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Introduction

Since the 2000s, Ethiopia has achieved rapid economic growth. On the other hand, the disparity between urban and rural areas is remarkable. The Ethiopian government is carrying out various measures to improve the lives of people who live in rural areas to promote further growth and development. For example, efforts have been made to support not only the construction and maintenance of infrastructure, but also to promote employment.

In Ethiopia, social welfare policy has begun only recently. However, people’s organizations and associations played a main role by providing mutual help in Ethiopia, where public social welfare is not fully developed. “Peoples’ organizations” are social networks that provide social welfare services based on reliance and reciprocity, and can be regarded as social capital for an individual. Moreover, neighboring residents’ networks are a form of insurance that delivers economic and social aid when poor households are facing a critical situation [Elias et al. 2012].

Historically, people’s organizations and associations have changed and developed their aims and functions. For example, although maḥbär (association, society, or organization) conducted activities without money at first, when the market economy was expanded at the
beginning of the twentieth century, they started conducting activities paid for by *mahbūr* dues that the members contributed [Schaefer 2007]. Originally, *əddər* were established in order to provide support for a member’s funeral and bereaved family. They developed as a form of self-help for migrants equipped with various functions, and organizations of solidarity in the capital—Addis Ababa served as a capital at the beginning of the twentieth century and people emigrated there from every place [Pankhurst & Damen 2000]. The *əddər* may serve as a place for new exchanges from every place in the urban areas in which people gather [Nishi 2009]. The *əddər* based on communities are positioned as places where the participation of people in a community is urged so that it can be used to provide solutions to problems [e.g. Pankhurst & Damen 2000].

While people’s organizations and associations developed, government control came to be strengthened under the Derg. The Derg government also intervened in the activities of the people’s organizations and associations in rural areas. Under the Ethiopian People’s Revolutionary Democratic Front (hereafter referred to as EPRDF), the government became interested in solidarity and considered the people’s organizations and associations as a medium for carrying out governmental policy. Then, the government introduced a registration and approval system [Dercon et al. 2006].

In addition, organizations and associations like *əddər*, which people established spontaneously and managed, were not directly put under the jurisdiction of the government. However, if people established an association spontaneously and started conducting activities, especially activities relating to money, they needed to obtain the approval of the *qäbäłe*. The *qäbäłe* have to understand what is going on among them. It was explained that this was a preventive measure to ensure that activities were not restricted by or put under the control of the government. However, it seems that the real intention of the government was to prevent anti-government activities. It can be said that this measure was a plot to bring all organizations under the government umbrella.

This paper focuses on a women’s association that began in a village located in the Obba Toli *qäbäłe* of Gera *wäräda*, Jimma zone, Oromiya region. In Gera *wäräda*, each of the 31 *qäbäłe* has a women’s savings and loan association, and in total, 17,321 women are registered as members (as of February 2015). Today, the women’s association of Obba Toli *qäbäłe* has become one of the most famous ones in Gera *wäräda* because of its number of members, amount of funds, and activities. Generally, most of these associations are organized and managed by at least 10 to 20 persons, and at most 50 persons. In the case of Obba Toli *qäbäłe*, approximately 450 persons are members, who open stores and sell cooking oil. However, it is inappropriate to regard this story of the women’s association as a mere success story. That is because the reason why the number of members increased is that there is a religious background to the Obba Toli *qäbäłe*, and the government has an interest in enclosing women.

This paper will examine how the government is involved in people’s activities and what kind of situation this has caused. First, it will introduce the general features of the chosen village. Next, it will explain the religious practices of the people who live there, their lives, and their economic activities. Then, it will describe the process of establishing the women’s association and detail the activities of the association. Finally, it will examine
the present situation of the women’s association and what kinds of problem have occurred or been produced by the government’s commitment.

I. Living in a Muslim Holy Village

1.1. The Village with the Muslim Saints

The Obba Toli qäbäle is located approximately 40 kilometers from Chira, where the Gera wäräda office of the Jimma zone, Oromiya region is located. The total population is 7,641, and approximately 1,700 households (991 of them are land holders) live in the Obba Toli qäbäle (as of 2018). The majority of residents are Oromo Muslims. Today, they are divided in two: people who support Tijāniya and radical Islamists (Wahhabiya < Ar. Wahhābi). Originally, most of the Muslim residents were Tijāniya. Under the EPRDF, radical Islamists appeared, and some people came to gradually accept this. Although the ratio between the two is almost one to one, the relatively young generations tend to accept radical Islam. The Kafa, Amhara also live there. They are Ethiopian orthodox Christians and their number is approximately 120 households. Protestants are few, and they come from different places to work as teachers and public servants, for example.

