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Women's design of alternative spaces of socio-economic existence

The case study of the Rotating, Saving and Credit Associations in the city of Louga, Senegal.

Supervisor
Elisa Bignante

Co-supervisors
Egidio Dansero
Marta Mosca

Candidate
Châtreaux Lena, Louise, Marie
Student n°1028833

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À Christiane.

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Lena Châtreaux

Abstract

This thesis investigates into the phenomenon of rotating saving and credit associations (ROSCAs) as distinctive socio-economic alternative spaces, based on qualitative research conducted in Louga, Senegal during the spring of 2023. Examining various forms of ROSCAs, the study highlights their role as vectors of economic opportunities, fostering solidarity relationships, and serving as impactful assets at the neighborhood level. Moreover, this thesis aims at understanding in which scope the ROSCAs are gendered alternative spaces.

ROSCAs, specifically classic tontine, *Diambal* and *Lal bassaŋ*, play dual roles in managing everyday economic needs and fulfilling social duties related to specific events. The participants involved in the ROSCAs all have economic activities inside this Louga neighborhood, and are deeply connected to each other thanks to a trust network, and sometimes even familial ties.

The conceptual framework of the thesis navigates through emotional and feminist geographies, exploring conceptions of space and place, as well as the social production and construction of space. Grounded in these concepts, the research reflects on the birth, development, and usefulness of alternative spaces. The assemblage geography literature is employed critically, particularly focusing on an assemblage reading of marginality, based on Lancione's writings.

Adopting a qualitative design with a feminist approach, the research places a strong emphasis on reflexivity and positionality. Various methods of observation, along with verbal and visual were combined. In this regard, the feminist approach applied to all methods, among which semi-structured and life history interviews, mental sketch mapping, and photography. Participant observation, informal conversations, and walking played integral roles in shaping the research.

Drawing from assemblage literature, the thesis highlights the reciprocal impact between the neighborhood's socio-economic conditions and the creation and development of ROSCAs. The neighborhood, characterized by its active women-led activities and businesses, is in-potential. It is empowered by the human and non-human intersections in its space. ROSCAs provide as socio-economic spaces of encounter.

In conclusion, the thesis underscores three key points regarding ROSCAs as alternative spaces. Firstly, they do represent a socio-economic alternative space, embodying the notion of alternative market as defined by Gibson-Graham. Secondly, they are socially helpful and supportive to women, because of their gendered aspect, and present as safe spaces. Lastly, they are based on the differentiation of the meaning of being woman, in respect to being man, and in this scope, they also are political disruptors of the status quo, and a tool for women to reclaim their right to public space.

Résumé

Ce mémoire étudie le phénomène des associations rotatives d'épargne et de crédit (ROSCA) en tant qu'espaces socio-économiques alternatifs. Il est basé sur une recherche qualitative menée à Louga, au Sénégal, au printemps 2023. En examinant les différentes formes de ROSCA, l'étude met en évidence leur rôle en tant que vecteurs d'opportunités économiques, favorisant les relations de solidarité au sein du quartier, et comme agent impactant le développement du quartier. De plus, ce mémoire vise à comprendre la mesure dans laquelle les ROSCA sont des espaces alternatifs genrés.

Les ROSCAs, comme la tontine classique, le *Diambal*, ou encore le *Lal bassaŋ*, jouent un double rôle dans la gestion quotidienne des besoins économiques de la communauté, et dans l'accomplissement des obligations sociales liées au contexte culturel dans lequel ils s'inscrivent. Les participantes de la recherche font partie de divers ROSCAs au sein d'un même quartier, et elles ont toutes des activités économiques dans ce même quartier. Elles sont toutes liées par un système de confiance mutuelle, et certaines d'entre elles sont de la même famille.

Le cadre conceptuel de ce mémoire explore les géographies émotionnelle et féministe, les différentes conceptions de l'espace et du lieu, ainsi que la production et la construction sociale de l'espace. Fondée sur ces concepts, la recherche se concentre sur la création, le développement et l'utilisation des ROSCAs comme espaces alternatifs. La littérature sur la géographie d'assemblage est utilisée de manière critique, en se concentrant particulièrement sur une lecture d'assemblage de la marginalité, basée sur les écrits de Michele Lancione.

Cette recherche qualitative adopte une approche féministe, qui mène à une réflexion poussée sur l'éthique, et plus précisément sur la positionnalité et réflexivité de la chercheuse. Différentes méthodes ont été utilisées, et peuvent être classifiées comme suit : tout d'abord pour entrer dans la recherche et comprendre le contexte, l'observation des participantes et la marche urbaine ont été utilisées. Elles sont suivies par des méthodes verbales, comme les conversations informelles, les entretiens semi-structurés et le récit de vie ; ainsi que des méthodes visuelles : la photographie et le dessin de cartes mentales.

Le contexte est analysé grâce à la littérature sur les assemblages géographiques. Cela met en évidence l'impact réciproque entre les conditions socio-économiques du quartier et la création et le développement des ROSCA. Le quartier, caractérisé par ses activités et ses entreprises dirigées par des femmes, est en plein essor, renforcé par les intersections des agents humains et non humains dans son espace. Les ROSCAs constituent des espaces féminins de rencontre sociales et économiques.

En conclusion, ce mémoire souligne trois points clés concernant les ROSCA en tant qu'espaces alternatifs. Premièrement, ils représentent un espace alternatif économique, incarnant la notion de marché alternatif telle que définie par Gibson-Graham. Deuxièmement, ils sont socialement utiles et se présentent comme des espaces sûrs de soutien pour les femmes, grâce à leur aspect genré. Enfin, ils constituent également des espaces politiques, car genrés, et un outil permettant aux femmes de revendiquer leur droit à l'espace public.

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Introduction

This thesis project is born thanks to the UNI.COO scholarship offered by the University of Turin, that allowed me to go conduct my own research in the city of Louga, Senegal. In this scope, I was able to put in practice my studies in the master's degree in Area and Global Studies for International Cooperation. The interdisciplinarity of this course allowed me to write my thesis in geography, applying qualitative methods and a feminist approach.

Louga is a small city on the North-West part of Senegal. It is the biggest city in the region of the same name. It is close to the sea, but does not have a direct access on it. The city is built as a grid pattern, with mostly sand streets inside the neighborhoods. The main asphalted streets are the neighborhoods frontiers. The one I engaged in for the research was quite central, and mostly residential, even though the women started in the past years to open new activities. Most of the research activities and time spent together with the participants was in this neighborhood.

If the methodology and the approach were quite clear in my mind, when I arrived in Senegal, the planned research project was quite different. Indeed, I was not aware of the existence of rotating, saving, and credit associations (ROSCAs) in this specific form. After some weeks and understanding the gendered socio-economic dynamics at stake, and meeting the right people, I decided to engage on an analysis of ROSCAs as alternative spaces. The qualitative research with a feminist geographical approach remained, as I felt the need to question my positionality as a researcher and the urge to deconstruct our understanding of space through the prism of gender. Moreover, it allowed a great liberty in hearing marginalized people's voices, especially through life story interviews, participants observation, and mental sketch maps activities.

I was introduced in the neighborhood, and to the women of the ROSCAs by a colleague that lived in this specific neighborhood for more than 30 years, and had been participating in the ROSCAs for many years too. When we first met, I did not know about those activities, nor that she would participate in them. But as we spent time together, and started to talk about our life projects, I explained to her my studies, and what I was interested in for this research, and she offered to introduce me to the group. It has been a great chance for me to be introduced by a member, as it led to the creation of trustful relationships. Moreover, the fact that herself and the president of the ROSCAs spoke French really helped my insertion in the group.

The rotating, saving and credit associations are a common practice in the Southern countries. They are part of a vast scope of alternative economic tools brought by women around the world (Khan and Ali, 2021). This practice is deeply gendered, and almost always exclusively reserved to women. They are

based on cooperation and trust among participants. They profit from a great adaptability to the context, and it is rare to find practices that are exactly the same between one group and another. However, the great foundations are the same: women need alternative spaces to manage money and ROSCAs are a great tool to do so (Guérin, 2006). On this work three types of ROSCAs are investigated: the classic tontine, implying a rotating credit practice in which every woman of the group gives a certain amount of money on a regular basis, and she once takes the money of all. The *Diambal* is a form of tontine but instead of money products such as food, fabrics, cleaning products, etc. are exchanged. The last one, and maybe the most important one in the neighborhood the research too place in is the *Lal bassaŋ*. This practice is dedicated to the financing of the *Tabaski*, a feast happening during the last month of the Muslim calendar, around a couple of months after the end of the Ramadan. In this scope women save money for the whole year, meeting every Sunday in front of the President's house.

The aim of this research is to explore women's design of alternative spaces of socio-economic existence, through the case study of the ROSCAs in a neighborhood of the city of Louga, Senegal. Women's relationship to space and surroundings was analyzed with mental sketch maps, applying an assemblage vision of space intersections, inspired by Michele Lancione's (2016) analysis of the margins. In this regard, space and place are made of many intersections between its human and non-human components, and all can be subject of the study. The neighborhood is understood as in-potential, because its evolution is constant, and the impact on its component on one another creates an infinity of possibilities.
The understanding of alternative spaces is deeply inspired by the work of Gibson-Graham (2011, 2008, 2006, 2002). Their conception of alternativity not as antisystem *per se*, is the way in which ROSCAs must be analyzed: bearing in mind that those spaces are economically and socially alternative, but their sole goal is not the alternativity, or the fighting of a system. Rather they answer short terms needs and address long-term money management issues. They are a great tool designed and used by women in a particular context.

I found few literature on the of ROSCAs in general, the major part of the existing one considers almost exclusively the *tontine* practice, and is mostly located in the Asian continent. I found some works that considered the Senegalese or Senegalese diasporas tontines practices. None of them used a feminist assemblage analysis to understand the ROSCAs as alternative spaces. However, the work of Guérin (2006) was of great inspiration in the understanding, and underlying dynamics of those practices.

This work aims at answering the following question: **how do women design alternative spaces of socio-economic existence in the city of Louga, Senegal? The case study of the Rotating, Saving and Credit Associations.** This question can divide as follows:
- What is an alternative socio-economic space?
- Why would women need them? Can they access non-alternative public spaces?

- Can the ROSCA be considered an alternative space? To which extent?
- Are women aware that they are part of alternative spaces?

To answer those question, the thesis' structure will first present the theoretical framework, with a feminist perspective on the concepts of space and place, that will be useful to understand women's acceptation of space and place. Secondly, it proposes a critical reflection on alternative spaces, and on the assemblage in geography. The following three chapters present the case study, starting with the methodology of the research, the context and finally the presentation and discussion of the results.

The first chapter will dig into the geographical acceptations of space and place: their commonalities, their distinctions, and how can space become place. In this regard, the concepts of social production and construction of space, as well as embodied space will give a first understanding of the scope of the thesis. Afterwards, space and place will be analyzed critically, through feminist and emotional geography. Indeed, those are the main approaches used both in the literature I chose to present, and in the methodologies developed during the research.

The second chapter of this work aims at reflecting on the concept of alternative spaces. Indeed, the ROSCAs are analyzed as such, but a reflection on the common understanding of alternativity is essential, as it fluctuates according to spatiotemporal contexts. In this regard, both translocality and safe spaces' acceptations must be redrawn for our precise context. Mostly, economic alternative spaces will be re-defined according to Gibson-Graham's vision of the contemporary capitalist society. Secondly, the theoretical toolkit offered by the assemblage literature, will be investigated as a new vision on marginality. The participants as well as the neighborhood itself, and all its human and non-human components must be understood as actors of space as it is, and as agents of its potentiality.

The third chapter of this thesis focuses on the methodology, methods, and research activities of the research I conducted in the city of Louga, Senegal. This chapter comprises motivating the choices made for this dissertation, such as the focus on ethics and the way I negotiated my entrance in the participants' group. Secondly, the methodology, more precisely a qualitative design with a feminist geographic approach allows to deepen on my positionality and reflexivity as a researcher, and the power balanced inherent to doing research with a feminist paradigm. Finally, the methods are detailed through research activity and as follows: observation activities, first walking as a method, to make questions emerge, then participants observation. Those are coupled with verbal methods, in other words, informal conversations, as well as semi-structured and life histories interviews. Lastly, the visual methods, composed by photography and mental sketch maps designing are described. All those methods brought together allowed a full comprehension of the research topic, and potential answers to the research questions.

The fourth chapter delves into the context of the research, from general information on the national scale, towards the *région* and *département* of Louga, to close on a specific *assemblage* analysis at neighborhood level of all human and non-human agents of the neighborhood. To give a frame as precise and reliable as possible, both local sources are used, along with the material gathered in the research.

Secondly, the ROSCAs and more precisely the classic tontine, the *Diambal* and the *Lal bassaŋ*'s practices are described through photographs, observations, and interviews.
In the last chapter of this thesis, I will present the results obtained in the research about the ROSCAs as alternatives spaces of socio-economic existence in the city of Louga, Senegal. First, the opportunities and potential dangers of the ROSCAs network are illustrated. Indeed, if the socio-economic structures are greatly advantageous for women, they might reproduce oppressive features, especially regarding social obligations. ROSCAs' economy is based on trust, and it led to the formation of a circular economy at neighborhood scale. Secondly, the conception of space among the participants is described through the presentation and analysis of mental sketch maps and the assemblage literature toolkit. It brings a reflection on the previously mentioned concepts of social production and construction of space, as well as embodied space and emotional geography adapted to the context of the ROSCAs in Louga. Lastly, to the chapter offers an overview of ROSCAs as alternative spaces, delving into the concept presented in chapter 2, of alternativity.

In a nutshell, ROSCAs are alternative spaces, as they are designed to fill-in gaps left by an all-fits-one model, and they present somehow unusual spaces of solidarity among women. If economically speaking they are not designed to plan the fall of the capitalist system, they are highly alternative because of their gendered aspect. Indeed, as women differentiate themselves from the men of the community, and work toward the reappropriation of public space, ROSCAs are a tool they designed to do so. Alternativity should be used carefully, especially when doing research in the so-called Global South, with western eyes.

Chapter 1 – Theoretical framework: geographies of space and place, a feminist perspective

Introduction

This first chapter proposes a theoretical stand useful to understand and frame the research conducted in Senegal in spring 2023. The scholarship mentioned in this first chapter, as well as in the second one, guided me through my own understanding of what is space, and the way I wish to talk about it and analyze it. I propose to navigate through the different acceptations of the concepts of space and place according to various critical and radical methodologies. As a bottleneck, I will start from a more generic definition of what are space and place in geography, especially through both the social production and construction of space, to reach a definition of embodied space. The latter will allow me to introduce the concept of emotional geography, essential in feminist methodologies. This whole chapter gives a theoretical introduction to the understanding of space in place brought with the participants.

In geography, the distinction made between space and place, or *espace* and *lieu* in French – language in which the research was conducted – is the starting point of the whole reflection on how to design a space for one: how to make space become place.
In this regard, social, economic, and political context(s) must be acknowledged in the analysis of space, this is what is brough by the social production of space. The latter is particularly interesting to use in the post-colonial context, and here the case of Senegal. Indeed, it allows us to understand how, what has been considered the political failure of the postcolonial states, actually led to the creation of class awareness, and mass implication in politics against the government. Consequently, it gave birth to informal canals of economic and social support in urban and rural zones at community scale. This is for example the case of the rotating credit and saving associations, that are the case study of this thesis. People became, in this regard, agent of their everyday politics to meet their economic and social needs. However, the social production of space analysis might meet limitations because it lacks consideration regarding individuality, and the unique meaning given to a specific place by people living it.
In this regard, the social construction of space is an interesting approach. Its focus on individuality allows an all-encompassing community analysis without excluding marginalized people. This part is especially interesting when looking at language and conflicts in postcolonial societies. A particular focus is put on gender. The link between emotions and space, as well as space as an identity marker were all elements that were part of the research process. Indeed, the social construction of space is one of the approaches at the basis of this thesis, as it allowed a better understanding of the relationship between individuality and place, and between community and space.

Finally, as individuals and communities engage in processes of place-making, an interesting methodology to analyze the latter is through the concept of embodied space. Embodied space has at its core both features of the social construction and production of space, but the focus is more on the individual's body, its movement, and its experience of a space. In this part the focus in on walking as body experience of the city. This is directly related to the research and the participants' vision of the city based on their movements, especially through mental sketch maps.

Those concepts will further be analyzed on the second part of this chapter, in which the focus is on emotional and feminist geography. Those two concepts are essential in understanding the research process, and participants' link to the space they evolve in, both culturally, politically and emotionally.
Emotions and identities are both community-related and personal and must be understood together. Emotional geography interrogates the double-aimed relationship of space and emotion, in other words the impact of space on one's emotions and the impact of emotions on space itself. Indeed, if place is founded through emotion and experience, emotion, experience and affect are also socially and culturally constructed. The concept of emotional geography is introduced as a lens to unravel the temporal and spatial dynamics of emotions, highlighting their cultural, social, and collective dimensions, essential for a comprehensive understanding of the interplay between emotions, space, and place. This part discussed the impact of social relationships on emotions and body borders, focusing on inclusion/exclusion dynamics of marginalized groups. Finally, the role of representation in emotional geographies is explored through the examples of symbols and movement, and the way they activate and influence emotions within a given space.
This access or resistance to access public spaces is also investigated in the following paragraph on feminist geography. Indeed, feminist geography relies on the experiences of place through the prism of gender and the cultural and political perspective it implies. The focus is on how the social constructs based on gender impacts the spatiality of one's life, its identity and the meaning given to places around them. A particular attention is put to hear marginalized voices, and give them space, but also on a reflection from the researcher on its positionality and reflexivity. The intersection of feminist geography with emotional geography, embodied geography, and geography of sexualities is crucial for understanding societal dynamics. By recognizing emotional engagement in fieldwork and promoting collective embodiment, feminist geography challenges preconceptions and contributes to new knowledge. The concept of intersectionality, covering gender, race, class, sexuality, etc. offers a nuanced perspective on social inequalities and space. Within feminist geography and geography of sexualities, the cultural turn has led to questioning traditional practices and embracing broader perspectives. Acknowledging that gender is a cultural and political construct highlights the dynamic interaction between identities, cultural norms, and spatial dynamics and leads to a broader understand of group formation. Moreover, feminist geography finds a whole branch in feminist and postcolonial urbanism. Indeed, focusing on neighborhood and city scales the study emphasizes the gendered aspects of urban

planning, advocating for radical rebuilding to create safer, inclusive spaces. Those are the spaces I wish to look into during the whole research and are here mentioned as alternative spaces.

1.1 The concept of space: approaches and methodologies

1.1.1 Space and place

The notion of *space* has been widely studied through the years, as well as its relation to *place*. According to the field and the scholarship, the definitions might differ, but they might also overlap – fully or partially. In this thesis, as in many social sciences, the focus will be mostly on a conception of *space* as encompassing the idea of place. In this theory, place is understood as a lived space, a space with a personal characteristic added to it. This vision of space and place reflects the one that emerged with the research participants, using the French terminology of *espace* and *lieu*. This differentiation is essential when looking at the design of particular space to become places. What is investigated here is the ability to transform space into something familiar, responding to specific needs in order to be lived and experienced fully.
First of all, a quick overview of the geographical concepts of space and place will take place, from which emerges a reflection on the social production and construction of space.

From a geographical perspective on space, David Harvey (2010, 2006), divides it into three conceptualizations: absolute, relative and relational space. Those three dimensions usually coexist in people's lives through property, good and services exchanges, people movements and relationships. Michel Lussault (2016) also focused on defining space, to do so, he uses a scale image that goes from place, as the smallest unit, and space as a wider divisible area without limits. He goes further in his definition of space and place, and highlights the importance of cultural production around space defines it and impacts on it, especially language, image production, story-telling, etc. (Lussault, 2016).
However, humanist geographers, such as Neil Smith (2004), prefer to focus on the concept of place rather than space, and tend to inspire from social sciences' vision. In this regard, Setha Low, in *Spatializing Culture: the Ethnography of Space*, argues that "place is defined as space made cultural and intimate with an emphasis on inhabiting and feeling home" (Low, 2016, p. 21). Space is a concept that is shared to all, but place becomes one's vision, feeling or interpretation of its own space. Following this theory, place is an essential notion in personal and relational life and creates a sense of belonging (Casey, 1993; Relph, 1976). The same conception is found in the third point of the definition by John Agnew in which "the focus lies in relating location and locale to sense of place through the experiences of human beings as agents" (Agnew, 2005, p. 89). The locale conception refers to "setting where everyday-life activities take place" (Agnew, 2005, p. 89), whereas the first one is at an upper scale and considers to a smaller degree the experience, and is rather based on interactions between two locations. All those perceptions of place are relative, but can be placed on a continuum as cultural, emotional and personal aspects get involved. Space is on the opposite side of the continuum (Agnew, 2005).

To go further than the definitions of space and place and their relationships, Doreen Massey (2005) views space as dependent on who populates it. She does not focus on the difference between space and place, but rather on the meaning of them ignoring the previously established divisions linked to the degree of people's experience of space and place.
Those geographical visions of space and place largely influenced the environmental psychology approach of the concept. Nonetheless, the latest focuses mostly on the sense of belonging based on a broader set of meanings, experience and emotions according to Setha Low (2016). In this regard, people cannot be thought about without considering the space they inhabit or occupy, and space should never be considered without the social and cultural aspects brought by its occupants and their personal characteristics. This is also the basis of the *assemblage* assessment, that I will detail in the second chapter.

Of course, it is important to acknowledge the importance of language in the perception of space and place. Indeed, social sciences has, for long, ignored the non-Western perspective on those questions, and the perception that did not fit-in a North-South elaboration of a map, or did not took into consideration the borders as defined by hegemonic powers. The values and symbols associated with space differ from place to place, and they are what makes a space becomes place because it adds an experiences and an emotion to it (Low, 2016).

In a nutshell, a general approach to go from space to place could be the one of the continuum that goes from abstract, theoretical, based on a larger scale and related to general political and historical matters, to the one experienced-related, linked to a sense of belonging and based on a smaller geographical scale, every-day life, personal events and activities. Place is a lived space. Place is "the spatial location of subjectivities, intersubjectivities and identities" (Low, 2016, p. 32). Subjectivity, intersubjectivity and identity are core ideas in feminist geography, but also in the feminist vision of assemblage. Those identities and their interconnectedness are at the center of the reflection of the design of alternative space. As this work aims at bringing a geographical feminist perspective on the understand of space, place and alternativity the conception brough by Low (2016) sets the ground for further reflection. Indeed, this work starts from the questioning the subjective visions of space and place through mental sketch mapping. The emergence of common spaces and understanding of those spaces leads to the creation of place, and in-potential alternativity.

1.1.2 The social production of space: postcolonial context and marginality

Social production of space, as a method, is the analysis of social, political, and economic effect on space, and afterwards, the effect of space on social, economic, and political movement. Born as an interdisciplinary method, at the crossing between cultural geography, political sciences, and urban

history, social production of space has also been widely used in anthropologist's works as it is a valid method to analyze at an economic, historical, political, and social level the impact of people on the space they inhabit and vice versa (Low, 2016). Through this concept, social life coincides with economic existence and political power in a given space. As mentioned before, this method provides the ability to analyze social, political and economic dynamics in relation to space. More precisely, how the design of specific spaces, such as alternative economic systems, and different forms of socializing in a precise political context – the one of being a woman in a small city in Senegal – can impact space as a whole, or the previously mentioned political framework. Indeed, it is also an essential method to understand how a space is socially produce, in other words, how its history impacted the way it developed especially in terms of inequal access to land, resources and how those unbalanced power dynamics were sealed in time. Moreover, it allows a great freedom in the use of visual methods such as photography and mental sketch maps, that are also the methods used in this research (Low, 2016).

1.1.2.1 Postcolonial contexts

The social production of space in is a really interesting way to study a postcolonial context, for it enables a comprehensive analysis of how the urban colonial enterprise impacted on the social practices and economic and political development of a place. Not only through global urban planning, but also at the architectural level. Indeed, the production of colonial space had precise aims, especially regarding the economic sphere, that led to the systematization of oppression and inequalities. In this regard, starting from Foucault's vision of territory is interesting, but we must also consider the ability of the population to resist, adapt and circumvent the imposed features of space to create their own social practices (Foucault, 2007; Little, 2014). This directly applies to the context of Senegal and its postcolonial period. According to Mamadou Diouf (1997), one of the focal point of Council President Mamadou Dia's long-term development plan of the sixties is the territorial planning and re-adaptation to the people in a post-colonial context. Indeed, the cities and the means of communication were thought by European colonizers for economic efficiency but were not adapted to people's lives and activities. A work on the mapping and cartography of the territory took place as a mean to re-apprehend its ownership, and create knowledge for the Senegalese people, by the Senegalese people, even if it implicated borders imposed by colonialism. In this scope, the cultural reappropriation started, through economic and political tools. Nonetheless, this approach, considering the needs of individuals, of a modern state and of a country, and not forgetting its *Africanness* was in the hands of the local élites, which did not let the people be full actors: the élites remained the *actants*, whereas the beneficiaries of the programs remained the *agis* (Cooper and Packard, 1997). The creation of homogeneity in language and culture mixed with the will to focus on precolonial cultural system were not compatible and the new social structure did not emerge for the power remained in the hands of the elites. In spite of this, the new cartography and the reappropriation of the territory led to a stronger nationalist feeling among Senegalese people, and a form

of political intervention because not all regions were economically sustainable. Indeed, the regions considered as peripheries by colonialism did not have access to means of production and communication. This led to migrations and the expansion of urban colonial centers, such as Saint Louis and Dakar. The new cartography allowed the development of the socialist side of Mamadou Dia's program, not only regarding the rural connection to the urban center for commerce, but also to focus on schooling and primary education. Indeed, the creation on adapted infrastructures for the rural masses was a priority, along with women's education. A more social aspect to rural economy was also put in place through the cooperatives, as a meeting point for the different actors of the communities, with a focus on technical competences. Of course, behind the socialist aspect of the plan, it is easy to design the modernization development paradigm pushed by the European scholars. Opening a Third World development thinking, Senegal mixed the methods, the means, and the ends of the international scene, however, it ended up being their national way into independence. The plan evolved in the following years and did not always resorb its paradoxical or even incompatible ideas based on a society full of divisions and contradictions, brought about by the colonial administration of the past generations (Diouf, 1997). To sum up in some examples: the rural economy was an important focus of the government, however the call for industrialization also was; the nationalist government called for a unification of the African people, while emphasizing the borders delimited by colonialism; the same government established the single party rule but called for the mass wakening and participation in politics, etc. Those may seem contradiction from a European or Western political point of view, however, it is essential to look more closely at the factors pushing those decisions and the way the population receives them. If the single party policy was designed to reach development goals – set by the IMF and the World Bank – and to integrate the world economy as fully-fledged actors, however, the system was based on economic and political elites that most likely had become elites during the colonial period, following the colonial administrations. In a nutshell, this program, that lasted until the beginning of the sixties, "was not carried out by those at whom it was directed" (Cooper and Packard, 1997, p.305). The political vision of economy had a terrible impact on Senegal's economy: it created a technocrat class, deepened the inequalities and mostly, the closing of the economy to the rest of the world led to the dependence of Senegal on foreign aid. Moreover, it left out the marginalized layer of the population.

Nonetheless, the political vision of economy also led to the formation of class awareness and mass implication in politics, against the government. The creation of informal canal of economic and social support in urban and rural zones at community scale built a real post-colonial (inspired by pre-colonial traditions) feature and way of life. The mobilization of the whole Senegalese society did not happen in the name of 'development', but rather against it, meaning development in their own way (Diouf, 1997). The vagueness and lack of consideration towards some layers of the population allowed them to organize groupings of people that share common characteristics (women, neighbors, peasants, etc.) and to create new channels for surviving and living (Lancione, 2016). Those new networks shaped the city, the neighborhoods and more generally space. In fact, during colonialism the territory was stolen and

distorted by the colonizers, here the French. However, during the re-appropriation of the territory phase after the independence, marginalized people, felt like the space was not going back to them, but existed only to serve the technocrat elites. This example is a clear proof of how space evolves through time according to hegemonic powers' wishes. But it is also a successful example of how social mobilization and support leads to an informal appropriation and re-creation of space into place. Political success and – maybe mostly – failures highly impact the space it rules, through people's activities and answer to power. In this case, not only the political and economic matters impacted the space, but the groups of support, once created, also impacted widely on the economic and political society. There is a perpetual answer from one factor to the other, space is in constant remodulation and evolution. Don Mitchell (2008) summarizes this idea advancing that "landscape must be understood in its regional and global context as […] a concretization of social relations as well as the foundation for the formation of those relations" (Low, 2016, p. 39). This concept serves as the basis for the literature on assemblages, that is detailed in the next chapter.

The social production of space's conception has also been widely studied through what is called spatial governmentality, which englobes the government policies and actions targeted to a place and the people inhabiting it (Foucault, 2007; Merry, 2012). Of course, in the colonial period, space was a tool of control and exploitation to anchor the power of the colonial authorities and deny the one of native people. Indeed, urban planning is never only for the sake of it and is always linked to a political and economic agenda brought about by governments, institutions, companies and/or people themselves. In this regard, space is a "technology of social control" (Low, 2016, p. 43), but, space is also a tool against abusive social control.

1.1.2.2 Social reproduction

The main focus of this part is the fact that social space is driven by political and economic forces, that lead to the systematization of inequalities based on access to resources, space and capital. It is in this way that the tension around the perception and belonging of space arise. Indeed, as explained before, urban planning is always tinted by political and economic trends – especially capitalism –, and in this regard has direct impacts on wealth and space distribution (Gibson-Graham, 2006; Sibley, 1995). Neighborhoods frontiers become markers of social status and reproduce class dynamics, and in some cases the creation or reinforcement of ghettos. In this scope, the concept of social reproduction enters the scene. It traces the link between the way in which all the necessary and daily activities are performed in a social space and its impact onto the next generation (Harvey, 2010, 2006, 1976; Mitchell, 2008). Social reproduction explains how, through the social production of space, inequalities are maintained and reinforced. Lefebvre (1974) argues that the capitalistic system not only highly increases inequalities, notably through its endless profit quest, but also leads to the perpetual reproduction of those inequalities.

In fact, the space is used and instrumentalized to reach economic and political goals (Brenner and Elden, 2009). And if civil society's spatial production can also go against social reproduction of space according to critical and feminist geography movements, Lefebvre explains that capitalism makes it more difficult for social movements to happen and be successful. Indeed, he links the non or difficult occurrence of those movements to capitalism's appropriation of space and the way urban planning is led by it. Lefebvre insists on the reciprocity of the impact of space on people and of people on space. He argues that, if social reproduction occurs, it is not only through the upper classes, but also through the social mobilization and resistance of poorer neighborhoods. Indeed, social reproduction can be fought by civil society, but it risks falling into a loop reinforcing social inequalities and class society led by capitalism (Brenner and Elden, 2009).

Emanuela Guano's research (2003) on the urban planning as a mode of social movement contention, nonetheless, proves it wrong: civil society always find a way to protest and resist independently from the urban planning policies, especially at neighborhood level. Since space is modulable, if resistance cannot happen in a given setting, other resources will be engaged and transformed to make it happen (Isoke, 2011). Indeed, it recalls to the question of scale: resistance can be done sitting at a kitchen table, according to the black feminist movement of the Combahee River Collective (1977) in the United States in the seventies, but it can also be widely exposed, once the context shows weakness and allows it through its failures.

In a word, a social production of space analysis brings about an interesting way of studying the paths of uneven development, especially the ones linked to capitalism and colonialism. Nonetheless, people's point of view and the unique meaning they give to a space, or a place must not be forgotten. Indeed, it is not because space is a tool for the powers in place and that it can be instrumentalized, that the individuality and emotions attached to it should not be considered. In this regard, feminist and emotional geography fill in the gap. Nonetheless, to consider both community-based dynamics as well as personal ones, the social construction of space gives an interesting outlook.

1.1.3 The social construction of space

1.1.3.1 Focus on individuality

To go further than the distinction between space and place, it is interesting to focus on the concept of social construction of space. In this framework, space (or place) is based on a shared knowledge of the latter, but also on the awareness of the intersectionality of individuals. Indeed, a constructivist methodology is aware of the impact space has on people's lives, but also how the changes in the physical space are both the basis of and the outcome of the way people interact and interpret this space. To consider both individual and collective meaning of space and place, allows the conceptual frame to go

further than the social production of space, and, in this regard, to get some distance from the division of space and place, for they are the same physical space but under two different points of view (Low, 2016). If spaces become places through social construction, then the social construction of process can be referred to as place-making (Sen and Silverman, 2014).

First of all, this methodology acknowledges the intersectionality of individualities. Indeed, since the balance of power resides in social constructs such as gender, race, class, ability, etc. it is essential to recognize them in order to understand how different individualities constitute a community sharing a common space. Those differences might lead to conflicts on this territory, but also on practices of support and living together, especially if the whole community is aware of differences and ready to include them. Moreover, space is the result of the community construction, however, as in the community, it is more adapted to some sections of the latter than to others suffering from oppression (Sen and Silverman, 2014). In this scope, space is a vector of inequalities, but also the result of preceding unequal balances of power. In fact, space is almost never unbiased or equal in terms of access, property, security, safeness, etc. according to the individual. This is why, seeing space as a result, a tool and an opportunity for the community is not enough, and individuality must be considered, especially for minorities for they also have an impact on space and space impacts them rather negatively. In this regard, looking at the individual level, the implicit conception of space takes the same importance as the explicit – or what we can see. The implicit can be made of emotions, memories, histories, resistance, struggles, power inequalities, etc. (Low, 2016).

1.1.3.2 Space and language

One of the main tools to understand space from a constructivist perspective is the language. In language-based research on space, the constructivist approach is amplified and given sense through place-naming, discourses, and sociolinguistics. Language is both socially produced and a producer of society – just as space – but it is also impacted by space and impacts space, there is a complex and ambivalent relationship between space and language. Of course, as explained in the previous point, nothing about space is neutral, and also in language analysis there is a wide part of politics (Low, 2016).

One way to analyze the space through language is to look into place-naming, or ways to refer to a given place shared by a small community or groups of individuals. Toponomy is a cultural marker, not only for the society but it also gives clues on the scale of this society for outsiders (Low, 2016). For people belonging to a place, it leads to an anchorage of the mind on space and time, creating memories of a common, or crossing, history (Hedquist et al., 2014). The name of the places may create a deeper sense of belonging, but might also bring exclusion based on neighborhoods, mostly regarding peripheries. For example, in the city of Louga, most of the neighborhood bear their location in their names, such as

"*nord*", "*sud*" or "*centre*" (North, South, center). In the cities, peripheries' names may take a negative connotation for the people outside of it, and so stigmatize people living in those areas (Riaño-Alcalá, 2002). Place-naming might also be a tool for hegemonic powers to legitimize their authority and to impose their control (Light and Young, 2014).

