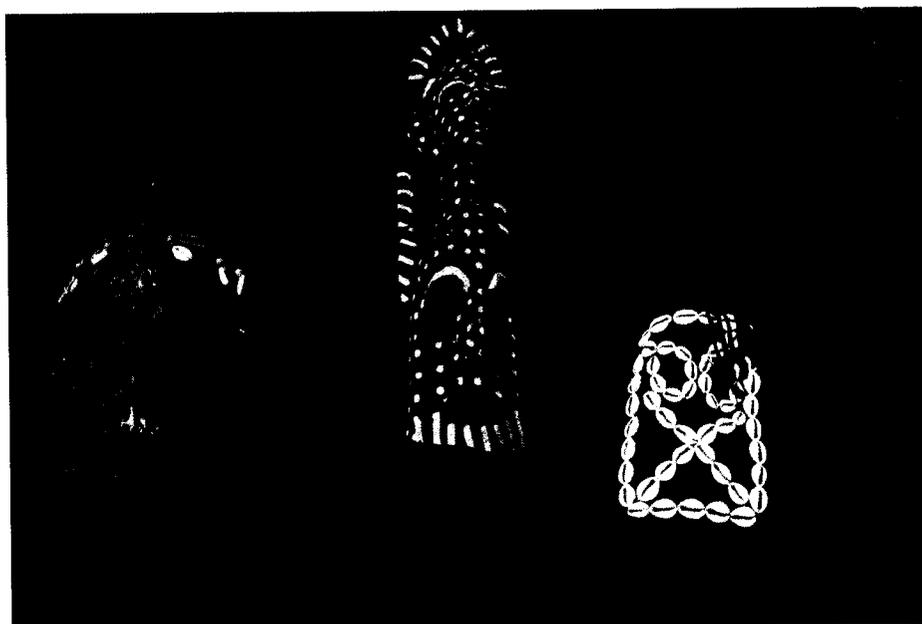


*Togu na pillars*

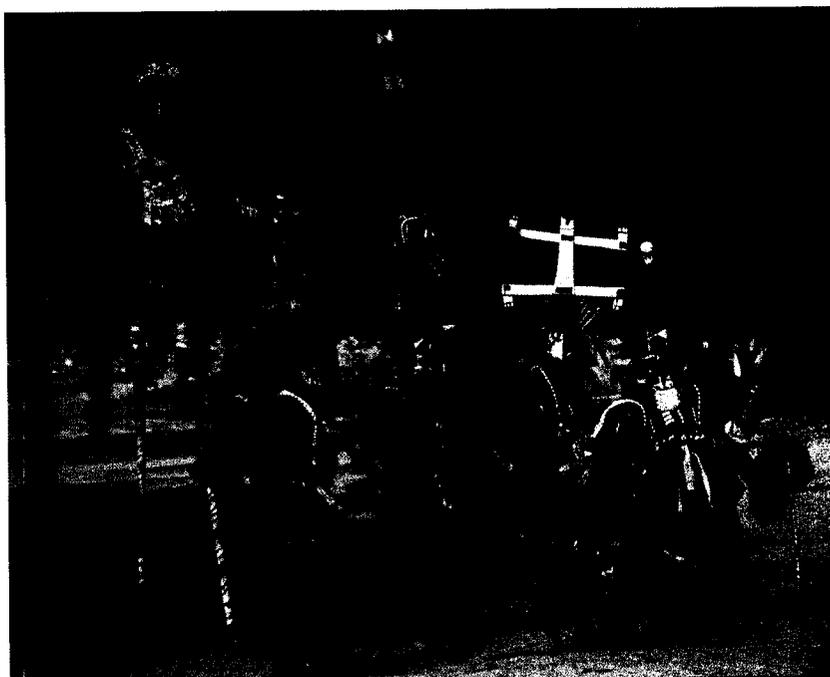


**Stools**

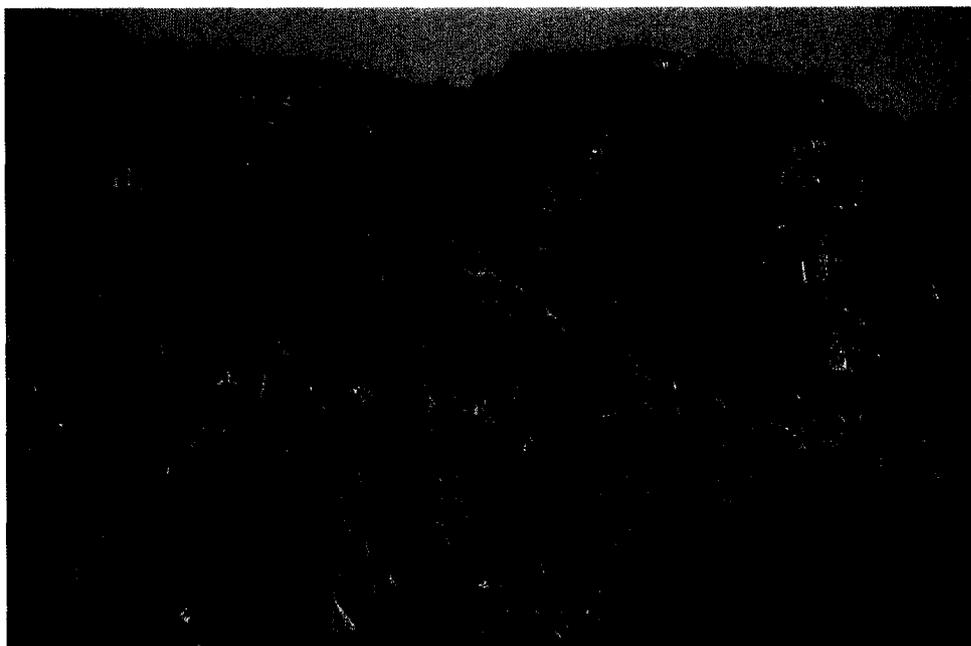
**APPENDIX D — *Continued*: PHOTOGRAPHS**



**Masks**



**Mask dancers in Sanga**

**APPENDIX D — *Continued*: PHOTOGRAPHS**

**View of Dogon village situated along the Bandiagara Escarpment (Yendouma Sogol)**



**Close-up view of ancient Tellem dwellings in the Bandiagara Escarpment**

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