Toli village, one of the villages in the Obba Toli qäbäle, is well known in Gera wäräda. This is why Toli village was cultivated by Al-Fakī Ahmed Umar, who was Tijāni leader and came from Borno in West Africa (present-day Nigeria). Also, Sayyid Abdulkariim, son of Ahmed Umar, lives there. In the village, approximately 70 households surround the residence of Abdulkariim, the masaraa, which means “royal palace” in the Oromo language.

Ahmed Umar was a religious leader who guided people and conveyed the word of Allah. Simultaneously, he was said to have obtained supernatural powers through a miracle as a result of his stoic practice, allowing him to cure those who suffered from incurable diseases and protect the weak such as slaves, people without relatives, disabled persons, and discriminated persons from oppression and exploitation by those in power [Ishihara 2009].

In the 1940s, Ahmed Umar came to Gera from Wollega in western Ethiopia; the area where Toli village was set up was called Qorqa. Ahmed Umar bought land in Qorqa corresponding to 50 hectares from a landlord and named it Toli, which means “suitable” in Oromo. People who venerated and followed Ahmed Umar came and started to build Toli village. They were given a place of residence, farmland, clothing, and food in exchange for their strict observance of the order and rule that Ahmed Umar imposed. After nearly five years, Ahmed Umar left Gera. His three children remained in Toli village and were brought up by sheik she Ahmed, who followed the directions given by Ahmed Umar.

However, the Derg regime came into power in 1974 and big changes came to Toli village. The unique order and rule of the village was dismantled by force, and people’s lives changed a lot. In 1991, the EPRDF initiated the liberalization of politics, religion, and the economy. People representing Protestant Churches and radical Islam came to visit Toli village. Moreover, the two children of Ahmed Umar who lived in Toli passed away.

Sayyid Abdulkariim, who lives in Toli village, is the son of Ahmed Umar and he is his only son who is still alive. At the time of his birth, Abdulkariim had teeth and a beard and
looked like an old man, and it is said that he was born to say “Al-ḥamdu lil-lāh (All praise be to Allah)”. Also, once Ahmed Umar stroked Abdulkariim’s face with his hand, his teeth and beard were lost and he developed an ordinary baby face. Moreover, it is said that Ahmed Umar said “Abdulkariim had the power of being seven times much as me.” Therefore, many people visited Toli village.

1.2. Receiving Baraka

Ahmed Umar and Abdulkariim are venerated as saints by people up to today. Every day, the residents pay respect to Ahmed Umar and his posterity. People consider that the religious practices in Toli village are one way of receiving the baraka (blessing) of Ahmed Umar and Abdulkariim. People acquire peace and satisfaction by receiving baraka from them.

In Toli village, religious practices are embedded in the everyday lives of people who respect Ahmed Umar and Abdulkariim. Every week, on Monday, the seniors who live in Toli village gather at the masaraa, and give advice on the problems people are facing. On Friday and Saturday, people gather at the masaraa and pray outdoors for about 30 minutes. For the prayer on this day, young and old of both sexes visit Toli village from various places. Every other Thursday, women gather and have a prayer meeting. In addition, before the prayers on Friday and Saturday, an also on other days, people carry firewood for Abdulkariim, fix the fence of the masaraa, or cultivate the farmland of the masaraa.

In Toli village, many people visit from various parts of Ethiopia through the year, not only from within the Obba Toli qäbäle and the neighborhood qäbäle. Most of them visit Toli village on Thursday and take part in praying on Friday and Saturday and then go home. Hundreds of people visit on the Islamic public holidays of ‘Arafa and Mawlid. They come from many areas, such as the capital Addis Ababa and each zone of the Oromiya regional state. Some of them come from overseas, such as from Saudi Arabia and the United States. They visit not only once but many times, or visit periodically. Visitors are not just Muslims, but also Christians. This is because the teachings of Ahmed Umar and Abdulkariim provide relief to people regardless of their religion and faith. Among those people, there are some who wish to live near Toli village and emigrate to the Obba Toli qäbäle from other areas.