Moreover, language is also a marker of someone's individuality, including class, gender, race, etc. According to the way one speaks it is possible to guess where they are from, but also the social context based on the language or register used. Language might be used to belong to a group or to fill the role society imposed on a given community (Roth-Gordon, 2009). In this regard, it is possible to observe the conversation between space and place through the formation of social meaning such as explained by Hilda Kuper (1972); brought around by the utilization and appropriation of a space creating a link between an individual or a community and a place. This is especially making in postcolonial states in which official languages are the ones of the ex-colonizers – French in Senegal – and local languages are not taught in school. This has two main impacts: it seems like there is no single way to write local languages as they are not studied at school, and the European languages becomes a social marker between who studied and who did not.

When looking at discourse analysis, following the distinction brought about by Modan (2008) between "big D" – use of language for an ideology – and "small d" – linguistic analysis – it becomes clear that discourses have an impact on space and by extension, people's lives. Small d can be a social marker, as mentioned above, and adds a second layer to the analyses of Big D. Discourses are constituent of the community creation and can be found at every scale, they also participate in the inclusion/exclusion process mentioned before. In this regard, language is – as space – a social marker, gives a sense of belonging, but participates also to marginalization of some groups and participates in the reproduction of social classes (Low, 2016). Once again, in Senegal, the law and institutions are all in French, a language that most of the population can neither read nor write and that many do not even understand or speak. Here, the "big D" and "small d" do not match, and this leads to the deprivation of people from their rights.

Another way to look at the link between discourse and space in a political scope is through the study of political discourses, and the direct impact it has on space. Charles Briggs (2007) emphasizes the concept of "communicable cartographies", implying that the codes used in political discourses directed to local communities are spatially anchored. Those symbols, as in maps, travel in time and space and directly impact people's lives, impacting again the places they inhabit. In the same vein, the discourses on urban planning and development manipulate people's visions of the places they interact with, and their perception on daily movements.

1.1.3.3 Space and conflict

The meaning given to a space also serve to define its contours, and to differentiate it from another space to which other people gave a meaning. However, space and place are flexible, and their meaning and form vary according to communities but mostly individuals (Kuper, 1972). Because of their flexibility, it becomes obvious that the idea and meaning given to spaces is more important than the space itself. Place becomes unique for each person, because it is made of a personal meaning: social construction is at the core of place-making (Low, 2016).

Social construction of space methods can also be used in conflictive space – spaces in which occurs violence, wars, but also resistance, contestation confrontation, etc. As already mentioned before, those conflict arise when the balance of power is unequal for all the people living on a shared space, and that it results is an unequal access to land, safeness in a territory, etc. (Low, 2016; Low and Lawrence-Zúñiga, 2003). Moral geography takes into account the contested spaces, especially in post-colonial studies, it is a path to give voice to marginalized people and question their marginality (Thomas, 2002). Two relevant examples for this research can be the colonial conflict on space and the gender related conflict. In the first case, European colonialists took and gave another form and meaning to an already occupied space, denying any right or belonging to the colonized communities. The already-established local populations were forced into forgetting their sited identity (Thomas, 2002). In his research in Madagascar, Philip Thomas (2002) looks into customs and how the fact that they are shared with people and place creates a sense of belonging. He argues that moral geography is at the intersection between historical (historical events and shared events) and personal experience (regarding emotion and memory) and is both the founding and founded by people's sense of place. However, in a postcolonial context, customs and place have been debated and fought over, and the culture as well as the space has been re-shaped by colonizers for their own interests. In this regard, the shape of post-colonial contexts is deeply linked to the colonial era, especially if we look at the sense of self, of belonging and of place, for example in the dichotomies between urban and rural, local and foreigner, or tradition and modernity. The sense of those terms lies in the re-creation of identity after the independences. People's very identity is based in this process of independence in a given place: through the sharing of a common past and the performance of customs. What Thomas (2002) refers as siting identity is when place is occupying a decisive role in identity formation, when particular customs that are part of people's identity are based on specific places. Through the complex bond created between individuals' emotions and memories, collective historical events, to a place sited identity is formed. In periods of conflicts, however, some categories of the population are forced into forgetting their sited identity, and, by not having access or rights over a territory, forget a part of themselves. The social construction of space approach acknowledges people's intersectionality – gender, class, race, ability, etc. – especially in conflictive contexts.

Gendered conflict around space can be found in everyday lives of women around the world. It concerns access to space, feeling of safety, but also spatial allocations and the way gender exclusion happens. This analysis usually requires the distinction of public and private space, but also public and private life. If the difference between public and private life is more subtle and contested, the distinction between public and private space relies mostly on territoriality (Smyth, 2015). The point here is to show that space is gendered, and the access to public space is not equal, the question is: who has the right to the city (Mitchell, 2003). Indeed, the dichotomy of inclusion and exclusion is intrinsic to the concept of space, and here public space (Low, 2009). Women are excluded from public life and from public space: one impacts the other and vice versa. Of course, access to public space is highly dependent on culture and customs. Mostly, when space is under conflict, women tend to lose even more access than men to the places around them, as during colonization. Their body is instrumentalized to sit one's power and they are considered, though their role of mothers, as a symbols of national identity. In this regard, their absence from public space, especially in moments of conflicts, is seen as hegemonic power's win. Nonetheless, Smyth (2015), explains that, even in cases where space is not necessarily openly conflictive, a gender conflict is present. She uses the example of child-care, and how this activity and responsibility is gendered in most societies. In spite of the responsibility, public space dedicated to child-care activities (such as squares, parks, etc.) are still not neutral, and generally male dominated spaces. Of course, space is not only gendered, but also carries intrinsically ethnic, ableist and classicist discrimination.

It is clear that, space is made for hegemonic purposes, and that place, as it has a more constructed through meaning and form, is more difficult to control. However, the distinction between space and place, public and private is not granted and is highly fluid based on the context, the culture but also the very activity (Smyth, 2015). There are forms of resistance to protect the sense given to a particular place in times of conflict, and it automatically assign a new meaning to it (Low and Lawrence-Zúñiga, 2003). However, what is usually remembered throughout time and History are the hegemonic constructions of space, and rarely the social, private or personal ones. Indeed, collective memory, or official memory prevails on minorities' ones. In this regard, not only space can have be a conflictive matter, but also the memory of it (Low, 2016). This is an issue that is largely dealt with in critical, post-colonial or feminist methods, as we will see later in this chapter.

As a conclusion, the approach embodied by the social construction of space underlines its conflictive aspect based on the exclusion of communities or a part of a community, by focusing on the individuality and the way social aspects – ethnicity, ability, gender, age, etc. – are perceived and received in a given space. The conflictive or peaceful aspect does not necessarily tarnish the conception of place that people have, but it surely impacts it greatly. Space and place become more than physical, they become embodied

by the whole spectrum of socially constructed behaviors, meanings and emotions assigned to them by individuals and communities.

1.1.4 Embodied space

Embodied space is a concept first theorized by Setha Low (1994) to fill-in a theoretical gap she discovered during one of her research projects. This gap was left by both the social production of space and the social construction of space approaches and needed to be theorized. In this paragraph, following Setha Low's conception of embodied space, it will be shown why embodied space is an essential component of space analysis across disciplines.
As already mentioned before, individuals and communities engage in processes of place-making. One methodology to analyze the latter is through the concept of embodied space. There are different means in which space can be embodied, such as walking and dancing, or more generally mobility and movement. All of them are both political and personal and concern the individual, the community, and the body through different prisms.

Embodied space has at its core both features of the social construction and production of space, but the focus is more on the individual's body, its movement, and its experience of a space. The dichotomy of objective and subjective body here loses its sense because both are treated together in relation to space: the body is both physical and emotional, both material and social. The political and cultural aspects of space are not forgotten, of course, but are analyzed through the prism of the body and the agency one has in the choice of "trajectories". Body is intertwined with space, but also with culture for what concerns both the production and construction of space. Both the micro and macro level of place-making and social production of space can be covered through embodied space. But ethnographers go further when they argue that: if space is seen as settled in the body of individuals and of communities, then it means that it is as important to study and understand the body as it is for the space and place. The body is a product and a producer of space, but also a space itself (Low, 2016).

The body is the material space in which emotions are felt, political ideas are developed, and experience is evolving. Furthermore, the body is the tool to move into wider space and it is the way one is perceived by others. The body is contemporaneously the main asset through which people define their reality and the essence at the core of world's shaping (Csordas, 2002). The body is "a location for speaking and acting on the world" (Low, 2016, p. 94) in which social class and status are embedded in everyday life practices (Bourdieu, 2016). Of course, social constructions of ability, class, race, and gender have a great impact on the body and how it relates to the space beyond itself, but those are also triggered by the cultural and political impact on the space outside of the body, conditioning the latter. In this regard, Donna Haraway (2013) argues that body is social and personal at the same time, but is also widely

cultural. The body cannot be dissociated from its perception in space and cannot be defined without considering the relationship between politics and space. Gendered body space is constructed and not natural, it takes its roots in a location at the crossing of social connections. This does not mean that the feminine body is helpless, rather than its agency is found in the trajectories it takes to redefine itself in this web of connections, being aware of its cultural implications (Low, 2016, 2009).

The movement-based analysis of space implies necessarily a time-related geography. This regards mostly every-day activities and movements, understood as "trajectories" and people sweeping them as place-makers. This, of course, also considers the emotional effect of the *projects* – the time-space-movement sequence necessary to complete an activity (Low, 2016; Pred, 1984). Everyday projects, according to mobility theories, are social producers of space, but are also embodied space accounting for emotions, feeling and memories of a place across which one moves. In this scope, the intention of movement is a factor of agency in people's routine, which consequently socially produces space and place. As explained before, the trajectory of people's lives is made of daily movements and mobilities forming patterns and so "through personal and cultural trajectories, the embodied space(s) of individuals and collectivities take on social, ritual, cultural and political dimensions" (Low, 2016, p. 107).

The notion of mobile spatial fields developed at the end of the twentieth century by Nancy Munn has been retaken by Stuart Rockefeller to observe individual's movements. If, as Munn argues, people are place-makers as they move in the space, it is then possible to recognize collective patterns of mobility and movements that define communities at a local level. Those patterns are really interesting to analyze and understand people's conception of space and how their body, as space agents, conceptualize place (Low, 2016, 2009).

For Tim Ingold (2010), for example, studies the concept of home through everyday movements of people and of their bodies in the immediate surroundings. In this regard the emphasize is on day-to-day activities and the way to go from one to another – such as walking, bicycling, etc. This way, place and home become not only a house nor an immutable physical space, but rather a variable place adaptable according to the meaning attached to it (Ingold and Vergunst, 2008). In this conception, place is not understood as a container, but rather as composed by movement. Walking is one of them, and through the microgeography of daily life, it is possible to design the patterns of movement and the impact they have on space and its production. For example, Lefebvre (1996) uses the "rhythmanalysis" to grasp the repercussion of urban rhythms on people and of people's rhythm on urban patterns. Rhythm is the simple interaction between place, time and energy – movement –, and so it integrates not only the physical space, and the emotional one, but also the body of whom sweeps it. Walking is a way – among many – to move, it might be the most obvious one, but it might also be a political choice, a path to knowledge, the only option, or a goal of urban planning. Walking has a wide impact on society and space, and an important feature of recent urban planning is the walkability (Dovey and Pafka, 2020). Seen as a tool

for a safe, accessible, and sustainable city planning, it has been widely developed by the scholarship on urban geography and became famous through some programs, such as the Fifteen Minutes City (Moreno et al., 2021). Those programs are mostly implemented in Western-style cities, however, the city planning of many African cities tends in this direction. Indeed, walking is one of the main ways to move, especially in small cities as Louga. During the mapping activities the ways to move of the participants were inquired, and walking is the principal one for distances that are under fifteen minutes walking.
Walking might carry even more meaning with it: it is a social practice, during parades, demonstrations, and manifestations for example, but it also answers to customs and is a way to acquire knowledge. For example, Allice Legat (2008) in her research explains how, walking is a way to grow, to become adult and knowledgeable in some cultures. Indeed, customs and knowledge about the territory and the space around the community is an essential factor in adulthood and personal growth. In this regard, not only the hubs – such as home, work, leisure, etc. – are understood as significant places, but also the path between them. Walking is a way to make space become place, knowing it, and living it. Through the experience of walking, space becomes embodied (Legat, 2008; Olwig, 2008). It is important to recall that, if walking is a way to embody space, and make it yours, it is not a practice accessible to all, or at least not equally. Indeed, walking is creating social links, but might also be perceived as dangerous in some cultures or in some areas. Since space is also a factor of exclusion and marginalization, walkability is a tool for urban planning and not the ultimate solution. Moreover, the criteria for walkability are not the same based on the region of the world. Nonetheless, walking can also be a political act, and a path to diminish exclusion, slow social reproduction and achieve equality (Dovey and Pafka, 2020; Massey, 2005). In this regard, movement and all it implicates, is also a way to generate knowledge, to create nods of human activities, and to produce and construct space. People's movements are tools for place-making (Low, 2016).

In the regard of the previous parts, a clear necessity emerges: a deeper consideration of the minorities and marginalized people through a non-mainstream school of thought. This is the role filled-in by critical geography, and for what concerns this thesis, the emotional and feminist geographies.

1.2 Physical space and beyond: emotional and feminist geography

1.2.1 Emotional geography

1.2.1.1 Emotion, affect and space

The link between space, place, emotion and affect has not always been a topic for research, but, in the light of the previous parts, it appears obvious that a study of how emotion impacts space is essential (Davidson et al., 2016; Low, 2016; Smith et al., 2016). This thesis does not aim at dividing all the conceptions of space that are intrinsically linked among them, this is why some aspects of the relationship between space and emotion will retake concepts from embodied space, or the social construction of space.

As widely mentioned before, space and place – or space to become place – must be lived, experienced, and felt in the body and mind by its inhabitants. Emotions are embodied – they are *through* the body – but the body is also embedded in space – it is *in* the space (Gorman-Murray, 2017). A study on space excluding the emotive side would not provide with a complete acceptation of the concept, especially when speaking of postcolonial contexts. Place is founded through emotion and experience, but emotion, experience and affect are also socially and culturally constructed. For this reason, the double-aimed relationship of space and emotion must be interrogated (Low, 2016; Wright, 2012). In this paragraph, the point is to go further than the body and mind duality, to fully understand the complexity of the tie between those two concepts. This is the role of emotional geography: it is not a new branch of geography, since geography has for too long excluded the analysis of emotions, rather it is an interdisciplinary way of research that focuses on temporality and spatiality of emotions and how they evolve and are linked to places. Emotional geography is not strictly speaking about geography or emotions, but it is an analysis of how emotions, feelings, space and places are intertwined in the reality of people's lives and sociality (Davidson et al., 2016).

First of all, so that a feeling becomes an emotion, its sense must be grasped in a social context. An emotion can be explained, and is classified according to a pre-established and shared social perception – such as anger, sadness, joy, etc. Emotions depend on the social, economic, political and more generally historical context they are felt in. They are a core element of place-making, for they are embedded in space (Low, 2016). Considering that space and place are both an individual matter and a shared one, it is essential to note the possibility of an individual sensation of place, but also a collective emotion in a space (Gorman-Murray, 2017). In this scope, the emotion can be called atmosphere, and is boosted by a shared event that can be labeled as positive or negative – for example wars, terrorist attacks, natural disaster, but also sports competition, feasts, parades etc. (Conejero and Etxebarria, 2007). A clear

example of this, highlighted in my research is how religion, and more precisely the Muslim feast of *Tabaski* impacts people, their emotions, economic activities and the space around them. Indeed, one of the studied ROSCA is directed towards the financing of this feast in every household. The whole year of economies is spent to create a festive atmosphere in the whole neighborhood, resources are put in common to transform the place in which the feast will happen. It is clear that also in this contexts, emotions – collective or individual – are highly dependent on a cultural context, and that, as a consequence, the words applied to the emotions do not necessarily have the same meaning in different geographical contexts – or different places (Low, 2016). Thus, emotions are spatial, spatially constructed and spatially defined; and place is based on emotion, emotionally constructed, and emotionally defined.

Another important terminology in this regard is the "affect" that comes before feelings and ideology and englobes the whole spectrum of how feelings impact and govern people's routine, their political beliefs and their relationship to space and place (Leys, 2011; Low, 2016). Affect is a side of experience that regards emotions and its impact on the surrounding – human and nonhuman – and it can be linked to the *assemblage* literature, as will be demonstrated in the following chapter. Indeed, if the built environment creates and influences affect, the opposite is equally true and relevant. In addition, affect obviously impacts social relations, but social relations also impact on the space around which they revolve. Affect can also be understood through atmosphere or climate, which gives to it a more collective dimension, as a response to a social, historical, or political environment. Affective climate is more symptomatic after an event, when affective atmosphere regards the means on which collective affect is spread. Both are interesting tools to navigate on the emotion-space relationship between the different scales: from global to national, but also the influence that penetrates homes, community spaces and neighborhoods (Low, 2016).

As mentioned in the embodied space concept, emotions reside both in the bodies and the places. The location of emotions regards the embodiment of the latter, and where does this embodiment stand. Usually, emotions are located in one's body, but also in the other's body and in the spaces and places they interact with. Body borders – between mine and someone else's – depend on power dynamics that rely on emotions and is dependent on the setting of when and where this emotion is felt (Davidson et al., 2016). Indeed, emotions delimit people and the places they cross (Smith et al., 2016). It is also interesting to look at the location of emotions of marginalized people, based on gender, age, ethnicity or ability (Davidson et al., 2016). Emotions are essential components and expressions of one's identity, but emotions are also continuously changing. As a consequence, there is no "fixed self-identity" (Smith et al., 2016, p. 8). For this reason, emotions are difficult to locate outside of a precise time and space connection.

When considering walking as a method, as explained in the previous part, a whole field of research is emotion-based: the sense that place gives of safety and danger, of anger or peace, etc. Another interesting aspect is to understand if those emotions are shared in a given space, or if they are individual and linked to a personal experience hardly shared at a broader scale. In this regard, emotional geography argues that emotions are rarely only private, but tend to be collective or at least shared. For emotional geography, emotions are not a simple feeling, but rather made of complex mechanisms brought by the relationship between the latter and space. It can be triggered by movement in the sense of migration, but also in daily activities. Every subject has its own emotions while evolving into a space, but those emotions are in movement and cross other people's emotive states in the same spaces. Some spaces become places through emotion, other remain seen as external spaces but this does not mean that emotion is not felt in it. Emotional geographies is essential in understanding the processes of ghettoization, marginalization and exclusion (Low, 2016).

1.2.1.2 Emotions' relationality

This part will look into the emotional relationality of people and environments based. Emotions are embodied in a wider context made of cultural, social and political norms, but also physical space and time. Everyone is inscribed in an environment made of their surroundings, daily movements and social relations that occur in this setting. However, this environment is flexible and might change throughout the life and the experiences, generating new emotions. Social relationships are essential in this analysis because they are the main generator of emotions, and they lead to the disruption of emotions and the flexibility of body borders (Davidson et al., 2016). Those social relationships are shaped by the political and cultural context, which might lead to the systematization of social dynamics such as class and, as a consequence, forms of inclusion and exclusion of a space. Those dynamics are, of course based on capitalist appropriation of space and unequal allocation and access of resources (Sibley, 1995). This happens at different scales, from global to local, but also neighborhood and home. Emotional geography, must look into the following questions: "who are places for, whom do they exclude, and how are these prohibitions maintained in practice?" (Sibley, 1995, p. x).

In this regard, emotional geography might look at how the space affects people of marginalized groups based on dynamics of exclusion, that leads to the transformation of space. Emotions have a crucial role in shaping society, and on the production of inclusion and exclusion dynamics (Wright, 2012). Indeed, emotions are not only the consequence of space, but also the way places are transformed and created. For instance, if a community is excluded and marginalized in a space, they tend to create other places for themselves to operate freely at home, neighborhood, city or even translocal level (Low, 2016). The affect and emotion based on exclusion from a space lead to another form of place-making, and to a re-appropriation of places. As developed before, political impact on space is tangible, especially at

neighborhood level through ghettoization or exclusion of some social classes or ethnic groups. As a consequence, political influence on affect and emotion leads to the evolution of space (Isoke, 2011; Ramos-Zayas, 2011). This has been studied mostly through the ethnography of home, and the study of the house to analyze, for example, the marginality of the families in a colonial and/or postcolonial context. For example, Zenzele Isoke (2011) studied the process of home-making conducted by Black women as a form of identity formation based on how they understand and apprehend the space around them. Their conception of space, deeply linked to affect, is usually an experience of exclusion based on gender, ethnicity, and social class. Here, home-making is thought as a form of resistance, of space appropriation when public space fails to welcome marginalized groups. Black women practices of homemaking is a form of re-creation of spaces embedded in a given culture based on history and politics of the community (Isoke, 2011). When the Combahee River Collective retook the white feminist movement's slogan "the personal is political", it is what they meant: the household and the home are political matters based on shared experiences of oppression and exclusion from public space (Combahee River Collective, 1977). Moreover, homemaking is a strong statement of one's identity and place-making. Indeed, it means creating a safe space in a hostile environment, and as extension disrupt the status quo of exclusion practices (Rosenfeld and Noterman, 2014). In Louga, homes are usually multi-nuclear households, and those practices of homemaking are shared between the women in the common spaces. Indeed, the first spouse along with the co-spouse, or the sister-in-law for example, build and deal with the use of common spaces. Whereas the bedrooms are the borders of each one's space. The political and religious symbols are displayed in private locations, to make one feel home (Figure 1).

Figure 1: Example of religious symbol displaying as home-making practice in the city of Louga (Author's material, 2023)

In a nutshell, Black women activists utilized homemaking as a means to establish political spaces where to articulate and bring to life alternative narratives in respect to the ones imposed by the city space and its administration (Isoke, 2011). It becomes clear that space and the way it is perceived leads to a strong affect leading in its turn to emotion and political ideology deeply impacting space, place, and identity.

1.2.1.3 Emotions' representation

An essential undertaking within emotional geographies involves investigating how various forms of representation activate, generate, and endeavor to influence emotions (Davidson et al., 2016). Miles Richardson (1982) argues that space is transcribed in people's minds through symbols. Indeed, according to him the only thing that matter is the individual conception of space, and not the physical space itself. Those abstract or physical symbols are conceptualized through people's experience, and, during this process, culture is created; and as a consequence, associated to the reality of space. The world is person-centered, and entirely based on emotions, experience, and symbols. For example, symbols – such as flags, religious symbols, or political images – might generate sense of belonging, in both positive and negative senses because it leads de facto to inclusion/exclusion processes. For example, the national flag can lead to a sense of belonging, however it has often been used by nationalist groups as a form to exclude another part of the population, that according to them cannot fit under the same flag. The flag

of a country also has different meanings according to the space and time it is found in. For instance, if found in a far-right political demonstration the flag might undertake the meaning of exclusion of marginalized communities and racism, in a country under attack it recalls to a national shared feeling of defense, whereas during a football match it might have a lighter connotation of celebration and union. The meaning behind symbols is created, but can be appropriated, deformed and re-appropriated based on time and space by different communities. Their meaning is not necessarily fixed, but they are a powerful tool in the processes of inclusion and exclusion (Davidson et al., 2016).

Another way to represent emotion in a space or of a space is through movement (Davidson et al., 2016). For example the analysis of dancing, as dancing is not only a movement made by the body, but rather a political symbol of freedom and resistance realized through movement and based on emotions (Cox, 2014). Indeed, dancing is also a form of movement in a place, it creates rhythm and is a strong affirmation of one's body and the space it occupies. Dancing is not only a movement, but rather a political affirmation of freedom and resistance. The research of Aimee Cox (2014) is a major example of how the use of one's body in space is a tool for reappropriation of space, especially for marginalized categories. She focuses on the reappropriation of spaces for Black girls and women through the use of the body and different performances, using feminist methods to analyze their emotions. By doing so, she managed to unveil the social and economic marginalization in society, space and emotions. It offers a potentiality for the analysis of the marginalized body in public space, and the tools to create a community of support and safety by "disrupting the status quo" (Cox, 2014, p. 5). In her research she finds out that; through movement and dancing the relationship inside the group grew stronger. Dancing in the public space becomes a path to knowledge of the surrounding people and spaces and of oneself (Cox, 2014).

Dancing is an activity that was often performed by the women on the ROSCAs group in Louga. They organized parties during holidays, or to celebrate the end of the ROSCA's year, in which they would put music in front of their homes and dance. Those practices reinforced the already strong ties between them and would help to vanish the conflicts that could have happen in the weeks preceding the closing of the saving practices. Those parties were organized by the main figures of the ROSCA, but all were invited. For this reason, those events were organized outside the homes, in the street between their houses, where the group would usually meet. The street would be closed, as a tent would occupy all the space to bring shade. This occupation of public space, both physically and with music, along with the movements of their bodies dancing is a re-appropriation of space. As for homemaking, their safe space expanded in the streets and being together gave them the strength to do so. In this regard, movement and all it implicates, is also a way to generate knowledge, to create nods of human activities, and to produce and construct space. People's movements are tools for place-making (Low, 2016).

This access or resistance to access public spaces is also investigated in the following paragraph on feminist geography. Indeed, feminism became an important field for research across the disciplines, and has done, in geography, a fundamental work into understanding the gendered aspect of space as a vector of marginalization.

1.2.2 Feminist geography

1.2.2.1 Feminist geography as a research discipline

> *Since hating men and knowing your national capitals are clearly two totally different fields, who could believe that feminist geography was a legitimate subject? (Kern, 2021, p. 20).*

Feminist geography is, as emotional geography, not a simple sub-discipline of geography, because it has, for years, not been considered by the latter. It should be regarded rather as part of a broader critical or radical pathway that can be applied across disciplines. As we know that knowledge is situated – culturally, politically, etc. – feminist geography is an interesting base for the production of a more inclusive scholarship (Darling, 2021). It relies on the experiences of place through the prism of gender and the cultural and political perspective it implies (Garcia Ramon and Monk, 2007; Oberhauser et al., 2017). As critical geography, its contours are more difficult to draw, and it is inhabited by academics, activists and activist academics or academic activists (Blomley, 2008; Garcia Ramon and Monk, 2007).

Importantly, all forms of knowledge and expression should be recognized as valid and legitim (Blomley, 2008). As emotional geographies try to collect on past works and organize on present ones a forgotten side of study, so do feminist geographies. Through the gathering and clustering of data and accounts from unheard or forced-to-silence voices (Smith et al., 2016). However, critical geography as well as feminist geography, do not escape the question of legitimacy. Indeed, most scholars in the field are from the USA or European countries, they write in "international" reviews that are only called-so but do not encompass the reality of the world and most of the scholarship is in English language (Fortuijn, 2008). Those issues are not easy to solve, but a crucial effort should be, and tends in the last years, to be put under the light, inspiring from post-colonial methods (Blomley, 2008; Garcia Ramon and Monk, 2007). For example, an emphasis on discursive issues is at the core of the feminist movement. Indeed, language is the mirror of a society and a culture, and of course, it is impregnated with patriarchy. Many languages – even though not English – use the masculine as neutral gender. But also, worlds as *mankind* or *l'homme* in French, depict the whole humanity under this supposedly neutral usage. Moreover, some terms recall parts of history and should be used wisely and in a critical way: *conquer*, *colonize*, *explore*, etc. (Moss, 2002; Moss and Al-Hindi, 2008; Nagar, 2008). In this regard, everything is political: the choice of the words, the choice of authors in the bibliography, the way ideas are articulated to give more or less

importance, and so on. Feminist geography and more broadly feminist research, however, must be aware of its past mistakes and account for it, paving the way for inclusivity through the essential concept of intersectionality (Combahee River Collective, 1977; Kern, 2021).

Feminist research in geography is looking at both the ways in which feminism shapes geography and in which geography shapes feminist research. It focuses on how the social constructs based on gender impacts the spatiality of one's life, its identity and the meaning given to places around them (Moss, 2002). Feminist geography is largely inspired by feminist authors of other disciplines, especially social sciences with sociology and ethnography among others, but also literature (Monk and Hanson, 2008). Moreover, an important focus is put on activists that are outside of the academia and dedicate their lives to the feminist fight. Indeed, all forms of knowledge must be recognized as such (Blomley, 2008). Feminist geography tries to go away from the basic dichotomies of culture/nature and male/female (Moss, 2002). It embraces a conceptually wide approach, it does not only research the gendered meaning of space, but also the positionality of the researcher, spatial constraints based on gender, the spectrum of gender identities, the association between sexuality and gender in relation to the space, etc. (Garcia Ramon and Monk, 2007). Moreover, it focuses on various scales, from body to home, neighborhood, national, regional, global and translocal. But also, on different components of one's life: social and professional aspects, or personal, familiar, sexual, etc. (Moss, 2002).

In conducting feminist research, all the process must mirror a reflection on feminism and the study of marginalized groups (Darling, 2021). The methods, as well as the methodology and epistemology must be studied thoroughly into guiding towards feminist research in se. More than the topics treated, it is the way one treats them that really matters. In this regard, all topics of research might take on a feminist point of view and be relevant. For instance, the positionality of the researcher is essential in this discipline, it is not granted and must be reflected upon and negotiated (Catungal, 2017). Identity, subjectivity, and privileges as well as shared conditions between researcher and researched must be taken into account. The power balance during an interview might be the perfect exemplification of the attention that must be held when doing feminist research (Moss, 2002; Pratt, 2008). Moreover, radical geographical knowledge and practices, are both creative and critical, and they naturally emerge in various locations beyond the university setting. Indeed, it is crucial to recognize and deal with the fact that "the positionality of scholars, including their own interests and values, their power within systems, and the resources available to them, shape and constrain their work" (Garcia Ramon and Monk, 2007, p. 4). I will detail further on this aspect in the third chapter of this thesis.

In the next parts, I choose to focus on the different scales of interest of feminist geography. This is not exhaustive of all the scholarship production but aims at illustrating the research presented in the fifth

chapter. It is essential to recall how scale and topics might vary and still be a part of the feminist geography scholarship.

1.2.2.2 Intersectionality and support group

The field of feminist geography is intrinsically linked with the one of emotional geography, embodied geography, and geography of sexualities. Andrew Gorman-Murray (2017) delineates the three main vantages of bringing emotional embodied geography into the light, to enlighten feminist geography. The first one is the recognition of the fact that, fieldwork is emotionally engaging, and leads to a collective form of embodiment. This community practice allows to challenge preconceptions – here about feminism, women's and minorities' rights, the masculinist notion of objectivity, etc. – and thus lead to a new form of knowledge production. Secondly, the incorporation and crossing between various components of feminist geography, such as sexuality, intersectionality, body, space and emotions, among others is essential in giving a new perspective on inequality across and between social identities, and to help reduce them (Darling, 2021; Gorman-Murray, 2017). Of course, those geographies go further than simply the physical part because they regard identity and evolution within space.

This approach considering "mutually constitutive forms of social oppression rather than single axes of difference" (Hopkins, 2019, p. 937) is also known as intersectionality. This concept is used in geography to understand the relationality of each component of one's identity – such as gender, class, race, ability, religion, age, etc. – and avoid a simple and habitual white, racist and masculinist approach to space. This enters in the scope of hearing marginalized people's voices, as this concept emerges first from black feminist activists in the 1980s, especially Kimberlé Crenshaw (2005). Structural intersectionality concerns the reasons and the means through which black women face "multi-layered and routinized forms of domination" (Crenshaw, 2005, p. 55), especially the daily ones: economic opportunities, access to health and education, political empowerment, etc. (Hopkins, 2019; Valentine, 2007). In geography, as in other disciplines, intersectionality as first been seen as a topic for racialized minorities, before becoming broader and understood as an essential component of the discipline. Mostly, feminist geography and geography of sexualities' usual approach is intersectionality (ibid.). Indeed, feminist geography led to the questioning of some practices of the geography of sexualities, introduced through the 'cultural turn', examined the positionality of the researcher and its impact in the knowledge production, and opened to a more broadly to the queer community, investigating both gendered and sexualities dynamics (Catungal, 2017; De Craene, 2017). The geography of sexualities distanced from the 'natural' conception of biology, as identity, gender and sexuality are moved by cultural aspects, and are in perpetual evolution through time and space. With the acknowledgment that gender is not biology, but rather a series of cultural and political behaviors that leads one to be recognized as belonging to a gender. Those gendered and sexual identities not only move into space, but rather space is *made of* those

actions. Moreover, gendered and sexual conduct is highly dependent on space, cultural norms, feeling of safety and risk, and social relationships in the surrounding places (De Craene, 2017).

Intersectionality and group forming in space is found for example in Wendy Griswold and Anna Michelson's research (2020). The latter investigates on the impact of the women of the Local Color Movement's intersectionality on the fact that they were actually part of this Movement. Firstly, it is essential to recognize the intersectionality of the "Local Color authors [who] were outsiders, most often by gender, in many cases by race, almost always geography, and usually by their sexual-marital careers" (Griswold and Michelson, 2020, p. 644). This conception of insider and outsider is essential to the understanding of intersectionality and multiple discriminations. Indeed, in social contexts, but also quite globally, there are insiders – mostly white, rich males from Occidental countries – and outsiders – everyone out of this scope. Being an outsider does not mean being out of all ethnicities, geography, class, gender categories, but one can be both inside and outside.

There are many reasons why the intersectionality here coincides with the group creation. First of all, the economic reason: women did not depend on their husband, needed to make a living for themselves and potential other family members. Secondly, the access to the group was easier to negotiate when many conditions for discrimination were shared. The third motive is organizational and regards time at one's disposal. If women did not have maternal nor domestic duties, they would find more time to write and develop talents and passions (Griswold and Michelson, 2020). This is the idea expressed by Alice Walker (1983) in her essay *In Search of our Mothers' Gardens*, that mentions the creativity of all women, and the fact that most of them are forced to put it aside to fill-in gendered duties. In this regard, race, gender but also sexual marginality allowed the foundation of a movement of personal growth of women among themselves, however public space remained hardly accessible (Griswold and Michelson, 2020). In this research, the essentiality of intersectionality appears clearly.

The creation of the ROSCAs have common features with the Local Color Movement, as well as with most black women-led groups. Indeed, the commonality found in intersectional discriminations force women to work together to reach economic stability and well-being. In this thesis the sexuality is not a topic of research as Senegal legally represses homosexuality. However, those groups put together married and unmarried, able and disable, occupied and unoccupied, young and old women from different social classes. All of them needing those groups for economic and social support.

1.2.2.3 Feminism and urbanism

When looking at the different scales in which feminist geography is inscribed, the one of the neighborhoods and the city is essential. Indeed, the physical proximity and the higher probability of common features might lead to an easier community bonding. They both are adapted scales for the development of activism. Moreover, it is interesting to look at urbanism and its link to feminism. Urban

feminist geography is a discipline that grew in the last decade and, even though the gendered aspect of urban planification is not always considered, it is an essential component in building a safer city for all (Fabre et al., 2021).