One visitor explained their reason for visiting Toli village as follows: “Because I have a deep veneration for Ahmed Umar and Abdulkariim, and I cannot wait to visit Toli village.” Another man said that he had problems and troubles, and he heard a rumor that if he went to Toli village, his problems and troubles would be solved. Moreover, another man who suffered from physical and mental diseases went to the hospital and tried various methods. However, his diseases were not cured, so he visited Toli village as his last wish.

There are also those who visit Toli village on a quest to realize economic success and have their wishes granted. They explained that they visit Toli village for spiritual peace and relief, because they have not acquired spiritual peace and satisfaction through economic success.

1.3. Women Facing Difficulties

There are some women who visited Toli village in an attempt to recover from an intractable disease, or who brought their families to pray to Allah for their recovery from
mental or physical illnesses. Some of them are allowed to live in a house by the masaraa; about 20 of them lead a community life there, with Abdulkariim’s permission. Some women have babies and small children. Thus, the total number of residents in the house is 22–26, but it can swell to 30 at times. Also, the women who live there are the core members of the women’s association described in the following paragraph.

Abdulkariim provides grain and covers the food expenses every week for the women who live in this house. It is difficult for the women who suffer from illness and those of an advanced age to draw water, visit the market, or carry firewood. The preparation of meals is done via a person-on-duty system, and when they are not on duty, women go to gather firewood used for cooking or to wash. Things consumed by individuals, including daily necessities, must be purchased with their own money. Therefore, the women in this house try to gain cash income by knitting and selling items, or selling injera jointly. Each woman does what she can. It can be said that this house functions as a certain kind of aid organization supported by Abdulkariim.

The women who live there call this house “the house of God,” because they visited Abdulkariim and found relief. They desire nothing but to live in this house. They are afraid that if they leave, their illnesses may recur. However, even if they leave, it will be difficult for them to engage in domestic labor or farming while suffering from illness, and there is almost no way for them to lead an independent life.

II. Living “Hand to Mouth”

2.1. Daily Life

Although many people come to Toli village to ask for spiritual peace and baraka, village life is inconvenient and hard. In the Obba Toli qäbäle, there is no electricity or gas, and mobile phones are barely in range. Transportation between Toli village and the nearby town is extremely bad and the village has been driven to the periphery.

In the Obba Toli qäbäle, most of the residents are farmers. They cultivate corn, millet, te’f, ensete, taro potato, and so on. However, those crops are not enough to make them self-sufficient. For example, corn provides only enough food for one household for two to three months. Therefore, residents, with the exception of a few people, purchase grain from the market throughout the year. Most of the harvested crops and cash income disappear quickly as food or as funds for purchasing grains, respectively. There is no room for savings. Thus, people explain this life style as “living from hand to mouth (eğğ wädä af).”

In the Obba Toli qäbäle, there is common labor and the distribution of wealth between a person with farmland or livestock and a person without them, and between those who can engage in labor and those who cannot. This is a good way to obtain agricultural products for those who do not own farmland, and also for those who cannot farm due to their advanced age or ill health. Moreover, although farmland is owned, a person without an ox for plowing also performs common labor with a person with an ox.

People sometimes own livestock together. People who cannot take care of livestock (i.e., cannot take livestock out for pasturage or cannot watch over them) request co-
ownership from people without cattle to plow in many cases. If someone needs cash, they will ask somebody to buy half of their livestock, and co-owning will begin. Co-owning of livestock and common labor are two of the ways in which people cooperate and support each other.

2.2. Sources of Income

The residents of the Obba Toli qäbäle obtain cash income by picking and gathering coffee cherries and selling them. The three months from October to December are harvest time for coffee cherries, and both men and women work to pick them. A person who has no coffee will pick coffee cherries for an owner and be given half of the cherries that they gather. However, coffee trees do not necessarily bear many cherries each year. Moreover, the income from selling coffee cherries helps to pay for taxes or fertilizer, rather than covering daily living expenses. Therefore, people strive to obtain cash by various means.