In her book *Feminist City: Claiming Space in a Man-Made World*, Leslie Kern (2021) explains how she understood that gender was an essential criteria to differentiate experiences in the modern city. She uses the example of her brother and herself, stating that:

> *But our experiences of city life have been vastly different. I doubt Josh has ever had to walk home with his keys sticking out from his fist or been shoved for taking up too much space with a baby stroller. Since we share the same skin color, religion, ability, class background, and a good chunk of our DNA, I have to conclude that gender is the difference that matters. (Kern, 2021, p. 1)*

She argues that, since the Victorian age, and during colonialism women have always been seen as a threat and as an issue to control. It passes through the control of women's bodies, and still today we clearly see – even though it evolved – a will from men and hegemonic powers to have access to women's bodies and to use them as they please, using the arguments of moral and purity. Female genital mutilation, anti-abortion bills and criminalization and non-protection of sex workers, but also diets advertising on billboards, are all part of the myriad of tools used to establish authority on women's body. Those mechanisms constitute barriers to women's safe every-day life in the cities, and men are most of the time, not aware of the existence of those barriers because it does not concern them (Kern, 2021). Kern calls "city of men" (2021, p. 4) all cities in which those barriers do exist – *all* cities – and are perpetrated by a mostly male-led urban planning and decision making at the city level (Fabre et al., 2021; Kern, 2021).

The feminist question in geography is not only a question of freedom and fear, however this contributes widely to the scholarship. Indeed, the inequalities of experiences are mostly based on the fear imposed by men threatening – openly or not – women. The questions of both safety and security are related to men. Firstly, there are many security norms in a city, that regard a variety of aspects. They all are man-based: the security tools of the cars and public transportation are based on a standard model of a man's body, but also the height of floors, elevators, and benches are based on this model. It becomes obvious how urban planification is gendered, sexist and discriminatory towards women (Kern, 2021; Perez, 2019). Secondly, once built, the city impacts – as broadly explained in this chapter – people's experience of it, and vice versa. In this regard, the way city is built, has a considerable impact on women's life and their feeling of safety. Small streets, with a weak lighting, or bus stops without any activity around constitute unsafe places for women, and thus reduces our access to the city and its services (Kern, 2021).

Moreover, as any form of art and creation, architecture has a meaning and provokes sensations and emotions to people, cities become the symbol of a capitalist, male-led spaces and a tool to establish their authority and their power over the city (Hayden, 1977).

Urban feminist geography must inscribe itself in intersectionality, and into transformative practices. Including women in men's spaces is not enough, but those space should be rethought to be spaces for all. It does not take adaptative women to change things, but a radical rebuilding of the spaces in the cities and cities themselves (Kern, 2021). Moreover, those research in feminist urbanism must consider cities around the world and not only the western city model.

To do so, it is interesting to investigate on the spaces of feminist activism in cities. Throughout the past two centuries, cities have emerged as the focal points of activism, serving as the primary arenas for major social and political movements. By uniting a substantial population and providing a platform to convey messages directly to influential entities, and an access to communication channels and media, cities constitute hubs equipped with the essential resources to render protests both visible and impactful. Cities are the place one belongs, the place to be heard and the place to fight for (ibid.).

The concept of the "right to the city", consisting of reclaiming space, is essential in feminist urbanism. The idea is that everyone has the right to all spaces of a city, and not only powerful people of white cis heterosexual men. Those spaces must be available for all, at any moment of the day and night, and mostly, must be safe for all (Oberhauser et al., 2017). Of course, and once again the feminist movement in this regard must be aware of its past errors and redirect itself towards more inclusive practices, being aware of the intersectionality at stake (Andrucki, 2021; Kern, 2021; Misgav and Hartal, 2019).

Some authors, such as Koleth, Peake, Razavi and Adeniyi-Ogunyankin (2023), Rampaul and Magidimisha-Chipungu (2022) or Kimari and Ernstson (2023) did work to re-map the landscapes of urban inequalities in the African cities by focusing on African women's place-making and city-making. The use of both gender mainstreaming and decolonial feminist urbanism are used to re-think the city as a place for all. In feminist studies, the everyday aspects of life are seen as a vital political space where our understanding and knowledge about urban life are shaped, performed, and challenged (Koleth et al., 2023). The main issues according to Rampaul and Magidimisha-Chipungu (2022) is the "gender bias in urban economies, poor infrastructure, violence against women in public spaces, and insufficient representation of women" (Rampaul and Magidimisha-Chipungu, 2022, p. 4) in the cities. The need for city rebranding including women to reach safety, social wellbeing and economic opportunities must be done throughout women-led urbanistic projects. This appears clearly on the research about Luanda domestic workers, as essential agents to the city but with no rights or recognitions. Their work is made invisible, being the cause and the consequence of their non-access to public space. Indeed, the research shows that the only space they consider theirs and they feel safe in is their home (Kimari and Ernstson, 2023). The African cities, and cities in general need to be re-thought through feminist and postcolonial

lenses to reach a common “right to the city”. As long as this is not the mainstream generality and the case everywhere, marginalized communities tend to create alternative safe spaces to exist fully.

Conclusion

This first chapter, by navigating through the concepts of space and place, social production and construction of space and finally embodied space gives the necessary definitions in order to pave the way for the case study of the rotating, saving and credit associations led by women in the city of Louga, Senegal. In the second part of this chapter, the previously mentioned concepts are understood through the prism of emotional and feminist geography, founding principles of the methodology further explained. The feminist approach is the common thread of this whole thesis, and is applied to all the mentioned concepts, methodology, methods and reflections. Indeed, not only this thesis is in geography, but rather in feminist geography.

This chapter allows me to introduce in the second one, a critical thinking on the literature of geographical assemblages, essential to the understanding of the context of the research, as well as a reflection on the concept of alternative space of socio-economic existence. Once again, to fully understand the needs, birth and development of alternative spaces such as the ROSCAs, it is essential to keep in mind the previously established feminist geography thread.

Chapter 2 – Critical reflections: alternativity and assemblages

Introduction

The second chapter of this thesis will reflect on the alternative spaces: where they come from, how and why they exist, but mostly which forms they can take. Afterwards, I chose to use the theoretical toolkit offered by the assemblage literature, that will allow me to retake on all the previously mentioned concepts in a more precise way, directed to a feminist and marginalized communities analysis.

The exploration of radical, feminist, and cultural economic geography delves into alternative economic and political spaces. Here, the focus is on understanding alterity and investigating the agency those spaces, and the people engaging in them; keeping in mind that the meaning(s) and practices of 'alterity' or 'alternative' fluctuate based on spatiotemporal contexts.
First of all, the translocal alternative spaces will be interrogated, especially regarding their emotional dimensions. Indeed, those multi-physical spaces create a new way to analyze the geographies of emotions, leading to understand the latter as safe spaces. An example on the impacts of colonialism, capitalism, and globalization in Senegal on the development of translocal alternative spaces will lead to the study of the solidarity groups, as the ROSCAs.
Secondly, the meaning of safe space will be interrogated, throughout the story of those spaces, especially the inclusive and exclusive duality. This will bring a reflection on how the ROSCAs can be understood as safe space of economic assistance but also of psychological support based on intersectionality of marginalized groups.
Finally, the economic alternative spaces are investigated, following the framework of Gibson-Graham. Indeed, ROSCA groups are part of the alternative market of community-based financial institutions, they are not necessarily anti-capitalistic, as their sole aim is not the destruction of the system. Rather they present themselves as alternatives for a system that fails into including and considering all equally. A note will be made on the solidarity economy and circular economy, that are essential concepts of the ROSCA's local economy and mutual and circular support.

As conclusive part of this second chapter, I choose to present succinctly the concept of assemblages and its usefulness in analyzing marginalized people, communities, and places. This part will draw from all the concepts previously mentioned, to assemble them and bring them together into this concept. After a quick overview of what the assemblage means in geography, this work focuses on its implications when meeting feminist methods. Indeed, the intersectionality of the people and what is culturally and socially implies must not be lost, rather analyzed differently, as in-potential. Finally, I chose a focus on what assemblage literature can bring to the study of the margins, following the literature of Michele Lancione

and that will pave the way for the marginality analysis of the of the human and non-human features implicated in the research process, in the fourth chapter.

2.1 Alternative spaces

The burgeoning field of radical, feminist, and cultural economic geography is increasingly dedicated to exploring the characteristics and implementation of unconventional economic and political spaces. However, to understand what an alternative space is, it is interesting to focus on the definition of alterity and to investigate the agency and awareness of people engaging in such spaces. Alterity is, per se, in regard to “the other(s)” and can be understood as a path to get to know or to describe the other, in the sense of non-mainstream and non-dominant narratives. Another essential component of alterity is its dependence on time and place. The meaning and practices carried under ‘alterity’ or ‘alternatives’ are fluctuating according to the spatiotemporal context they exist in. There is no fixed meaning, and alternative spaces’ alterity can vary in degree and intensity, as will be further demonstrated (Fuller et al., 2010).

This part on alternative spaces is highly linked with feminist and emotional geography and the concept of embodied space. Indeed, the need for alternative spaces emerge from exclusions from the mainstream ones and is exposed through critical geography. There are many ways in which alternative spaces can exist: in a translocal setting, considered as a safe space, or rather economic alternative spaces, among others.

2.1.1 Translocalism colonialism and globalization

2.1.1.1 Alternative emotions in translocal context

Translocality concerns the feeling of belonging and attachment to a place, within which you inscribe yourself in a cultural setting from another place – that can be the one that you come from, that you crossed or met somehow (Low, 2016). Translocal space is, in other words, people living in at least two different geographical spaces that are for them places. This implies different emotions and cultures, but both can be simultaneously considered home. There are many ways in which translocality might happen, through migration, for refugees, but also on a more daily basis for people who cannot afford to live where they work. Its political and economic implications might lead to new type of living space that can be understood as an alternative space. Indeed, as people and their bodies engage in translocality, they find a place they need in a specific moment for cultural or political reasons. Translocality thought as a safe space has wider implications notably regarding emotions (Low, 2016). It has change throughout time and the emotional lives of people engaging in it too, they “develop an emotional life "in motion," in time and space, building a balance between "proximity" emotions and "distance" emotions” (Bignante, 2018). As emotions are simultaneously the cause and the consequence of space as it is in a

given moment, translocality is another way to be a place-maker, called transcultural place-making (Hou, 2013).

In their book *The Geographies of Digital Sexualities*, Nash and Gorman-Murray (2019) argue that the field of mobilities research examines the place-making and the individuals involved in this process, emphasizing the crucial role of mobilities in shaping both the formation of places and the development of individuals. Place-making comprises crossings of people but also concepts, ideas, economic flows, workforce and goods. In this regard, some places emerge, as a consequence of those flows, with different political and social significance. Place is not fixed, but rather fluctuant (Nash and Gorman-Murray, 2019). The significance attached to a place, if away from the norm, makes it become alternative. People engage in translocal processes are alternative place-makers.

2.1.1.2 Colonialism, and translocal of globalization

Not only people can engage in translocal settings, but also places can be translocal: all are true, individuality impacts space through translocality but space also impacts individuality and the bodies and emotions of people engaging in translocal lives. During the colonial period, and still with the evolution of capitalism and globalization, space and people are sometimes forced into translocal process Indeed, if translocality does not appear with colonization and globalization, nonetheless, they both stimulate(d) it and impacts the modes in which it happens.

As space was dragged out of local people's hands by the colonizers, they had to find strategies to survive and maintain their traditions and cultures. Marginalized people become, of course, even more marginalized and they developed forms of alternative spaces. In this regard, translocality is not an alternative space, but rather the cause of it. The ambiguity and neglect directed at certain segments of the population facilitated the formation of collectives among individuals with shared characteristics such as women, neighbors, and peasants. Those alternative spaces, not only enabled the creation of new avenues for survival and livelihood, as discussed by Lancione (2016), but also underscored the significance of community building in response to societal oversights. In the backdrop of the neoliberal era, the marginalization of African communities has intensified, adopting a dual nature. On the international front, there is a pervasive marginalization marked by a globe-spanning globalization, as elucidated by Ferguson (2006). Concurrently, at the national level, various groups such as women, children, the impoverished, rural populations, and individuals with disabilities find themselves systematically excluded. This bifurcation of marginalization is compounded by the actions of governing elites and the alarming surge in corruption. In Senegal, the culmination of these factors has bred a profound disillusionment with the government, prompting a substantial upswing in reliance on informal networks of support. This complex interplay of global and national dynamics underscores the multifaceted challenges faced by African populations in the neoliberal landscape, and consequently the

reasons why and they way through which alternative spaces became a common practice in Senegal (Diouf, 1997).

In the aftermath of decolonization processes, globalization kept its work as, not only economic, but also cultural and ideologic process of encompassment. However, it led to disruption and increase of inequalities because globalization is not a uniform process, and it has often left marginalized places of the world outside of its theorizations. The fact that "capital is globe-hopping, not globe-covering" actually increases inequalities within a short territory, but also at worldwide level (Ferguson, 2006). If globalization is a globe-hopping process in terms of geography, we might also think that it is in terms of moral: there are places considered less important than others, left with holes in the laws, in the practices, and in the attention put to the people. This factor highly increases the potential translocality for people, since some places are de-territorialized, uneven development leads to migrations and movement. Globalization leading to translocality is a vector of social class reproduction and marginalization due notable to the uneven allocation of resources and flows of goods and services (Low, 2016).

Borders are typical spaces of translocality, and the analysis of how they are inhabited can result deeply interesting, especially if clustered by social class, gender, and ethnicity. Indeed, peripheries usually have a broader culturally diverse population than the center and its homogeneity. These marginalization and exclusion processes are a form of space control from hegemonic powers and pushes people to engage with translocality. In those spaces it is easy to see the need for alternative spaces: places out of the spectrum of "normality". Alternative spaces are not necessarily fixed physical places, but rather the crossing of communities in need for a political and/or economic alternative to what is offered based on solidarity. Territoriality is not necessarily state-based anymore, but rather depends on translocal relationships, and in the mobile bodies (Low, 2016).

It appears clear that many spaces can be considered as alternative, on different scales as translocality and migration is an active agent in the production of new types of alternative spaces, and safe spaces. However, a common scale to develop them is also the local one, with local communities based on the need of the latter. Different labels can be given to alternative places, a current developing at the time is the concept of safe space.

2.1.2 Safe spaces, safe places

The concept of safe space has been created at the end of the 20th century by the feminist movement, but through its overuse, the term has changed meaning according to the contexts, means, and purposes (Rosenfeld and Noterman, 2014). In this regard, it is interesting to analyze and understand what is meant and the political implications through time and space.

The focus can be both human and non, and the mean can be inclusive or separatists, such as in the feminist and anti-racist communities. The latter, such as women-only spaces, were designed to reach a higher degree of freedom of speech and sense of safety, based on shared discrimination and the agreement that space is a vector for inequalities (Rosenfeld and Noterman, 2014).

Keeping in mind those goals, in some contexts, the concept evolved to become more open. It became the other way round: a space with another function of the political one of being safe – such as schools, waiting rooms, or any closed public space – could become a safe space. The symbolic used to design a space as safe is the famous circled upside-down triangle (Figure 2). This symbol means that the queer community is safe in the places it is displayed. This is an example of inclusive safe space: a space not designed necessarily for a given community is still safe for them. It becomes clear that the mean and the acceptation behind the term safe space is vague and all-encompassing. (Rosenfeld and Noterman, 2014).

Figure 2: Safe space symbol (Rosenfeld and Noterman 2014).

First of all, to better understand what is meant when speaking of safe spaces, Lewis and al. (2015) focused on the meaning of safety for feminism. Women seek to be both safe *from* and safe *to*. The premise is that once women are safeguarded from harassment, abuse, and misogyny, (safe *from*) they experience the freedom to engage cognitively, intellectually, and emotionally (safe *to*). They posit that this notion of feeling "safe *to*" encompasses essential facets of civic participation, personhood, and liberty.

As widely explained before, space is a vector of inequalities, inclusion/exclusion processes, potential danger, and power imbalances. Gendered discrimination is, of course, widely present in space – even though it is part of a myriad of other types based on race, age, class, ability, etc. – and leads to the confinement of women to some space, because the others are seen as unsafe. Or rather, for some there are no safe space, not even home, not the street, not work, and not even online (Lewis et al., 2015). The constant risk of harassment and assault leads to a perpetual fear, in public and private space. There is a physical danger, but that also takes on psychological turns when it is about looks, gestures and verbal or written aggression. In this regard, the participants of the research from Lewis and al. (2015) argued that they felt safer in a women-only space. This safety allows women to be free, be heard and be themselves.

In those space the conditions for cognitive development are present, but mostly women are listened to and their voices count. Of course, conflicts still exist, but are solve differently, with peer-to-peer interactions and no power imbalances at stake (ibid.). Safe spaces aim also at re-appropriation of all spaces. Feminist demonstrations crossing usually inaccessible neighborhoods is a form of reappropriation of the space through safe spaces. Indeed, the safe space is not built of concrete, but is the strength of walking with your sisters in the streets, and to know that being together is being safe. Those marches have a wide transformative power and are rather inclusive that exclusive safe space (Rosenfeld and Noterman, 2014).

If separatist safe spaces have been widely criticized in the last decade, they were born as a form of resistance. They were seen as the only way to reach a certain safety. The Roestone Collective (2014) argues that, homes are typical safe spaces, and for example, homemaking practices from black women could be analyze as the creation of safe spaces (Isoke, 2011). In the same vein the womanist movement held by Alice Walker (1983) did held separatist meetings, but only when necessary. The women of the womanist movement were "black feminist or feminist of color [and] a woman who loves other women, sexually and/or nonsexually […]. Womanism is to feminism as purple is to lavender" (Walker, 1983, p. xi). Recognizing their inherent constraints, separate safe spaces established by and for womanists, played a crucial role in safeguarding the well-being of the community. The concept of safe spaces intricately intertwines with considerations of inclusion and exclusion, necessitating continuous efforts to negotiate and highlight differences (Rosenfeld and Noterman, 2014).

In a nutshell, it appears clear that safe spaces are inherent with paradoxes and dichotomies of inclusion/exclusion based on the safety claim. However, even though some aspects of exclusive safe spaces can be critiqued, in a patriarchal society as the current one, those space are a tool to reach bigger goals and do it in a safe environment. Safe spaces might not be the goal in se, but rather a tool to reach it. Moreover, it does not only provide a space free of danger for the feminist movement to organize, but also it is in itself a disruption of the status quo and the hegemonic access to space by men (Rosenfeld and Noterman, 2014).

There should be, of course, a particular attention to not reproduce dynamics of exclusion of the white patriarchal society in safe spaces or spaces of activism. Indeed, as we already mentioned before, intersectionality is essential in such contexts, and women-led safe spaces must be inclusive to all women, independently from their age, class, ability, sexuality, queerness, etc. (Rosenfeld and Noternam, 2014).

Finally safe spaces are formed by people and not – necessarily – by walls, they are the agglomeration of people looking for safety that leads to it. Creating a safe space is a method of promoting social justice that acknowledges, highlights, and to some extent, promotes diversity within society. In this regard it is an intrinsic practice of feminist geography. We must note that even separatists safe spaces can be created with another goal, or emerge form another necessity, such as economic alternative spaces. Those spaces, as we will see, might constitute a safe space somehow. However, participants might not be aware that

they are constituting a safe space as their primary goal is not necessarily the one of safety, or at least not safety understood as so.

Despite all those apparent contradictions and difficulties, the ROSCA are a safe space. Indeed, if their primary form of alternativity is economic, it is not their only role in women's life as they act as safe places. First because economic support is a form of safety, but also because from those space many supportive social relationships come out. The ROSCA are not strictly reserved for women, however, if some men participate in them, they do not attend the meetings, not the celebrations, and usually send their kids or wives to bring the money. Those spaces are safe and composed by women willing to talk to each other about their personal lives, their family issues, and political matters. They are essential safe spaces to express their needs, their fears and find the support of their peers. Cases of psychological and physical violences are often mentioned in those groups, as well as aspirations for a different life and to change the system. If those discussion do not end in protests, they are still a form of disruption of the status quo. Women, meeting daily, weekly or monthly to exchange money and thought, to protect and support each other.

2.1.3 Economic alternative spaces

The following paragraph will investigate the definition and diversity of political and economic alternative spaces. At first, the economic and political alternative spaces were designed only as alternative to capitalism in developed countries. The Marxist theories and theorists occupied most of the discipline. However, in the 80s with the emergence of an organized civil society and the welfare state's evolutions, the discipline was met with a growing interest (Gritzas and Kavoulakos, 2016). In the recent years, the scholarship became boarder and started to focus on anti-globalization, post colonialism and feminism as well. This conceptualization allows for a nuanced exploration of those practices through geographic, social, and economic lenses.

In the realm of geographical perspectives on alternative spaces, the studies by Gibson-Graham led to a growth in the discipline. New definitions and case studies were carried out, and each of these added to the broader spectrum of alternative spaces, contributing to the scholarship about the many economic structures that deviate from conventional norms (Gritzas and Kavoulakos, 2016). Gibson-Graham's theoretical framework, characterized by its pioneering and radical nature, seeks not only to reshape perspectives on 'the economy', but also aims at fostering the development of such spaces. The significance of those spaces is emphasized, and supported to see new realities bloom, and pave the way for a post-capitalist future. In *The End of Capitalism (as we knew it)*, Gibson-Graham (2006) starts from feminist approaches to debunk Marxist views of alternative economic options. Indeed, Marxist approach preach an all-encompassing capitalist society, which ignores the already-existing forms of alternative economies. For instance, Marxist theories do not account for domestic unpaid work, and post-colonial

alternatives to the global economy, leading to a neglection of marginalized communities (Gibson-Graham, 2006; Gritzas and Kavoulakos, 2016; Lee et al., 2010). Gibson-Graham recognizes capitalism and globalization as the hegemonic economic trend, but not impacting the world in the same way based on the redistribution of surplus. This idea can be linked to Ferguson's (2006) globe-hopping globalization. In other words, globalization as a heterogeneous process and with heterogenous impacts. The spectrum of economic realities according to Gibson-Graham is formed by capitalist, alternative capitalist and non-capitalist (Table 1) (Gibson-Graham, 2006; Gritzas and Kavoulakos, 2016; Lee et al., 2010).

Enterprise	*Labour*	*Property*	*Transactions*	*Finance*
Capitalist	**Wage**	**Private**	**Market**	**Mainstream Market**
Alternative capitalist	**Alternative paid**	**Alternative private**	**Alternative market**	**Alternative Market**
State owned	Self-employed	State-managed assets	Fair trade	Cooperative Banks
Environmentally responsible	Reciprocal labour	Customary (clan) land	Alternative currencies	Credit unions
Socially responsible	In-kind	Community land trusts	Underground market	Community-based financial institutions
Non-profit	Work for welfare	Indigenous knowledge (intellectual property)	Barter	Micro-finance
Non-capitalist	**Unpaid**	**Open access**	**Non-market**	**Non-Market**
Worker cooperatives	Housework	Atmosphere	Household sharing	Sweat equity
Sole proprietorships	Volunteer	International waters	Gift giving	Family lending
Community enterprise	Self-provisioning	Open source IP	Hunting, fishing, gathering	Donations
Feudal	Slave labour	Outer space	Theft, piracy, poaching	Interest-free loans
Slave				

Table 1: The Diverse Economy (Gibson-Graham 2011, p. 228)

Fuller and al. (2010) classify the alternative capitalist institutions (Table 1) as follows: alternative–oppositional, alternative–substitute and alternative–additional. The last one adds an additional option to the capitalist enterprise and comprehends both alternative capitalist and alternative markets detailed in Table 1. The alternative-substitute are present when there is no capitalist option, or that the latter failed. Whereas alternative–oppositional are alternative spaces that include an awareness on being alternative and transformative. Those institutions are anti-capitalist and are based on values and principles that challenge the mainstream economy. They are "actively performed as alternatives" (Fuller et al., 2010, p. 8). Those categories may vary, they are fluctuating according to time and space as the very concept of alterity is (Fuller et al., 2010; Gritzas and Kavoulakos, 2016).

The ROSCA groups can be inserted into the table as alternative market community-based financial institutions. In this regard they are not necessarily anti-capitalistic as their sole aim is not the destruction of the system. Rather they wish to insert themselves into the breaches left by a system that fails to support and insert all equally. Indeed, those groups were born from two main factors: first, the quasi-impossibility for women to open regular bank accounts in Senegal based on their costs, their

administrative complexity, and the lack of trust in the national banks. Secondly, the lack of means of women who do not necessarily have – stable – jobs, and conduct activities out of the system that do not necessarily imply the necessity of a bank account. Moreover, for the women who have their own small businesses, the money they earn is generally in direct liquidity, objects, or words of trust.

As mentioned before, the examples of domestic unpaid work, and post-colonial alternatives to the global economy show clearly that not all non-capitalist forms of economy are less exploitative. In addition, not all of them are challenging capitalism and represent a transformative force against it. Attention should be paid when praising those alternatives as they are not a goal in se, but rather a tool to challenge mainstream capitalism and build community economies (Gibson-Graham, 2011). To better understand that there are not necessarily good and bad practices, it is essential to look at the agency of the actors involved. In this context, as *trajectories* were for embodied space (Low, 2016), *performativity* is the recognition that knowledge does have a productive power and discourses do impact the reality they aim at reaching (Gritzas and Kavoulakos, 2016). The example brought by Gibson-Graham (2006) of the performativity is the failure of the Marxist theories to create sustainable and reliable economic alternatives to capitalism. Indeed, as they saw capitalism as an all-encompassing system that would destroy anything not fitting in its frame, there is not even a meaning given to who is trying resulting in a discouragement to put an effort into it. The hegemonic capitalist system is destined to win against the alternatives that would necessarily be assimilated or destroyed. In this regard, Marxist theorists failed to offer alternatives to the mainstream capitalism because their discourses constituted the reality they depicted (Gritzas and Kavoulakos, 2016).

Lee and al. (2010) argue that even recognizing the notion of performativity, economy is not reducible and must meet the needs of humanity as a whole. In this regard, alternative economies must produce viable solutions to capitalism. Moreover, Lee (2006) discusses the notion of value, as an essential component of the understanding of economic forms. Values are explained through three definitions: the tangible and intangible elements allowing societal reproduction and that are life-sustaining. Secondly, the theories of Values that encompasses theoretical frameworks that seek to explain where value comes from and what its fundamental nature is. These theories are brought into the practical realm of economic life and are subjects of debate and contestation. Thirdly the values guiding one throughout life, the inalienable beliefs and practices. The latter are subjective and culturally influenced. The authors suggests that the nature, value, and evaluation of value in economic practice are shaped by these three interlinked but distinct notions of value: the concrete and essential elements of daily life, abstract theories that seek to explain the origins of value, and subjective, culturally influenced values that individuals or societies hold dear. In this conception, values are dependent on the context, they and their meanings and interpretations vary according to time and space. In essence, social relations influence the formation of

economic concepts by shaping the production of both value and values production (Gritzas and Kavoulakos, 2016; Lee, 2006; Narotzky and Besnier, 2014).

Another important aspect is the role of the state in the implementation or impediment of alternative economic practices. Indeed, to better understand the variety of alternatives, it is essential to look at how they emerged: as a state alternative, as a challenge to the latter, or in another scope (Fuller et al., 2010). The initiatives of community economy, both at local and global level do not exclude the implication of the state, nor the harmony of the community. Moreover, the scale of those projects is flexible in time and according to any project. One does not exclude the other as the global networks of local alternatives are anchored in the alternative economy options.

There are many options, forms and means to enter in the field of alternative economies, the main forms might be the cooperative, the frame of the social economy such as solidarity and trust economy, or circular economy or simply the famous social enterprise (Gibson-Graham, 2011). Most of them are community initiatives, but they can embody different sizes and concern different scales.
To draw a short example, on the solidarity economy as a tool to strive towards social justice, sustainability and redistribution through various practices like collective ownership of land, community-based consumption, micro-crediting, or decentralization of the governance of environmental goods. The term encompasses various and different perspectives, all sharing some key features, namely collective participation in the decision-making processes, democratic governance, and inclusivity. Once again, it is crucial to delineate, as posited by Hillerkamp, Guérin, and Verschuur (2014) that solidarity economy initiatives, while oftentimes rooted in local contexts, do not advocate for a form of localism that functions as a defensive barrier against external threats, particularly those stemming from neoliberal globalization (ibid.). Solidarity economy, despite its critiques of capitalism and globalization, does not envision its projects as utopian entities isolated from the interconnected global landscape. For example, solidarity economy has been defined as the way to add a social dimension to the Circular Economy movement (França et al., 2022). This unlocks multiple and correlated paths of emancipation, ranging from reorganizing the sphere of production and its processes of institutionalization, and other, more innovative, arising from the reorganization of the sphere of reproduction (Hillenkamp et al., 2014).
To reach a proliferous vision of the solidarity economy it is essential to read it through the prism of gender. Indeed, if on the one hand feminism cannot be thought of without a drastic change in the production modes, on the other hand neither can the solidarity economy be a relevant alternative to traditional economy without a real re-consideration of oppressed minorities (Gibson-Graham, 2006; Mies, 1986). Mies (1986) argues that women cannot reach freedom and equality within the patriarchal system, but neither can they reach it in the capitalist system *as we knew it* (Gibson-Graham, 2006). Mies (1986) focuses on "the relationship between women's oppression and exploitation and the paradigm of never-ending accumulation and *'growth'*, between capitalist patriarchy and the exploitation and

subordination of colonies" (Mies, 1986, p. 2). She writes that, in this respect, the role of violence is intrinsic to this oppressive system, not only physical and psychological, but also social and economic. This systemic violence against women, against nature and against the colonies during the colonial era – or more generally against Global South countries – is what holds in place the patriarchal and capitalist system. In the patriarchal and capitalist frame we live in, the solidarity economy represents a valuable alternative to the production modes and to the value given to objects and people. It is interesting to see it as an alternative to systemic issues, such as gender inequalities. And even though going directly against patriarchy and capitalism is not necessarily the primary goal of a solidarity economy, it is essential to keep the gender prism into the definition of the politics that regulate it (Albaladejo et al., 2022).

Many state or NGO-based programs, especially in the Global South, regarding the solidarity economy flourished in the last decades. They are inscribed in two timelines: the finding of new sustainable and viable ways of production and consumption, but also in a more immediate impact safe and sane products availability. Indeed, if the goal is to be viable on the long run, the short-term dynamics should not be ignored as many women have to answer to their daily needs, but also the ones of their family. The solidarity economy projects, if conducted properly aims are for women to generate their own revenues and to be able to feed the community they live in with good quality food (White, 2015). Those aspects were widely developed by the local feminism movements, rooted in the local aspects of community, and needs recognition. In this theory, the community becomes the unit of analysis and the available resources – natural and workforce – must be used to meet its needs (Allaire, 2006).

This unit of analysis is the most interesting one regarding the ROSCAs. Indeed, the community is the base of all those exchanges that are completely based on trust and power relations in a small city in which everyone knows each other. The ROSCAs, at their core, are self-managed projects of economic solidarity. Those groups have impacts on the whole community and not only the women participating in it. Indeed, the weekly budget might be used for the children, for the house, the school, etc. But one of the main impact is the development of small businesses lead by the participants. Indeed, thanks to the ROSCAs a small grocery (*boutique*) was opened by one of the women, that manages to keep it thanks to the economic support of the ROSCA. In the neighborhood there is now a small boutique selling imported second-hand clothes for kids, a small grocery and women selling food in the street in the evening. Those services are also used by people that do not live in the neighborhood, even though they are mostly for the neighbors. Indeed, a circular economy aspect is really present in the neighborhood. The redistribution of money and goods on a daily, weekly or monthly basis leads to the realization of many useful projects at community and neighborhood level that would have not been possible without it.

In a nutshell, the scholarship on alternative economic and political spaces is still a growing field. The contribution of Gibson-Graham to it is essential and allowed scholars to start from a different point of view, excluding the Marxist vision of capitalism to replace it with a post-structuralist and feminist one.

This allows the alternative economies to be recognize as such: not always positive, not always anti-capitalists and not always non-patriarchal. Once nuanced, it is easier to understand what is at stake: the need to create new sustainable, viable and inclusive forms of economies to give equal opportunities to all, eradicate exploitative practices and respect both social and ecological essential matters.

To better understand those possibilities, along with the dynamics of marginalization, bearing in mind a feminist and intersectional approach considering both the human and non-human impact on space, I choose to delve into the critical thinking offered by the literature on geographical assemblage.

2.2 Critical thinking on assemblages and marginality

As conclusive part of this second chapter, I choose to present succinctly the concept of assemblage and its usefulness in analyzing marginalized people, communities, and places. This part will draw from all the concepts previously mentioned, to assemble them and bring them together into this concept. A particular focus on the geographical notion of assemblage is useful to fully understand they dynamics at stake and the process used in the research presented in the next chapters.

2.2.1 Assemblages and geography

The concept of assemblage is often used in various academic fields, particularly in philosophy, sociology, and geography. An assemblage, in the theoretical sense, is a term associated with the work of philosophers Gilles Deleuze and Félix Guattari. They introduced the concept in their collaborative *writing A Thousand Plateaus: Capitalism and Schizophrenia* (1987). In this context, an assemblage refers to a complex and dynamic arrangement or gathering of heterogeneous elements, both human and non-human, that come together to produce specific effects or expressions. There is no fixed limit to what assemblages can be, including people, objects, ideas, and more. Nor there is a fixed amount of what assemblages can be made of, they are composed by a multiplicity of entities that, at their time, intersect in various ways to other ones. In this regard, assemblages are highly fluid, they change over time and place, are context-dependent and adaptive structures. Moreover, their configuration does not include a pre-defined hierarchy, traditional or hegemonic scales are not a characteristic of assemblages, for they emphasize horizontal interactions. Finally, assemblages emerge through the complex intersections and interactions of its own multicity of components entities, that cannot be predefined (Deleuze and Guattari, 1987; Holland, 2013; Lancione, 2016).

In geography, scholars have adapted and developed the concept in their own ways. In the realm of human geography, assemblages refer to spatial configurations or arrangements of various elements that come together in a particular location or context. These elements can include physical features, human activities, institutions, technologies, and more. It emphasizes the role of non-human agents alongside human actors. This can include technologies, animals, plants, and other material entities that contribute to the formation of a spatial assemblage. Assemblage thinking emphasizes the interconnectedness of various elements within a space. Geographers use this concept to study networks of relationships and how different components interact to produce specific spatial effects. It can be used to analyze everyday spaces and places, highlighting the complexity and contingency of these environments. As in other disciplines, assemblages in geography are often described as fluid and in a constant state of becoming (Anderson et al., 2012; Fox and Alldred, 2015; Holland, 2013).

Geographers who engage with the concept of assemblages may use it as a theoretical framework to analyze a wide range of spatial phenomena, from urban environments to rural landscapes, and from economic systems to cultural practices. More precisely, it has been employed to understand the convergence of distinct historical relationships, the dynamic nature of interactions and how they lead to potential spatiotemporal divergence. But also as a conceptual tool for contemplating both stability and transformation in shaping social phenomena (Anderson et al., 2012). It provides a lens through which geographers can understand the complexity, multiplicity, and interconnectedness of the spatial world (Ghoddousi and Page, 2020; Lancione, 2016).