The method for obtaining a cash income differs greatly between men and women. People say, “A man carries on his back, a woman carries a basket [to get income].” This means that men are engaged in physical labor, and women shoulder a basket when going to market and earning cash. A man engages in various work. For example, a man responds to a person who needs a labor force, and is engaged in work for a daily allowance, such as working on agricultural products, care, conveyance of trees used for firewood, construction and repair of fences, and digging toilets and wells. The daily allowance for such labor is from 25 birrs. Women pile goods in a basket, go out to the market, sells them, and gets cash. In the Obba Toli qäbäle, markets are held on Wednesday and Saturday at the center of the qäbäle. Merchants visit the market from neighboring qäbäle to sell various goods. Some of these merchants are women. They sells fruits and vegetables that were grown in their home gardens, butter, cheese, and eggs. Some of them sell injera. The cash income that such women make in one week is about 25 to 50 birrs.

The cash income that people obtain from various economic activities is divided in two, covering the family’s living expenses and providing individual income. It is a man’s role to cover his family’s living expenses. If a man obtains cash income that exceeds his family’s living expenses, the amount of the surplus will become his individual’s income. For a woman, the cash obtained by selling vegetables and injera becomes her own thing, and it is distinguished from the family’s living expenses. In the case of a man, the cash earnings obtained in this way may be appropriated for the purchase of luxury goods such as khat (Catha edulis) and cigarettes. The cash earnings that women obtain are spent on consumables like soap, hair oil, and clothes.

2.3. Use of Property

Depositing cash in a bank is not popular in this area. For most people, the way to save and increase their cash is to purchase livestock. For example, cash income can be obtained by selling eggs. People breed sheep, goats, and cows and increase their number of livestock as a form of property. Also, oxen can be used to plow farmland, and cows give milk. However, a cattle illness was prevalent in the 1990s. People purchased cattle and then lost them, so they suffered a gradual loss of their property.
There are many people who have no cash on hand, so if they suddenly become sick, they have to borrow money from a relative, neighbor, or store, and manage the cash somehow. Borrowing cash at a store is also done. If someone needs some amount of money, the shop owner will lend it after considering the coffee cherry crop that will be harvested in the following season as security. In this case, the estimate is lower than the actual amount of money that can be obtained from selling the crop. However, necessity knows no law.

In 2017, people started borrowing money through microfinancing. They wanted to borrow money, start trading (such as buying and selling coffee cherries), and improve their living standards. A standard contract entails borrowing about 10,000 birrs from the union for a year. However, in reality, after borrowing money, those who set up a profitable business are quite rare. A year later when the loan has to be paid back, few people have improved their lives using microfinancing as a footing, so they end up paying back only by refunding the original amount plus interest.

People’s lives are not easily improved. Therefore, some people leave the village and move to the town as village life is inconvenient and they cannot hope for growth.

### III. Activity of a Women’s Association

#### 3.1. The Prayer for Peace

Today, there is a women’s association that solves problems of daily life for women in the Obba Toli qäbāle. This association was registered as a governmental organization in 2010/11; the public name is Obba Toli qäbāle Women Savings and Loan Association. This women’s association is known as an “association for peace (wolda nagennyaa)” among residents. In this paper, the name of the women’s association before registration is distinguished from its name after the registration in 2010/11 as a Women Savings and Loan Association.

Today, the Obba Toli qäbāle Women Savings and Loan Association has about 450 female participants (as of September 2018). Most of the members are married women over 30. They have no experience with going to school and have no education.\(^5\) There are two main activities of this association: One is holding a biweekly prayer meeting on Thursday in Toli village. The other is selling cooking oil.

The purpose of the prayer meeting is for female participants to pray for women who have illnesses, problems, and troubles. This prayer meeting has accepted not only local women but also women and men who reside in areas outside of the Obba Toli qäbāle. Moreover, the prayer itself is performed in the Islamic prayer form called *du‘ā’*. However, it is open to Christians as well. Therefore, this prayer meeting is different from the *hadra* that Sufi Muslims generally carry out.

The number of women gathering at one such prayer meeting is around 100. At the prayer meetings, usually, women begin to gather at the meeting place at around 12:00. The women bring an incense stick, a khat, and a light meal. There are some women who bring their baby, and men may also visit. Visitors place their seats in the center, and gradually a ring is formed. The praying starts at around 13:00. Each woman has various troubles and
problem, such as the health of herself or her family, discord between residents, and money troubles. They bring a khat in order to get people to pray and put the khat in the center of the ring. All participants pray and the khat is distributed to everybody. This process is repeated many times. During breaks in praying, there is pleasant talk among the women. Coffee and light snacks, which are brought by the participants, are set out at around 15:00. People leave for home after 16:00.