The assemblage theory shows a great ability to include the performance of materiality and affectivity in geography, but also focuses on the agency and the way it emerges from complex relations. It gives to opportunity, through the analysis of everyday lives of 'normal' people to understand their agency and the multicity of factors impacting the latter. The subject is not anymore the person in se, but rather the interactions and relations of human and non-human factors filling and enhancing the subject. This allows also to see the subject as perpetually changing and evolving according to affect and emotions. By adopting post-humanist and relational perspectives, assemblages actively disturb the conventional divides of inside and outside, self and other, or subject and object (Duffy and Stojanovic, 2018; Fox and Alldred, 2015; Ghoddousi and Page, 2020). Fox and Alldred explained, based on Deleuze's theory that "with the unit of analysis firmly shifted from human agents to the assemblage, the concern is no longer with what bodies or things or social institutions are, but with the capacities for action, interaction, feeling and desire produced in bodies or groups of bodies by affective flows" (Fox and Alldred, 2015, p. 402). In this regard, the assemblages do not see bodies as only physical matters, but through its experience. The body is as a carrefour for interactions and emotions (Fox and Alldred, 2015; Ghoddousi and Page, 2020). However, when shifting the unit of analysis, one must be aware and careful into not ignoring marginalized groups and intrinsic discriminations. Indeed, as my research project focuses on a feminist perspective, the feminist literature on assemblage is an essential component of the fourth chapter marginality analysis.

2.2.2 Assemblages and feminism

If assemblages thinking has enthusiastically provided geographers with a critical framework, some feminist geographers argue that it did not lead to a profound engagement in feminist methods. However, as it is an interesting toolkit to analyze power imbalances, social differences and social reproduction, Eden Kinkaid (2020) offers a feminist critique of the latter. They argue that "assemblage geographies are seriously limited in their descriptive, conceptual, and ethico-political potential by ignoring feminist concerns, including social difference, power, positionality, and related epistemological problems"

(Kinkaid, 2020, p. 458). As mentioned before, assemblage thinking might gather various aspects, such as descriptor, concept and ethos (Ghoddousi and Page, 2020; Kinkaid, 2020).

When looking at assemblage as a description, and at entities gathering to form a whole through relations, different processes can be interesting to analyze. In the second chapter of this thesis, we will seek into neighborhood change and participatory development. However, oftentimes social categories are not described through the assemblage analysis, which might lead to a biased and unreliable study. The author agrees with the fact of not taking for granted social categories – gender, race, age, class, ability, etc. – and its implications, however they cannot be ignored and must be themselves analyze through the prism of assemblages. In other words, as a result of internal entities and their interactions. Those categories are indeed fruits of processes, relations and encounters, they "assemble bodies, space and places with great force and effect and thus 'matter' space" (Kinkaid, 2020, p. 460). In doing so, one can understand how the social categories are both the consequence of differentiation processes (racializing, gendering, queering, etc.), and the cause of social reproduction (gendered, racialized, queered, etc.), without being restrictive categories. In a word, those categories must be acknowledged for, but are not an end per se, they are the result of human and non-human processes of encounters and choices. In the case of the ROSCA those encounters and choices brought by those social categories lead to the creation of support and safe groups to better the life conditions of the participants, but also of the community as a whole, including non-human aspects of the neighborhood.

Assemblage as a concept describes the socio-spatial processes based on their heterogeneity, the way they emerge, their flexibility, but mostly their non-hierarchical aspect. In this paper, Kinkaid (2020) offers a critique regarding power issues, such as imbalances, dynamics, inequalities or the lack of power. Agreeing with Grosz (2020), Kinkaid argues that "there is not an essential, ontological difference that structures bodies or other entities in hierarchies; their location in any hierarchy is rather a product of social practice. This process of stratification, in other words, describes the production of social difference" (Kinkaid, 2020, p. 463). This means that assemblage theory cannot ignore this symbolic and material hierarchy. As a consequence, any assemblage study should provide with an analysis of those differences through the prism of assemblages. Power and the relational production of difference must be considered its multiplicity and as a constantly changing and nuanced gathering. (Anderson et al., 2012; Kinkaid, 2020).

Finally, if assemblage is looked as a way of engaging with the world, at the crossing of history and stories, resulting into *possibilities*, the flexibility and transformative aspect of assemblages might neglect privileges and the effective agency in movement and mobility (Anderson et al., 2012; Kinkaid, 2020). "Assemblage thinking can begin to correct this imbalance by asking more questions about how social difference is (re)produced and how relations of inequality endure and resist transformation" (Kinkaid, 2020, p. 467). In this regard, an essential component of the feminist assemblage review is the ethical side of research and analysis. Starting with positionality, that is an essential topic in feminist research,

assemblage geographers should account for differences, one's anchorage in a social system in a dominant space-and-time-related setting. This means that, by recognizing one's positionality, privileges and entanglement with social system, a feminist vision of ethics is possible in an assemblage analysis. The ethics raised by feminist also concern reflexivity. In other words, the researcher's awareness of its own connotations and assumptions while producing knowledge according to the context in which it is produced. Those two concepts are presented more in detail in the third chapter on methodology from a feminist perspective. Indeed, positionality and reflexivity were widely considered and interrogated during the whole research: the preparation, the fieldwork, and the elaboration and discussion of the results.

Once social categories and hierarchies cannot be ignored, the door is open for the researcher to apply those concepts to themselves. It is essential to recognize ethics through a feminist approach to make sure that the assemblage theory does not stick with previous schemes of oppressions and disregards marginalized people, but manages to embrace its first goal: the recognition of all human and non-humans as active agents in perpetual change (Kinkaid, 2020).

2.2.3 Assemblages at the margins

When the theory of assemblages considers the feminist and post-structuralist methods, they might lead to an interesting analysis of marginality. In this regard, I choose to focus on the writings by Michele Lancione.

> *Being at the margin means to be situated on the other side of a border, while someone else is on the 'inside' somewhere more towards the center. Borders render the margins at the same time possible and visible, tangible and effective, embodied and felt. They are heterogeneous in their nature and forms but they bear the same message: one of expulsion enacted by multiple 'centers' to preserve their own authority and standing. (Lancione, 2016, p. 1).*

Those are the opening sentences of the book *Rethinking Life at the Margins: The Assemblage of Contexts, Subjects, and Politics* (2016), and appears to me as a clear conclusion of all the themes broached beforehand in this chapter. Producing borders is producing margins and is producing spaces and people. Borders are not necessarily physical, of course, but can also be legal, political, economic, cultural, etc. Border-making render visible marginalization and unequal balances of power. Marginality must be studied through new eyes, for there is not necessarily a theoretical definition of marginalization that can meet the actual multiplicity of existing marginalization processes (Lancione, 2016). As mentioned before, assemblage theory, when regarding at marginalization, must not ignore the hierarchical powers scale, neither the social classes. Rather, the point is about looking at them differently (Kinkaid, 2020). Margins cannot be defined properly without marginalized people, the 'center' is neither

legitimate nor accurate in doing so, unless the latter accepts post-structuralist, post-colonial and feminist methods to undertake the issues of positionality and reflexivity (Kinkaid, 2020; Lancione, 2016). The focus is on a new analysis of the heterogeneity of life and its unfolding, including marginality. The 'vitalist' analytic of the margins proposed by Lancione (2016) takes from the post-colonial and relational visions of marginality, but offers a new path to it, that enters as an assemblage theory of the margins. In this pathway, human and non-human agencies are both considered at the same level as they share the spaces in which they exist. Entities are not assumed through a cause-effect relation, rather they are understood through *how* they exist and mix up. The shared condition of existing in time and place is researched through the *possibility of*. In other terms, human and non-humans have agency that emerge through their interconnections and relations, made possible by their shared ground (Lancione, 2016). This agency is enquired as if it were real, every potentiality is considered as an actual version of how things are (Deleuze and Guattari, 1987; Lancione, 2016). Life is understood and interpreted as an *in-potential* entity, the "world is explored in its becoming-urban, becoming-learned, and becoming-marginal" (Lancione, 2016, p. 10).

As Lancione (2016) and Kinkaid (2020) argue, in a vitalist approach, structural issues regarding gender, colonialism, race, age, class, ableism, etc. must not be disregarded. They should be looked at differently: as not only depending on human, but rather on human and non-human entities and their entanglement. In this regard, the margins through assemblage theory, have to be enquired upon without pre-established reading, and with an equal consideration for the non-human aspects. Power relations and unbalances are relationally built and based on specific, precise but evolving contexts (Lancione, 2016).

The first step to enter in a vitalist analysis of the margins is the *recontextualization*, useful to understand the "heterogeneity of the components, processes and forces that make up life at the margins" (Lancione, 2016, p. 12). This is widely done through assemblage urbanism for example, in which city is understood as ever-changing because always in-potential according to its intern intersections and relations between human and non-human. Marginalization depends on the capacities and potentialities in a given context and the city becomes a place where margins exist everywhere and are strong (Lancione 2016). This recalls on the previously mentioned *Feminist City* of Leslie Kern (2021), and how city impact the life of women, their agency and their capabilities: how billboards and streets condition them, but also how cars and street quality impact walkability and the feeling of safety for example. Dovey and Pafka (2020) offer an urban assemblage analysis of walkability. The relations between material entities and socio-spatial ones provides a new way to portray the city as "the identities of particular places (streets, neighborhoods, districts) emerge from complex interrelations between parts" (Dovey and Pafka, 2020, p. 4). This means that space impacts on people as people impact on space, but also non-human entities impact on space and on people and vice-versa. Based on this, the next chapters offer an analysis of the movements made by the participants of the research and how they impact and are impacted by non-human features. Indeed, the way the city of Louga is build has a wide impact of the creation and

evolutions of the ROSCAs as they impact deeply everyday practiced of the participants, their movements, economic opportunities, and the ties between them. In this regard, walkability is not a single subject, but rather a multitude of human and non-human actions and interconnections inscribed in an urban context of mobility. Walkability is in-potential, is a capacity and a potentiality, therefore, the city is a "space of possibility" (Dovey and Pafka, 2020, p. 4).

Secondly, to enter in a vitalist analysis of the margins a *resubjectification* is needed. There is no more the subject-object distinction, and the analyzed entity must be understood not as a self, but rather as constituted by all its intersections, encounters, and relations, in an evolving perspective. As explained by Lancione (2016), the "experience of marginalized people cannot be understood any longer as a matter of personal culpability or lack of will, not simply as the outcome of broader economic causes, but can only be grasped as an ongoing process of subject formation where the latter is always a collective endeavor" (Lancione, 2016, p. 15). This can be understood through the concept of *Meanwhile City*, in which the focus is on the evolving aspect of given spaces according to the immediate needs of the people sharing the same space. The idea of meanwhile city is to use vacant or underutilized spaces in cities for temporary purposes until more permanent development plans are implemented. It suggests that rather than leaving vacant spaces unused, they can be activated for various temporary activities such as pop-up markets, cultural events, community gardens, or other initiatives. This shows the agency of both human and non-human entities, in transforming and adapting to the needs of a precise time and space context (Marko et al., 2022). Useful for marginalized people and places, this concept might retake on the assemblage vitalist eye. Of course, in Louga, as in any city temporary solutions for architectural projects or unfinished construction sites became the theatre of main events. Indeed, the neighborhood that is the focus of the study is in expansion, and many non-human factors do impact the everyday life of the other components of the neighborhood.

Thirdly assemblage reading of the margins imply a *repoliticization*, based, once again, on the specific – even though ever-changing – context in which the analysis happens. Indeed, the analysis of ethics and of what is good or what is bad depends mostly on the context – taken apart "all sorts of actions that do not allow for the full and positive expression of all life" (Lancione, 2016, p. 18). Moreover, those apprehension of good and bad are active definers of what is understood when speaking of *the margins* (Lancione, 2016). This can be understood through the agency of rubbish, and the case study of waste pickers in Brazil proposed by Calafate-Faria (2016). In this paper, the analysis of waste management is approached as an assemblage of human (consumer, picker, politicians, etc.) and non-human (technology, material wastes, etc.) entities, and as vector of inequalities. The interest here is both the value produced through rubbish, and the potentiality of this rubbish as a valuable item for pickers. Of course, the question of recycling is highly political, and especially, as explain in the paper, *countercycling* is political. In other words, *countercycling* are recycling processes that happen outside of the politically established frame or outside of the mainstream plans for recycling. Materiality is seen as a vector or marginality, but paradoxically rubbish as a potential vector of value. Once again, the potentiality of

human and non-human entities is evolving, context dependent and the sum of multitudes of entanglements and relations (Calafate-Faria, 2016; Lancione, 2016). In the city of Louga, and in the neighborhood many reselling of second-hand objects or requalification o rubbish populates the neighborhood. Entire boutiques are based on this circular concept, and the idea to re-produce value with unvaluable non-human objects. ROSCAs are politics group that are not aware of their repoliticization of solidarity economy by their disruption of the gendered status quo.

The literature on assemblage in geography, in feminist geography and in margin analysis is essential to lay a new eye on the questions of exclusion and marginalization, but also potentiality of the space that will interest us in the second chapter of this thesis. Moreover, the methodological toolkit offered by assemblage and vitalist theory will be a pillar of the research conducted in Senegal among the rotating, saving and credit associations. Those associations are inscribed in the frame of alternative spaces, depend on emotional understanding of space, and must be analyzed through a feminist perspective on assemblages.

Conclusion

This second chapter offers, retaking from feminist and emotional geography, definitions of alternative spaces of socio-economic existence, and an explanation on how the ROSCAs can be considered as such. Indeed, not only they are alternative economic spaces offering alternative to the mainstream financial market system, but they allow people that are not considered by this system a form of existence and fulfillment. Those spaces are also safe spaces, developing a solidarity both in economic and social terms. Coupled with a circular economic process, the ROSCAs become safe alternative spaces of socio-economic existence for marginalized communities, here women in the small city of Louga.

The consideration multiplicity of human and non-human actors playing a role in the functioning of those groups despite their apparent marginality is proposed through a feminist geographical perspective on the assemblage literature. The latter allowing the third chapter to develop onto a feminist methodological path for qualitative methods. Moreover, a marginality analysis of the space, based on the assemblage literature will be conducted on the fourth chapter about the context of the research.

Chapter 3 – Methodology and methods of the study

Introduction

The third chapter of this thesis focuses on the methodology, methods, and research activities of the research I conducted in the city of Louga, Senegal from March to June 2023. The paragraphs are organized as follows: why, what, how. In other words, I will first motive my choices, then expose the methodology, and finally detail the methods, and the realization of research activities. The qualitative design supported by a feminist approach allowed me to consider deeply my positionality, and the relationships I developed in the frame of the research, along with the power balances they implied. Moreover, the combination of oral and visual methods with the geography of assemblages allows the research to bring a new point of view on the topic.

First of all, the motivation of the choice of the research is explained through the feminist perspective on qualitative methods. It was chosen mostly for a deep interest in ethics and the freedom allowed by qualitative methods. The neighborhood scale is also justified, as it appears the best scale of analysis given that women's lives revolve around it.

As the focus is on qualitative methodology brought with a feminist approach, I question my positionality and reflexivity. This approach was designed to answer the following question: How do women design alternative spaces of socio-economic existence in the city of Louga, Senegal?

The third point is dedicated to the methods and research activities, it is organized through the lens of observation, verbal, and visual methods. Starting from walking as a method, that allowed me to shape the research question, I then explain how participants' observation was essential in getting to understand the context I was in and the people around me. The informal conversation led me to define semi-structured interview. With the women who were interested I also conducted life histories interviews. Information was crossed with visual methods to better validate them. Those visual methods comprehend both photographs – mostly taken by me – and mental sketch maps drawing, as a shared activity. All those methods brought together allowed a full comprehension of the research topic, and potential answers to the research questions.

3.1 Motivation of the choice (why)

This research is based on a feminist approach, and qualitative design with participative methods. The research activities comprised visual, oral, and geographical aspects. This is the frame in which I decided to evolve in the fieldwork data collection, bibliography elaboration, data analysis and dissemination.

I decided to apply a feminist lens to all the spheres of this thesis: in the bibliography, the planning of the research in Louga, the methodology, the data gathering and dissemination as well as in the way I wrote this work. I found essential to start from a feminist paradigm, as it would be the most respectful to the participants, their will, the way they wanted to define the activities, and to better understand their needs. I deeply believe that such research must acknowledge for positionality and reflexivity, especially as a young, white, female student from France. This approach allowed me to create honest, biased-aware, and trustful relationships with the participants. Moreover, it would allow me to face personal issues, such as feeling of illegitimacy in conducting research in this context, and infinite gratefulness towards the participants.

The feminist approach does not necessarily imply a qualitative design in the research, however it was the one I found most relevant for the case study, and the more in adequation with feminist methods' requirements. Indeed, as the group I studied was quite close and relatively small, and there were potential organizational and languages issues, I decided to focus on broader activities with a restricted number of participants. This choice was not only made when facing difficulties in the process itself but was rather decided beforehand. Indeed, the freedom and variety of methods offered by the qualitative design was judged more relevant for this research.

The way in which I was introduced in the group also motivated my choice to keep on working with this precise ROSCA. Indeed, I was introduced by a colleague of mine that is part of the group. She is one of the neighbors of the president and has been knowing her for decades. In this regard, being introduced by a woman, part of the group, that spoke Wolof and had great confidence with the president of the ROSCA helped me greatly negotiating my entrance in the field. Then, I started participating in the meetings, and as I met women, the ones that were interested about my presence became my main reference points. With some of them I also developed trust relationships outside of the research project. This helped me engage in participative methods, because there was no hierarchy in the conversations between us.

The participative methods are done through two main components. First, in the choice of the activities, that were elaborated throughout the process of knowing the participants. For example, the elaboration of mental sketch maps came to me as the women always explained everything to me in terms of "here"

and “there”, pointing directions. Moreover, the pictures were taken on their request, according to what they thought would be interested. Secondly, the participative aspect was also found in the way to conduct the activities. For example, the interviews were semi-structured, but paved the way for long discussions on and off-microphone on various topics based on what they wanted to talk about. The maps were designed together, I would draw mine, or participate in their if they asked me to.

Regarding the choice of the scale of analysis, the neighborhood is the most obvious one for this phenomenon, not only because there is one group in each neighborhood, rather because it is how they defined themselves and where they belong. Indeed, almost all women of the neighborhood are part of *Lal bassaŋ*, and they are, then, sub-divided in smaller groups with the *tontines* or *diambal*. Their lives revolve around the neighborhood, and the neighborhood revolve around their activities. Indeed, in this neighborhood, women are the leaders, they have the shops, special bondings, and the space in the street, under the trees is theirs. This might seem anecdotic, but as I went around the city of Louga, I was always seeing men and boys everywhere, sitting, going around, playing, chatting with friends, etc. Women were never out, or when they were they were in movement, going from one place to another, never stopping until they were back home. I also met another *tontine* group, a smaller one, but it was happening inside someone’s yard, because “women with money cannot be seen in the street, it is not a proper activity”, they told me. And I believed them because it was confirming all I was seeing. However, when I arrived in this precise neighborhood and I saw all the women, selling fruits in the street, drinking tea while working together, I remained quite surprised. They welcomed me warmly, because my gatekeeper was part of the group, and even the older ones, who were reluctant at the beginning became more welcoming after some time.

3.2 Methodological framework (what)

3.2.1 Qualitative design and feminist approach

This research is inscribed in a qualitative design. This is mostly based on the fact that most of the feminist geographic literature is rather qualitative, but also because it allows a greater freedom in the mixing of the methods (Garcia Ramon and Monk, 2007; Tracy, 2013). Moreover, the activities I wished to develop, such as semi-structured interviews, participants' observation, mental sketch maps, etc. had greater significance in a qualitative framework.
Secondly, the interest in the precise context, at neighborhood level, composed with thick descriptions of the surroundings was essential to me, in order to re-create the space, I spent time in, and render the emotions linked to it. Moreover, the choice of the paradigm, as critical and feminist, was done in agreement with the choice of the qualitative methodology (Tracy, 2013).
Another observation is that the sample of women I met is not closed. I mean that I met many of the women in some events of the group, I conducted 7 registered interviews, and have a similar number of mental sketch maps, but the informal conversations and the observation regards a wider sample. In this regard, and to remember the advice of the assemblage literature, all potential participants, human and non, are subjects and mostly actors of the research. In this regard qualitative methods seemed more adequate to answer the research question: How do women design alternative spaces of socio-economic existence in the city of Louga, Senegal? This does not imply quantitative research, but rather a close analysis of all the subjects and activities. This question can divide as follows:
- What is an alternative socio-economic space?
- Why would women need them? Can they access non-alternative public spaces?
- Can the ROSCA be considered an alternative space? To which extent?
- Are women aware that they are part of alternative spaces?

To answer those questions, the feminist approach appeared as essential and obvious in order to not recreate processes of exclusion from spaces and cultural and economic dynamics. The feminist's theoretical approach is based on some assumptions, such as "(a) that patriarchy (or male dominance) exists; (b) that it unfairly reduces the role and value of women; and (c) that change – usually defined as equity – is preferable to the status quo" (Tracy, 2013, p. 55). The feminist lens has already widely been considered in the previous chapters, through the feminist geography, the feminist alternative spaces and the feminist vision of assemblages. This approach is the thread crossing the whole work.

The knowledge we produce, as humanity, culturally and politically, and feminist geography is an interesting base for the production of a more inclusive scholarship, as it recognizes all forms of knowledge and expression should be recognized as valid and legitim (Blomley, 2008; Darling, 2021). It

is done through the gathering and clustering of data and accounts from unheard or forced-to-silence voices (Smith et al., 2016). It relies on the experiences of place through the prism of gender and the cultural and political perspective it implies (Garcia Ramon and Monk, 2007; Oberhauser et al., 2017). It focuses on how the social constructs based on gender impacts the spatiality of one's life, its identity and the meaning given to places around them (Moss, 2002).

In conducting feminist research, all the process must mirror a reflection on feminism and the study of marginalized groups (Darling, 2021). The methods, as well as the methodology and epistemology must be studied thoroughly into guiding towards feminist research in se, here coupled with assemblage literature (Kinkaid, 2020). More than the topics treated, it is the way one treats them that really matters. In this regard, all topics of research might take on a feminist point of view and be relevant. Identity, subjectivity, and privileges as well as shared conditions between researcher and researched must be taken into account. The power balance during an interview might be the perfect exemplification of the attention that must be held when doing feminist research (Moss, 2002; Pratt, 2008).

When engaging in feminist research, it is imperative that the entire process reflects a thoughtful consideration of feminism and the examination of marginalized groups (Darling, 2021). A comprehensive examination of methods, methodology, and epistemology is essential to effectively guide feminist research. Beyond the specific topics under investigation, the way in which these subjects are approached holds greater significance.

Assemblage in feminist research has developed its own methodology for geography, especially regarding ethics. It provides a new way to engage with the world, based on "openness or attentiveness to difference, possibility, and change" (Kinkaid, 2020, p. 466). However, the researcher must bear in mind the not to neglect social practices and categories of oppression and marginalization. Rather, the potentiality for change should be questioned and analyzed in its context, recognizing biases and possibilities. Assemblage thinking can address the imbalances by prompting additional inquiries regarding the production and reproduction of social differences, as well as the ways in which relations of inequality persist and counter efforts towards transformation. Ethics in this regard is not anymore an impermeable aspect of the research, but rather it is the core of it. It is the point where to start and the ideal around which to revolve. In other words, it is the trunk of the research (Kinkaid, 2020).

3.2.2 Ethics

When considering ethics in feminist methods, two essential points to focus on are the positionality and the reflexivity of the researcher (Kinkaid, 2020). Indeed, the researcher's positionality is a crucial aspect of this discipline that is not inherently given and requires careful reflection and negotiation (Catungal, 2017). Factors such as identity, subjectivity, privileges, and shared conditions between the researcher and the researched must be taken into consideration. Mostly, it is essential to understand "myself", "yourself" and the interaction and political and to be negotiated (Myers, 2010).

In my case, as a young, white and student researcher, it was essential to reflect on my position and my privileges to enter the group of participants. An example is the question of money: as I was introduced to the president by a member of the group I met at work, the question was not raised. However, later, when meeting other women, especially older ones, some would ask me for money, or to buy them goods after we were introduced. When I introduced myself, or was introduced by the president as a student, they would understand that I was not able to give them money. Most of them had son or daughter my age, and they knew that the fact of being a student would mean a particular economic condition. When they asked me, I would be honest with them in explaining that, in Italy I do have an odd job to pay my studies, and that I was here thanks to a scholarship of the University. It was really interesting to see their idea of Europe, and of whiteness change as we got to know each other. Another conversation that made me deeply reflect on my positionality is the ability to move. Indeed, when they were asking me how I could come to Senegal, I would say that I came by plane, through a university project. But what they meant was rather: how did you get the necessary documentation to come here, as we do not manage to have it to go to Europe. When I explained that, as Europeans, we could come for 90 days in Senegal with only a valid passport, a conversation on injustice and inequalities opened. I let them knew that I agree with them, and listened to their arguments, their anger, and their disillusion. It was not easy to feel legitim and valid in the face of those inequalities and difficulties. Moreover, it took me some time to understand when the better time was to meet them, without being another social obligation, without stealing time from them. Finally, I was going almost everyday in the afternoon, to drink *ataya* with them, as it was the moment they spent together, and they would invite me for the following day.

The second aspects regarding the feminist ethics in research is the reflexivity of the researcher. In other words, the fact that the knowledge produced is *de facto* biased, by socio-cultural and political aspects (Rose, 1997). As mentioned before, I am a young woman, who grew up in the French countryside, I had the opportunity to travel in some European countries to study, and during the research period I was in the second semester of the second year of my master's degree. I was always raised in a context in which politics had importance, and I have always been interested in feminism and it has always drove my life. My choices, and the way I move has always been done, being aware of being a woman, with the consequences it may have. In Senegal I also learned to be aware about being a white woman. In this light, I am aware of the biases the knowledge I have and wish to produce through this thesis. I am aware that the feminist methods are also biased, even though their starting point is to do better and hear unheard voices. I remain a white woman raised in Europe, whose research is based on black women's time. I am convinced, however, than despite this difference, our common gender led to the development of trustful relationships.

The dynamics of power balance, particularly evident during interviews, serve as a pertinent illustration of the attention required in conducting feminist research (Moss, 2002; Pratt, 2008). Indeed, they

represent both the positionality and the reflexivity of the researcher. The positionality rests in the power balance intricated in the relation between researcher and researched. The reflexivity lies in the way questions are chosen, asked and in which order, for example. Indeed, to overcome those issues, it is essential to expose them. Moreover, I found easier to conduct honest, and more free interviews with the women I knew more, that I saw every day. With them, the interview seemed more an organizational matter, as we already spoke about most of those aspects during informal conversations, but I needed the registrations. Those interviews are usually longer, and wider in topics, as it would be sharing ideas rather than asking for answers. In fact, the approach with the women I had more confidence with, and I knew would be at ease to mention more personal details, I followed rather a life story approach. This will be detailed more precisely on the next paragraph on the methods.

3.3 Participative observation, verbal and visual methods (how)

This part details the methods used during my research period. Based on qualitative design, the methods are multiple and cover observation, verbal, and visual content, and they tend to be participatory methods. I decided to organize them as such, even though they are not exclusive one from another and some were even built contemporaneously.

First of all, both chronologically and in this part, I started by walking. I used walking as a method to understand the context I was in, and some questions immediately raised in my minds, those are the questions that led the research. Secondly, I engaged in participants' observations, during the meetings, the teatime, or every time I would meet them, essential information to understand the context would emerge.

This of course, would lead to many informal conversations, essential in understanding them, their personal identity and as a group. I organized semi-structured interviews with the women who were interested and had the time to do so. With the women I had more confidence, and I saw were receptive, we engaged in life history interviews.

Those histories were also transcribed by the use of visual methods such as photos and mental sketch maps. As I did most of the photographs, we all did the maps. Those visual methods are essential, coupled with other verbal ones, to have to full picture of their lives.

The cumulation of those methods and activities allows a comprehensive analysis of the socio-economic dynamics happening in the neighborhood and in the city of Louga, between participants and between the latter and space.

3.3.1 Participants observation and walking as a method

The first form of observation I engaged in, is walking as a method. I did it both for myself, in order to have a deeper understanding of the city and the spaces, but also participatively with the women. It was not a research activity *per se*, but I used to accompany them when they offered me to, to go shopping, or visit a relative. This might seem anecdotic, but as one walks, they discover another aspect of the city and the people they walk with. They shared with me memories of places, I understood how their network was extended, who was family, and who was not (Pierce and Lawhon, 2015). Walking is a process of place-making (Low, 2016).

Walking as a method is becoming increasingly important in qualitative urban geographical research. Indeed, this new way of examining the city can provide with essential and unique data. Of course, this method is highly dependent on the positionality of the researcher, and this will directly impact their experience of walking, as it is a "self-conscious, reflective project" (Pierce and Lawhon, 2015, p. 656). Il allows the researcher to better understand, not only the physical surroundings, but also the social and cultural norms, or even political and religious acceptances of the place they are in (ibid.).

Even if the collected data depends on subjectivity, emotions and positionality of the researcher, the recognition of such, coupled with a detailed methodological process makes walking a reliable source of information. Especially to "understand dimensions of participants' spatial experience that might otherwise be difficult to elicit" (Pierce and Lawhon, 2015, p. 657).
As qualitative research favorizes a diversification of methods inside a research, it is the same for walking. Indeed, if walking is employed in combination with other methods its efficiency is greater. This is mostly due to the fact that, walking as a method is used to raise questions rather than to find answers. In other words, the interrogations that are born from walking should guide the research process (Pierce and Lawhon, 2015).

I did wander in the city to get to know it, whether it was with my cellphone as a map or without it trying to remember the way. Of course, walking in the sand with a temperature of forty Celsius degrees is not always pleasant, but the ability to walk in Louga and the freedom deriving from it gave me great satisfaction. I walked on my own at the beginning, with the people I worked with sometimes, and with the women of the ROSCA when they had to do shopping or specific activities. I sometimes were stopped by men in cars offering me to bring me where I needed to. Despite those difficulties, I found a great walkability in the city of Louga especially in respect with other Senegalese cities I spent time in. I could take pictures while walking, listen to the noises and smell the perfumes. It made me notice small aspects of the urban setting I was evolving in, such as the quality of the streets and the lack of sidewalks despite the great number of people using their feet to move. I also understood that people rarely moved from a neighborhood to another, but rather to do things in the same neighborhood or the adjacent one. Walking seemed, in the end, feasible both in terms of urbanism and safety, even though neither of them were optimal conditions. The small size of Louga, however, made it realizable and interesting. I also understood, after some time there, that I started not to walk anymore to walk per se, but rather as a mean of going where I needed to go. I also started to pay less attention to the surroundings as I get used to them. I decided several times to change my itinerary from a point to another in order to re-connect with a new surrounding and be able to observe different paths and people.
What stroke me most is that it was rare to see women outside together. I saw women on their own going somewhere, I saw men outside sitting and talking, but I did not see many women interact with each other for no specific purpose. In this regard, I started to wonder if spaces in which women were together existed, where to find them, and what they were based on. This is when I first heard of the ROSCAs. I met them, and the research *per se* started, first with participant observation to get to know them.

Participant observation is mostly found in ethnographic research but is also an interesting tool for geography. Now, ethnography in geography is a developed field, especially when looking at feminist geography, often using ethnographic methods, as its openness on sources and methods are essential to understand unusual contexts for the researcher. It allows the recognition of biases on the part of the

researcher, as mentioned above. The positionality and reflexivity are essential components to start participants observation without ignoring the differences and biases (Watson and Till, 2010). Of course, at my arrival it was not easy to negotiate those biases and differences, but with the acknowledgement that they do exist and are difficult to erase in such a short time, I felt like exposing them would be the best way to not fall into wrong assumptions and conclusions.
The method of observation, based on description of and reflection upon subjective visions is deeply embodied in emotional experiences coming out of interactions with human and non-human others. Once the biases recognized, it is easier to feel more at peace with the concept of other, I am the other to some, who are the other to me, this does not implicate a hierarchy or a value.
In this scope, language is essential to do participants observation, but is far from being the only mean. Indeed, the identity of people themselves, intersectionality, but also the urban surrounding, their relationships and the objects in the space are part of this analysis process as a whole. The power balances, their causes and consequences might be the main question when doing participants observation. It allows the researchers to understand those without asking the sensitive question of relationships and power (Watson and Till, 2010).

Participants observation is based on memory of course, but not only, as memory is easy to distort and highly fallible. In this regard, note taking is essential, as well as coding them (Watson and Till, 2010). When I observed aspects that I was afraid not to remember I used to write them on the Notes of my phone, on a notebook, or take a picture of it if feasible. Every night I would retake those aspects, and the ones I remembered, and organize them on my computer based on the thematic I thought it could feed for the research. Those thematic aspects were defined after the coding of my first notes and helped to design the whole research project and activities.
Observing and documenting everyday practices, emotions, social spaces, and material encounters is highly subjective and cannot be considered an 'objective' reporting task. This does not mean that is does not have value, or is not scientific, rather than when entering in this methodology, the researcher is aware of its subjectivity, and the impossibility to find objectivity. For example, language is never neutral, and words do have connotations, even unconscious ones. The use of a word rather than another has implications. Moreover, the mixed methods of writing, photographing, recording, etc. allows the researcher to grasp a specific meaning that is both defining and dependent on space and time.
My practice of participants observation started as soon as I arrived in Senegal and started to take notes of what I saw happening around me. I realized, after the end of the research, that things I found unusual and I wrote on the first day, became quite obvious later on. Indeed, this allowed me to analyze also how my perception changed in those months. As I did not know about the ROSCA practices before meeting them, many aspects were new to me. Moreover, it was my first experience as a researcher. If at the beginning I felt ashamed to write on my notebook, or felt it could be unpolite, I got used to it, and it

became a natural practice. This helped me greatly in defining the research questions, and reflect upon how I could explain what I assisted to.

Participants observation is also found in the details: the side of a building, an animal, the place of trees, people and their movements, the specific sounds of the bell, smells and tastes of the food, or the lights at a certain hour. This comes out from the lived experiences of these environments. When we write to remember, we capture telling and ordinary details about a place or situation, but we also transcribe our emotional reactions and mental states when observing, writing, reading and coding. Through notes, sketches, photographs, mapping, and other forms of interviews we aim to create detailed accounts of everyday settings, routine interactions, and both ordinary and unusual situations in our work (Watson and Till, 2010).

3.3.2 Verbal methods: conversations, semi-structured interviews, and life stories

At the crossing between observation practices and spoken methods there are the informal conversations. Those natural conversations usually bear with them a great quantity of data for qualitative researchers. This is one of the main sources of my research: in appearance trivial conversations that carry with them the identity and the nature of the relationship of the people engaging in it. Those conversations could happen between two members of the ROSCA, between a member of the ROSCA and a client, and a man, and myself, etc. Those conversations cannot be entirely reported, as it would be impossible to remember them and unethical to use the words of people. However, they provide with a solid background for the research to happen in, and for the interviews to be designed.

The practice of interviewing is intertwined in power relations that affect social interactions. In this regard, ethical questions are at the core of this practice. As mentioned before, individuality, positionality and reflexivity are essential components to be reflected upon before, during and after engaging in interviews. Indeed, if what emerges of interviews are the differences rather than the commonalities, then, the researcher must be aware of what is understood as the other, and through difference, to not fall into inadequate conclusions and generalizations (McDowell, 2010; Tracy, 2013).
The power relations are dependent on the social, economic, political, and cultural context and do consider the whole intersectionality of people, as well as non-human aspect such as clothing, setting, etc. In other words, the interactions happening during the interviews are embedded and embodied in socio-spatial characteristics of both the researcher and the participant (McDowell, 2010; Tracy, 2013). Moreover, interviews, as participants observation, is a way to transcribe emotions: “interviewing is an *interpretative* methodology” (McDowell, 2010, p. 158).
Once aware that the interviews are anchored in the setting it happens in – both human and non-human – it is possible to engage into in-depth research of some issues. It gives value to individuality, identity

and personal beliefs, and allows an understanding also at local scale, without necessarily a large sample, as here in the study case I conducted (McDowell, 2010).