3.2. The Beginning and Development

The reason for the establishment of the women’s association was a remark by Abdulkariim. On a certain Wednesday in 2007/08, Abdulkariim told about 20 women who lived in his masaraa to pray for people’s peace. Then, those women established a women’s association in response, started for the sake of gathering people together to pray in the house in Abdulkariim’s masaraa. When praying, since incense sticks and khat were indispensable, the women were determined to provide 25 cents per person per week to purchase them. Then, three weeks later, they decided to collect one birr every week, as 25 cents was insufficient. However, Abdulkariim wanted membership to be open to poor people as well. Therefore, it is not compulsory to pay and it is possible to be a member of the association without paying.

Five months after the beginning of the prayer meeting on Wednesday every week, the amount of money that the women had invested and gathered reached 500 birrs. At that time, Abdulkariim gathered all of the women who lived in Toli village and told them to “do a prayer all together.” Then, the prayer meeting that was held only for the women who lived in Abdulkariim’s masaraa took in all of the women who lived in Toli village.

Two years later, the women changed the meeting day to Thursday from Wednesday. This was because Wednesday is the market day in the Obba Toli qäbäle. Women go out to purchase daily necessaries and food on the day of the market. However, if a prayer meeting is held on the market day, it is difficult to go out to the market. It was also changed to a biweekly meeting to make it easier for women living in distant villages to participate. Moreover, the association dues were raised to 20 birrs per year, and then to 100 birrs per a year from 2014.

The prayer meeting that started among women based on Abdulkariim’s idea gained members gradually. Women who lived in the Obba Toli qäbäle and who came from various parts of Ethiopia also joined. Since the activity of the women’s association started thanks to Abdulkariim’s remark, they thought that they could get baraka by joining up, and they contributed an amount of money they thought appropriate. Although they were not constant members of the women’s association, their names, the amount of money they gave, and their places of residence were listed in the membership book, just like the women who lived in the Obba Toli qäbäle. In this way, a lot of cash was stored, forming the basis of the women’s association.

These days, the sum total of the association dues that women contribute has reached 8,000 to 10,000 birrs. This is equivalent to the annual income for one household in this area. Therefore, the representatives of the association became concerned about keeping cash collected from the members on hand. So, they asked Abdulkariim about how they keep the
money safe, because Abdulkariim had also spent some money on supporting the women’s activities. Abdulkariim advised them to deposit the cash in a bank, and the women decided to follow his advice.

Needless to say, in order to deposit money into a bank they have to make an account. Cash is not an individual thing, but a shared asset of the women’s association, and so the account needed to be opened in the association’s name. For that purpose, it had to become a publicly accepted association. A female representative of the Obba Toli qäbäle had also joined this women’s association. The association decided to obtain the approval of the qäbäle through the mediation of this woman.

However, in the process of getting approval, a problem arose: the names of women who lived outside of the qäbäle were recorded in the membership book. In order to be established as a qäbäle association, the association had to consist only of members who lived in the qäbäle. As a result, the women stopped using that membership book and created a new one in which only the names of women living in the Obba Toli qäbäle were recorded. In this way, the activity of the women’s association centering on women’s prayer meetings was approved by the Obba Toli qäbäle in 2010/11.

3.3. Intervention by an Outsider

When depositing association dues with a bank, the women’s association was registered into a wäräda savings and loan association secretariat. Then, three representatives of the women’s association went to the wäräda savings and loan association secretariat. The person in charge of the savings and loan association secretariat asked these three women about the purpose of the association. They answered that it was “owning a flour mill.” The person heard this answer and said, “save money, receive loans in the future, manage funds, and work on improving your lives.” He finished the registration procedure for the women’s savings and loan association. Then, the women established an account with the bank and deposited 25,000 birrs.

The reason why the women gave “owning a flour mill” as the purpose of the association’s activities was due to their desire to lighten the burden of their daily work. In those days, there was only one flour mill in the center of the Obba Toli qäbäle. For milling, women carried around 10 kilograms of grain to the mill, then wait until it as finished. Then, they carried it on their backs on the nearly one-hour walk home.