Some of the interviews I conducted were semi-structured. In this regard, I could launch a discussion that would consider the research's interest, but without the rigidity of asking the same questions. Indeed, the questions were more of an inclination, than a questionnaire. It allowed me to adapt language and level of details according to the participant. I could also choose which questions to include or exclude based on what I needed to know, or what was already said. In this regard, it could lead to a more open conversation than close-ended questions, and to make it seem more natural than asking systematically the same questions independently from the received answers. The adaptability offered by semi-structured interviews was essential in the research process, both for qualitative methods and for feminist ethics (Laws, 2013).

I started by drafting a non-exhaustive list of questions, that would allow me to tend to a specific conversation. The questions were mostly linked to the identity of the person, and their relationship with the family, the ROSCA, and the neighborhood, on both professional and personal sides. Those relationships emerge from a strong network, understood as Guérin (2006) defined it: "a combination of professional, personal and community relationships" (Guérin, 2006, p. 551). Of course, the separation of women's lives into economic, financial, and social components is irrelevant because social relations strongly impact economic and financial strategies. Likewise, the boundary between personal and professional relationships is blurred (Guérin, 2006).

Afterward, the interviews tend to better understand the conceptions the women had of the ROSCA, their feelings regarding this space, to try and understand if they were aware to be part of an alternative space.

With the women I knew most, the interviews quickly developed into a life history type of interview. This does not mean that the women who engaged in this process would tell me about their whole life on all aspects, rather that they would tend to mention chronological the marking facts of their lives; and one thing leading to another, sail through their personal and professional life. Rather than an interview, we engaged in narrative forms of speech. It is an interesting way to deepen into economic and social spheres of life, from the point of view of the participant herself (Guérin, 2006; Tracy, 2013).

Of course, the information was deprived from scientific proofs and as they are based on living memory. To ensure objectivity, the information gathered in the life history underwent some forms of verification through cross-checking (Guérin, 2006). Especially the information regarding the present and the ROSCAs groups. This involved observing the daily activities of the women, as well as participating in group meetings. For example, the nature of the relationships between the women, and the power balances at stake were not easy to comprehend with those interviews, but they could be analyzed during the meetings.

Moreover, the personal memories and emotions linked to this memory, – even if not entirely reliable – are interesting to analyze, as they reflect a way of seeing their own lives. Indeed, life histories method's interest is precisely to hear a person speaking about their own life and collect their perception on it (Jackson and Russell, 2010). During the process, some reflections were made by women themselves, as they would assume an event had to be seen one way, but when re-explaining it, or re-performing it in their mind, they would realize that they could see things differently, especially for events that happened quite far in the past.

Another way to analyze life history is through visual methods. In this regard I decided to engage, with the participants, in mental sketch mapping, and photographing the places that were and are important to them.

3.3.3 Visual and spatial methods: photographs and mental sketch maps

Mike Crang (2010) argues that it is not only useful, but maybe essential to engage with visual methods when doing qualitative geography. Geography's visuality appears to be obvious, as everything is embedded in space, and vision is intricately tied to geographical contexts. Visual objects, such as photographs, maps, etc. are both a topic and a mean for research. I both aspects, the ethics must be, once again, at the core of the research project development. Indeed, visual methods are as powerful as they can be dangerous, and manipulative is not managed ethically and with care. Visual methods are not neutral, nor objective, contrary to what can be believed. When they are designed as well as when they are interpreted, they do touch each participant's sensibility, emotions, and memory. This is why, in research, it is essential to beware of biases and unrequested connotations the work can take. Images can objectify, generalize and rigidly defined individuals. This is inscribed in a broader political frame of definition and (mis)understanding of the Other. However, images are also a great tool of communication, empowerment and re-definition when they are managed ethically and participatively (Jackson and Russell, 2010).

I used two types of visual methods: photography and mental sketch maps. Here, I will detail the methods used and the way they were designed to meet the requirements of my research project. I used photographs to record, represent my research experience, and understand how the ROSCAs impacted the neighborhood, and ultimately as a way to interact with the neighborhood. Photography requires choices that made me pay attention to the processes happening in the neighborhood and the transformation it might undergo during the ROSCA meetings (Bignante, 2011). Research implying photograph can be done in different ways. First, images can be used scientifically, as containing data: they show something difficult to describe with words. This is the case of some of the pictures presented in the previous part, such as the Figure 1 about religious symbolics in the house-making processes. It

illustrates the social, historic and political context. Moreover, images can also be used for their narrative. In this regard, they exemplify social norms or events of a particular context. An example can be the Figure 15, of the *diambal* basket that gives a hint about these specific practices, in its normal happening. The other two ways of using pictures are reflexive and phenomenological. In this regard, respectively, the participants and the emotions are implicated in the process of taking a picture (Bignante, 2011). This is more difficult to demonstrate in research, as emotions are quite personal and not always easy to transmit to people even through pictures. Many of the pictures that were taken during my research – by me or by the participants – do have a deep emotional implication.

In more practical terms, I almost always went around with cameras, especially to the meetings on Sunday, but also sometimes at teatime. I had two of them: a disposable one, always with me, small and compact that was also used by the kids; and a reflex camera, way bigger that I brought mostly for occasions and the main meetings. When I brought the camera with me, I noticed people's attitude change. Some of them were afraid of it, others showed excitement. The fear vanished usually as soon as I explained that I did not intend to picture the ones who did not wish to. Moreover, I made clear that their consent was essential both in being taken in photo, but also for the potential use of those photos. In this regard, people who agreed on being photographed were asked to sign a consent form, accepting, or refusing the use of their image, or their children's image, in my research.

Most of the pictures done in the scope of my research are under the scope of working "with" the images. I also did some videos, but they had rather a personal inclination, to remember emotions, memories, and moments. If most of the pictures in this research serve as a memory and as descriptors of urban facts, social phenomenon and do rely on the emotions of a given moment, this research is not entirely based on visual methods. Indeed, images is one of the elements used to enrich the research but is far from being the only one. They are used both on their own and to expand the data gather through other means. The photographs are unique in their way to convey a message or to recall a memory, and this is how I decided to use them: as a complementary method (Bignante, 2011). In this regard, they are completed by the previously explained methods, but also with the design of mental sketch maps.

The technique of mental mapping provides insight into how individuals create and perceive space, and the interactions between humans and non-human environment. It involves the depiction, through hand-drawn sketches, of the cognitive map of an individual or group, including the drafting and labeling of this map. It can reflect both immediate and longer-term timelines, social dynamics, oppression and inclusion/exclusion processes. Mental maps are often complementary methods, as other visual methods (Gieseking, 2013). Indeed, drawings is a way to express aspects that would be difficult to verbally explain, especially when considering spaces and movements (Bignante, 2011). Mental sketch maps are forming a continuum between space itself, the memory of it, and the emotion linked to this space (Low, 2016). When drawn inside a community, they can also be used as a tool to analyze community habits, issues, and potential solutions (Curtis, 2016).

In this research, the mental sketch maps were coupled with all previously mentioned methods, but also with verbal methods, in the sense that map-making was registered as women explained what they were doing, as a dynamic sketch map drawing strategy (Kim et al., 2016). They were used to directly answer two questions: what are the spaces women frequent, and how do they move? Which leads to answer the research question on: are there alternative spaces designed by women and for women? If yes, what are they?

On the organizational side, they were designed on a setting as calm as possible, with just the two of us, in order to allow confidence and not feel judged. I tended to book a form of appointment with the participants so that it was more probable they would have the time to do it. With some of the participants we did not manage to spend the necessary time together to draw the map, mostly for organizational issues.

I usually brought different sheets of paper, so that if they wanted to they could re-start, or expand. They also had access to different type of pens, pencils and colors. The first reaction of women when I asked them if they would agree to do maps was to answer that they did not know how to draw. I reassured them on the fact that there was no correct or incorrect map, and that the aesthetics did not really matter. At the beginning of every session, if they did not know where to start, I would show them two maps realized by a colleague and myself. Those maps were based on the city of Turin as I did not want to influence their perception of Louga. Then, if required, I would guide them with some questions, such as: what the most important place to you is, where do you feel home, which color represents this space in your mind, how do you go from point A to point B, etc. First, they would design the space based on places they liked or used, and then their movements in this space. Overall, at the end of the exercise they would all confess that they liked it, and that drawing relaxed them, even though it was seen as an activity reserved to kids.

Conclusion

This chapter navigates through the feminist and qualitative methodology used in the research that led to the choice of the specific methods and research activities. The different methods used are though as the result of the methodology and paradigm necessary to the research. Especially, from an ethical point of view, a specific reflection was brought according to feminist paradigm requirement. Indeed, reflexivity and positionality were two of the main aspects framing the research process. It was also the starting point to define the research question.

Methods are used in a complementary way one for another, as they aim at understanding the conception of space of the ROSCAs participants. This conception englobes personal and professional spheres of life, that are deeply linked. To enter in depth of some personal topics, the way the entrance in the field was negotiated is essential. Moreover, without those methods completing one another, it would have been difficult to have reliable data, essential to answer the research question(s).

In the fourth chapter of this master's thesis, I present the global and specific context in which the research took place. General information are essential to then deepen in the local understanding of the ROSCAs in a specific neighborhood of the city of Louga, Senegal.

Chapter 4 – Context of the case study: ROSCAs in Louga

Introduction

The fourth chapter of this thesis focuses on the context of the research I conducted in the city of Louga, Senegal from March to June 2023. I went there to conduct my master's thesis research thanks to a scholarship for research offered by the University of Turin.
The research focuses on the rotating, saving and credit associations (ROSCAs) and more precisely the *tontine* and *Lal bassaŋ* ones. Those groups are created, embodied, managed, and used by the women of the neighborhood. Those groups are common in Senegal, but more generally in the Sahel, in Africa. They are also found is Asia. In this thesis, those associations are understood as alternative spaces of socio-economic existence. The goal is to understand their impact both on the women and the neighborhood, their potentialities and risk, and the reason they happen in this precise location the way they do.
First of all, some context related information is necessary, along with a space and participants marginality analysis. Afterwards, the work will dig in what are the ROSCAs with a special focus on *tontines* forms *Lal bassaŋ*.

During my three-month research in Louga, Senegal, I gathered general information from recent studies at various scales, focusing on regions, departments, cities, and neighborhoods. Administrative and specific data at the city and neighborhood levels were challenging to obtain, especially when clustered by gender. The general data used in this work come from local sources, especially the *Agence Nationale de la Statistique et de la Démographie du Sénégal*.
To comprehensively understand the research context, an assessment of marginality for both participants and space will be conducted, drawing from the literature on assemblages previously discussed. Indeed, this part is organized as recommended by Lancione's *Rethinking Life at the Margins* (2016), to re-contextualize, re-subjectify, and re-politicize the context of the research. In this regard, the neighborhood is understood as marginal but in-potential thanks to the crossing of subjectivities that happens there. All the elements and entities of the neighborhood are understood as potential subjects of the research and the political dimension, especially regarding the concept of Value is rethought politically.

The second part of this chapter is the definition of the ROSCAs and especially the models of *Diambal*, *Tontine* and *Lal bassaŋ.* Those are included in the variety of alternative financial practices raised by women around the world, and in our example in the city of Louga, Senegal. The difficulty to have a stable and paid job, the lack of trust into the local banking system, the responsibility towards the family, and more broadly the community are the main reasons women need the ROSCAs. Those strategies are

created to answer both long and short-term needs, and even if they are generated by but also generators of inequalities, they represent a unique possibility for women to manage their money better and together. The two types of tontines I assisted to are the daily product-based and the monthly money-based ones. The first is an answer to immediate family needs, whereas the second consists of a great asset to accomplish personal and professional projects on the long term.

The *Lal bassaŋ* is a quite new form of ROSCA, and is dedicated to the fulfillment of social duties, especially the ones regarding the *Tabaski*. This practice of saving is quite easy to organize and fits all budgets as participants are only responsible for their own savings. The *Lal bassaŋ* is a deeply social practice, gathering women every week to save money, but also to spend time together and share about their issues and needs.

4.1 Context note on the city of Louga

In the scope of this research, I spent 3 months in the city of Louga, Senegal. To provide a faithful and reliable framework for this thesis and in order to enter in the context of the research, this work will provide firstly some general information based on recent studies, at different scales. Most of the information are clustered by region or department – here region is understood as in the French definition of it: a unit under the nation, region is followed by department, city and neighborhood. Indeed, administrative and general data at city and neighborhood level are difficult to find. However, to understand fully the context of the research, a marginality evaluation of both participants and space will be designed. This analysis will start from the previously detailed literature on assemblages used to illustrate the research frame.

4.1.1 General considerations

4.1.1.1 Senegal

Senegal is a country situated in Western Africa, more precisely in the Sahel Zone. For some years now, Senegal has been seen as one of the few stable countries in the region, despite of the tensions brought about by the upcoming elections of spring 2024. Moreover, the COVID-19 pandemic along with the Russian invasion of Ukraine led to decrease of the GDP growth in 2022, and a strong increase of inflation rate (The World Bank, 2023).

When looking into gender aspects, in 2023 Senegal is the104th country out of 146 countries participating in the Global Gender Gap Index. This index is based on four main pillars that are: health, education, economic opportunities and political participation. With respect to 2022, Senegal grew from 8 places, however, its score really increased little in the index (World Economic Forum, 2023).

The official language of the Senegalese Republic is French, however the first language in terms of number of people speaking it is the Wolof. Studies are mostly conducted in French but can also be done in Arabic. There are twenty-two national languages and some more seven regional ones (Diallo, 2010).

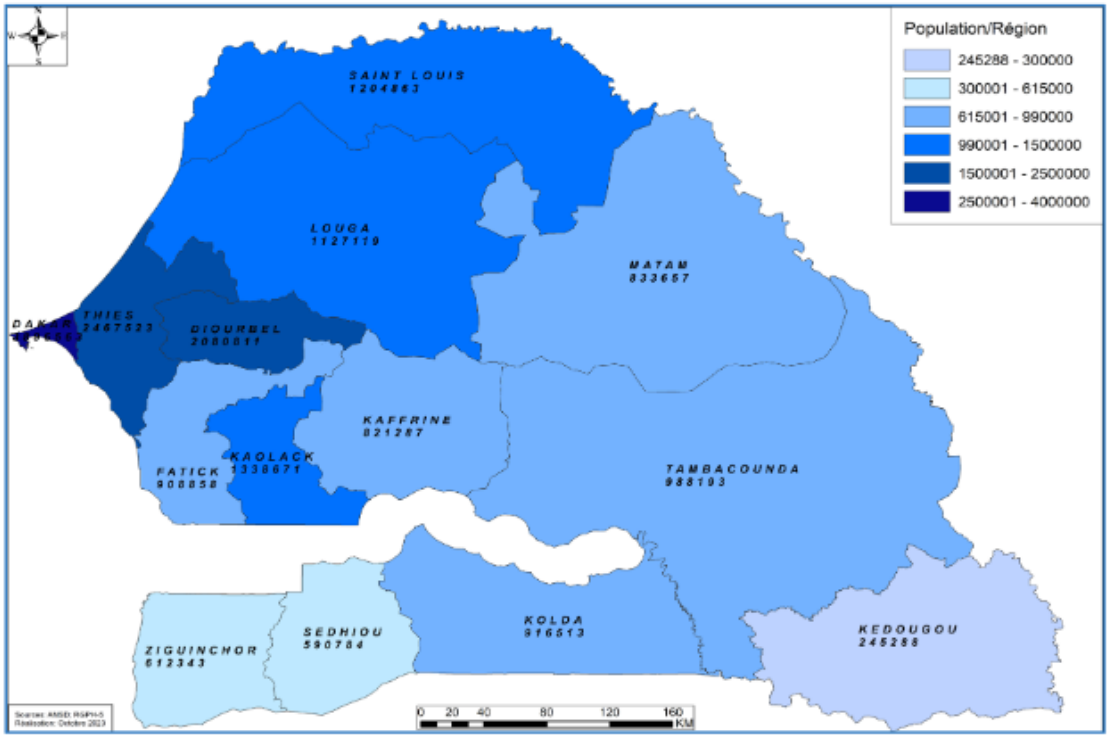
Senegal is a secular republic, however, religion is really important in the traditions, the customs and the general life of the country. The majority of the population is Muslim and adheres to different brotherhoods. A small portion of the population is Christian, especially in the south of the country (Gifford, 2016). The city of Louga reflects the national statistics and the majority of the inhabitants are Muslims, however there are catholic schools and a catholic church in the city.

Senegal's territory is divided into two parts one at the north of the Gambia and one at the south. The two parts are joined at the east side of Gambia along the Mali border. The population in unevenly distributed in space, and most of it is in the northern and western part of the country, where we find the capital

Dakar. Moreover, the resources and wealth are also unevenly distributed, and according to a 2018 study, the poorer regions are the southern ones (ANSD, 2018). This same report argues that, if Senegal won back some points regarding the poverty rates, the number of poor is still growing between 2011 and 2018 (ibid.).

The Senegalese population was last censused during the months of May and June 2023. Some conclusions can be taken from this recent report. The resident population in Senegal, as of the 2023 census, is 18,032,473 inhabitants, including 8,900,614 women (49.4%) and 9,131,859 men (50.6%). The average annual growth rate has remained stable since the last census in 2013, at around 2.9% (ANSD, 2023). The urban expansion is quick and broad, and Rufisque and Thiès are also growing cities both in terms of population and urban expansion (ANSD, 2023).

Graphique 3 : Répartition de la population du Sénégal par région en 2023



Source : ANSD. RGPH-5, 2023

Map 1: Repartition of the Senegalese population in 2023 (ANSD, 2023)

The Senegalese population is characterized by its significant youthfulness: half of the population is under 19 years old. Additionally, men are younger than women, with half of the men being under 18 years old, while half of the women are under 20 years old. Children under 15 years old make up 39.2% of the overall population and only 3.8% of the population is aged 65 and older (ANSD, 2023).

4.1.1.2 Louga: region, department, city

The city of Louga is situated in the departments and more broadly the region of the same name, situated in the north-west part of the country. The region has access to the sea, but the city of Louga is a little less than 50 kilometers from the coast. In 2019, the population of the region was of 1 032 645 inhabitants, with a really young population. As at national level, the growing rate of the population of the region is at 1,8% (Aw et al., 2019). In the region the urbanization rate remains quite low but is still growing by 0,9% per year. In the city of Louga, in 2019 there were 123 263 inhabitants, making it the urban center of the region. Indeed, more than half of the urban population of the region lives in the city of Louga.

Louga is an agropastoral region, as the main economic activities are cultivation, farming, and fishing, however also activities such as crafts and commerce are growing in the last years. In the country, the 45,6% of households conduct an agricultural activity, and this number is even higher in the region of Louga. The region counts a total of 119700 households (standard and collective) composed of 9 people in average. Out of those, between 80 001 and 90 000 have at least a member of the household who engages in agricultural activity to sustain the family's needs (ANSD, 2023). In the last years, because of changes in climate and the lack of rainfall, the agricultural sector suffered a decrease in production. Farming is an activity that still grows and most household own cattle, sheep, or chickens, especially in the rural areas of the region. In the city of Louga too, many families are owners of animals, and produce their own meat.

The selling of cattle and meat is a common activity in the city even though it is still a practice with weak economic impact. Craftsmanship is a dynamic sector, providing employment opportunities for a significant workforce, particularly among women and the younger generation in the city of Louga. However, despite its promising potential, the sector faces challenges associated with its limited organizational structure and insufficient support for promotional activities, thereby restricting its meaningful contribution to the economy (Aw et al., 2019).

Employment remains an issue in the region of Louga, and a great preoccupation for the inhabitants and the local powers. The lack of information about job opportunities and infrastructures that might engage in hiring consists of a gap between unemployed people and the realization of getting a job. Mostly men are looking for jobs, but women have the highest rate of formal unemployment. Really few jobs do have an employment contract, and the number tends to diminish in this region. Indeed, many of the women of the city are the owner of small and single businesses, rather than employed formally. Moreover, it is really difficult to have valid data at the city scale, especially due to the importance of the informal sector (Aw et al., 2019).

Apart from the population and density data, it is quite difficult to find quantitative data aggregated by gender, especially, once again, at city level. In this section the numbers used are the ones of the department of Louga (unity under the region and above the city), that counts in total 440 862 inhabitants, of which 123 263 live in the city of Louga.

When looking at education, it is clear that the region of Louga still remains at a low level of accessibility and as a consequence a low level of completed schooled years, especially outside of the cities. The emphasis is on the elementary school, and even though most of the infrastructures are public ones, the private school system is meeting a boom in the last years (Aw and al., 2019). In 2018-2019 academic year, 54 523 pupils were enrolled in the elementary schools of the department, with a majority of girls (28 959against 25 564 for boys). However, the rate of achievement of primary school is higher for boys in the department (64,08% against 49,10% for girls).
In 2019, more girls enrolled in middle school, but the gender gap becomes smaller. Indeed, 51% of middle school students are girls in the department. Even though those numbers are encouraging, when looking at the percentage of successful candidates of the Baccalauréat – the exiting diploma of high school – for the same year, at regional scale only 39,77% of the girls got their diploma against 53,19% of the boys (Aw et al., 2019). Finally, there is no public University in the region of Louga, the closest one being in Saint-Louis.

When considering health and public sanitation, most of the related infrastructures of the region happen to be in the department and the city of Louga. Even though the whole region has a relative access to health infrastructures, the number of the latter did not really evolve in the last years and the material effects are quite old and sometimes obsolete (Aw and al., 2019). Few data are available clustered by gender, except for contraceptive and sexual health and pregnancy rates.

4.1.1.3 Women in Senegal: gender-based violence and autonomy

In 2019 a report on gender-based violence at national level is published by the Agence Nationale de la Statistique et de la Démographie in partnership with UN Women. This report aims at filling the empty space left by the lack of gender-related statistics in Senegal. The four main points of the report are the following: sexual diseases and early pregnancies, excision, domestic violence and the power of action of women. This report is inscribed in a broader frame, and happens after the proclamation of the Parity Law in May 2019, that ensures the full parity between men and women in all elective institutions. The law itself is the result of the national strategy for gender equity and equality (*Stratégie nationale pour l'Équité et l'Égalité de Genre*) (ANSD, 2019).

This report brings together essential data but might show unrecognized biases based on who and how the questions were asked to the women. Indeed, deeply sensitive issues are considered in the report, and no methodology of data collection is present.

Firstly, the report argues that early pregnancy (15-19 years old) rates are higher in rural areas. Despite this fact, and even though most of the population in the Louga region lives in a rural setting, the region has one of the lowest scores for teen pregnancy. Moreover, as mentioned before, the percentage of girls attending school in the region of Louga is quite high, and the research confirms that adolescents that never attended instruction structures have higher fertility rates in the 15-19 years old span (ANSD, 2019).

When looking at the sexual and marital activities before the age of 15, the gender gap appears clearly: 5,7% of girls are married before 15, whereas no boy is. Moreover, 6,1% of under-15 girls declare to have already had a sexual intercourse, against 4,4% of the boys. In addition, women are more likely to contract sexual diseases. For example, in 2017 for almost any age class women were around 6 times more likely to contract HIV infection (ANSD, 2019).

When looking at contraception, also called *planification familiale* locally, the studies mention the *prévalence contraceptive*, meaning the percentage of women aged 15-49 who use contraceptive methods. This study seems to be done on women mostly, even though the *planification familiale* is seen as a family and often male-led decision. In the medical district of Louga in 2018 8,4% of the women were considered as under prévalence contraceptive, and 11,5% in 2019. This is a slow but still existing growth.

For what concerns the prenatal consultation, the available services seem to match the needs of the population and in 2019 in the district of Louga almost all pregnant women used the services offered by the dedicated infrastructure. However, only the 67% of the women who came once finished the full cycle of prenatal consultations. For what concerns postnatal consultations, only 81,7% of women who gave birth in 2019 went for a follow-up in the 48 hours after the birth. And, in 2019 the rate of at-home birth is still high in the region (Aw and al., 2019).

In the 2019 report on the socio-economic situation of the region of Louga, a whole chapter is dedicated to Assistance. In other words, all the spectrum of actions carried out to help and support marginalized people, create of process of insertion in the society, reach well-being and autonomy (Aw and al., 2019). This part is mostly dedicated to poor households, the elderly, and people with disability. There is no specific section on gender equality at the regional level.

In Senegal female genital mutilations (FGM) are legally prohibited but is still practiced in some communities. It is difficult to have reliable data on FGM, especially because since their legal prohibition they happen in clandestine contexts. Indeed, the research shows that between 2005 and 2017 a slow decreased happened: 28,2% of women between 15 and 49 years old suffered excision in 2005, against

24% in 2017. Those numbers are still really high, and englobe a multitude of abusive practices, that might be imposed on really young girls, for most of them before 5 years old. In the region of Louga it seems that the percentage of women who suffered excision is quite low, with 4,8% in 2017 (ANSD, 2019). However, the region of Louga is one of great immigration and emigration and this might impact the results (Aw and al., 2019). The report shows clear evidence of the impact of the mother's level of instruction on the probability of the daughter to suffer from FGM. The more the mother had the opportunity to study, the less the girls are likely to be mutilated (ANSD, 2019). Moreover, the study wonders about women's perspective on whether FGM is a religious obligation. The results shows that the opinion differs based on whether a woman has undergone the practice or not. Specifically, 44.8% of women who have experienced FGM view it as a religious requirement, in contrast to only 2.6% among those who haven't undergone it. Additionally, 56.5% of women who have undergone FGM express support for maintaining this practice, while only 2.4% of those who haven't undergone it share the same view (ANSD, 2019). This might also, as previous results, be highly biased based on how the questions were asked, who asked them, and in which setting.

The report also considers the domestic violence against women. In this regard, it seems that the difference between rural and urban population is not necessarily relevant. Indeed, less than 10% of the women declare that they endured domestic violence in the year preceding the study, whereas between 25% and 28% have suffered them between 15 and their age during the research. The region of Louga seem to be the less concerned by those issues, since 13% of women declared to have already suffer from domestic violence in the course of their lives, and 5,4% in the 12 months preceding the study. Regarding sexual violences, the percentage is higher for women living in an urban setting. Moreover, more women who are divorced or in the process of a separation declare to have been victims of sexual violence. In most cases the partner, husband or ex- is the author of those abuses. Only 4,7% of the abuses are declared to have been committed by a stranger (ANSD, 2019).
Once again, domestic or sexual violence might be understood really differently based on community, household situation and each woman's experience. If there is not a previous work of awareness and the instauration of a climate of trust, those results might be biased. To palliate this potential issue, the report differentiates physical, sexual and emotional domestic violence. At national level, in 2017, the percentages of women who were victims of violences were respectively 9,4%, 5,9% and 9,4% (ANSD, 2019). The reports argues that the more involved in the decision-making processes of the household a woman is, the more likely she is to be violented.

In the study, three types of decisions are investigated, namely: healthcare for the woman herself, important purchases for the household and visits to family and friends. Most of those decisions are made by the male partner, especially for what concerns the access to healthcare. Sometimes decisions are taken in agreement between the two partners, and only rarely the woman is autonomous in making such

decisions. As mentioned before, women in the region of Louga meet quite low levels of abuse in respect to their counterparts from other regions. However, the reports shows that they are also rarely autonomous in taking decisions: in 2017 only 3,7% of the female population of the region (15-49 years old) was allowed to participate along with the husband or to be autonomous in the three processes of decision making (ANSD, 2019).
To refer back to the first point regarding contraception and family planning, it shows that the more the woman participates in her healthcare decisions the more likely she is to have access to contraceptive methods.
The other important indicator used in the 2019 research is the extent to which women might approve certain reasons used to justify a man resorting to violence against his wife. Scores for this indicator range from 0 to 5: a higher score indicates a greater acceptance of specific forms of violence by the woman. It seems that there is a correlation between women participating autonomously to the decision-making process and the impossibility for her to justify GBV (ANSD, 2019).
Finally, the report mentions the access to goods and property and the economic autonomy of women in Senegal. Indeed, economic control is a proxy that might impeach a woman to escape from a dangerous and/or violent situation and might be understood in itself as a form of restriction and violence. The research shows that almost 85% of the women earning their own money are allowed – by their male partner – to decide how to use and spend this money. However, only 0,9% of the interrogated women own a house and 2,6% own land on their own. For collective property, 5,9% of them own a house and 2,1% own a land with other people (ANSD, 2019).

All the previously presented data serves as a frame for the following chapter, both the data themselves and the way they are presented and collected is interesting to understand the context of the research. The participants of the research are inscribed in a context of relative marginality based on the space around them, the one they live, and they embody. As explained in the previous chapter, space is highly political and can be a vector of marginalization, it adapts to the people populating it, but the people also have to find strategies of adaptation to live it as best as possible.

This first part on general considerations in Senegal and the region and city of Louga gives the frame for the following analysis. Indeed, it seems like many issues are constated when clustering data by gender, however as Louga is a small urban center, the resources available are better distributed than in bigger cities.

4.1.2 Assemblages' analysis: the ROSCAs' neighborhood level

To better understand the context of the research, I decided to follow the assemblage literature of Lancione (2016) to conduct an in-depth analysis at the local scale. This work constitutes a detailed

description of all the aspects of the researched neighborhood, where the ROSCAs happen. It regards both space and people of Louga, their conception of space, emotions and their position regarding marginality, as defined by Lancione (2016) and reported in the second chapter of this work. The following paragraph considers human and non-human as equal agents in the constitution of the neighborhood. Mostly, it is organized as suggested for *assemblages* analysis, through a re-definition of the very concept of space.

4.1.2.1 Re-contextualization: space as vector of marginality

This section is based on the assemblage vision regarding marginality of space. Most of the literature is taken from different chapters of Michele Lancione's 2016 book on assemblage at the margins; especially the chapters under the previously explained *Recontextualization*. Building upon this foundation, the following paragraph delves into an examination of the actions undertaken by the research participants and their reciprocal influence with non-human elements. The structural layout of Louga city significantly shapes the formation and progress of ROSCAs, profoundly affecting the participants' daily routines, mobility, economic prospects, and interpersonal connections.

In *Rethinking Life at the Margins: The Assemblage of Contexts, Subjects, and Politics* (2016), the chapter proposed by Kavita Kamakrishnan (2016) regards what she calls the 'world-class city'. In other words, those grand plannings, events in the city that did not consider a part of the population: the ones at the margins. She wonders about the possibility those have left in this frame of great planning, and what becomes of their aspiration of the city. In this regard, the aspiration to the city is opposed to the life in the villages for example, and the city is an oxymoron as it is both the symbol of freedom and modernity, but at the same time, the symbol of marginalization and peripheries. Of course, those conceptions are deformed by the self-perception of people and the idea of modernization of the western city, but they still are shaping people living at the margins' lives (Kamakrishnan, 2016). This a conception that I also found many times when speaking with the women of the ROSCAs. They depicted the villages where they grew up – for the one that were not born in Louga – as rural, poor, and backwards. The city allowed them to create more links, develop friendships and meet business partners for their economic activities, whereas in the villages they could not develop any economic activity. However, when I asked the women who had an economic activity in Louga how it was for them to work in this city, they were all quite pessimistic about it. Indeed, Louga when compared to Dakar seems to be a large village rather than a city according to them. During an informal conversation with an adolescent of about 16 years old, she explained to me that, as soon as she will finish high school, she wants to follow a course to become a dressmaker and open her own shop. I asked her where she wanted to do it, and if she wanted to stay in Louga. She answered to me that she wanted to go to Dakar, because she wanted to create dresses that, here in Louga, no one would buy because they would be too expensive for them and too original. Once

again, the idea of being marginalized from the capital or inside one's city appears in the discourses, even the simplest ones. This comes from a distorted vision of the city: the bigger the better, the more opportunities and the less peripheries. This concept is not faithful to the truth, but the idea that it is better somewhere else is a reassurance (Kamakrishnan, 2016). Moreover, this also comes from plannings of the city as modern, brand new and accessible to all. For example, in the last years in Dakar the western coastline along the Route de la Corniche was redesigned as in many western cities: all pedestrian with outdoor gym machines (Figure 3). Those adds contribute to reproduce marginalization and mostly feeling of it, the idea that there is always a center that is more at the center.

Figure 3: Projet d'aménagement de la Corniche Ouest de Dakar (Ministère de l'Urbanisme, du Logement et de l'Hygiène Publique, 2022)

The neighborhood in which the ROSCA group was evolving is a small, mostly residential, and quite central. The center of the neighborhood is a sand street (Figure 4) parallel to one of the few asphalted ones (Figure 5). This street, despite its simple appearance is an essential meeting point for the women of the ROSCA.

Figure 4: The main meeting point of the ROSCA (Author's material, 2023)

There are various reasons for which this is their meeting point. First of all, the main figures of the ROSCA – the president, the secretary, the organizers and the spokesperson or *griot* – live around this street. Secondly the front home and boutique of the president is the meeting point and she leaves at the beginning of the street. The fact that trees were planted in this street is an important element for the meetings to take place. Indeed, because of its Sahelian climate, Senegal is really warm for most of the year. In this regard, the trees, even if small, are a great advantage to organize the meetings (Figures 6 and 7).

Figure 5: One of the main asphalted streets of Louga (Author's material, 2023)

Figures 6 and 7: The trees of the neighborhood are essentials to organize meetings on the shade (Author's material, 2023)

Moreover, the open-on-the-outside boutique allows the gathering to take place between the inside and the outside (Figure 8). All the tools to make *ataya* – Senegalese mint tea – are owned by the president and used during those meetings (Figure 10). Finally, on the house in front of the president's one, a bench is including in the outside wall. This allowed women to sit under the shadow on a comfortable position right in front of the president house. All those infrastructures were often represented on the mental sketch maps drawn by the participants as central to their everyday lives and activities.

Figure 8: The boutique of the ROSCA's President (Author's material, 2023)

The neighborhood is located 15 minutes walking from the central market, the central gas station, the main mosque and the catholic church. All those points were the main geolocated references used by the people to indicate a direction. Most of the street are sand ones, but some bigger axes are asphalted.
The daily movements of the participants were interrogated through a mental sketch mapping activity. The three main means are: walking, horse-drawn carriage – *calèche* –, motorbikes – *Jakarta* – and taxi. The choice is made according to the weather, the length of the trip, the goods to transport and the health condition of the person. Most of the time the women are walking to avoid spending money and to have a time for themselves. Those trips are mostly to the market, or to a specific boutique. The way back is more often done using a *calèche* or taxi to bring the goods home. Some of the interviewed women argued that they liked to walk to the market so that they had time to think, or as a form of exercise. When taking a *calèche* or taxi to go somewhere, the women went to the main street walking, but when they were

brought back by the same means they would let them in front of their houses. The motorbikes were mostly used at night, but really few of them were going out once it was dark.
Those movements are also social markers (Low, 2016). Indeed, the family with car owners – in this neighborhood all male owner – were seen are richer and did not use other means of transport than their own car (Figure 9). Gender appears as a marginalizing factor in the movements, and in the property possibilities (Kern, 2021).

Figure 9: Car of the one of the participant's brother (Author's material, 2023)

Everyday decisions impact on the surroundings and are made according to those ones. The context of the research needs to be understood as it is: in-potential for changes, but also made of daily habits. All those structural, material, and human aspects intersect onto space, it modifies it and the actors in it, this is part of the *resubjectification* (Lancione, 2016).

4.1.2.2 Re-subjectification: marginality evaluation participants

This section is based on the assemblage vision regarding marginality of participants and subjects. Most of the literature is taken from different chapters of Michele Lancione's 2016 book on assemblage at the margins; especially the chapters under the previously explained *Resubjectification*.

I was introduced to the group by one of the participants that I met at work. After some time getting to know each other, I would mention to her my interest in the *tontines* groups, and she offered immediately to introduce me to her group. The fact that she and the president spoke French really helped me getting in touch with the French-speaking participants of the groups, but also the ones that spoke Wolof as they would try to teach me some basis and other would translate.

During participant observation, I cultivated deeper relationships with some women of the neighborhood, especially through the realization of everyday activities – such as drinking tea, eating with them and their families, spending time with their kids, etc. – leading to a different understanding and a more intricate comprehension of their routines, intentions, and everyday behaviors. The possibility to create deeper and meaningful connections was allowed by the setting, and some particular objects. Indeed, the tradition of drinking *ataya* would create a reason and a great pretext to meet each other every afternoon (Figure 10). Moreover, the way in which *ataya* is distributed helps to make connections. I would sometimes go around the street to meet all the women and offer them the tea that the ROSCA's president prepared. It helped me to meet them all, and to enter this group as I was welcomed by the president.

Figure 10: The Ataya making (Author's material, 2023)

Another objects that became subject in this research process is the camera. Indeed, when I was bringing the camera, mostly for research purposes, women often asked me to take pictures of them, or their kids and send them through WhatsApp so that they could print it. I was happy to do so, of course, as it created a link with them, and I would have their contacts afterwards.

With some women from the neighborhood it was more difficult to interact, for different motives, the first one being the language, as I do not speak Wolof. The research was conducted in French that is the official language in Senegal and my mother tongue. Women who did not have access to education, or studied in Arabic school did not speak French. With other women we managed to understand each other, and we engaged into interviews and map drawing sessions. Finally, some women were simply not interested in sharing with me. With the latter category I did conduct interviews, nor any formal questions.

As explained by Lancione (2016), to follow a proper assemblage analysis, it is essential to understand the impact of all – human and non – subjects present in the surroundings, and at different scales. In this regard, the household, the community, the house itself, the home and its components are all potential subjects of analysis.

The houses were mostly one-floor. The majority of them were extended families households of more than 5 people. They were constituted as follows: the courtyard as the central element of shared space used for common activities such as cooking, eating, hang out the laundry, etc. Some houses or rooms surrounded the courtyard, and they were bathrooms, kitchens, living rooms and bedrooms. Usually behind one of the rooms, in a quite small and hidden space, animals, cattle and chickens were farmed.

This multi-familial households have a direct impact on women's lives: they are in charge and responsible for more people and have little privacy. When mentioning before the walking habits of some of them, they explained that it was, for them, the only moment they would spend alone in the day. Moreover, the ROSCAs allow them to share with other women about their issues at home, with other members of the household.

Many architectural projects, in the homes, boutiques or streets of the neighborhood were never finished, or still on-going. This recalls to the concept of meanwhile city explained in the second chapter (Marko and al., 2022). Those on-going modifications of the space have impacts on people's everyday lives, and they shape them (Figure 11). A quick example can be found with the boutique of one of the members of the ROSCA. This boutique is an important meeting point for the women and more broadly for the neighborhood. However, this boutique was installed there temporarily, a few years ago, in the project to move it more to the center of the city. Nonetheless, this project was never realized and the boutique is now the main grocery source for processed products in the neighborhood. Moreover, the small size of the boutique and its small sofa make it more welcoming for the women who come, buy some food and speak with the owner. A climate of trust reigns over this shop, and important discussions on personal life, and money issues happen in this small and dark place.

Figure 11: The ongoing works of the neighborhood (Author's material, 2023)

The value given to those spaces is highly dependent on the relation between the people of the place and the place itself. Indeed, value is associated with emotions and trust rather than money in those spaces. This is a form of *repoliticization*, as mentioned by Lancione (2016).

4.1.2.3 Re-politicization: value in the margins

If the ROSCAs are born out of the sharing of life values to create financial one, there is also an added value found in the recycling, the circular and trust economy based on the relationship between the participants.

First of all, to retake the example of Calafate-Faria (2016) on the question of value regarding the rubbish, it is important to note that, in Senegal but also in the city of Louga many of the products available in the market are second or third hand, moreover, there are many activities that re-qualify rubbish such as plastics, or upcycle broken objects into other ones (Figures 12 and 13).

Figure 12 and 13: Examples of re-qualification of old pneumatics (Author's material, 2023)

For example, one of the participants of the ROSCAs has a small shop for secondhand clothes for kids (Figure 14 and 15). Those clothes are usually imported from northern countries, where they were thrown away, and are sold to cheap prices for the kids of the neighborhood. In this regard, it appears clear that rubbish, and especially *our* rubbish, from the northern countries are to be rethought. The value of objects and subjects is highly dependent on the context and is a deeply political matter.

Figure 14: The second-hand shop for kid's clothing (Author's material, 2023)

Secondly, the ROSCAs group themselves are a political and economic entity. ROSCAs are politics group that are not aware of their *re-politicization* of solidarity economy by their disruption of the gendered status quo. Indeed, the image of women together, in the street, forming a circle and exchanging the money they earned is a strong symbol or re-qualification of the public space. Those groups are born out of the failure of the bank system to include marginalized categories, and if for the women participating in it, this is a common practice that they always knew, it has a strong political anchorage. Both economic and social aspects are political: it allows them to rectify somehow the inequalities in order to embody fully their socio-economic existence (Guérin, 2006). The idea behind the *tontine*, for example, is that with 500FCFA each week nothing can be done, whereas with 5000FCFA every two months and a half, some projects can be realized. This re-evaluation of the value of money and of solidarity. The specific functioning of the various ROSCAs will be further detailed in the next paragraph.

The variety of topics of discussion during the meetings are also essential to understand to political aspect of those groups. Indeed, a strong sorority and feminist approach is present in those groups, even though it is not their primary nor aware goal. By finding similarities in the difficulties they meet with their husbands, brothers, uncles and sons, they establish strategies to help one another in case of need, they cover for each other. They build on their shared values and vision of life to create a supportive and helpful community.

Moreover, in the current election's context, the ROSCAs were the theatre for diverse political practices. First of all, the current mayor of Louga, part of the political party of Macky Sall, gave subventions to diverse ROSCAs in Louga. The *Lal bassaŋ*, for example, received a subvention a few years after its creation. When I first asked to the president of the *Lal bassaŋ* whose idea it was to create such a group, she answered me it was the Mayor's one, because he gave a subvention. I then asked if the subvention helped them starting the process, and she answered:

> *Non, mais après. Nous avons commencé avec nos propres moyens, mais après il nous a donné comme il a donné aux autres. Nous avons débuté avec nos propres moyens, après il nous a donné de l'argent pour nous soutenir.*[1] (President of the *Lal bassaŋ* and *Tontine*)

In this regard, it is easy to understand that the women were giving the merits to political powers for a group they created themselves and was helped with a subvention later on. Moreover, during an informal conversation with a Senegalese man, supportive of the political opposant, Ousmane Sonko, he exposed to me his vision on some groups. Indeed, for him they were dangerous because they were easy to instrumentalize politically, especially through subventions. However, for what I observed, ROSCAs were a scene for lively political conversations. Women disagree on political aspects, especially linked to the context. They had discourses on advocating for one or another party, independently from the subventions, but also discussions on their disappointment in politics, and their fear to never be considered as women. Those type of conversations are usually debates for the men of the household, but the women too had opinions regarding and met to share them with one another. Most of them seemed really disappointed in the potentiality of the future of politics. Indeed, they had difficulties in seeing the impact it could have on their lives, especially as women of a small city.

In a word, the ROSCAs have many political acceptations, even though it is not their primary goal. Through an assemblage lecture of those groups, it becomes clear that their existence is political. The following paragraph offers a short explanation on the mechanism, functioning and organization of those groups.

[1] No, he gave the money to us later on. We started with our own earnings, and then when we were organized he gave us a subvention, as he did for the other groups.

4.2 ROSCAs: *Tontines* and *Lal Bassaŋ*

4.2.1 What are the ROSCAs

The rotating, saving and credit associations are a common and highly gendered practice in the so-called Global South. They are part of a vast and varied pool of alternative financial practices brought by women around the world (Khan and Ali, 2021). The fact that they are based on trust, cooperation and mutual exchange give them a great flexibility and adaptability to the context in order to answer to the specific needs of the community. (Guérin, 2006).

They are used for four main purposes in Senegal. The first one is to face the difficulties in obtaining a paid, safe, and formalized job, or a registered business. Indeed, women's only solution is often self-employment in an out-of-the canvas small business (Guérin, 2006). Moreover, many women of the ROSCA I was inserted in, did study but they almost never got access to the job they were qualified for. Indeed, the options were never interesting enough in the short-term and did not meet their requirements based on their immediate needs.

> *J'ai fait un diplôme de comptable. […] J'ai vu qu'ils cherchaient une femme de ménage, et ils m'ont dit non parce que toi tu as étudié. J'ai dit oui mais je n'ai pas une famille riche, et c'est plus d'heure de ménage*.[2] (Woman participating in the *Lal bassaŋ* and *Tontine*)

Secondly, ROSCAs are born out of the lack of trust into the local banking system, and the difficulties linked to the opening of a bank account. Indeed, during the economic crisis, many banks lost the money of their clients, and the trust in this system was degraded.

> *Non, non, non, l'argent [que l'on récolte le Dimanche] ne va pas à la banque, parce que des fois dans les banques tu mets de l'argent et on te prend des intérêts. L'argent peut diminuer et ça ne nous intéresse pas*.[3] (President of the *Lal bassaŋ* and *Tontine*)

They used it once, when they received a financing from the mayor of Louga to encourage the ROSCAs practices. They decided not to split the money because it would have been a very small amount for each of them, rather they put it on a bank account in order to buy the necessary material for the meetings.

[2] I am an accountant. […] I saw that they were looking for a cleaning lady, and they told me I could not because I studied, but I told them that my family did not have money and the cleaning was offering more working hours.
[3] No, no, the money [we gather on Sunday] is not trusted to the bank because sometimes when you let the money in the bank they take interests. The money can reduce and it is not interesting for us.

Nous avons débuté avec nos propres moyens, après il [le maire] nous a donné de l'argent pour nous soutenir. […] On voulait le diviser entre nous mais on s'est dit qu'avec 100 personnes, par exemple 500 000, c'est 5 000 francs par personnes, ça ne nous intéresse pas. On l'a donné à quelqu'un pour le mettre dans sur un compte en banque. Après on va acheter des bagages, comme des chaises, des nattes et des mbana pour l'organisation.[4] (President of the *Lal bassaŋ* and *Tontine*)

After I asked her why they put the financing on a bank account, even though there as the risk it could reduce, she said that since it was not their earned money it was different.

Parce qu'il nous l'a donné, ce ne sont pas nos propres moyens, il nous l'a donné. […] *Le reste de l'argent vient de chaque femme, de nos petites économies. Ici, chaque femme fait quelque chose, par exemple celle-là elle vend du pain pour le petit déjeuner. La boutiquière, ici, elle aussi elle participe. Ce sont tes économies, ce que tu as économisé.*[5] (President of the *Lal bassaŋ* and *Tontine*)

Thirdly, ROSCAs serve to feed and answer the close-family needs, such as food, but also school expenditures, and house management.

Ça aide beaucoup les femmes, […] pour préparer leurs enfants, leur mari, leur foyer, ça les aide beaucoup.[6] (President of the *Lal bassaŋ* and *Tontine*).

The husbands and sons are not necessarily expected to spend their money on the family, whereas women are. Usually, the wives ask for money to their husbands if they have a job, otherwise, they are the ones providing for the whole family.

Si je sors la dépense que je mets dans la maison, aussi mes besoins et les enfants pour le petit déjeuner. Après, le 10 du mois je n'ai plus d'argent. Je ne peux pas garder en banque, parce que si le ravitaillement est de 50 000 et on me paye 100 000, c'est difficile. Chaque fin du mois je vais dans une boutique pour le ravitaillement […] le ravitaillement c'est que je dois donner aux

[4] We started with our own earnings, afterwards the Mayor gave us money to support us. […] We wanted to divide it between us, but we realized that as we were a hundred it would be no more than 5 000FCFA each, and it is not interesting for us. We trusted it to someone so that they would put it on a bank account. Later we will buy goods that are useful for the organization such as chairs, mats and pots.

[5] It is because he gave it to us, this money does not come from our earnings. The rest of the money comes from each woman's savings. In the neighborhood, everyone does something. This one for example cooks breakfast and sells it. The boutique owner also participates. What you bring are your savings.

[6] They [the ROSCAs] really help the women, to get their kids, their homes and their husbands ready. It is really helpful.

enfants : la pommade, dentifrice et des savons pour laver les habits et pour le corps.[7] (Employed woman participating in the *ROSCAs*)

C'est moi qui dois m'occuper des dépenses de la maison et des enfants, mon mari ne travaille pas. Il n'y a que mon salaire pour toute la famille, […] à la maison nous sommes 12 ou 13 personnes.[8] (Employed woman participating in the *ROSCAs*)

Quand mon fils il a eu des enfants il n'avait pas encore de travail. C'est la fille qui faisait tout, et donc je lui ai dit : il faut aider la fille et les enfants d'abord.[9] (Woman participating in the *ROSCAs*)

The fourth and maybe most restrictive used of the money of the ROSCAs is to honor social debts. Those debts can be found in different forms, as debts because money was borrowed from a member of the community, but also as social obligations. Indeed, the women are expected to participate in the community development, and in this regard help the members to achieve their goals, and organize their events – it can be a wedding, a religious feast, money you must give to your godson or goddaughter, but also a professional will of one member, etc. Those social obligations are reinforced by the owning of immediate liquidity. In fact, the saving method of the ROSCAs allow women to not have liquidity, but rather to put their earnings in a safe place, and this way not be the target of social obligations. Of course, they still participate in those expenditures, but not having access to all their cash allows a better management of the budget, and especially possibility to choose how and how much money should be spent in social obligations. They are less vulnerable (Guérin, 2006).

Je suis venue ici parce quand j'ai vu la situation de ma famille là-bas, mes sœurs avec leurs enfants c'était dur, c'était dur pour ma maman. J'ai demandé à mes parents d'aller à Dakar pour travailler. J'étais jeune, j'étais toute seule avec mon fils. […] Ma maman des fois elle est fatiguée et elle n'a pas d'argent alors je l'appelle et je lui envoie [de l'argent] pour l'aider. Je lui envoie quelque chose comme 5 000, parce que moi je mange chez la femme [qui m'emploie] et le reste c'est pour mon fils.[10] (Woman who immigrated to Louga to find a job)

[7] Once I paid for my house, my own needs and the ones of my children, on the tenth of the month I do not have money anymore. I cannot let the money in the bank, because if my spendings are 50 000 and I only earn 100 000 it is difficult. At the end of every month I am going to this shop to do the monthly provisions for the kids: the soaps, the toothpaste, the creams and the clothes.

[8] I am the one in charge of the spendings for the house and the kids, my husband does not have a job. My salary is the only one for my 12 to 13 people household.

[9] When my son had his first kids, he did not have a job. The girl was doing everything for the house and the newborns, and so I told him: you must help her, with the babies.

[10] I came here when I saw my sisters' situation in my hometown. It was really difficult for my mom. I asked my parents to go to work in Dakar. I was really young, and I was alone with my son. […] My mom was tired and sick, so when I called her I would send her the money I earned. The rest of the money was spent on my son.

The family needs and social obligations are maybe the most important reasons legitimizing the existence of the ROSCAs. Indeed, as explained before, the close community has great advantages, but also has risks, and when one is intricated in those dynamics it is really difficult to escape them (Guérin, 2006).

The first motive exposed here to justify the existence of ROSCAs, is to face the quasi-impossibility to reach a working position with both a contract and a regular wage. This is of course a commonality in Senegal, as explained in the first part of this chapter. However, it is also a deep gendered aspect. In this regard, ROSCA appear as a product of gender inequalities, as a solution to overcome those difficulties, through the creation of an alternative. But those systems are also producers of gender inequalities, and they do not eradicate the first issue, being the difficulties to earn stable income (Guérin, 2006). The ROSCAs add a form of social obligation, as they try to overcome them, and they do not provide a stable source of income, but they provide liquidity once every now and then. As stated by Guérin, "an economist would say that these women have a strong preference for immediate consumption; a more accurate assessment would be that they have immediate needs that cannot be ignored." (Guérin, 2006, p. 554).
Indeed, ROSCAs are an essential tool in the budget planning at personal, family and community level. Indeed, they allow the women with low and unstable income to realize long-term planning and meet long-terms projects. But they also are interesting to meet the daily requirements of the family and the community. The ROSCAs are inscribed in both levels of immediate needs and long-term projects. This leads us to understand the different types of ROSCAs, that are directed to different need satisfaction. Indeed, I chose to study two types of ROSCAs based on their goals.

4.2.2 Tontines

The *tontines* are a form of community-based rotating credit. They are one of the most common practices around the world of alternative financial practices brought by women around the world. They exist in different forms, with different goals, temporalities and size. Here I will present the daily product-based and the monthly money-based ones.

4.2.2.1 Diambal

First of all, the daily produced-based tontine I assisted to, also called *diambal*, had just open in the neighborhood and the president was a young woman, who had been participating for years in the other ROSCAs. Its daily basis implicated that only neighbors could participate as they should meet every day. Thirteen women participated in this form of tontine, as a test.

Nous on a Treize personnes seulement. C'est la première fois, on essaie, et ça marche bien inshAllah. Pour l'instant c'est que pour les amies. Après la Tabaski on essaiera avec plus de gens.[11] (*Diambal* organizer)

It is a form of tontine in the way it works, but what changes is the value, the frequency and the good you bring. Once you register for the *Diambal*, as the tontine, you must be present everyday and bring something.

The basic functioning was the following: women bring every evening anything they wish – such as money, but mostly food, detergent and soaps, fabrics, etc. – of a value ranging from 250 to 1 000 FCFA. The items brought should be the same for two days in a row. All the items are gathered in a common basket (Figure 15). The latter is given after two days to one of the registered woman, whose name was randomly picked. Every evening, the president of the *Diambal* writes on a handbook what was brought, by whom and for whom. This way, when someone else is picked, she will receive the exact same amount of goods she gave to the others. All women registered must participate.

For example, if on Monday night the name of Participant 1 is picked, she will receive the sum of Monday and Tuesday's participations. On the notebook, under the name Participant 1, a table will be drawn with the name of all participants and the goods they brought (Figure 16 and 17, Table 2).

Name of the receiver of the basket		Date
Name of participant 1	Item of day 1	Item of day 2 (same as day 1)
Name of participant 2	Item of day 1	Item of day 2 (same as day 1)
Name of participant n	Item of day 1	Item of day 2 (same as day 1)

Table 2: Explicative table of Diambal functioning

[11] We are only thirteen for now. It is the first time we do it, it's a test, it will work out inshAllah. For now it's only for friends, but after the Tabaski we want to try with more people.

Figure 15: a Diambal basket (Author's material, 2023)

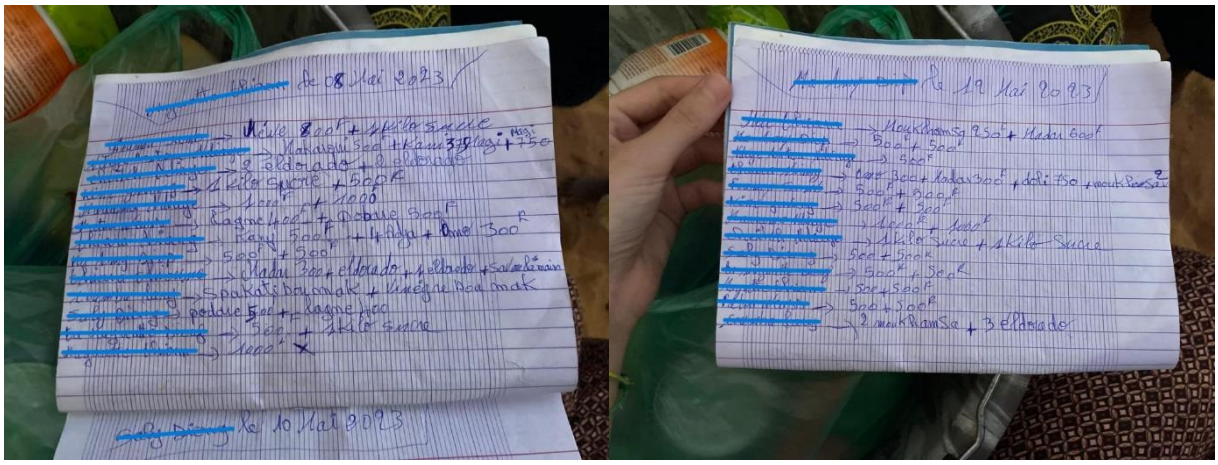


Figure 16 and 17: a Diambal notebook (Author's material, 2023)

If Anta[12] was the first one to be picked, then she will have to give the exact same goods to each person based on what she received. The last-picked woman is then able to choose how her basket will be composed by giving what she wants to receive every night. Some make the choice to bring money because they want to receive money, while others bring food they like, or items they need for themselves

[12] Names have been changed and hidden to respect participants' privacy.

and the family. In this group, only thirteen women are present, and they all are quite close friends or relatives. This means that they trust each other, and that they are open to concessions. For example, one of the evenings I spent with them, they asked me to pick a name from the bowl with all the participants' names. As I picked a small paper, the woman said that she did not want to receive the bucket so early in the month, her homonym decided she would take it. This way, when it would be her turn to be picked, the first woman would take the bucket. As they thirteen, the cycle would last 26 days.
The *diambal* allows a quick answer to immediate family needs. This type of ROSCA is not thought for the planning on the long-term, but rather to be able to fill-in their duty on a daily basis regarding their family and their kids.

4.2.2.2 Classic Tontine

The classic tontine, more famous than the *diambal* and also more common in the neighborhood and in the literature allows a long-term planning and the fulfillment of more personal or professional projects rather than family obligations. The received money is mostly used for each women's economic activity, most of them are vendors and they buy products to resell with the money, but it can also be used for the kids' needs, or even to buy properties and build a "house."

> *Moi une fois dans l'année je vais récupérer mon argent. C'est très utile pour moi parce que je vais acheter les marchandises pour ma boutique. La somme c'était 700 000, c'est pas trop mais c'est quelque chose déjà pour acheter les bagages pour moi, et mes activités. C'est un budget à part pour moi, mon activité et mes enfants, mais pas pour la famille.*[13] (Woman participating in the ROSCAs)

The group of women decide on the recurrence of their meetings. The amount of money varies from a group to another but is fixed and decided before the start of the year of tontine. One of the women takes everybody else's participation once a year, and the following month another one will profit from it.

> *Après avoir cueilli de l'argent on le donne à une personne qui le garde*[14] (Woman participating in the ROSCAs)

[13] Once a year I will take the money. It is really useful for me because with this money I can buy the merchandise I need for my shop. This year the amount of money was 700 000FCFA, it is not this much, but for me and my shop it was still relevant. This budget is only for myself, my professional activities, and my children, but this is not for the rest of the family.
[14] After we gathered the money, we give it to one person to keep it.

The woman who gets the money still has to come and give her part for the rest of the year. For this reason, some women prefer to have their *tour de tontine* at the end of the year, because they are afraid of "burning all the money" and not be able to pay back anymore.

There were different groups in the city, and some of the women explained that they were part of the same *tontine* for more than 20 years. The one I assisted to was in its sixth year of existence. The main figure of the tontine is the president, that can have one or more groups, but if she has more she should have the resources to participate in all of them. Moreover, some presidents allow women to participate in different groups, whereas some prefer to have the "exclusivity" of their participants to be sure that they would not disappear with the money and will manage their resources to finish the whole year.

They would meet monthly, every 10th of the month, also called *jour de tontine*. In the neighborhood, there are different groups of tontines based on the budget of women, the *tour de tontine* could vary from 200 000 to 3 500 000FCFA which is more than 5 000€.

These different forms of tontine, even inside of the same neighborhood, and with the same people reflect the variety of alternative financial practices designed by women. They are based on the different needs, long and short term, but also personal, professional, or familial. The social debts and obligations, however, are not necessarily targeted by the tontine model. For this reason, a new model emerged: the *Lal bassaŋ*.

4.2.3 Lal Bassaŋ

The *Lal bassaŋ* – literally 'spread the mat' – is a quite new and different ROSCA practice. *Lal bassaŋ* is a saving practice aimed at helping women with their social obligations. Indeed, the money is saved during the whole year, waiting for the *Tabaski*, a Muslim celebration, usually happening at the end of June, or one month after the end of the Ramadan (Brisebarre and Kuczynski, 2009). The group sits every Sunday of the year, from the first of July to mid-June.

The one I followed was the only *Lal bassaŋ* of the neighborhood. The women participating in it were mostly the same as in the tontine, but there are more participants in the *Lal bassaŋ* than in the tontine. This can be explained by three main reasons: there are more tontine options for tontine than *Lal bassaŋ*, the fixed amount of the tontine can frighten some participants, and finally the tontine is more difficult to organize and riskier.

Every Sunday the participants would gather in front of the president's house, spread the mat and sit there. In this ROSCA, some men do participate, however, they come to give the money but do not stay with the women. When I asked to the president why they would not stay for the tea, she said that they would leave immediately because there were too many women and they did not want to be seen with the women. I asked if she knew why it was like this, she laughed and said "*ici c'est comme ça".*

There are to main roles in the *Lal bassaŋ*, the President and the Griot. The president is holding the counts, keep tracks and keep the money. She is also the one hosting the meetings. The Griot is the

spokesperson, and organizer of the meetings. She is the one contacting everyone, giving essential information, and putting the chairs, the *bassaŋ*, and water for everyone.

> *Je suis la griot de Lal bassaŋ. C'est la personne qui va annoncer les nouvelles de Lal bassaŋ. Le dimanche c'est moi qui vais sortir les chaises, l'eau, le thé. Pour appeler les gens je marche, ou je fais par téléphone. Nous avons un groupe sur WhatsApp et je parle à tout le monde. Pour les gens qui n'ont pas de téléphone je marche pour leur annoncer.*[15] (The Griot of *Lal bassaŋ*)

All of the participants bring the amount of money they wish, that will be kept by the president for the whole year. All amounts are accepted, and if you cannot give anything for some weeks it does not consist of any issues as every woman is responsible for her own savings, at the difference of the *tontine*. They trust their money to the president so that they cannot spend it, nor anyone can ask it from them because it is in a safe place.

Records of the money brought by each participant is kept in a big notebook, in which the president writes everything. Each woman has her own page, organized as a table with two columns: the date and the amount brought. If for one or more weeks a participant does not come, or cannot save any money, the record will state 'absent' (Figure 18 and 19, Table 3).

Name of the participant	
Date first Sunday	Amount of money given
Date second Sunday	Absent
Date … Sunday	Amount of money given
Day last Sunday	Absent

Table 3: Explicative table of Lal bassaŋ functioning

[15] I am the *Griot* of *Lal bassaŋ.* I announce the news of *Lal bassaŋ.* I am the one taking up the chairs, the water and the tea every Sunday. To call the people I go walking or I call them on my phone. We have a WhatsApp group, this way I can speak to everyone. For the people without a phone, I walk to their houses.

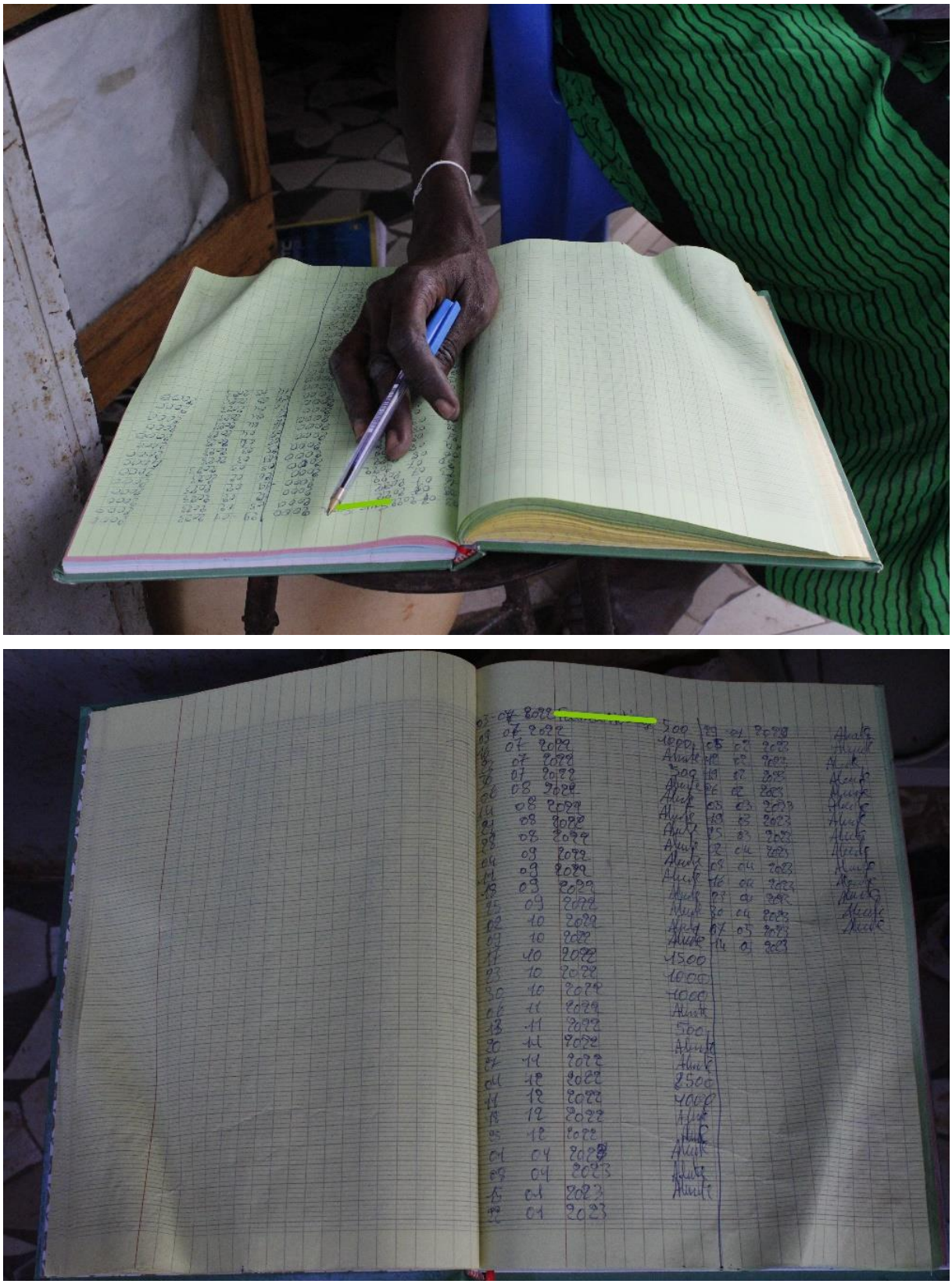


Figure 18 and 19: The Lal bassaŋ notebook (Author's material, 2023)

The group I followed counted up to 103 people. Not everyone comes every Sunday, and not everyone remains the whole time of the *Lal bassaŋ*.
This practice also offers loans: a woman who needs it can ask for a certain amount of money to be loaned to her. In this group, loans would not exceed 50 000FCFA. The money received would have to be paid back in the following two months, with a small interest rate. If the participant does not manage to repay in the required timeline, the interests will be raised. If not everything is repaid, the owed amount will be subtracted from the savings.
The last day of the *Lal bassaŋ* is a the last or two Sundays before the *Tabaksi*. For this occasion, the president organizes a party with all the participants. As I left one week before the closing party, I was with the president for the organization, we went to speak with the neighbor owning a speaker and a tent, we went to buy fabric and to the couturier to plan all the dresses. The giving back of the savings is a ceremony at all intents and purposes. The money given by each woman is given back to her in an envelope, to keep privacy. After this, all the participants share beverages, dance, and celebrate their year of savings.

The *Lal bassaŋ* is a practice made to fulfill social obligations, and the year savings are entirely dedicated to the *Tabaski* feast, to buy clothes, food and prepare the house. In this regard, it does not give women more opportunities for their personal or professional development, but it helps them manage their social duties. Indeed, the money they trust to the president cannot be asked by relatives and is used to fill a social duty they would have needed to fill in any case. Moreover, it allows them to spend time together, share on their lives and find solutions to some of their shared issues.

They share more freely about their lives, their issues to fall asleep at night when getting older, their wish to leave from Senegal, or the difficulties of marriage, but they also share advice about how to raise the kids, the best marketplace, and which tea is best against heavy legs. Those women have between 20 and 65 years old but they share together many aspects of their private lives. Some sub-groups are easy to design, because they know each other since longer, they are part of the same tontine group – which means that they have the same earnings – or they have the same age; but they all know each member of the group during the *Lal bassaŋ*. *Lal bassaŋ* is a real socio-economic alternative space of existence.

Conclusion

This chapter poses the necessary context at national, regional, city and neighborhood level to better enter in the research. Indeed, some general data are essential to understand the broad context, but mostly specific data must be presented in order to navigate the atmosphere of the research.
The apparent gender inequalities required a specific adaptation of the methodology as explained in the third chapter. Moreover, they are also understood not only at a personal level, but rather at a systemic one. Indeed, the data presented in the first part of the chapter are enlightened by the conversations and the habits of the women.

With the presented figures, I aim at transcribing the emotions and the general ambient in which the research project was inscribed. The people present on the photographs accepted to be both pictured and for the photographs to be used in the scope of the research. Most of them were taken in the neighborhood the research took place in.
In the final chapter of this master's thesis, I present the results and discuss them, bearing in mind the definition of the concepts of the previous chapters, the context of the study, and the methodology.

Chapter 5 – The ROSCAs in Louga: results and analysis

Introduction

In the last chapter of this thesis, I will present the results obtained in the research about the ROSCAs as alternatives spaces of socio-economic existence in the city of Louga, Senegal. Those results derive from the research activities presented in the previous chapter and will be analyzed thematically.