However, “owning a flour mill” was not a simple matter of purchasing a flour mill and then working and managing it. In order to work a flour mill, it is necessary to buy fuel and to conduct continuous maintenance of the mill. Many of the women members did not receive a school education. They are illiterate and poor at math. They do not have any knowledge of machines. Therefore, it was not realistic for them to manage a flour mill.

After receiving the proposal by the person in charge of the savings and loan association secretariat, the women came to focus on performing activities that produced financial profits using the association dues. The women commenced discussions with the staff of the savings and loan association secretariat and devised concrete measures for establishing a mill.

Abdulkariim heard about this and told the women to focus only on praying, but they
continued their discussions. Then, he proposed opening a store and selling sugar and flour to the women. However, the women claimed that it was not sugar and flour but cooking oil that turned a profit. When the Women Savings and Loan Association was established, there was a system where items could be purchased cheaply and sold through the union. However, it was accepted that only one association would purchase and sell the items, which could be purchased from a union by the qäbäle. In the Obba Toli qäbäle, an association of men who traded sugar and cooking oil already existed. Then, the women succeeded in inheriting permission to deal in cooking oil, as a result of talking with a representative of the men’s association.

In 2013, the Women Savings and Loan Association was lent a small room by the qäbäle office and opened a store that sold cooking oil in the central part of the Obba Toli qäbäle. Because most of the women were illiterate, a man who was contracted as the secretary for the women’s association stocked the goods, conveyed the goods, made deals, and kept the books for a salary of 600 birrs. Then, this man expanded the store into one that carried not only cooking oil, but also daily necessities for women.

However, half a year after the opening of the store, an incident occurred. The man who had been contracted to manage the store fled with the profits and money deposited in the bank. After a while, he was arrested and the association was compensated for the loss. Simultaneously, the Women Savings and Loan Association decided to close the store. A man who runs a store in Toli village bought the leftover stock and food past its best-before date at a low price. The Women Savings and Loan Association decided to bring together this cash and the association dues that remained at hand and deal in cooking oil. However, considering the monthly transportation and accommodation expenses for purchasing cooking oil, the amount of money that can actually be made from selling it is small.

3.4. Attempt at Microfinancing

By the way, as for the savings and loan association to whom the Women Savings and Loan Association of the Obba Toli qäbäle belongs, its main activity is the enforcement of microfinance deals. In the Obba Toli qäbäle, before registering the women’s association as a savings and loan association, the person in charge of the savings and loan association secretariat visited the Obba Toli qäbäle, and he conducted an educational campaign that recommended microfinancing to the residents.

Although most people who live in the Obba Toli qäbäle are engaged in agriculture, their lives are hard and there are few opportunities to gain a cash income. So, the person in charge explained the possibilities and merits of using microfinance to improve their lives. However, the residents were not very interested in this and had a negative attitude toward microfinance.

When the women’s association was registered by the savings and loan association in 2010/11, they had a bank deposit of 25,000 birrs. Then, the person in charge of the savings and loan association secretariat proposed carrying out microfinancing. It is because members of women can get various possibilities to acquire cash income and improve their lives by receiving small amount of loans through the Women Savings and Loan Association. However, the women’s reaction was not so good.
In 2014/15, some women who were not members of the Women Savings and Loan Association started to think about improving their lives using microfinance loans. They organized about a 10-person group based on kinship, and asked the female representative of the Obba Toli qābāle to take out a loan from the savings and loan association. However, since the Women Savings and Loan Association already existed, the establishment of another one in the qābāle was not approved. Moreover, although the former one had not received a loan, there was a dispute among the women living in the Obba Toli qābāle about these other women trying to establish new associations and receive loans.

The savings and loan association secretariat adopted a friendly attitude toward those women who wished for loans through microfinancing. The secretariat settled a dispute between the women and proposed that the existing Women’s Savings and Loan Association accept the women who had formed the new group as members and finance them through microfinancing. Of the 16 officers of the Women Savings and Loan Association, eight were elected as officers specializing in microfinance. Since there were women who wanted to receive loans once microfinancing was started, including association members, it seems that everything went smoothly.