First, I decide to present the opportunities and potential dangers of the ROSCA network. Indeed, those socio-economic structures are greatly advantageous for women, but might reproduce oppressive features. As developed before, ROSCAs are economic space based on trust, but they also led to the formation of a circular economy in the neighborhood. Moreover, they are not only an economic space, but they are also social space of exchange.
Secondly, I will navigate in the conception based on the geographical space of the neighborhood, based both on the assemblage literature and the mental sketch maps practice. The analysis of those maps leads to a reflection on the previously mentioned concepts of social production and construction of space, as well as embodied space and emotional geography adapted to the context of the ROSCAs in Louga.
Lastly, I will try to answer to the question: are the ROSCAs alternative spaces of socio-economic existence? In this regard, references will be made to the second chapter of this thesis, and information taken from the interviews to understand what alternative can mean inside of the group. Indeed, ROSCAs are alternative spaces, as they are designed to fill-in gaps left by an all-fits-one model, and they present somehow unusual spaces of solidarity among women. However, economically speaking they are not necessarily alternative, understood more politically, because they are not designed to disrupt the status quo, nor to plan the fall of the capitalist system. Indeed, if they are disruptive by their presence, it is mostly because of their gendered aspect, and the potential asset they are in the hands of women. Women that recognize the bias against them in patriarchal society and create new tools to live fully. Alternativity should be used carefully, especially when doing research in the so-called Global South, with western eyes.

5.1 Socio-economic space: the opportunities and dangers of the network

5.1.1 Trust economy and social obligations

To live without debt is impossible; to default on one's debt is unthinkable. (Guérin, 2006, p. 554)

The whole concept of the ROSCA is based on the trust economy and the lack of trust into the banking system. The women prefer to trust their saving to one of their peers in the community, without guaranties or contract. This is because the contract is based on the social relations of pride and power. Indeed, both in religion and culture, in Senegal, to not repay one's debt is shameful. As family links are extended – even outside of the bloodlines – trust and respect towards the other is always necessary. Women do trust their money to the president of the ROSCA because they know that she will not escape with it, or she would create a debt that she would have to repay. Moreover, the transparency in the collecting system helps the trust developing process. One of the participants states, for example:

> *La présidente elle est vraiment honnête, ça fait 4 ans que je fais la tontine, j'ai confiance.*[16] (Participant in the ROSCAs).

First, the tontine, for example, is entirely rooted in the trust a woman has towards another. In fact, if after receiving her *tour de tontine*, the woman does not come back to pay the rest of the year, money will be lost. However, those social dynamics are the guarantee against abuses and run-with-the-money behavior.

Secondly, the *Diambal* is the perfect example of how gift economy works: you offer something to Participant 1 when it is her turn, and she will offer you the exact same thing when your turn comes. In this regard, you have a choice on what you wish to receive, but gifts can quickly become dangerous.

Thirdly, the *Lal Bassaŋ* loan system was always mentioned by women during interviews as an economic solidarity process. Indeed, the low interest rate, and the cash availability is seen as a great opportunity for women to face the unexpected life events. This practice is again, fully based on trust inside the community.

> *Un jour je suis tombée malade et je n'avais pas l'argent pour faire les échographies et tout ça. La présidente elle m'a tout prêté, après quand j'allais mieux j'ai remboursé.* [17] (Participant in the ROSCAs)

[16] The president is really honest, it's been four years I participate in her tontine, I trust her

[17] One day I got sick and I did not have the money to do the medical exams. The president lend me all the money I needed. When I was feeling better I reimbursed my debt.

Quand tu veux de l'argent la présidente elle te donne, et quand il faut rembourser c'est que 500 par mois [d'intérêts] pour 10 000. C'est honnête. Par exemple, pour le baptême elle m'a prêté de l'argent. Après ce mois-ci je vais rembourser.[18] (Participant in the ROSCAs)
Il y a de la solidarité entre nous. Si une personne a besoin de l'argent, on te le donne et après tu rembourses, et personne ne voit, c'est discret.[19] (Participant in the ROSCAs)

The social, political, and economic spheres are difficult to distinguish, but mostly it is quite irrelevant to analyze them separately. They are deeply intertwined, as the economic perspectives are thought at family level, and the political becomes personal. However, the risk is to mismanage money based on social debts and obligations. Indeed, sometimes people tend to "taking on debt from one source to settle a debt with another. Consequently, communities are embedded in a vast, interlocking configuration of debts and debt claims which serve as guarantees for one's personal or professional future" (Guérin, 2006, p. 555).

Ici au Sénégal c'est trop dur tu ne peux pas garder quelque chose. Si tu gardes quelque chose, la famille de ma mère dit : moi j'ai besoin de ça. […] Dès que j'ai de l'argent il y a quelqu'un qui me demande de l'aider. […] A ma famille moi je ne refuse pas, je ne refuse rien. Je suis là pour eux, je les aide si j'ai de l'argent. Si j'en ai besoin ils m'aident aussi. On est comme ça, moi je suis quelqu'un de sociable. Si j'ai besoin de quelque chose quelqu'un peut m'aider, et si quelqu'un a besoin je lui donne. Je vis comme ça, c'est comme ça ma vie. Et ça ne me dérange pas.[20] (Woman participating in the ROSCAs)

The social obligations based on small donations and reimbursement to avoid shame have both positive and negative impacts. But mostly, what is interesting is not a judgment of good and bad on those practices, as they are inscribed in long cultural practices, rather to understand how women deal with them, and strategies to help them manage money at best despite all obligations. The strategies put in place to take the most out of social customs and money management are found in the ROSCA practices, mostly of the *Lal Bassaŋ*. In fact, saving during a whole year for a religious feast and event is a practice highly influenced by social obligations. The woman must find ways to get their whole family ready – with new clothes, haircuts, shoes, etc. – and to find a festive meal for all.

[18] When you want money, the President can give it to you, and when you have to reimburse it is only 500 of interest each month for 10 000. That's honest. For example for the baptism she lent me money. Now, this month, I will give it back.
[19] There is solidarity between us. If someone needs money, we give it to you, and then you reimburse, no one needs to know, it is discreet.
[20] Here, in Senegal, it is really difficult, you cannot keep the money. If you keep it the family of my mother says that they need it. […] As soon as I have money there is someone asking for help. […] I give it to my family, I accept it because I am here for them, especially if I have money. If I need it, them help me too. That's how we work. I am sociable. If I need something I know someone could help me, and if someone needs something, I would help them too. That's how I live. And it does not bother me.

- *Comment vous faites pour que les femmes continuent de participer ?*
- *C'est parce que c'est dans leur intérêt et ça les aide bcp pour préparer leurs enfants, leur mari, leur foyer.*[21] (President of the ROSCAs)

The *Lal Bassaŋ* help women manage their budget for the whole year in preparation to this event. Moreover, as women do not have this cash anymore in their pocket it cannot be used for anything else of by anyone else. In this regard, *Lal Bassaŋ,* or even the *Diambal* do not necessarily make women richer or develop their entrepreneurial activities; but rather it helps them managing at best their social life and economic life. However, the *classic tontine* has different acceptations and, as explained before, tends to be more dedicated to the personal and professional sides of economic life.

What emerged when I spoke with the women was never the fear of losing the money, but rather the fear not to be able to pay. Indeed, the tontine system, then, inscribes itself as another form of social obligation: you owe this money to the other participants. When the tontines are small both in number of participants and amount of money, it is easier to deal with them, but sometimes the groups of the richer women can go up to 3 500 000 FCFA, which is more than 5 000€. The risk is also to receive the money of the tontine at the beginning, not invest it correctly, and be in difficulty to repay the whole year. However, the system is thought in order that both the first and the last to take have advantages. Indeed, the first to take can use the money as an investment in their own small business, and this might increase the revenues for the rest of the year, making it easier to reimburse. The last woman to take the money will not have to worry anymore about reimbursement because she already paid it all.

> *Les points négatifs c'est que par exemple à chaque fin du mois l'argent que tu peux mettre dans la maison tu le mets dans la tontine. Ça prive de beaucoup de chose, parce que c'est obligatoire que tu donnes. Et après tu dois attendre jusqu'à un an avant que ça soit ton tour, avant de prendre. C'est ça qui est dur. […] Les points positifs c'est que quand tu reçois tu peux faire des projets. Ça aide beaucoup c'est comme l'épargne*.[22] (Woman participating in the tontine)

In a nutshell, ROSCAs are intertwined in social economy, made of trust, debts and power balances. This has both positive aspects, and great risks. However, the aim here is not to judge the money management based on social habits, rather to understand the impact of those social habits on space, personal life and

[21] - How do you keep women participating in the meetings? - They do it for themselves, because they are interested in it. It helps them to get everyone ready [for the Tabaski]: their children, their husband, their homes.
[22] The negative aspect is that if you must give money at the end of each month, then you cannot put this money in your home. It leads us to make concessions, because you must give. Sometimes you must wait a whole year before the money comes back, and it can be difficult. […]But the positive aspect is that when you receive the money you can make projects and investments. Saving money is helpful.

economic perceptions. What is certain is that the ROSCA greatly impacted the economic habits of the neighborhood, leading to a circular economy example.

5.1.2 Circularity of the ROSCA economy

The circular economy opens up various interconnected pathways for emancipation, especially when looking at the innovative reorganization of production spheres and their institutional processes (Hillenkamp et al., 2014). These facets have been extensively explored by local feminist movements deeply rooted in community-based interventions, mostly regarding the recognitions of specific needs. Within this framework, the community serves as the focal point of analysis, with natural and workforce resources utilized to fulfill its needs (Allaire, 2006). The regular redistribution of money and goods, whether on a daily, weekly, or monthly basis, facilitates the realization of numerous beneficial projects at the community and neighborhood levels that would otherwise be more difficult to reach. The circularity of economy leads to a better management of money issues, and satisfaction of immediate and long-term needs and projects (White, 2015).

The neighborhood is based on a form of circular economy, that was increased by the tontine groups. Indeed, most of the boutique's openings were possible thanks to the investment in a tontine.

> *Moi une fois dans l'année je vais récupérer mon argent. C'est très utile pour moi parce que je vais acheter les marchandises pour ma boutique. La somme c'était 700 000, ce n'est pas trop mais c'est quelque chose déjà pour acheter les bagages pour moi, et mes activités.*[23] (Woman participating in the ROSCAs)

Now, most products, such as processed food, bread, fruits, clothes, make-up, take-away food, etc. (Figures 20 to 23) are in the neighborhood. Women do not need to go buy products in the center necessarily.

[23] Once a year I will take the money. It is really useful for me because with this money I can buy the merchandise I need for my shop. This year the amount of money was 700 000FCFA, it is not this much, but for me and my shop it was still relevant.

Figure 20: The fresh fruit stand of the neighborhood (Author's material, 2023)

Figure 21: Preparation of the fruit juices to sell in the neighborhood (Author's material, 2023)

Figure 22: Second-hand clothes shop (Author's material, 2023)

Figure 23: The take-away food stand from the clothes shop (Author's material, 2023)

Those places were also referred to during the mental sketch map activity. Indeed, all those services are widely used by the women, and they became essential for the neighborhood. For example, in the mental sketch map 1 (figure 24) the boutique of the neighborhood, the boutique of clothes and the drawer's boutique are clearly labeled. The circularity of the economy emerges in the spatial habits of the women living and making the neighborhood.

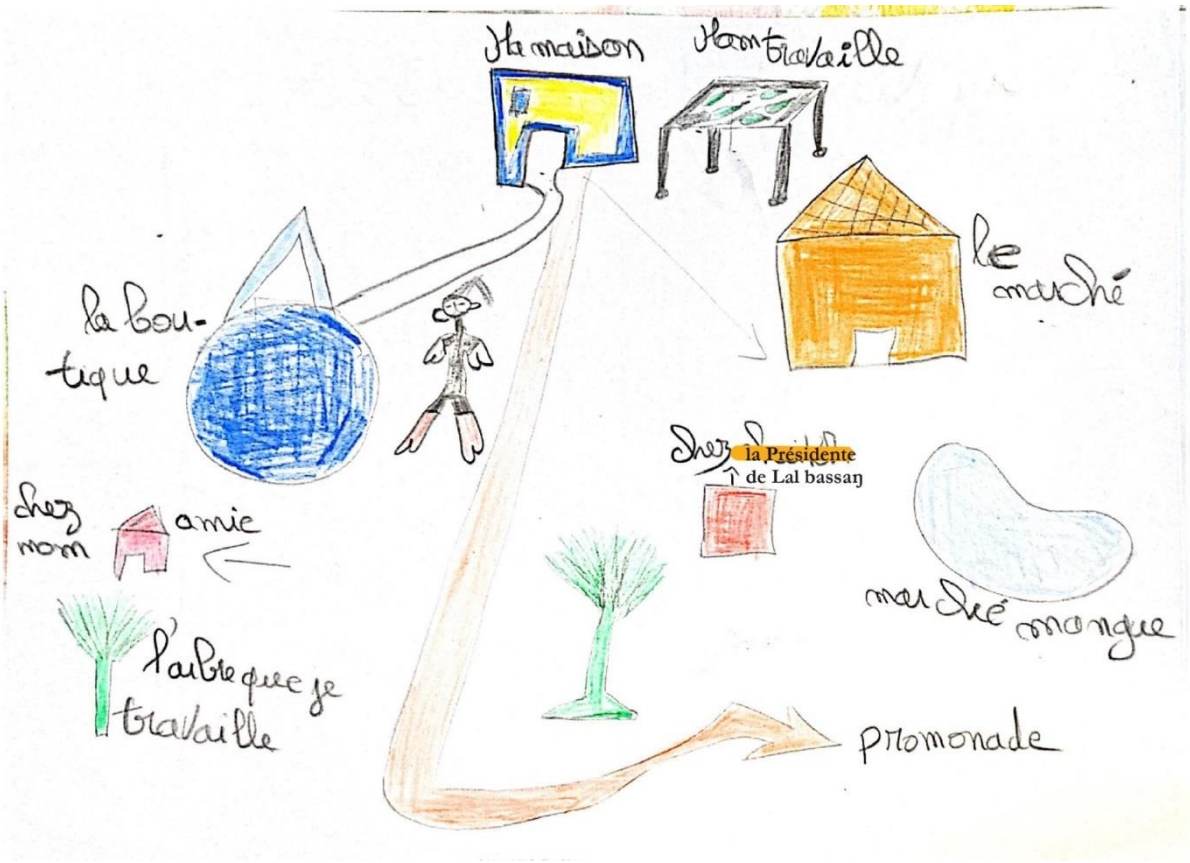


Figure 24: Mental sketch map 1 drawn by a participant.

The neighborhood belongs to them, as they are the one living it and making it alive. Men usually do not remain in the neighborhood during the day, or inside the houses. There is a form of communitarian life among women. Of course, each one has her house with her relatives, but they spend the whole day from one angle of the neighborhood to the other together, the kids can sleep with their friends in the house they wish, and play freely because even if the mother does not see them she knows a friend or a sister is here to look after them. If one of them gets sick or has bills to pay, they loan money to her through the *Lal bassaŋ* structure, they take her kids for dinner, of they give her food on credit, until another one has financial issues, and the first one can repay.

Si tu as besoin d'argent on te le prête. Tu vas travailler et après tu rembourses. On ne met pas l'argent à la banque, on préfère que ça participe à aider les gens qui sont là.[24] (Participant in the *Lal bassaŋ*)

Moi j'ai confiance. Regarde mes enfants, ils vont ici, là-bas. Des fois ils dorment là, ou là.[25] (Participant in the ROSCA)

Moreover, the *Diambal* products, for example, are usually bought in the neighborhood, and might lead to a sort of double earning for the picked woman. First, she sells the product, and then she will also receive the *diambal* basket. The money is both injected in the activity and to sustain personal and immediate needs.

The ROSCAs allowed the development of a circular economy. Of course, the cultural practice of sharing and gifting already existed, but the tontine made it sustainable for women. Indeed, the buy from one another, and when people from the outside come and buy, it reinjects money in the circuit of the community. The money they are able to save thanks to their activities, is reinvested in the diverse ROSCA activities. This circularity is possible thanks to the great trust women bear for one another. This trust is, of course, not only based on economic activities, but also on a greater network of support.

5.1.3 Solidarity and sisterhood

The ROSCA are a network both of economic and social support. From both the participants' observation and the interviews, the aspect of solidarity between women emerged right away. The sample of participants is highly variated. In the ones I interviewed a woman is not married, two are divorced, and one remarried, others are married. Some are Muslims, others are Catholics. One does not have children. Some of the women of the group are with disabilities. One migrated from the South of Senegal, another spent more than ten years in Morocco, etc. All those women have different life stories, different interests, and had to face different issues, but they all gather and share their experiences to help one another.

La tontine c'est la force d'être ensemble.[26] (Participant in the ROSCAs)

[24] If you need money, we will lend it to you. Then you work and you pay back. We do not trust the money in the bank because we prefer for it to serve to our people.
[25] I trust everyone here. Look at my children, them come and they go. Sometimes they sleep there, or in this house.
[26] The tontine is the strengh of being together.

Ici on se connait, dans le groupe c'est mes femmes, mes dames, mes sœurs, mes mères et tout ça en même temps. Moi je suis la plus jeune de Lal bassaŋ mais ce sont mes amies.[27] (Participant in the ROSCAs)

In fact, the ROSCA meetings allow women to spend time together and share about their emotions, about their personal and familial lives. In the context of Louga, women do not have many spaces to exist fully, and in those space, borders do not exist. There is not marginalization among the women, but rather a group of marginalized people standing together. Many argued that those space allowed them to speak about intime aspects that would have not been able to share with other people outside of this scope. In this regard, women help one another to develop potential solution to every-day or more serious issues they face. The experience of each woman, of different ages, ability, background, and social class has to add to the collective experience of being female in Louga in 2023.

Avec les femmes de Lal bassaŋ on se regroupe, on parle, on est des amies parce que chaque dimanche on se voit et on discute de notre vie familiale, conjugale, des choses comme ça. On a du soutien, vraiment. On a beaucoup de relations avec Lal bassaŋ, tu apprends à connaître des gens que tu ne connaissais pas. Je trouve ça extraordinaire.[28] (Participant in the ROSCAs)
Il y a deux aspects positifs : l'argent et les amies.[29] (Participant in the ROSCAs)

This solidarity is greatly impacted by the fact that there are only women in those spaces. Solidarity becomes sorority. Indeed, it allows them to speak more freely of topics that cannot be shared with men, or even about men themselves. Many women shared experiences of violences that happened to them in the past, and how they managed to face them. This also gives tools for the youngest participants of those groups on how to manage some personal aspects. They know that they can speak with other, more-experienced women, that can help them without judging.

C'est plus facile quand il n'y a pas d'hommes, entre nous c'est mieux, on parle librement, c'est bien.[30] (Participant in the ROSCAs)
Oui il y a des hommes dans Lal bassaŋ, mais ils ne viennent pas, parce que c'est pour nous. C'est fait pour aides les femmes, ce n'est pas aider pour aider les hommes. Mais des fois des hommes qui veulent qu'on leur garde de l'argent, on le fait pour eux. Mais ils ne viennent pas

[27] We all know each other, the people of the group are my women, my ladies, my sisters, my mothers, and all of this together. I am the youngest of the *Lal bassaŋ,* but they are my friends.
[28] With the women of the *Lal bassaŋ* we gather and we speak. We are friends because we meet every Sunday and we share about our familial and marital lives. We support each other. We develop new relationships with people we did not know thanks to the ROSCA. It is incredible to me.
[29] There are two positive facets: money and friends.
[30] It is easier when there as no men, just between women it is easier for us to speak freely.

ici. C'est parce que les femmes ont plus de courage, de volonté. Comment je peux te l'expliquer ? Les femmes se sont des battantes, tu as compris ? Ce sont vraiment des femmes bien, les femmes sont meilleures que les hommes. Elles s'occupent de la famille, des choses qui manquent, de la maison et elles font tout ce que les hommes ne peuvent pas faire. »[31] (Participant in the ROSCAs)

« C'est les ancêtres, ils ont favorisé l'homme plus que la femme. On doit toujours se soumettre à un homme. C'est l'homme qui est le patron, qui est tout. Alors ici c'est pour aider les femmes.[32] (Participant in the ROSCAs)

On peut parler, c'est un espace pour parler, les hommes ils n'ont pas le temps pour ça. […] On se parle entre nous, entre femmes. […] On n'a pas beaucoup de temps, tout le monde a ses activités, alors le dimanche on se repose, après on vient ici, on parle, on joue, on se rafraichit et on repart.[33] (Participant in the ROSCAs)

They have a way to support each other that is based on their shared condition. Their motto to explain this solidarity is "*on est ensemble*" or "*nio far*" in Wolof, meaning we are together. It is a saying they used to express the idea that they are the same, they face the same issues, and from this onwards, everything can be shared. When we spent time together, speaking about our personal lives, and common issues we could face, despite the fact that I was a young white European woman, they concluded with it: *on est ensemble*. This can be seen on many photographs, in which we see them together, talking, sharing and laughing (Figures 25 to 28).

[31] Yes, there are men in *Lal bassaŋ* but they do not come with us, because it is our space. It was created to help the women, not the men. Sometimes, men want us to keep their money, and we do it, but they do not come here. It is as it is because women are more courageous, they are more determinated. How can I explain it to you? Women are fighters, do you get it? Those are great women, women are better than men. They are the ones taking care of their families, they fill the needs, they do all things men cannot do.

[32] The ancestors always favored men over women. We always have to obey to a man. Men are the bosses, they are everything. So, Here, it is to help women.

[33] Her ewe can speak, it is a space designed for this, men do not have time to speak. […] We speak among ourselves, women. […] We do not have much time, everyone has its own occupations, so on Sunday after we rested, we gather here, we speak, we play, we drink something and then we go back.

Figures 25, 26, 27 and 28: Women together during or after ROSCA meetings (Author's material, 2023)

The ROSCAs impacted the neighborhood in many ways, one of which is that it created a neighborhood identity and a sense of belonging to this space. Women all know each other mostly thanks to the *Lal bassaŋ*.

> *Il y a des personnes qui vivent dans ce quartier et on ne se connaissait pas, grâce à Lal bassaŋ maintenant on se connait. Ça a créé des liens.*[34] (Participant in the ROSCAs)

This sense of belonging is crossing the generations, as really young women started to participate in the *Lal bassaŋ*. The youngest interviewee was 21 at the moment of the interview, and a high school student. When I asked her to introduce herself, she told me her name, her age and kept up with:

> *J'habite [nom du quartier], mon quartier le plus beau ! Mon quartier je l'aime trop, c'est ambiance tranquillité, surtout la paix. Je l'adore. Tout le monde est pareil, on ne juge pas, on est toujours tous ensemble, on parle, on discute. Ici c'est beaucoup de femmes.*[35] (Participant in the ROSCAs)

In a word, the ROSCA are economic, but also social and personal support groups, they are safe space for women. The gendered aspects of the ROSCA are an advantage, as it helps women get together, speak freely based on their shared condition. In this regard, they could even be considered as exclusive safe spaces, because the presence of men would mine the freedom of speech. Moreover, those groups greatly impact the neighborhood, especially from the spatial point of view, as 'places' for women revolve around ROSCAs.

[34] There are people who lived in this neighborhood, and we did not know each other, thanks to the *Lal bassaŋ* now we know everyone. It creates relationships.
[35] I live in [neighborhood name], my neighborhood is the most beautiful! I love it, there is a good and peaceful mood. I enjoy it very much. Everyone is the same, we do not judge, we spend all our time together, we talk, we share. Here there are many women.

5.2 Physical space

5.2.1 Mental sketch map analysis

In this part, I decide to investigate the participants' vision of space and place-making activities through the analysis of mental sketch maps. The activity involved drawing a map from memory of what one considers "their space and places". The recollection from memory is really interesting as memory works with markers, as do maps. Indeed, those markers were usually the forms and colors used in the maps, or even the label.
It is a handy tool that provide insights on how people see and shape their surroundings, as well as how they interact with both human and non-human elements of their environment. Moreover, at community level it is interesting to show how a group perceives a space. This method captures not only the immediate aspects of a location but also long-term trends, social dynamics, and feelings of inclusion or exclusion.

The application of mental sketch maps was specifically employed to directly address two fundamental questions: firstly, the identification of spaces frequented by women, and secondly, an understanding of their movement patterns. In this regard, women were asked to draw and label important features, and to add their movements between those spaces, and finally to draw themselves where they wanted to on the map. Which leads to answer the research question on: are there alternative spaces designed by women and for women? If yes, what are they?

Both the way to analyze the maps and the way the activity was organized is inspired from the methodology offered by Gieseking (2013), and the new analytical components they offer. Those tools are divided into mechanics of method, being the "analytic techniques and components that underscore the traditional notions of how a map portrays a convincing representation of spatial reality, as well as participants' level of focus on and sense of success in that process." (Gieseking, 2013, p. 716). The second category is drawing elements, that regards the way the drawing conveys a message through the elements present, their place on the drawing and the colors, for example. The third element is the narratives of place, what is added to the drawing in terms of how the place is lived, remembered, and the process of place-making. Finally, the last category is the personalization of the maps, especially considering emotions.

Most of the participants shared with me their fears regarding this exercise. They never did it before, they did not know how to draw, they were afraid to not have understood the activity. I reassured them, as there are no such things as failing when drawing a mental sketch map, there is no need to know how to draw or write, as symbol such as an "x" could represent a spatial point. The reassure them I showed

them, if needed, two maps previously drawn by myself and a colleague, both on the city of Turin. There was no time limit in drawing the maps, but it usually lasted around 20 minutes. The number of drawn items varied from 6 to 14.
Maps drawing activity was audio registered. This allows a wider understanding of emotions linked to places, especially while women drew and explained it to me. Indeed, some did not wish to add symbols on their maps, that were rather a replication of the neighborhood, and the city. Those ones conveyed emotions and memories verbally rather than on the map. Others drew more conceptual maps, conveying rather emotions and their vision of space rather than replicating their physical surroundings.
None of them added a form of legend, but all of the participants insisted on labelling the map. It is probably more because they were afraid that I would not understand what they meant rather than their will though. However, the fact that they wished for me to understand the details they added on their drawing show their dedication to the activity.

All women started by drawing their houses, homes, or bedrooms. Their intimate space is the first aspect they think of when asked to draw their space. However, none of them put it at the center of the drawing (Figure 29). There can be various reasons: the fact that they were afraid to use the central space first – as many expressed their fear of failing the exercise, or because they have a conception that their houses are not the point, they spend the most time in, and it is so personal that they put it in a small angle. In the Figure 29, for example, the markers remain small, and not central. Moreover, the participants asked me to write down the labels on the map as she did not know how to spell French.
Figure 29 is an example of how the mechanics of methods and the drawing elements analysis intersects. The participants did not used the whole paper, only drew on the angles, and remained really basic on the shapes, as she was afraid at first to draw the map. After, she asked me to write down the labels, she decided to color the map. The house of the ROSCA's president is green as the trees in front of it, the house of her friend is pink as they have been friends since they were girls and the "*place publique*" is red, as it is where she meets her boyfriend and red is the color of love. The use of color made her open up on the emotions linked to the places she decided to draw.
For anonymity and participants' protection some labels on the maps have been modified. The name of the person has been replaced by her function in the neighborhood.

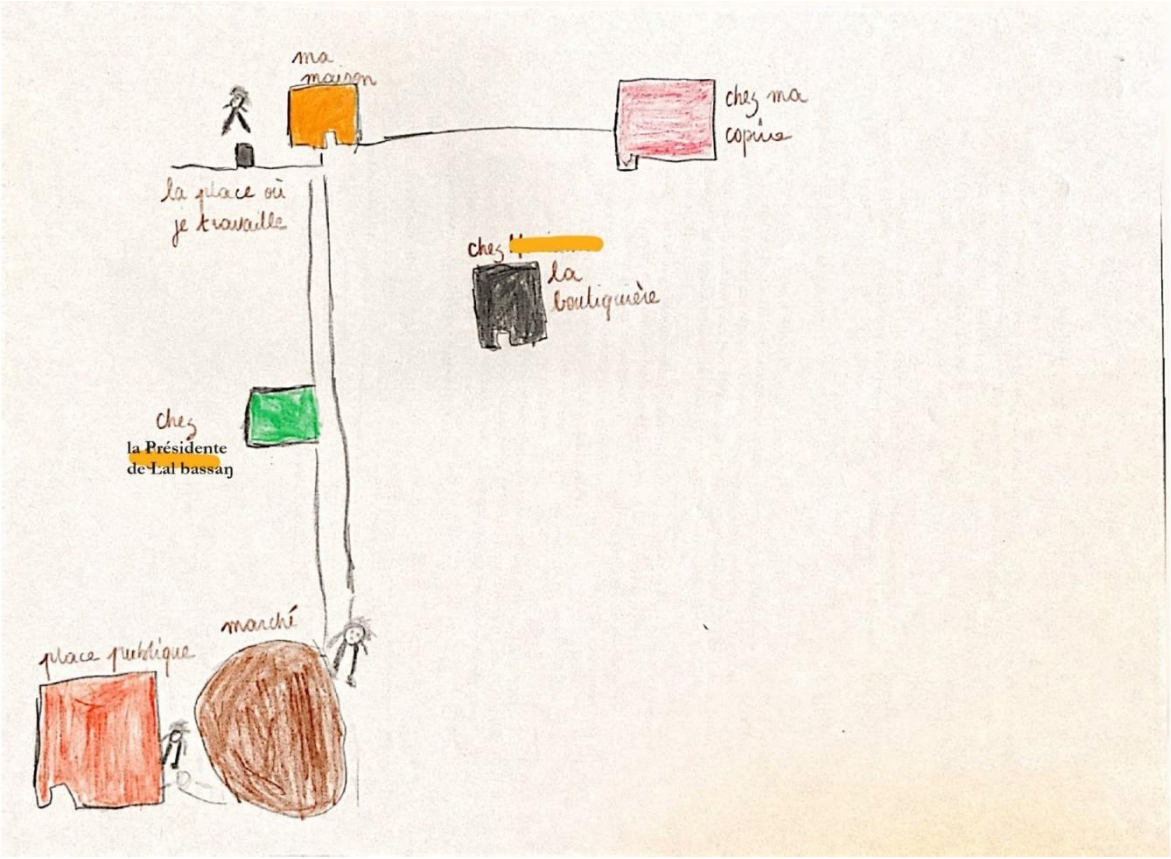


Figure 29: Mental sketch map 2 drawn by a participant.

The second marker women drew was related to work or school, in all cases. Some of them put great details in drawing their work, such as the table to sell mangos on Figure 24. The storekeepers would draw their boutique, the women selling take-away food or fruits would draw their tables, the employed women marked the point they worked in (Figure 24, 29 and 30). Usually, those points were directly connected to the first ones. They would represent the everyday movement between home and work. Those two points usually had a logical geographic connection, as it was easier for them to site precisely those markers because we were in the center of the neighborhood while drawing the maps. They would look around them, and add the second marker with the orientation we were facing.

Figure 30 is draws by a boutique owner, the main one of the neighborhood. The boutique that sells processed food is represented on the maps of almost every participant. This renders how central to the neighborhood life the shop is.

In Figure 30, the boutique owner added, once she finished to draw all the places of her map, a close-up on her boutique on the top right-hand corner. She insisted on adding the main merchandises: rice, bottles, soap, sugar, and cans. She ordered them as they are in her boutique: the big rice bags on the floor, the bottles on the top, etc.

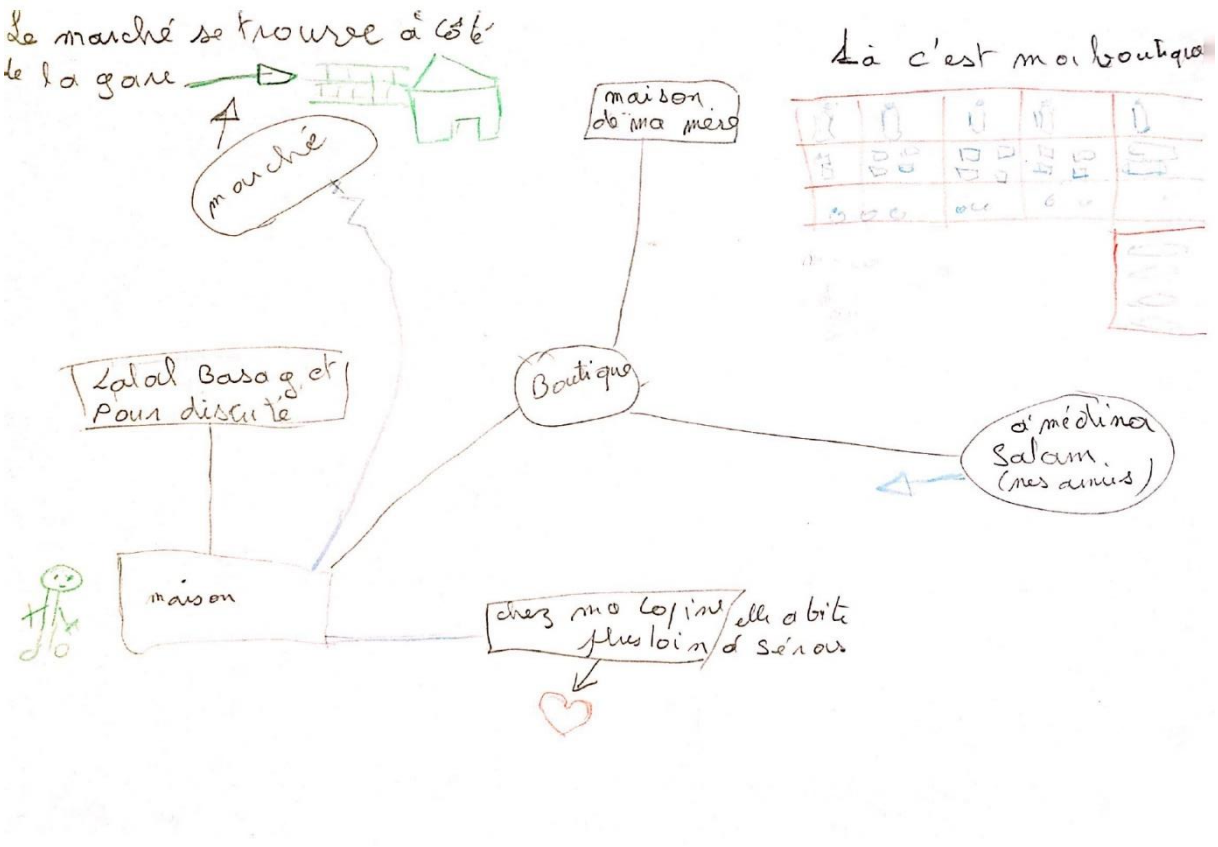


Figure 30: Mental sketch map 3 drawn by a participant.

From here, the order differs from one map to another. Some draw the *Lal bassaŋ* meeting point and President's house as a third point. Others start with their shopping habits outside of the neighborhood, represented on every map by the market. Finally, some also decided to put their relatives' houses – both family and friends – at this point of the drawing. Those three types of markers are present on all maps. The three markers that are at the center of the maps are the work, the boutique or the *Lal bassaŋ* meeting point and President's house.

The Tontine and *Lal bassaŋ* meeting point coincides with the house of the President. It is drawn is every single map, and is often central. The president herself gave more space to the ROSCAs on her map. She drew the *bassaŋ* with all women sitting on it, symbolized as small circles on the Figure 31. Some added specific labels that designed the activity rather than the place. For example, Figure 30 labels "*Lal bassaŋ et pour discuter"* as they do not only meet for the purpose of the ROSCA, but also to chat, exchange, and spend time together.