However, eventually the savings and loan association secretariat that was going to promote loans withdrew their proposal. The reason was the savings and loan association’s loan regulations. According to the regulations, one of the conditions for people who received a loan was that they resided in the place within 30 minutes walking distance from a road that cars could use. The Obba Toli qābāle was not able to meet this regulation.

Moreover, the members themselves also decided that they should not work in microfinancing. Even if they made loans, they were unlikely to receive payment. Moreover, opposition to pursuing economic profits escalated because the association had a religious background. Therefore, the name and the actual activities of the Women Savings and Loan Association do not match its actual condition.

IV. Practice of Women and an Outside Power

4.1. Religious Background

The Obba Toli qābāle’s women’s association’s activities started through Abdulkariim’s intention to form a prayer meeting of women who lived at the site. The prayer meeting held only for women on Thursdays is an extension of their daily religious lives, where they pray every Friday and Saturday with the whole village. Its purpose was to pray in order that the women who lived in one village might solve their troubles and problems.

The residents and people respect and adore Abdulkariim, which increased the membership of the association. Among the women who invested, those who thought that it would lead to serving Abdulkariim and obtaining his baraka by extension also required financing by an association. Moreover, serving Ahmed Umar and his posterity was a duty with which those who resided in Toli village originally were burdened with. For those who participated in an association, that Abdulkariim was concerned with the establishment itself had a lot of significance.
However, this became the reason why women who had embraced radical Islam resisted joining the association. They organized new group and tried to use microfinance loan in 2014/15. Therefore, in the establishment and association activities, the Women Savings and Loan Association, which started as a religious practice centering on Abdulkariim, was not able to bring in all women who lived in the Obba Toli qäbäle as members.

4.2. Distrust toward the Association

The association’s activities, which began with a women’s prayer meeting, developed into the Women Savings and Loan Association through the approval of the qäbäle, and its subsequent registration. Also, the women used the association dues that had been gathered as capital and came to manage a store. Moreover, although they could not be realized, they planned to loan through microfinancing. In this way, the religious implications of the prayer meetings faded, and the women’s activities came to be more about pursuing earnings.

Inside the Women Savings and Loan Association, there are some women who feel distrust toward the activities or management of the association. Moreover, there are some who think that their association dues are used unfairly and wasted. One cause of this distrust is that the details of how the association dues are spent are not shared with the members. In response, the Women Savings and Loan Association’s representatives decided to distribute individual passbooks that listed the amount of money that each person had contributed in the place of a receipt to partners who had contributed more than 200 birrs up to that time. However, this did not result in the eradication of distrust, some members began to stop participating in activity.

In addition, in 2013, the aforementioned incident in which the man who managed the store escaped with the money made this distrust even stronger. Due to this, the association suffered a lot. This man sold off the land he owned after his arrest and paid back some of what he had stolen. However, this was insufficient for compensating the association for the loss. After that, he got a job as a gatekeeper at a high school in the Obba Toli qäbäle, and he has a constant sum deducted from his monthly salary to repay the stolen funds. This case was hidden from the public until it was completely forgotten about.

Then, the women started selling cooking oil. However, the women could not handle the accounting. Therefore, the income and expense details could not be grasped, and they did not know if the cooking oil business had made a profit or a loss. Moreover, some cooking oil was stolen while it was being transported.

4.3. Calculations of the Government

The representative of the Women Savings and Loan Association of the Obba Toli qäbäle said the following:

The government told us to continue the activity of the women’s association. Because it is one method of improving women’s lives through the activity of a women’s association, and it will lead to the economic development of the whole of Ethiopia. However, first of all, our activity started as a prayer meeting related to religious faith. After registration with the savings and loan association secretariat, the
religious meaning faded and the political and economic tone has become deep. From now on, I have no idea what we shall do.

The members who have a position in the women’s association are often asked to participate in the various meetings and training courses that are held at the wäräda public office. The contents of the meetings or training courses cover agriculture, development, peace, women and children, health, sanitation, democracy, and so on, and the policy of the EPRDF government is discussed as well. This is required so that the contents of the meetings and training courses can be conveyed to other members after returning to the qäbäle. One of the tasks of the Women Savings and Loan Association of the Obba Toli qäbäle is to help spread the policy of the present government throughout society.