Figure 31: Mental sketch map 4 drawn by a participant.

Considering shopping habits, the market of the city is always a highly visited place by the women. Some also add other boutique they go to (Figure 32). At this point, as it is getting outside of the neighborhood, most women stop to draw lines to join the points. They just put the market, on a corner. One of the women drew the road to the market (Figure 32) before drawing the market. She did the same for the other points of her map, as if she would imagine herself travel from point A to point B in her mind.

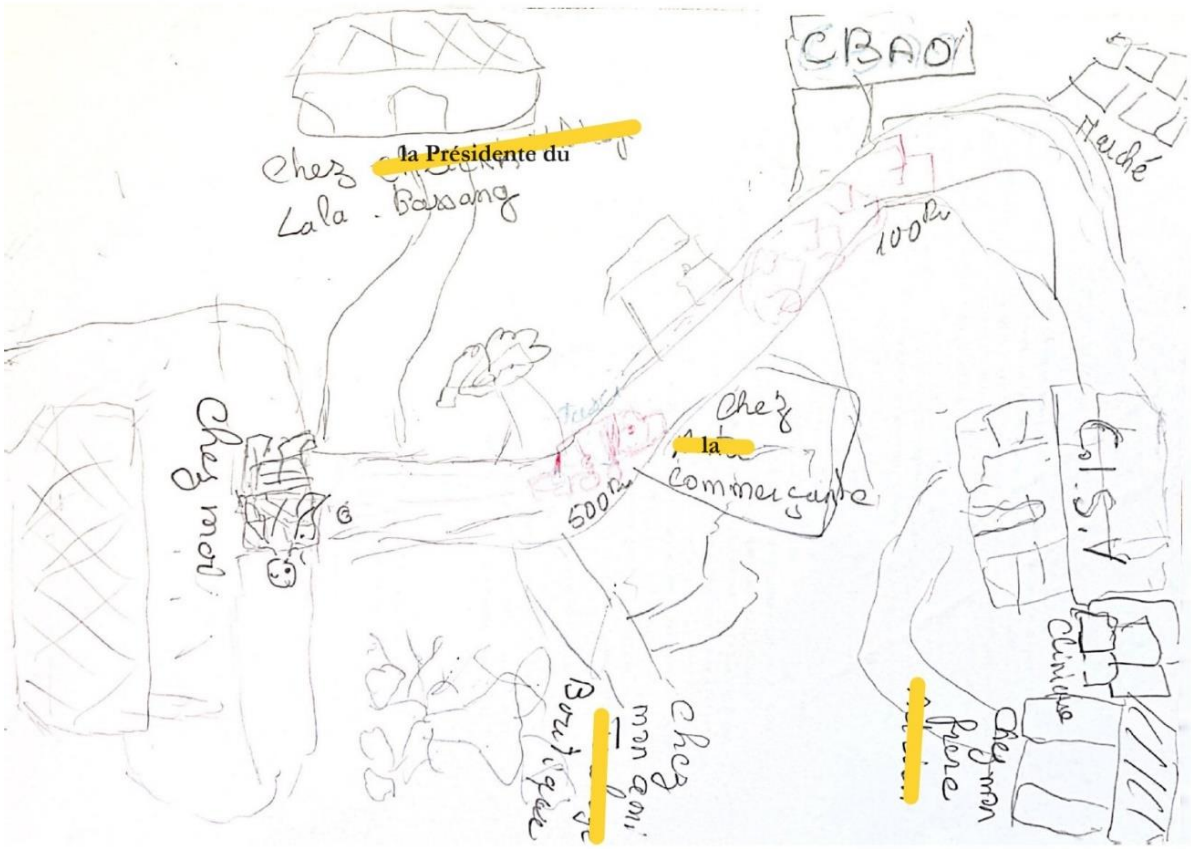


Figure 32: Mental sketch map 5 drawn by a participant.

The relatives present on the maps are mostly their other female friend living outside of the neighborhood, maybe their neighbor when they were kids that moved in with the family of the husband's house; or their school friend, etc. Usually labeled as "*chez ma copine*". Some drew the houses of their parents, as in Figure 30 and 31, labeled as "*maison de ma mère*" and "*maison de mon père*". When those places are out of the neighborhood the movement is not added right away, but rather at the end of the drawing session. Some added symbols, such as hearts, or chose a pink color as a symbol of the love they have for those people (Figure 30).

Some women added leisure, such as *promenade*, stroll (Figure 24), or *CP*, private lessons (Figure 33). Many women also added non-human features the impacted their everyday life and conception of space, such as trees (Figure 24, 32 and 33). The Figure 33 was drawn by a participant who studied Italian in school, and as she knew that I live in Italy, she insisted on labeling her map in Italian. She did not wish to use colors, to remain "more professional", as she said. The village she grew up in, 24 kilometers away from Louga is represented really close the her house, whereas the school that is only some blocks away seem further away. There is a clear distinction between the personal and educational aspects of her life. She also drew the car of her brother that arrived while we were drawing the map. Indeed, she uses the car everyday as she is being brought to school. When looking at movements, most of the lines of

movement represent walking, especially for short distances. Some of them added "*taxi*" (Figure 31) or "*macchina*" (Figure 33) when they used it on a regular basis. Longer distances were usually not represented.

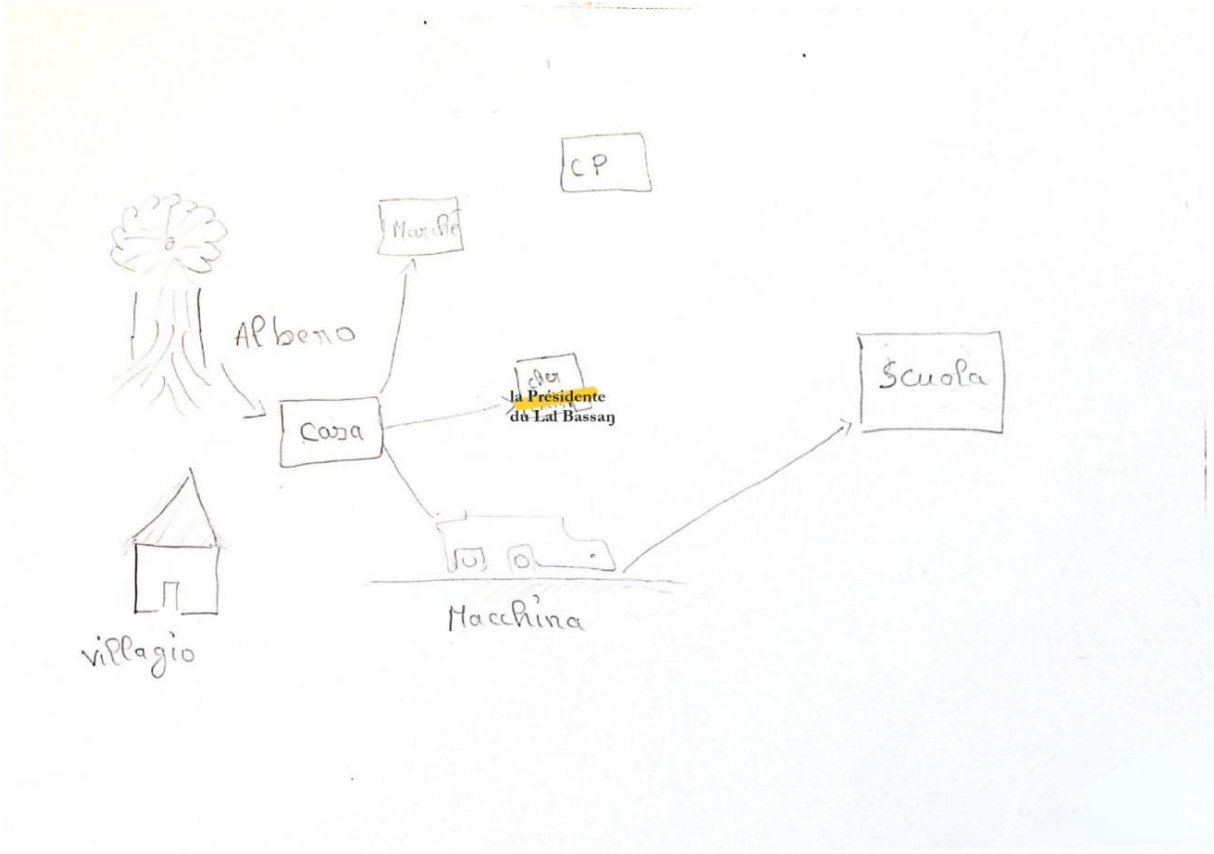


Figure 33: Mental sketch map 6 drawn by a participant.

Finally, at the end of the drawing I asked the women if they wished to draw themselves on the maps. Some did not wish to as in Figure 33. In figure 24, the woman represented herself walking on her stroll, as it is her favorite moment, in which she can think and be on her own. On figure 29 the participant drew herself in different points of her live, at work, at the market, in the city center, at her boyfriend's house, etc. Both Figures 24 and 29 depicts women on movement. Figure 30 and 32 represented themselves at home. One character is next to her home, while the other (Figure 32) is depicted laying on her bed, taking a nap. She explains that it is because she is tired of the hot weather and she wishes to take a nap after work. The participant of the map 4 (Figure 31) drew herself in her boutique, working, as it is how she spends most of her time.

It appears clear that, in their vision of space and territory, the neighborhood is the main scale of interest for the participants. The main places they identify are theirs are all in the small neighborhood, or with their friends and relatives. The main places are their home, work and the ROSCA meetings, that appeared on all maps, almost always drew as firsts. Those are the first aspect they, as a community, think of when

asked about their space and places. Moreover, those activities are all linked to the ROSCAs: the fact that they live close to one another lead to the formation of the group, and the engagement in ROSCA activities allowed them to develop the neighborhood, especially when considering their working activities. We see clearly the double impact of space on people and people on space in those mental sketch maps, and the relationship between human and non-human environments. In a nutshell, it let us understand how those women built the neighborhood through their activities in order to meet their needs and requirements. It is a great tool to see how the design of alternative space of socio-economic existence can recreate a new atmosphere for the life of usually marginalized groups. However, it is also essential to understand what their understanding of the neighborhood is, the meaning they attach to places, and their emotions when moving in those spaces.

5.2.2 Mental sketch maps discussion

5.2.2.1 Space and place of the ROSCAs

The meaning given to a space also serve to define its contours, and to differentiate it from another space to which other people gave a meaning. However, space and place are flexible, and their meaning and form vary according to communities and individuals (Kuper, 1972). This is what this research aims at understanding: what is the community space, and how is it designed. And if place becomes unique for each person, because it is made of a personal meaning, then where does the limit between personal and communal place stands (Low, 2016). In this regard, mental sketch maps are a really interesting tool to understand the border between personal and community spaces. Because of the commonalities of the maps, it appears clearly that the personal space is relevant mostly at home, or even room level. Moreover, the other differences that might be noted between one map and another are their relationships outside from the neighborhood. Those are mostly childhood friendships, because the participants did not necessarily grew in the same city or part of the city.
The commonalities between the maps are a vector of inclusion, the border of the neighborhood is strong. This is both the cause and the consequence of inclusion/exclusion processes, as described by Lancione (2016). Each space has its own barriers, that form margins. In this regard, what is outside of the neighborhood can be understood as marginalized, however, the process of re-appropriation of public space by women in this specific space is also the result of being marginalized from another space.

When looking at the neighborhood, two main conflicts are relevant in the definition of space, those are the same ones explained in the first chapter: a post-colonial and a gendered conflict.
As an ex-colonized country, Senegal, and the city of Louga suffered from the French occupation and modification of their territory and people. Space was an object of conflict and became a vector of marginality. However, in the post-colonial period, local politics and economic policies left blank space

that allowed the creation of community-based support initiatives. If people had lost some of their sited identities, new ways to express them were found (Thomas, 2002). In this regard, some of the activities still in place in the city of Louga are a result of this process, such as the ROSCAs and the support economic groups of women. The meaning given to space lies in the re-creation of identity after the independences. People's very identity is based in this process of independence in a given place: through the sharing of a common past and the performance of customs. This lies also in the language, for example. Regarding the link between language and space, the exercise starts with a bias, as I do not speak Wolof. All the women who drew the mental sketch maps spoke at least basic French. Moreover, they all were at least bilingual, if not trilingual, mostly Wolof, French and Arabic. When looking at place naming, many of the words were used the way they say it in their everyday lives. For example, *boutique* and *marché* are French words, that translate literally in Wolof. However, some words do not have a French translation and were kept in Wolof: *Diambal* or the *Lal bassaŋ* for example. Finally, a striking aspect is that all women, independently from their mother tongue or second language, all used the exact same words to describe the places they shared. This is part of an inclusion process as a community, in which they used similar expressions, and ways to transmit the information.

Gendered conflict around space can be found in everyday lives of women around the world. It concerns access to space, feeling of safety, but also spatial allocations and the way gender exclusion happens. This analysis usually requires the distinction of public and private space, but also public and private life (Smyth, 2015). After acknowledging that space is gendered, and the access to public space is not equal, the question is: who has the right to the city (Mitchell, 2003). As mentioned before, it was quite rare to see women in public space, for the sole sake of occupying it. Indeed, if many men were sitting around with friends, women in public spaces were always on the move. Of course, access to public space is highly dependent on culture and customs, but the studied neighborhood, through its activity constituted another type of public space. Indeed, as presented in the figures 4 and 5, the most used space is not on the main street, rather on a quieter one. In this regard, women were both safer and freer of spending time outside. Moreover, as all activities were theirs in the neighborhood, they always had a place to go, or a form of excuse in case needed. There is a clear re-appropriation of public space in this specific neighborhood, even though it is not necessarily done with the aim to disrupt the right to space.

Finally, if space is made for hegemonic purposes, place has a more constructed through meaning and form, is more difficult to control, even though the distinction between space and place, public and private is not granted and is highly fluid based on the context (Smyth, 2015). In the context of Louga, it is interesting to look at the memory of place. Indeed, the perception of space of Senegalese women was rarely considered as meaningful. The exercise of the mental sketch maps tries both to challenge the collective vision of space, and well as the memory of space giving voice to marginalized agents of this

specific space. As the participants of the research were the main human agents in the neighborhood, it is essential to understand their vision of space and place, but also the emotions they associate with it.

5.2.2.2 ROSCAs as embodied space

As individuals and communities engage in processes of place-making, it is essential to look at it through the concept of embodied space. This is even more relevant when considering marginalized communities and marginalized bodies. There are different means in which space can be embodied, such as walking and dancing, or more generally mobility and movement. All of them are both political and personal and concern the individual, the community, and the body through different prisms. Embodied space focuses on the individual's physical, emotional, and social body, its movement, and its experience of a space. In this regard, the body is a product and a producer of space, but also a space itself (Low, 2016).
The ROSCAs are a form of place-making, as a community created a space dedicated to fill their immediate needs, because they did not find satisfactory or accessible alternative elsewhere. As it appears on all maps, the ROSCA space is an essential component of the neighborhood for the participants. Indeed, they form a place-making practice that is embodied in the bodies of the participants. A safe space is designed and embedded in an exclusionary context, as the one of public space for women in Louga.

The body is the material feature in which emotions are felt, political ideas are developed, and experience is undergone. Moreover, the body is the tool to move into space as well as the main way through which one is perceived by the others. The body is contemporaneously the main asset for people to understand their surroundings and at the core of world's shaping (Csordas, 2002). The body is "a location for speaking and acting on the world" (Low, 2016, p. 94) in which social class and status are embedded in everyday life practices (Bourdieu, 2016). Gendered-body's relation to space is socially and culturally constructed. This does not lead to any direct conclusion on the feminine body, except the one that space is always gendered, and the agency of a feminine or non-feminine body in space is different. Being a perceived as a women has cultural implications, and a different apprehension and access to space (Low, 2016, 2009). Through their bodies, the participants in the research embody space, and occupy it, and they do it diversely than if they were men. The goal here is not a simple comparison of men and women access to space, nor for women to fight for a man's space, rather to understand the latent dynamics of being woman in the public space of Louga. If not many women do occupy public space, in this specific neighborhood it is one of the main aspects. Indeed, as in most of the mental sketch maps, women drew themselves outside, in the public space rather than at home (Figures 24, 29 and 30). This is linked to the places women decided to draw on the maps as significant for them, starting from the ROSCAs, that allowed the further development of economic activities led by women in the neighborhood.

Space is embodied by women's physical presence in the neighborhood, but also through their movements. Their choices of walking rather than using a taxi to go somewhere, or even to walk for the sake of it (Figure 24) is a way to embody space and claim it. Indeed, the trajectory drawn by a body in public space is a form of place-making, especially for marginalized voices. In this regard, individuals' paths of mobility must be understood, as well as community ones. If everyday forms and choices of mobility are factor of agency in people's routine, they also are social producers of space. Space embodied in the movement accounts for and is impacted by emotions, feeling and memories of a place across which one moves (Low, 2016). The commonalities of trajectories found between the maps, as well as the common choices for the type of mobility – walking, taxi, Jakarta, etc. – derives from a common appreciation, emotion, and memory of space among the community. Indeed, it happened several times that women shared with me the safest route to go from one point to another, or the best way to do a short path. Those collective patterns of mobility define a common conception of space based on the shared condition of the gendered body.

The presence of the body, and its movement in a space might carry a specific meaning, during parades, or demonstrations, for example. In the neighborhood, a significant way to use the body, embody and produce space is through dancing and performing. This is a practice that is both a spatially embodied, a space producer and an emotion-based activity, as dancing is not only a movement made by the body, but rather a political symbol of freedom and resistance realized through movement and based on emotions (Cox, 2014). Dancing as a vector of space reappropriation, and allows an analysis of the marginalized body in public space, through the tools to create a community of support and safety by "disrupting the status quo" (Cox, 2014, p. 5). Dancing in the public space becomes a path to knowledge of the surrounding people and spaces and of oneself (Cox, 2014).

Dancing is an activity that was often performed by the women on the ROSCAs group in Louga. A member of the group was even introduced to me as the dancer of the *Lal bassaŋ*. Dancing served as a customary practice, fostering social cohesion and mitigating conflicts within the community. Festivities were typically held during holidays or to mark the end of the ROSCA year, a few weeks before the *Tabaski*. They featured music and communal dancing outside women's homes. Apart from the group dancing, some women prepared performances. In one of them, one was dressed as a man, with a suit, sunglasses and a cap, and imitated men's behavior, using both their language habits and corporal position. Those practices are highly political and were possible thanks to the safe nature of relationships among women.

These gatherings, orchestrated by ROSCA leaders yet inclusive to all, symbolized a collective female-led reclaiming of public space. Erecting tents for shade, they transformed the streets into extensions of their safe space, reinforcing bonds of solidarity. Through rhythmic movement, they not only transcended tensions but also reshaped their spatial environment. Thus, dance became a conduit for communal knowledge creation and spatial reconfiguration, exemplifying the transformative power of collective

motion in shaping social dynamics. Through physical and sound occupation of the public space, women engaged in place-making, they embodied space and created a form of re-appropriation of public space.

Those practices resonate as alternative ones, based on feminist and post-colonial theories. However, if the result of the practices is the disruption of the status quo, it is essential to look into the first aims and goals of the ROSCAs as women-led spaces.

5.3 Alternative space?

In the very last part of this thesis, I will explain how the concept of alternative space does apply to the ROSCAs example, and at the same time remains limited and limiting. The possible understandings of alternative space are linked to the definition of alterity, the political context and the agency and awareness of people engaging in such spaces. In this regard, visions of what enters under the domain of alternative spaces is highly variable according to the context, and mostly what are the mainstream and dominant narratives in this context. Moreover, alternative spaces can be found in many sectors: political, economic, social, cultural, etc. and a single space can be economically alternative but politically non.

5.3.1 De facto: creation of opportunities

First of all, in economic terms, the ROSCAs are born from two main factors: first, the quasi-impossibility for women to open regular bank accounts in Senegal based on their costs, their administrative complexity, and the lack of trust in the national banks. Secondly, the lack of means of women who do not necessarily have – stable – jobs, and conduct activities based on trust and cash, rather than a bank account. In fact, as most women have their own small businesses, the money they earn is generally in direct liquidity, objects, or words of trust.

In this regard, ROSCAs are alternative spaces, in different scopes. First of all, they are economic alternative spaces. As defined by Gibson-Graham (2011), ROSCAs in general are alternative market community-based financial institutions (Figure 1). They enter under the realm of alternative economic spaces: they do present an alternative to an opaque economic system of whom marginalized people are excluded. ROSCAs entered in a breach left out by the financial system, to create opportunities for people who cannot enter the regular financial market. They are part of the alternative-additional capitalist institutions defined by Fuller and al. (2010). In other words, they add an additional option to the capitalist enterprise, in this case for people who cannot, or with difficulty, enter the mainstream market.

Moreover, the functioning of the tontines can also be understood as a family lending, or interests-free loans (Figure 1). In this case, according to both Gibson-Graham (2011) and Fuller and al. (2010), the tontines are non-market activities. They become alternative-substitute entities, because no similar option exists in the capitalist market.

In this regard, all forms of ROSCAs are alternative, not necessarily at the same degree, and not necessarily in the same way, but all are alternative economic spaces.

Secondly, the ROSCAs can also be considered as safe spaces, alternative social space, or sharing space. They are not necessarily separatist safe spaces, but they rely on the commonality of the gender of the participants, allowing them to speak and share more freely. This feeling of freedom is the result of safety in the space. Indeed, ROSCAs provide women with the safety *from* harassment, abuse, and misogyny,

etc., that leads to the safety *to* engage cognitively, intellectually, and emotionally with the others. Staying with people who suffer the same discrimination patterns makes it easier for women to feel safe and be free. During the ROSCA meetings, and in general in the neighborhood, there is no fear of judgment, of shame, and of physical danger. Indeed, the solidarity and sorority among the women makes them stronger as they are together. They are free to share, even on sensitive, personal or intimate topics. Solutions are found together. Moreover, those relationships among women grew in intensity with the development of the ROSCAs, that allowed them to get to know each other better.

Both the economic and social aspects of this space, led to the development of an alternative neighborhood. Indeed, women are the masters of this neighborhood, they are the ones outside, together, chatting, and spending time together for the sole sake of it. Women are the ones making the neighborhood alive, with the boutique, their take-away food, and their many parties or events. The public space, such as the street between the houses, is occupied to work, to share, to listen to music, and to dance. Their bodies reclaimed a space often neglected to women, and with their movements and their voices they occupy it fully.

5.3.2 Consciousness of alternativity

The first conclusions of this chapter are the fact that the ROSCAs are an alternative space. However, the definition of alternativity is not always linear. In fact, following the conception of Gibson-Graham, it appears clearly that not all alternative spaces are alternative for the sake of it. Rather most of them are alternative to fulfill immediate needs, and not based on the will to be transformative. ROSCAs are not alternative-oppositional institutions (Fuller and al., 2010). Indeed, they do not engage in political actions such as feminist protests, or destruction of capitalism. They remain political spaces through their existence, and alternative because of their activities and results, but are not alternative political spaces *per se*. Their alternativity lies in the finding of immediate solutions to meet the requirements of a system that does not adapt the let marginalized people enter.

Secondly, ROSCAs still bear the risk of reproduce hierarchy dynamics and systems of oppressions. Indeed, women in those groups do not necessarily have the same roles, nor the same ability o social classes. Even if many instruments are created to avoid this comparisons – such as the secret envelop ceremony to give back the money – internal sub-groups are formed based on the class of the women. Despite this aspect, they all talk to each other, share, participate in the meetings, and party at the end.

Moreover, the ROSCAs do not offer alternatives to domestic unpaid work. Indeed, with the Muslim polygamous household, the domestic work in unevenly divided among the women of the house. The *première dame* has more rights and does not participate as much as her co-spouses in the chores. The younger co-spouse has a hierarchical relationship of power and respect toward the *première dame*, and usually has fewer financial means than the latest. Of course, this hierarchy is even stronger when looking at the male-female division of unpaid work, and this creates a rally point for all women of the household.

Thirdly, important aspect is the role of the state in the implementation or impediment of alternative economic practices. It seems difficult, from a European perspective, that state would fund alternative economic practices, out of the mainstream market. However, in Senegal, and more precisely in the city of Louga, most of the tontine groups received a funding from the mayor of the city, to encourage them in their practice. This can be seen both as a political instrumentalization, or as a recognition of valid alternatives for women. In any case, it opened a debate among the women with the upcoming elections, both on the right to access the mainstream market, and the legitimacy of the fundings and how to use it.

Finally, an essential question regarding alternative spaces, is the awareness of the people engaging in such spaces, and the agency of the actors involved. The ROSCAs are a tricky example in this regard, because women have full agency in this space, and it even provides them with more decisional power at the neighborhood level. However, it appears that they might not have full awareness of the transformative potential of their activities. Indeed, for them it is a normal practice of mutual support, but it does not go on the will to produce an alternative space. This is mostly because the tontine exists since year, and as kids they went with the mother already. It is a simple habit, that leads to the development of greater consequences at personal, community and neighborhood level.

When I started to question women on this aspect, most of them did not understand my question. However, they all were developing a discourse on how much this neighborhood was special, how much they were close to one another and felt free and safe, especially regarding to other places of the city or the country. Thanks to the reflection brought upon positionality in feminist methods, I understood that my conception was biased, once again, regarding the very concept of patriarchy and what should be the right answer to it. Reading non-white authors speaking about those systems made me aware of the biases I started developing my idea with. And mostly, it led me to question both the concepts of alternativity, of existing in a space, and of a gendered struggle. In a nutshell, ROSCAs do are alternative spaces of socio-economic existence designed by and for women in the city of Louga, Senegal. They are designed precisely by them and for them, as they meet their precise requirements and do not meet pre-conceived ideas of alternative spaces. It helps women existing fully on the public space, both socially and economically.

However, it would also be untrue to engage in the ROSCAs as simple alternative spaces, rather they are gendered alternative spaces. Indeed, through the interviews, and the discussions we had with the participants, a division between being woman and being man appeared. The terms used to define it might not be the ones used in white feminism and spaces of struggle, however, the very concept of *nio far*, "*on est ensemble*" traces the distance between men and women. Women are together in the struggle of being so. Moreover, they do suffer a form of injustice regarding, giving the guilt to the ancestors:

> *« C'est les ancêtres, ils ont favorisé l'homme plus que la femme. On doit toujours se soumettre à un homme. C'est l'homme qui est la patron, qui est tout. Alors ici c'est pour aider les femmes.*[36]
> (Participant in the ROSCAs)

And if sometimes they would simply answer "*c'est comme ça*" to my questions on why men did this and women did otherwise, it was never an agreement on the fact that things are the way they should be. Rather an acceptation that some things are not reachable, and that they might as well remain together, between women. What is at stake here is the very concept of patriarchal oppression, and the way it has been implemented throughout time. Indeed, there are no best way to fight than with the arms one gets, and the ROSCAs are a great asset in the hands of women. Men are forced to recognize their strength and their advantages, without managing to access the same trust and benefits from it. The whole community benefits from it, for everyday food, for clothes for the events, or new tools for the home. ROSCAs are political, they are gendered alternative spaces of socio-economic existence.
However, outside of the borders of this neighborhood, conclusions might have been different. An opening thought could be on how and why those women and this neighborhood managed to reach this atmosphere, when ROSCAs are present in many other neighborhoods. I wish to refer here, once again, to the assemblage literature of Lancione (2016), that argues that space impacts people, and people impact space, all together creating an *in-potential* community.

[36] The ancestors always favored men over women. We always have to obey to a man. Men are the bosses, they are everything. So, Here, it is to help women.

Conclusion

This final chapter discusses and analyzes the findings of the research on the ROSCAs of the city of Louga, Senegal, and more precisely of one neighborhood of the city. Those findings are the result of the combination of the various methods described in the previous chapter: visual, verbal, spatial and of observation.

The main conclusion that can be drawn from this research are about the opportunities and potential limits of the ROSCAs. Indeed, they are alternative spaces of socio-economic existence designed by women and for women. If the socio-economic structure of those groups is an advantage for women of the neighborhood, one must be aware of not falling in the caricatural positive analysis, as they also derive and might represent risky behaviors, especially regarding social obligation practices. However, they remain a great tool to help women manage their finances, rather than a solution to financial issues *per se*.

Moreover, ROSCAs are economic space based on trust, and they also led to the formation of a circular economy in the neighborhood. They greatly impacted the development of the neighborhood both on the social and economic point of view, creating a safe space of financial and personal exchanges. The neighborhood is the space of women, as they transformed it and now manage it through their economic activities.

Finally, ROSCAs are alternative spaces both in economic and social terms, however, their first goal is not the destruction of the system. Rather they are inscribed in alternative process of insertion, or mimetics of the mainstream market, rendering it more inclusive, and based on trust. Their economic aim is the meeting of specific long- and short-term needs. Nonetheless, they remain political spaces regarding their gendered aspects. Women designed those spaces to remain among themselves, and these tools impacted the whole community positively. Women are aware of their position in the society, and the ROSCAs are the result of this marginalized position, turning it into an advantage.

Conclusion

The research sought to better understand women's design of alternative spaces of socio-economic existence in the city of Louga, Senegal. To do so, the research was conducted in a neighbourhood of the city with a group of women engaging in the rotating, savings, and credit associations practices (ROSCAs). To do so, the research used qualitative methods and a feminist approach on geography.
Walking as a method was the first practice I used in order to understand the context. The research question derives from walking: why are there no women sit in public spaces, why are they always on the go, and where do they spend their time. After I became aware of the ROSCAs existence, and I was introduced in one of those groups, the aspect of alternative space flourished: if women have a restricted access to public space or common spaces, do they have alternative spaces? And if so, how are they designed?

The question lied in the definition of alternativity, and women's perception of their own space. First, through participants observation, informal conversation, photographs and semi-structured interviews, the essential was to understand fully the mechanisms of the ROSCAs such as the classic tontine, the *Diambal* or the *Lal bassaŋ*. Of course, ROSCAs were created in a special context to answer the specific needs of this space. With this and the analysis from Gibson-Graham, it was possible to conclude that ROSCAs are economic alternative spaces, as they offer another option from the mainstream exclusive system. They are a great tool for economic risk management, to manage money safely and wisely, especially facing social duties. Moreover, the many different practices have different scopes, if the *Lal bassaŋ* creates an answer to a social duty at community level – the organization of the *Tabaski* -, the *Diambal* serves to answer more immediate needs at family level, whereas the *classic tontine* might help women's activities to grow, or women to buy things they feel are useful for themselves. All of them are based on a trust system, that is positive, but also inherently coercive, as women's reputation might always be on the line, and they might fall into the reproduction of systemic oppression dynamics. However, it might appear that this trust is also constituent of a safe space, and in this regard, the ROSCAs are not exclusively economic alternative spaces, rather they meet diverse focal points on the alternativity spectrum.

The mental sketch map activity, along with the ongoing interview, allowed for the understanding both of women's perception and emotions of space, but also of the space changes based on the ROSCAs practices. Indeed, the neighborhood greatly changed as it revolves around the ROSCA activities. New boutiques were opened, houses are still in construction, trees were planted, etc. Those aspects are interesting to understand through the assemblage literature offered by Lancione (2016). Indeed, both human and non-human intersections in this neighborhood resulted in the creation of a female-led

network of economic and social solidarity, leading to the creation of a dynamic and economically circular neighborhood.

As mentioned before, it was quite rare to see women in public space, for the sole sake of occupying it. Indeed, if many men were sitting around with friends, women in public spaces were always on the move. Of course, access to public space is highly dependent on gender. In this precise neighborhood, there is a clear re-appropriation of public space even though it is not necessarily done with the aim to disrupt the right to space. This is seen mostly throughout the mental sketch map activity, where the commonalities between the maps are vectors of inclusion. Indeed, the borders of the neighborhood seemed strong, but the inside conception of it was quite the same for most participants. This is both the cause and the consequence of inclusion/exclusion processes, as described by Lancione (2016). Each space has its own barriers, that form margins. In this regard, what is outside of the neighborhood can be understood as marginalized, however, the process of re-appropriation of public space by women in this specific space is also the result of being marginalized from another space. Those commonalities between the maps are also part of a strong sense of place-making, in which physical bodies of marginalized women embody the space they live in. They do so with their movements, but also with their sole presence in the neighborhood, and their everyday activities. ROSCAs are a form of place-making, as a community created a space dedicated to fill their immediate needs, or longer terms projects. This of course, is the fruit of a gendered vision of space, as through their bodies, the participants in the research embody space, and occupy it, and they do it diversely than if they were men. These gatherings, orchestrated by ROSCA leaders yet inclusive to all, symbolized a collective female-led reclaiming of public space. In this regard, they are, once again, an alternativity to the common practice.

Thirdly, ROSCAs are spaces for sharing, talking, and women's free expression both verbally and physically. The ROSCA community is essential for those women, as it creates them a network both economic and social. They are constituted as a safe space. This was understood through the semi-structured interviews, life history telling, but mostly the mental sketch map activity. Once again, the question of the political aspect of alternative spaces can be raised, since, by their very existence, and the public space they occupied, ROSCAs are disruptors of the status quo. Indeed, they are alternative economic spaces, safe spaces, and led to an appropriation of public space for marginalized people. In this regard, they are alternative political spaces.

The last step was to understand the degree of awareness of alternativity. In this regard, especially during interviews, it was clear that the participants did not think of the ROSCAs as an alternative mean, but rather as the main and normal one. Indeed, as these practices are old and for most of them the only available option, they do not seek other than immediate solutions to their issues. At this point, my positionality as a researcher enters in the scope: it is a biased to think that, as I did not know about those practices, they are perceived as alternative by all. They do are economic alternatives to the mainstream

system, and do provide safe spaces for women, but their primary goal is not alternativeness. However, this does not mean absolutely that women are not aware of the nature of their activities. Participants were highly aware of what is meant to be a woman, with respect to what it meant to be a man. Mostly, they were aware of the biases and injustice they had to endure because of their marginalized position. In this regard, ROSCAs can be considered as alternative space, feminist and political spaces. What is meant here is that, the very concept of feminism and patriarchy should be questioned, in this specific context; and one should not assume that ways to understand and fight patriarchy are for granted. This is especially relevant when dealing with contexts that differ from the one of the researcher. Positionality should always be remembered and questioned.

In a nutshell, ROSCAs are alternative spaces of socio-economic existence designed and used by women in the city of Louga, Senegal. They appear as such when carefully analyzing all the human and non-human agents of the neighborhood, through the assemblage lenses. ROSCAs are alternative economic spaces as understood by Gibson-Graham, they do not seek the destruction of the capitalist system, but provide long-term and short-term solutions to economic and financial problems met by the women of Louga. Those spaces are not only economic, as they constitute safe spaces for women to manage to spend quality time together, and in public space. Lastly, it is mostly their gendered aspect that makes them alternative. Indeed, if the goal is not the destruction of patriarchy as understood in white feminism, those groups are based on the differentiation of the meaning of being a woman. Women are together in this fight, and are aware of the potentiality of the tool they hold in their hands. If they do not aim at the destruction of capitalism, their gendered aspect makes them highly political and disruptive spaces of action.

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