However, the men who live in Toli village portray this as follows: “The women’s association fell into the hands of the government.” The association organized by men who live in Toli village was to follow the same process as the women. The association aimed to provide mutual help as an Islamic charity, and those who sympathized with this idea decided to contribute a small sum of money every month. It began in 2008 with a contribution of one birr per month. After that, although the amount of birr increased, the number of proponents increased. They achieved visible success; for example, they built a meeting place using the money gathered in this way.

Meanwhile, the government official who visited from the wäräda saw the men’s association’s activities, and recommended registering them as well as the Women Savings and Loan Association. There were some men who supported this opinion to gain public approval. However, primarily, the men’s association started as an Islamic charity and did not aim to pursue economic profits. In addition, one man said, “we saw in the process how women lost their togetherness after the association of the women who had already worked obtained registration as the Women Savings and Loan Association. Women are falling into governmental hands and inclining toward the acquisition of economic profits.” To the last, the men who considered the religious meaning as important did not register with the association as a public institution.

Conclusion

In the Obba Toli qäbäle, religious practices have deeply permeated Toli village, which was cultivated by Ahmed Umar. Many people who live in the Obba Toli qäbäle lead a “hand to mouth” life style. Only a handful of people have savings. Life for most people is far from economic abundance; that is, they have no savings and sell agricultural products at the market. Due to their religious beliefs, people can acquire spiritual support, even if they are poor. When people face critical situations, including poverty or illness, this support functions as insurance through which they receive financial and social aid from neighboring residents.

Meanwhile, women have held prayer meetings and offered prayers for health, good human relations, moderate everyday living, and a peaceful world since 2007/08. The
women’s association that was started for the sake of praying started accepting union dues and ended up developing into the Women Savings and Loan Association. It carried out the management of a store and dealt in cooking oil after hearing a proposal from a savings and loan association secretariat. Also, they considered going into the microfinance business. This constituted a change in the character of their activities from religious practices to the pursuit of income.

The microfinancing attempt by the Women Savings and Loan Association was lacking and did not become an opportunity to obtain cash income. These women, who live in a rural area and do not have funds on hand, seemed to have the potential to learn through a new economic activity. However, both women and men were relieved that the microfinance business was not actually started. Although the government and the person in charge of the savings and loan association secretariat proposed utilizing microfinancing so that people could improve their lives, they did not teach people how to properly utilize microfinancing, nor did they provide any solutions to failures. A man who participates in the men’s association in Toli village talked about the problem with the government and savings and loan association secretariat as follows:

Even if the efforts that used microfinance failed and there was a loss, there would be no harm to the government official or person in charge who came from the ṭărāda. Even if a loan becomes a bad debt, people who come from the ṭărāda do not collect an advance. They just sit back and watch. It is the residents who are in trouble if problems arise. They will lose the trust between themselves. We are living in this qābāle as residents, even if a problem arises.

For the Ethiopian government, which aims to further develop the country, development in rural areas is an important issue. So, an important key to the development of the future Ethiopia is to empower women and to promote their independence and advancement in society. However, through the women’s association’s activities in the Obba Toli qābāle, women faced friction and distrust among themselves, which was far from an improvement in living realized through economic satisfaction.

Although Ethiopia is experiencing rapid economic growth, the maintenance of the social welfare system has fallen behind. Even if the government works on people’s associations and organizations and realizes economic success and improvement of life through a money-based economy, if the reciprocal socioeconomic network based on reliance between residents and good relations is spoiled in the process, people will lose the social insurance that makes up for the poor social welfare system, and this will expose them to life crises. It is important to find ways in which people can make the best of their organization.
Notes

(1) Interviewed March 20, 2018.
(2) It is easy to tell from their appearance which position they take. When it comes to
dress, there is no regulation in Tijāniya. On the other hand, in radical Islam, a man must
have a full beard and a woman must wear a chuddar covering her whole body.
(3) Descendants of Ahmed Umar use the name Sayyid as an honorific title.
(4) At the time of the prayer, it is common to make a pledge to pay something to the
masaraa if the prayer is fulfilled. In addition, when wishing for pregnancy or the
complete recovery of a child from an intractable disease, leaving children to the
masaraa when the prayer is fulfilled is also done.
(5) In the Obba Toli qäbäle, the elementary school was built in 1972 and students were
taught from first to sixth grade in Amharic. In 1991, the number of grades was reduced
and students were taught in Oromo from first grade to fourth grade. It expanded up to
eighth grade in 2002.

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